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Free gift certificate template

The card may be lost, there may be time decay expiration and fees or complex rules of redemption, or the recipient may not be interested in the store that accepts the card or be under the false assumption that not using it will save money for the giver. Archived from the original on 29 March 2019. When a company issues gift certificates to customers, it certainly builds a unique image in customers' minds that the company is offering something very good to them. All these templates are easier to read and edit. ^ Mangan, Lucy (17 November 2007). For example, gift cards that resemble credit cards i.e. with American Express, MasterCard, or Visa branding and phone cards are regulated by the federal government. Gift cards can also be individually custom tailored to meet specific needs. The most important information is the Discount Amount and its Expiry Date. Gov Track. Retrieved 2 April 2018. n.d. Retrieved 9 May 2023. ^ "Bad Gift Better Than Gift Card, Says Philosopher". Gift card information can either be stolen from their rightful owners by fraudsters or they can be purchased with stolen credit card information. This is why most of the time these gift certificates are only provided to long-term customers who shopped for years with the same company. ^ a b c Lewis, Truman (20 December 2006). Here are some good quality Printable Gift Certificate Templates that you can use for quick printing. The latter, however, tend to have fewer problems with card value decay and fees.[12] Card value decay is less of an issue since the Credit Card Accountability Responsibility and Disclosure (CARD) Act was passed by the US Congress in 2009. Gift certificates are important as they help an individual give the recipient an opportunity to choose their preferred gift. Gift cards thus are generally not stored-value cards as used in many public transport systems or library photocopyers, where a simplified system with no network stores the value only on the card itself. Explore professionally designed templates to get your wheels spinning or create your gift certificate from scratch. Always pay necessary attention while selecting the color scheme of your gift voucher. Choose a high-resolution, full-page layout and edit to whatever the voucher will be used for. 26 November 2012. Retrieved 31 March 2022. This practice of giving a cash card in place of cash for non-receipted returns is commonplace today with most merchants. ^ "Amazon Gift Card Scam (2021)". On one hand, the company promotes its credibility and goodwill in the market whereas, on the other hand, it builds a good and loyal impression in people's minds. Gift cards are divided into open loop or network cards and closed loop cards. Nabanco was the developer of the first third-party platform for the processing of gift cards using existing payment infrastructure. Gift cards can also be country-specific, and can be used to access USA-specific programming and media when outside the United States. Please help improve this section by adding citations to reliable sources. ^ HORNE, DANIEL R. 41 (2): 341–350. Archived from the original on 15 April 2021. To thwart counterfeiting, the data is encrypted. ^ "Gift Card Report". By 2013, the brothers had amassed an estimated 3,125 different cards.[16] In addition, some online collecting websites have pages dedicated to gift card listings for collectors. BBC One. BBC. (7 January 2007). ^ Buchanan, Matt (27 December 2009). It sounds like a dumb idea to offer some discount on the shopping for different customers and many people ask why a company wants to sell its products at a discount and thinks it will make a good profit. "The Vile History of Gift Cards and How They Came to Destroy Christmas". Kmart was next with the introduction of the Kmart Cash Card, which in the early generations provided prepaid phone time with AT&T. Retrieved 14 January 2020. In the United States, gift cards are highly popular, ranking in 2006 as the second-most given gift by consumers, the most-wanted gift by women, and the third-most wanted by males.[2] Gift cards have become increasingly popular as they relieve the donor of selecting a specific gift. [8] In 2012, nearly 50% of all US consumers claimed to have purchased a gift card as a present during the holiday season.[4] In Canada, \$1.3 billion was spent on gift cards, and in the UK it is estimated to have reached £3 billion in 2009.[5] whereas in the United States about US\$80 billion was paid for gift cards in 2006.[6][7] The recipient of a gift card can use it at their discretion within the restrictions set by the issuer, for example as to validity period and businesses that accept a particular card. Once a gift card has been compromised, the fraudster will then check the balance through online customer portals before using the funds or reselling on the secondary gift card market.[24] Digital scammers sometimes trick victims into buying gift cards, which are then stolen.[25][26] For the scammer, they have the advantage of being completely untraceable.[26] In 2023, the Federal Bureau of Investigation warned the public regarding gift cards which appear to have a sticker placed over the barcode.[27] The United States Department of Homeland Security launched Project Red Hook due to the billions of dollars of gift card losses generated by Chinese organized crime.[28][29] Main article: Breakage (accounting) Not all gift cards are redeemed. Archived from the original on 28 October 2017. ^ Dubner, Stephen J.; Levitt, Steven D. Retrieved 12 January 2013. Archived from the original on 18 July 2011. "Series 2: Episode 3". An assortment of gift cards, many from U.S. national retailers such as Best Buy, Target, and Home Depot. A partial list of popular retailers with collectors who have released gift cards worldwide with many different designs and or variations included:[14][15] Aldi Applebee's Barnes & Noble Best Buy Burger King Chick-fil-A Chili's Chipotle CVS Dollar Tree Dunkin' Donuts Firehouse Subs GameStop Home Depot IHOP In-N-Out Burger Jack in the Box JCPenney Kmart Krispy Kreme McDonald's Olive Garden Panera Bread Perkins Qdoba Red Lobster Red Robin Schlotzsky's Sears Sonic Starbucks Steak 'n Shake Subway Target Tim Hortons Toys "R" Us Walmart Wendy's According to the Guinness Book of World Records, the largest gift card collection in the world, as of 2021, belonged to Canadian-American brothers Aaron and David Miller of Scarsdale, New York. CBS News. From these early introductions, other retailers began to adapt a giftcard program to replace their gift certificate programs. Financialpost. Beckett News. National Book Tokens. (2007). Archived from the original on 21 August 2019. Gift cards, to a degree, may overcome this problem, but have certain pitfalls. Retrieved 17 June 2008. "Most provinces now disallow expiry dates". 26 July 2015. You can also request the use of these gift certificates in your selected stores. This has helped their users recoup their share of some \$55 million per day that goes unredeemed in the United States every year.[citation needed] All Canadian provinces have legislations passed to ban expiry dates and fees collected on gift cards.[30] However, provincial gift card legislations do not apply to sectors that are regulated under federal laws. If you are looking to generate some professional gift certificates, then here are some exciting Free Gift Certificate Templates to assist you quickly. The Kmart Cash Card was the first replacement for cash returns when a shopper did not have a receipt for a gift. Customize a gift certificate template online with our free gift certificate maker in under 2 minutes! Print or save on your computer. archives.cpajournal.com. Retrieved 27 February 2012. Unsourced material may be challenged and removed.Find sources: "Gift card" – news – newspapers – books – scholar . JSTOR (June 2012) (Learn how and when to remove this message) In 1932 the Book Tokens scheme was established in UK by publisher Harry Raymond.[8] The original format of the tokens was as "lick-and-stick" stamp-like vouchers, which were glued into gift cards and had to be removed by the bookseller redeeming the token. By adding a custom message or name on the front of the card, it can make for an individualized gift or be used as a gesture of appreciation towards an employee. Unsourced material may be challenged and removed. Some feel that the absence of the thought of selecting a specific gift makes a gift card a worse choice than a poorly executed but individual gift.[18] New products in the gift card industry are evolving to tackle this "impersonal" pitfall of gift cards; new services launched by some service providers allows for customization and personalization of gift cards.[19] Gift cards have been criticized for the issuers ability to set rules that are detrimental to the purchaser or card recipient. [JSTOR 23860062. Gizmodo. Archived from the original on 25 June 2018. ^ "Financial Consumer Agency of Canada". It has been estimated that perhaps 10% of cards are redeemed, amounting to a gain for retailers of about \$9 billion in the United States in 2006.[7] In 2012, over \$100 billion in gift cards were expected to be purchased in the United States, where over 20% of those gift cards are expected to go unredeemed. "Gift cards & discount vouchers". (January 2013) (Learn how and when to remove this message) Gift card for a U.S hardware store A gift card, also known as a gift certificate in North America, or gift voucher or gift token in the UK,[1] is a prepaid stored-value money card, usually issued by a retailer or bank, to be used as an alternative to cash for purchases within a particular store or related businesses. Some companies have created a business in the secondary gift card market that allow consumers to sell their unused gift cards or buy discounted gift cards to their favorite brands. 17 March 2017. These Gift Certificates are prepared using MS Word and hence anyone can easily edit them for the purpose they want. Find a beautifully crafted gift certificate template for the right occasion. Gift cards are also given out by employers or organizations as rewards or gifts. "Gift Cards: Disclosure One Step Removed". Archived from the original on 8 October 2020. A gift card may resemble a credit card or display a specific theme on a plastic card the size of a credit card. There are different ways of providing these gift certificates to customers such as; you can ask your employees to give free gift certificates to their relatives and friends, you can put these gift coupons in the local newspapers and magazines or you can provide these coupons in your outlets when customers come for shopping. ^ "Holiday Gift Guide for sports collectors". ^ "What Not To Get Mom For Mother's Day". Additionally, retailers are unable to levy more than one fee per month. "Great Holiday Gifts for Card Collectors". Archived from the original on 8 March 2012. August 2010. Archived from the original on 26 November 2012. Digital Commerce 360 from Internet Retailer. Archived from the original on 3 December 2013. This also demonstrates that the company considers the customers and their shopping efforts. "CES/NabANCO introduces stored value card technology; Blockbuster Video is first merchant partner". They may also be distributed by retailers and marketers as part of a promotion strategy, to entice the recipient to come in or return to the store, and at times such cards are called cash cards. ^ ^ "Entrepreneur (27 February 2012). The former are issued by banks or credit card companies and can be redeemed by different merchants, the latter by a specific store or restaurant and can be only redeemed by the issuing provider. A third form is the hybrid closed loop card whose issuer has bundled a number of closed loop cards; an example is free gift cards for a specific shopping mall. Series 2. Gift cards of this type can also be purchased quicker, which is especially attractive if a gifting occasion is on the horizon. 27 minutes in. The New York Times. Archived from the original on 9 September 2017. The magnetic strip is also often placed differently than on credit cards, so they cannot be read or written with standard equipment. "Gift Card Warning: Check Retailer's Health". 22 April 2016. Our Exclusive Gift Certificate Templates Here are previews of these Free and Exclusive Gift Certificate Templates in MS Word for our website visitors, Gift Certificate Template Exclusive 09Gift Certificate Template Exclusive 08Gift Certificate Template Exclusive 07Gift Certificate Template Exclusive 06Gift Certificate Template Exclusive 04Gift Certificate Template Exclusive 03Gift Certificate Template Exclusive 02Gift Certificate Template Exclusive 01 Here are previews of these Gift Certificate Templates in MS Word format, Gift Certificate Template 44Gift Certificate Template 43Gift Certificate Template 42Gift Certificate Template 41Gift Certificate Template 40Gift Certificate Template 39Gift Certificate Template 38Gift Certificate Template 37Gift Certificate Template 36Gift Certificate Template 35Gift Certificate Template 34Gift Certificate Template 33Gift Certificate Template 32Gift Certificate Template 31Gift Certificate Template 30Gift Certificate Template 29Gift Certificate Template 28Gift Certificate Template 27Gift Certificate Template 26Gift Certificate Template 25Gift Certificate Template 24Gift Certificate Template 23Gift Certificate Template 22 Printable Gift Certificates Are you looking for gift certificates that you can just edit and print on the fly? This is made possible by purchasing a gift certificate of a given monetary value; hence the recipient purchases ... Launch Canva and search for "Gift Certificate" to create your own certificates. ^ Tobias, Todd (19 December 2019). Gift cards can have many different designs, including for, holidays, special occasions, sports teams, cartoons, and more. Consumers in some places have addressed this. Tattoo Gift Certificate Template Christmas Gift Certificate for Kids Template Automotive Gift Certificate Template Business Gift Certificate Template Birthday Gift Certificate Template Aesthetic Wedding Gift Certificate Template Spa Wellness Gift Certificate Template Mother's Day Gift Certificate Template Father's Day Gift Certificate Template Colorful Anniversary Gift Certificate Template Baby Shower Gift Certificate Template Boho Gift Certificate Template Floral Background Gift Certificate Template Vintage Style Gift Certificate Template Luxury Spa Gift Certificate Template Luxury Gift Certificate Template DIY Gift Certificate with Logo Design Template Ear Piercing Gift Certificate Template Simple Travel Gift Certificate Template Gift Certificate for Kids Template Graduation Gift Certificate Template Congratulations Gift Certificate Template Grocery Store Gift Certificate Template Workshop Gift Certificate Template Movie Theater Gift Certificate Template Graphic Gift Certificate Template Promotional Gift Certificate Template Elegant Golden Bow Gift Certificate Template Valentines Gift Certificate Template Minimalist Gift Certificate Template Aesthetic Gift Certificate Template Classy Gift Certificate Template Gift Certificate Voucher Template Construction Gift Certificate Template Hanukkah Gift Certificate Template Simple Hanukkah Gift Certificate Template Hanukkah Gift Certificate Template New Year Gift Certificate Template Sample Cleaning Service Gift Certificate Template Gift Certificate Template Halloween Gift Certificate Template Cleaning Service Gift Certificate Template House Cleaning Gift Certificate Template Carpet Cleaning Gift Certificate Template Blank House Cleaning Gift Certificate Template Window Cleaning Gift Certificate Template Thank You Gift Certificate Template Music Gift Certificate Template Customizable Gift Certificate Template Photography School Gift Certificate Template Here is our collection of 54 Free Printable Gift Certificate Templates available for immediate download in MS Word format. In addition, retailers are no longer able to assess dormancy, inactivity, or service fees unless the card has been inactive for at least 12 months, and if fees are added after that period, the details of such fees must be clearly disclosed on the card. Canada.ca. Bank issued gift cards may be used in lieu of checks as a way to disburse rebate funds. A Gift Certificate is a perfect way to appreciate an end user's loyalty and attention toward your products or services. Furthermore, because of the negative impact on sales that such policies can have, most merchants have adopted and even advertise a no fee, no expiration policy for their gift cards, whether or not state laws require it. ^ "Gift Cards". Simply choose, edit and print or download your custom gift certificate. This was set to change as an addendum to the Credit CARD Act of 2009 directs the federal government to create consumer-friendly standards pertaining to gift cards.[32] Most notably, the new regulations prohibit retailers from setting expiration dates unless they are at least five years after the card's date of issue or the date on which funds were last added to the card. This way, the company still earns good profit but also increases its sales and customer figures. Episode 3. ^ a b "Avoid gift card pitfalls". (20 February 2006). Archived from the original on 19 June 2013. Recently most Starbucks and Chipotle gift cards are now paperboard instead of plastic. WKOW. CSO Online. ^ "National Book Tokens". From the purchaser's point of view, a gift card is a gift, given in place of an object which the recipient may not need, when the giving of cash as a present may be regarded as socially inappropriate. Archived from the original on 16 September 2008. ^ "Gift Cards and Gift Certificates Statutes and Legislation". Australian Competition and Consumer Commission. Business Wire. Cards may have a serial number, barcode, magnetic strip, which is read by an electronic credit card machine. 2011. Archived from the original on 13 January 2020. Retrieved 29 March 2019. A Gift Certificate Format defines what elements you shall include in your gift voucher. In the 1990s, this design was changed to a "currency-style" voucher, available in a number of different denominations.[9] In 1994 Neiman Marcus introduced the gift card system in US using a payments infrastructure in late 1994,[10] though Blockbuster Entertainment was the first company to do so on a wide scale.[11] test-marketing them in 1995 and launching them around the country the next year. 18 December 2006. December 2007. In the United States, many jurisdictions limit or prohibit all fees or expiration dates for gift cards. For example, gift cards may be subject to an expiry date, administrative fees, restrictions on use, and absence of adequate protection in case of fraud or loss.[3] Over time fees may render the value of a gift card zero. Retrieved from " Free Exclusive Gift Certificate Templates (Word, PDF) A gift certificate, also known as a gift token, is a card or a piece of paper used as a form of payment to access goods or services at a shop, restaurant, gas station, and even retail stores. Even more desirable are brand new unused gift cards even ones still attached to the retail backers. Retrieved 21 November 2018. ^ Commission, Australian Competition and Consumer (11 September 2012). The card is identified by a specific number or code, not usually with an individual name, and thus could be used by anybody. Retrieved 16 June 2008.{{cite web}}: CS1 maint: bot: original URL status unknown (link) ^ "2012 Holiday Gift Card Spending Report". Retrieved 7 June 2012. The new provisions took effect on 22 August 2010.[33] Open loop cards are governed by rules of the Comptroller of the Currency; however, oversight has been criticized.[3] Closed loop gift cards are subject to rules set by different state regulations, and issuing authorities vary widely in the rules they set for the consumer.[3] Moreover, rules can be changed by the issuer without notifying the consumer.[12][7] Rebate card Token money ^ "GIFT TOKEN". 11 May 2017. ^ a b Stone, Rowland (3 May 2023). giftcardlab.com. Importance of Gift Certificate Templates There are a number of benefits of issuing gift certificates to customers such as, with these coupons, companies get more sales and profit, companies can sell their stocks in less time and companies can promote their new outlets or franchises but the most important benefit of a gift certificate is that it's the best marketing technique among all the publicity and advertisement tactics. Upload your brand assets like logo, fonts, color schemes, and image assets to the online ... Customize Gift Certificate Online for Free and Download. Some hardcore collectors collect different variations of each card, and or prefer where the pin number is not scratched off. ^ "How to prevent fraud from brute force online coupon and gift card attacks". Other gift cards may have a set value and need to be activated by calling a specific phone number. Archived from the original on 21 December 2018. Under the federal Prepaid Payment Products Regulations, effective 1 May 2014, federally regulated gift cards may only charge maintenance fees under certain conditions and may not set an expiry date for funds on those cards.[31] In the past, uniform standards concerning gift cards did not exist. (May 2019) (Learn how and when to remove this message) Mobile gift cards are delivered to mobile phones via email or SMS, and phone apps allow users to carry only their cell phone. Establish a theme for your designs using photos, icons, logos, personalized fonts, and other customizable elements to make them ... Free blank gift certificate templates for personal and business use. Retrieved 15 April 2021. Many cards have no value until they are sold, at which time the cashier enters the amount which the customer wishes to put on the card. "Gift Cards an \$8 Billion Gift to Retailers". Blockbuster's first gift card transactions were processed by what was then Nabanco of Sunrise, Florida. Archived from the original on 4 April 2012. NPR. After two to three months of issuing these coupons to the employees of the company, that manager claimed that at that time, more than 80% of Americans had tasted the beverage around the country. Other companies have introduced virtual gift cards that users redeem on their smartphones. Virtual gift cards are delivered via email to the recipient, the benefits being that they cannot be physically lost and that the consumer does not has to spend the additional time needed to buy a physical gift card in a brick and mortar store making it more convenient. sections.chicagotribune.com. Get started with any free Gift Certificate Template from our library. Neiman Marcus and Blockbuster were later followed by the Mobil gas card, which initially offered prepaid phone value provided by MCI. Archived from the original on 24 May 2008. Archived from the original on 12 December 2019. Archived from the original on 7 August 2016. It has been argued that holiday giving destroys value due to mismatching gifts.[17] The most efficient way to keep value in gifting would be to give cash; however, giving cash in most cultures is not socially acceptable, except with children. "Congress Considers New Gift Card Rules". It should complement your brand and overall business or company's color theme. ScripSmart. "An appreciation of a token". ^ a b c d Hood, James R. Download these 30 Free Gift Certificate Templates Prepaid-stored-value money card The examples and perspective in this article deal primarily with the United States and do not represent a worldwide view of the subject. It seems like something new but actually, gift coupons or certificates go way back in the time buying the digital gift card, which the scammers will steal, and which is completely untraceable. These days we see hundreds of retailers and companies issuing gift coupons or certificates to their employees and customers. doi:10.1111/j.1745-6606.2007.00084.x. ISSN 0022-0078. ^ "Ways to make gift cards have a personal touch - Holiday Guide". When we analyze this gift certificate technique, it has a number of benefits and advantages that come in a whole package form. Later Kmart and Mobil dropped this feature, as it was not profitable for them. consumeraffairs.com. ^ "Text of H.R. 627 (111th): Credit Card Accountability Responsibility and Disclosure Act of 2009 (Passed Congress version)". Gift cards are generally redeemable only for purchases at the relevant retail premises and cannot be cashed out, and in some situations may be subject to an expiry date or fees. In 2011, an estimated 2.5% of gift cards were subject to an expiration date and 2.7% to post sale fees.[20] A quarter of gift card recipients still have not spent gift cards a year after receiving them, according to a Consumer Reports survey, and a majority of people say they end up spending more than the value of the card once they get to the store.[21] On the other hand, consumers may try to use as much of a gift card as possible while avoiding spending money out of pocket, usually resulting in small values remaining on the card. Choose from ... 24 December 2007. Anyone can edit these Certificate Templates using MS Word 97 or a later version. ^ "Cash, not gift cards, the best present: consumers' association". Retrieved 21 February 2017. Gift card sales are not limited to banks or retailers; such other companies as airlines, cruise ships, hotels, barber shops, train companies, theme parks, restaurants and other type of companies may offer gift cards as well. Such gift certificates are always well-praised and fulfill the purpose of instant client age with serious interest. Archived from the original on 16 September 2014. Cambridge English Dictionary. Some retailers use the gift card system for refunds in lieu of cash thereby assuring that the customer will spend the funds at their store. The scammer claims that to get the money back, Amazon will refund you via a gift card you buy online... An app store gift card display in a shop This section does not cite any sources. This has amassed a large opportunity in the secondary market, similar to the secondary ticket market in the early 2000s. In recent years, cyber criminals have increased their efforts to take advantage of fraudulent gift cards as they are simple to exploit with automated brute-force bot attacks.[23] The most common form of gift card fraud is committed through the act of stealing card information for activated cards with an existing balance by attacking a retailer's systems which store gift card data. American Express, MasterCard, and Visa offer generic gift cards which need not be redeemed at particular stores, and which are widely used for cashback marketing strategies. A charity gift card allows the gift giver to make a charitable donation and the gift recipient to choose a charity that will receive the donation. No need to download any software or register. ^ ~text=The%20largest%20collection%20of%20gift,to%20make%20shopping%20more%20enjoyable Archived 23 October 2021 at the Wayback Machine. The Journal of Consumer Affairs. This explains that this technique actually originated in 1861 from a famous beverage company. Retrieved 16 June 2008. However, these issues have been addressed in recent years in some jurisdictions. On one hand, it shows the company's consideration for the customers and appreciates their efforts of staying loyal to the company for a long time whereas, on the other hand, it brings more sales to the company. This amount is rarely stored on the card but is instead noted in the merchant's database, which is cross linked to the card ID. Archived from the original on 25 October 2021. They are backed by an on-line electronic system for authorization. In Australia, a gift card can be exchanged for cash if there is a remaining amount that the business believes can't be "conveniently used." [22] In the event of the bankruptcy of the issuing retailer, the outstanding value on gift cards is considered unsecured debt, and as such gift cards may become valueless.[21] If the company intends to continue trading, gift cards may be honoured even in bankruptcy. "The Gift-Card Economy". Most gift cards are plastic, some variances include clear plastic, shaped cards, and paperboard cards. You may improve this article, discuss the issue on the talk page, or create a new article, as appropriate. In the beginning, the Blockbuster gift card replaced gift certificates that were being counterfeited with recently introduced color copiers and color printers. Archived from the original on 21 February 2015. Consumer Reports. As the merchant is not involved in the loop, it is considered a cash transfer rather than a traditional gift card. Please help improve this article by adding citations to reliable sources. Also, you know that a gift certificate also includes the company name and trademark and it means that the company is also advertising its brand name in the market along with increasing the sales figure and the number of customers. Gift cards differ from scrip gift certificates, in that the latter are usually sold as a paper document with an authorized signature by a restaurant, store, or other individual establishment as a voucher for a future service; there is no electronic authorization.

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