



2026 BENCHMARK REPORT

Best direct digital gift cards

9TH ANNUAL

CONDUCTED BY

Read this report to improve your direct digital gift card program

For the ninth consecutive year, **NAPCO Research** and **BHN** collaborated to produce our market-leading report on the direct digital gift card market.

Direct digital gift cards are a brand’s own gift card purchased directly from that brand’s website or app. They’re also often referred to as first-party gift cards or owned gift cards.

This comprehensive benchmark study offers you a deep understanding of the market, identifiable **performance benchmarks**, and **actionable insights** for your own gift card program.

- A thorough assessment of the direct digital gift cards of **120 North American brands** (110 U.S., 10 Canadian)
- An evaluation based on **147 unique criteria** across purchaser and recipient journeys
- **Real-world examples** and recommendations for you to follow

This is critical information that can help you gain revenue, improve your customer experience, acquire new customers, and increase customer loyalty.

Sample visuals shown in this report are based on real consumer experiences from gift cards assessed as part of this research.

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FOUR SECRETS to a thriving gift card program

Consumers love gift cards, and the global market is expected to grow to \$1.7 trillion by 2030.*

Here's what you can learn from North America's **best direct digital gift card programs** to make sure your business captures part of that opportunity.

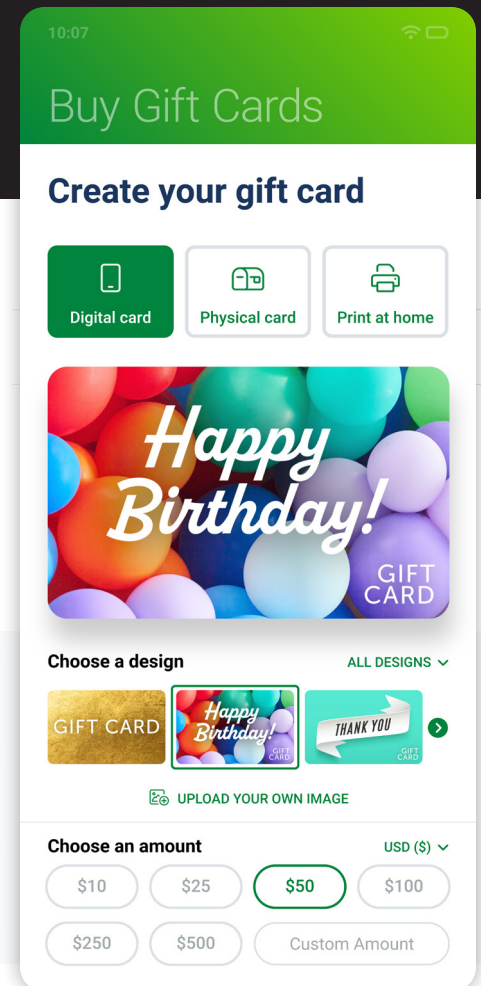


Put customers in charge

Offer flexibility to buyers and recipients.

Let them choose:

- Card format (physical or digital)
- Design and personalization options
- Delivery (method and timing)
- Payment methods
- Flexible redemption



Prepare for AI-powered shoppers

Improve your SEO strategy and streamline web navigation.



Market your gift cards all year long

Bring in eager customers with sustained, year-round marketing.



Take an omnichannel approach

Invest in every touchpoint, including online, in-store, and mobile app.

*Source: Allied Market Research Global Prepaid Card Market Report (excluding China), March 2026

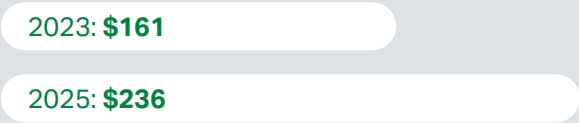
The gift card opportunity

BY THE NUMBERS

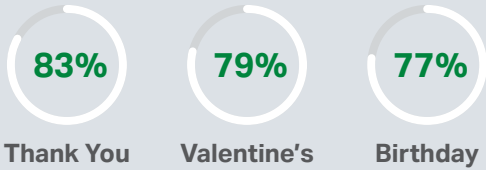
With a massive global gift card market on the horizon and the growth of digital sales outpacing physical, the opportunity for retailers has never been larger.



Increase in gift card value received
The average total gift card value received during the 2025 winter holidays **increased 47%** vs 2024.⁶



Demand beyond the holidays
On average, Americans buy **nine gift cards** annually for other occasions.⁷



When budgets tighten, **GIFT CARDS WIN**
71% of Gen Z and millennial holiday shoppers bought **gift cards instead of physical gifts** due to affordability issues.⁶



When minutes matter, **DIGITAL DELIVERS**
80% of shoppers who bought gift cards as a **last-minute** gift on Christmas Eve and Christmas Day 2025 **chose digital**.⁶



1. Allied Market Research Global Prepaid Card Market Report (excluding China), March 2026; 2. PayNXT360 U.S. & Canada Gift Card Country Intelligence Reports, May 2025; 3. Salesforce; 4. Morgan Stanley; 5. National Retail Federation; 6. BHN 2025 Post-Holiday Gift Card Report; 7. BHN EQ Global Gifting Research, Feb. 2024

We assessed 120 direct digital gift cards from the U.S. and Canada in 19 industry verticals.



NEW!
Automotive/Auto
Parts



Gaming



NEW!
Pet Supplies



Consumer
Electronics/
Office Stores



Grocery



Restaurant –
Casual



Convenience
Stores



Health/Beauty



Restaurant –
Quick Serve



Department
Stores



Home
Furnishings



Sporting



NEW!
Discount/
Dollar Stores



Home
Improvement



Travel



Entertainment



NEW!
On-Demand
Delivery Services



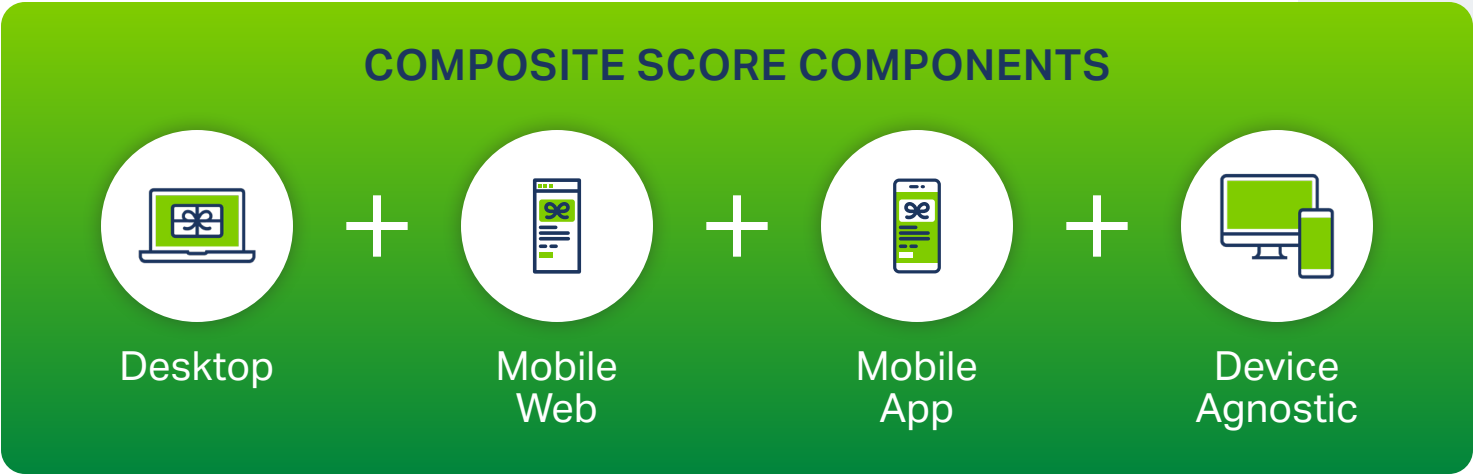
Fashion



Online
Marketplaces*

See the **appendix** at the end of this report for composite scoring of all 120 brands.

*Vertical previously named Mass Merchant



When was data collected?

September–December 2025

What was assessed?

Direct digital gift cards are a brand’s own gift card bought directly from that brand’s website or app. They’re also often referred to as first-party gift cards or owned gift cards.

All steps possible were taken to ensure gift card purchases typified actual consumer transactions.

Our analysts went through the buyer and recipient experience, purchasing digital gift cards from each of the 120 brands evaluated.

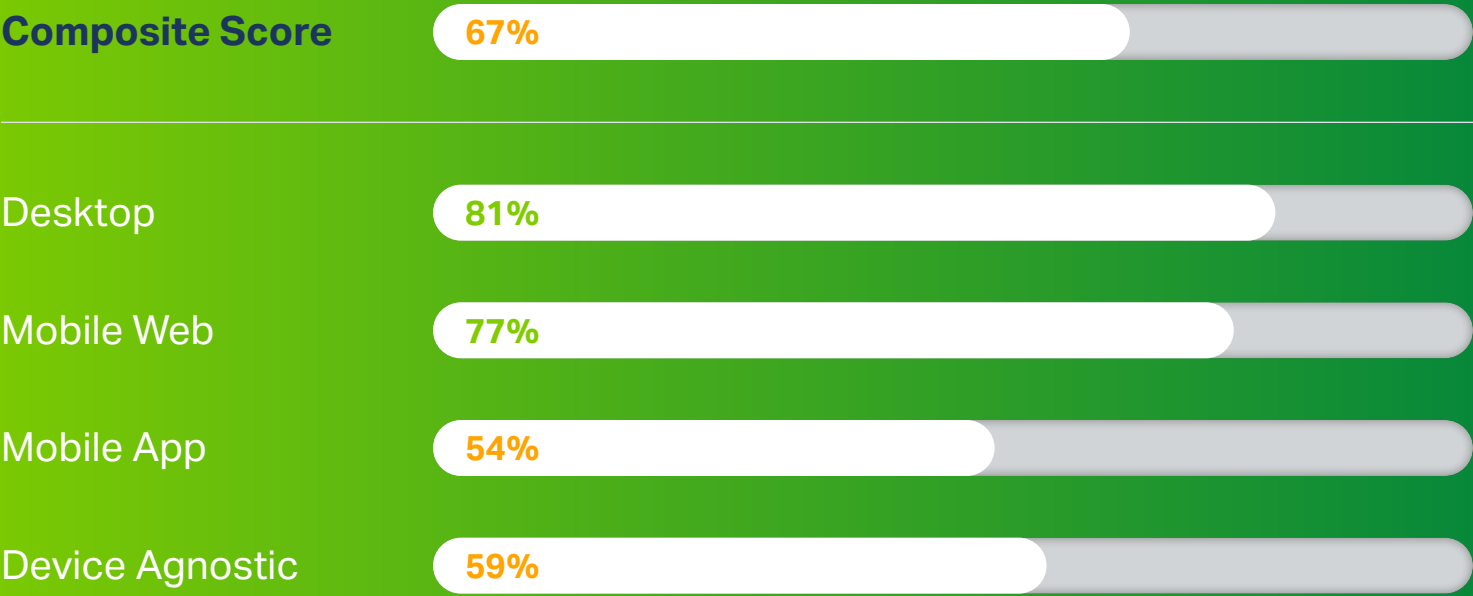
The **appendix** of this report includes more details on methodology.

To ensure this annual report offers compelling value every year, we adapt the scoring model and criteria based on current consumer trends, expectations, and behaviors.

What’s new this year?

- **New verticals:** Automotive/Auto Parts, Discount/Dollar Stores, On-Demand Delivery Services, Pet Supplies
- **New criteria:** AI search, group gifting, animated cards, delivery notifications, and purchase flow integrity
- **Expanded brand list:** Now includes 110 U.S. brands and 10 Canadian brands

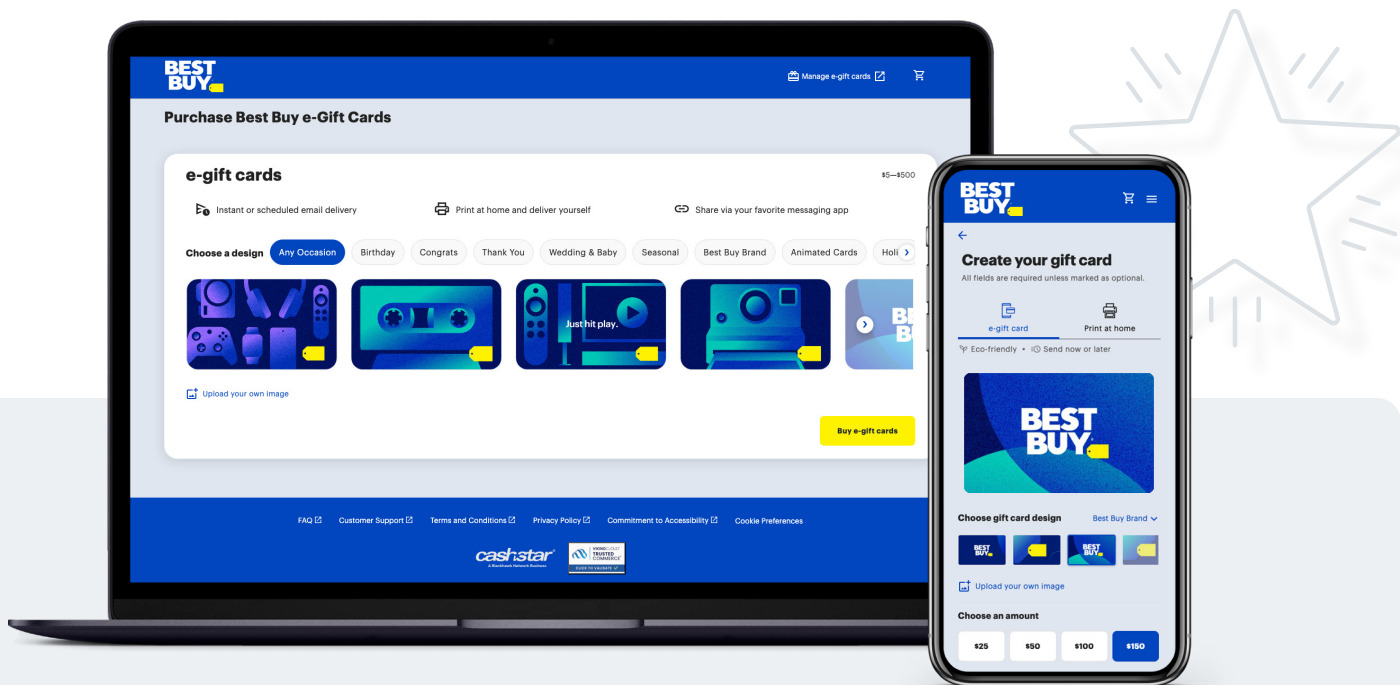
AVERAGE DIRECT GIFT CARD SCORES



Actionable Insight

Put this research to work for you.

Look for the Actionable Insight tags throughout this report for tips on how to apply our findings to your own gift card program.



TOP-PERFORMING DIRECT GIFT CARDS

These gift cards ranked the highest among all digital categories, including desktop, mobile web, and mobile app experiences.

Best Buy	107% ¹
Amazon	106% ¹
Staples	100%
Target	96%
TJ Maxx	93%
The Home Depot ²	92%
Ulta Beauty	92%
lululemon ²	90%
Lowe's	88%
AMC Theatres	87%
Applebee's	87%

1. Criteria included bonus point opportunities, which drove some scores to be over 100%.
2. Score for U.S. division of multinational brand that was separately assessed for Canada division.

Promotions & text delivery drive leading gift cards

The top 10 best-scoring direct digital gift card programs consistently outperformed competitors in discoverability, flexibility, and customer experience.

Making gift cards easy to find, purchase, and receive is a proven way to increase revenue and connect with customers.



60% of the top brands were running a **gift card-related sales promotion**.
(vs. 30% among the other brands)



90% of the top brands offered **SMS delivery** for gift cards.
(vs. 44% among the other brands)

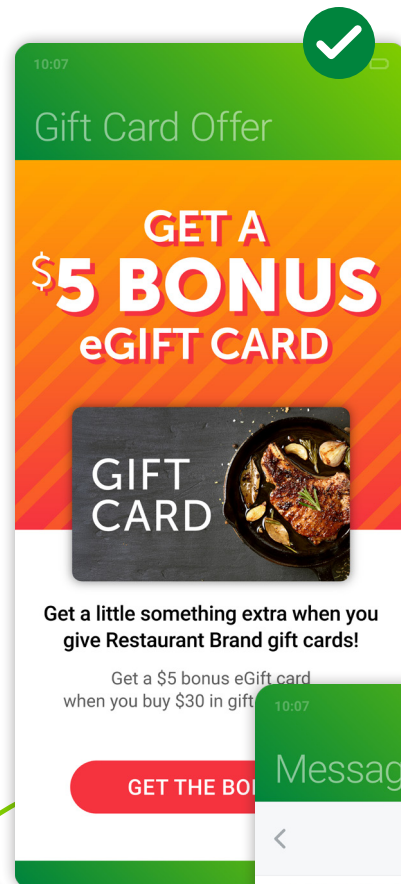
Actionable Insights

Make it easy to find gift cards on your website and app.

Brands with great customer experience flows excelled in this area.

Run gift card promotions to capture more deal-hungry customers.

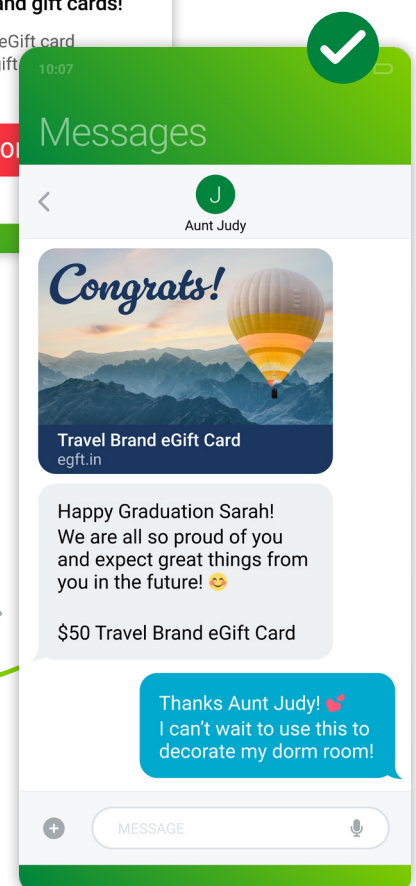
During the 2025 holiday season, **90% of shoppers** used promotions.*



*Want more inspiration?
Read BHN's promotions look book. [🔗](#)*

DO THIS

AND THIS



*Source: BHN, 2025 Post-Holiday Gift Card Report

Great direct gift card programs are within reach for Canadian businesses

Canadian brands achieved average scores, but focused attention in a few key areas could make these digital gift card programs thrive.



Actionable Insights

A digital gift card optimization checklist for Canadian brands:

- ☐ **Invest in mobile apps**
Canadian brands scored 16% lower on mobile app criteria than U.S. brands.
- ☐ **Continue fine-tuning the gift card purchase experience**
Canadian brands outperformed in simplicity and consistency across gifting flows.
- ☐ **Prioritize mobile-first features**
Focus on app-based promotions, simplified checkouts, and wallet integrations.
- ☐ **Improve internal communication**
Canadian divisions of multinational brands lagged behind their U.S. counterparts. Share best practices across the company.

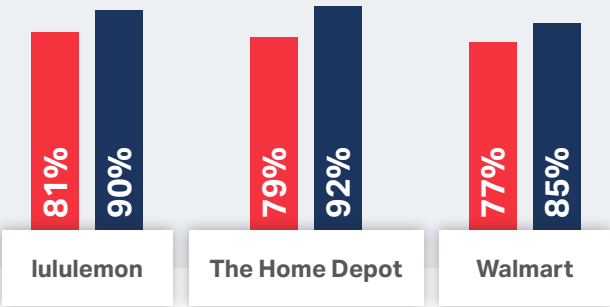
CANADA BY THE NUMBERS

lululemon*	81%
The Home Depot*	79%
Walmart*	77%
Aritzia	71%
Tim Hortons	68%
Home Hardware	66%
Porter Airlines	66%
Dollarama	62%
Air Canada	58%
WestJet	57%

**Score for Canadian division of multinational brand that was separately assessed for U.S. division.*

Canada vs. U.S.

Among the three brands assessed for both **Canada** and the **U.S.**, all three U.S. divisions ranked higher than their Canadian counterparts.



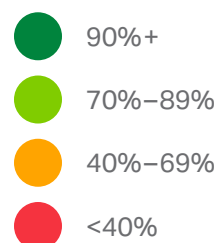
PERFORMANCE BY VERTICAL

Vertical	Composite Score
Online Marketplaces	83%
Discount/Dollar Stores	76%
Consumer Electronics/Office Stores	74%
Department Stores	73%
Health/Beauty	73%
Sporting	73%
Home Improvement	72%
Entertainment	72%
Home Furnishings	69%
On-Demand Delivery Services	68%
Restaurant – Casual	67%
Pet Supplies	64%
Fashion	63%
Grocery	62%
Convenience Stores	62%
Travel	60%
Gaming	57%
Restaurant – Quick Serve	55%
Automotive/Auto Parts	38%

Every year, we see a significant gap in performance between **Restaurant – Quick-Serve** and **Restaurant – Casual**.

Many quick-serve brands could dramatically boost their scores by adopting best practices already used by casual restaurants.

Want to dive deeper?
Contact BHN to review detailed scoring for your vertical or program.



WHY THE TOP VERTICALS EXCELLED

Discoverability

Top-tier verticals have built gift cards into the fabric of their digital experience rather than treating them as standalone features.

Nearly all brands (95%) in the top three verticals include gift cards in search results.

Mobile

The best-performing industry verticals scored well on mobile apps and mobile customer experiences. **Gift cards in the top three verticals scored 85% on mobile**, while the bottom three verticals scored 41%—a gap of more than 40 points.

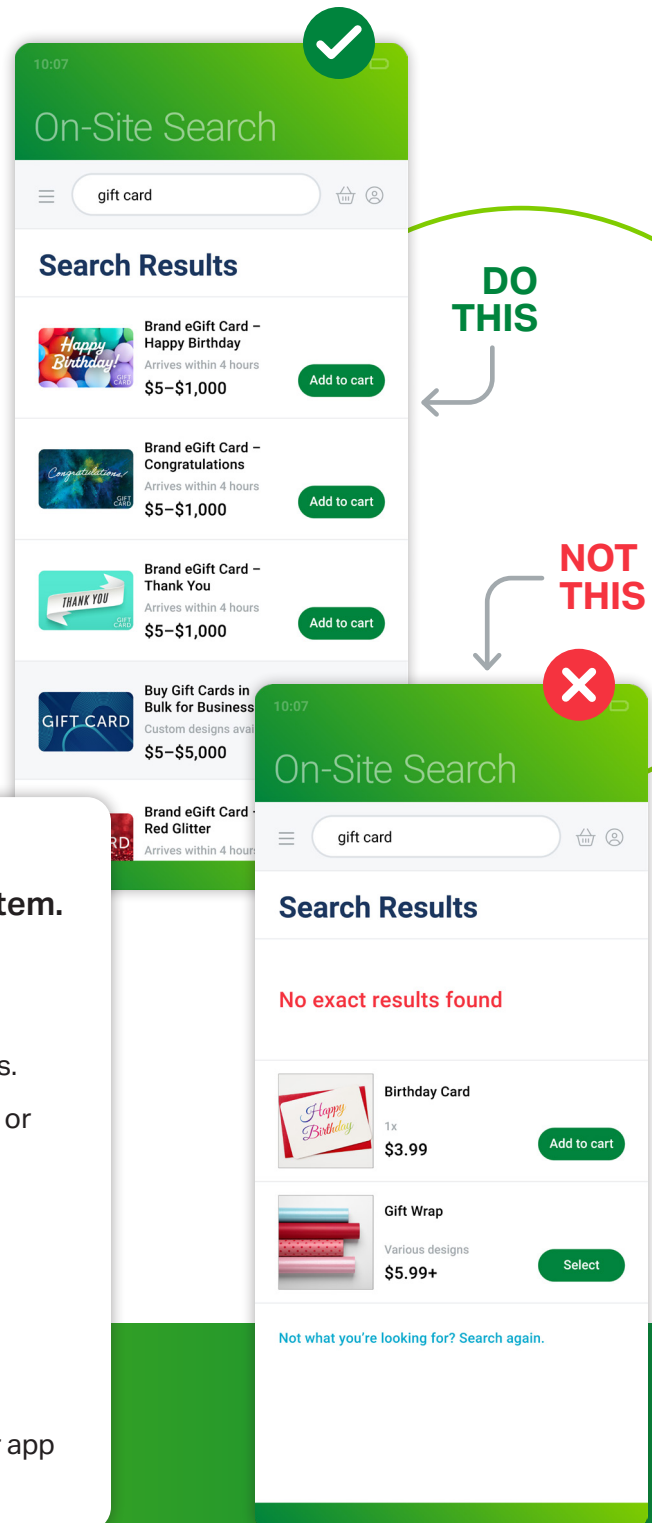
Actionable Insights

Make gift cards findable across the digital ecosystem.

- Add gift cards to **top-level navigation**.
- **Configure search settings** to include “gift cards” as an autocomplete option and to recognize gift-related terms.
- **Promote gift cards in search results** so they appear at or near the top, especially during peak gifting seasons.

Build a great mobile experience.

- Start with **mobile-first design** principles in mind.
- Offer **fast-track checkout** options to mobile users.
- **Self-audit** your gift card shopping experience using your app as well as a variety of mobile devices and browsers.



WHY THE BOTTOM VERTICALS STRUGGLED

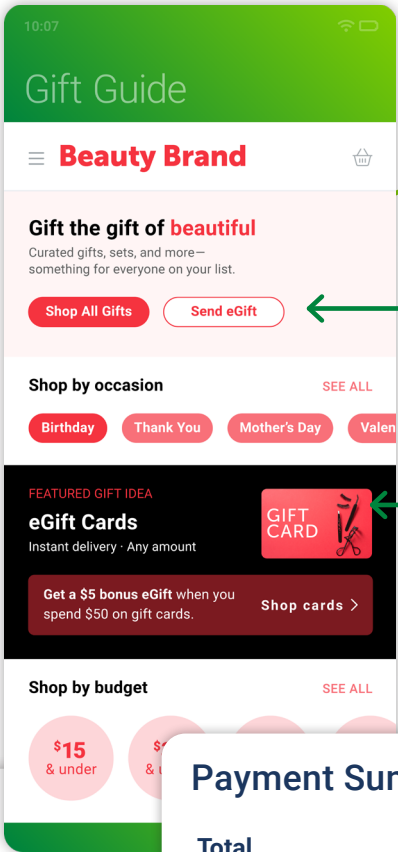
Discoverability

When it comes to contextual placement, gift cards are nearly invisible within the worst-performing verticals.

NO BRANDS in the three lowest-ranked verticals featured gift cards in an occasions or holiday section.

Recipient Experience

These verticals struggle post-purchase as well, lacking the redemption infrastructure that makes gift cards genuinely usable by the gift recipients. **Only 32% allow split-tender payments** (using a gift card alongside another payment method) vs. 84% in the top verticals.



Help shoppers **FIND** your gift cards.

Help recipients **SPEND** them.

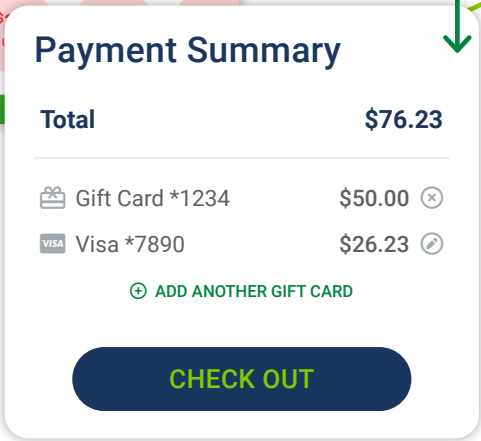
Actionable Insights

Offer gift cards to shoppers throughout the shopping experience.

- Treat gift cards as a **featured product**, not an afterthought.
- Recommend gift cards in **product carousels** and **gift guides**.
- Talk about gift cards in your **social media, email, and app**.

Create a frictionless experience for the gift recipient.

- Make it easy for recipients to **spend more** than the value of the gift card by offering split-tender payments.
- Provide the ability to add a gift card to a **mobile wallet**.
- Make checking the **gift card balance** easy and simple.



Optimize search for both humans and AI

Consumers who are using search engines to look for a specific brand's gift card are very likely to purchase one. Capitalize on that demand by investing in organic and paid search optimization.

Shoppers are increasingly starting their shopping journeys with AI assistance from platforms like ChatGPT and Gemini, but only 61% of the brands earned points for engaging with AI search. Identify ways that your brand can show up in AI results for gift card searches.

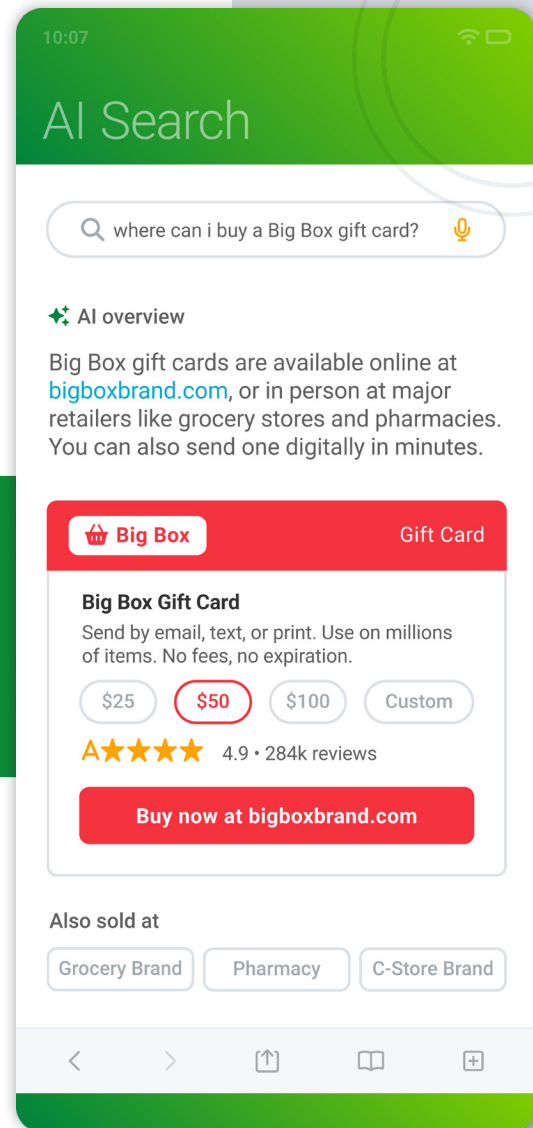


AI-driven traffic to retail websites
INCREASED ~4,700% in 2025.*

Actionable Insight

Structure and organize your web content to optimize SEO performance for gift cards.

AI platforms prioritize well-labeled, intent-rich writing over SEO keywords, so create clear, crawlable gift card landing pages with explicit uses, like "digital gift cards" and "last-minute gifts."



*Source: Capital One Shopping

Ensure AI shopping agents see your deals & features

Only 5% of brands earned points for AI gifting recommendations, but those that did were large, well-established programs. Among the top 10, four have integrated in-house AI assistants.

Smaller brands can still harness the power of AI recommendations by ensuring their promotions and gift card options are visible to AI shopping agents.

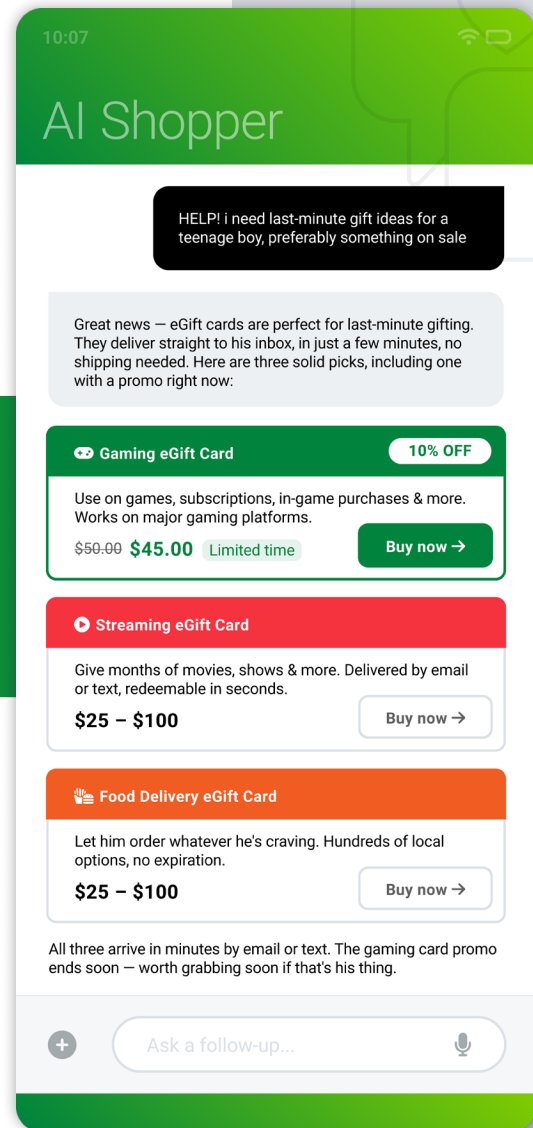


33% of shoppers use AI for tasks like **COMPARING PRODUCTS** and **FINDING THE BEST PRICES** when shopping for gifts.*

Actionable Insight

Use a variety of AI strategies to recommend your gift cards to shoppers.

- Optimize your gift card **promotions** and **features** to be discoverable by AI search.
- Include **use cases**, **recipient descriptions**, and **denominations** in gift card data so external AI tools can surface them for open-ended gifting queries.
- Recommend gift cards to **hesitant shoppers** browsing size-dependent categories.



*Source: BHN EQ 2026 Global Spring Gifting Research, February 2026, n=2,138 U.S. consumers aged 18+

Create landing pages that drive conversions

A well-designed, information-rich landing page sets expectations for the entire experience.

On the other hand, no landing page, or a bad landing page, increases the risk of cart abandonment and increases support volume.

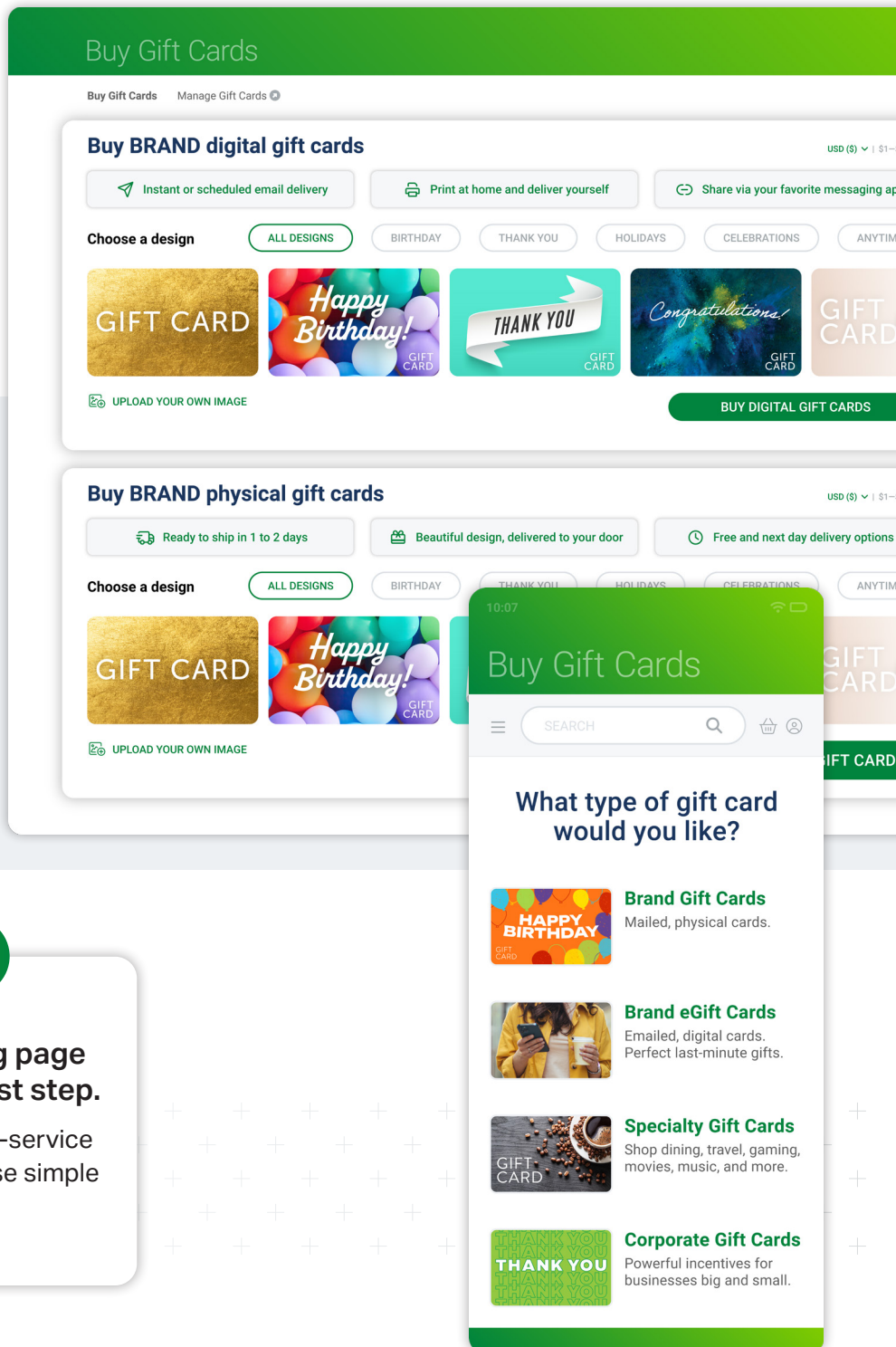
94%

Average score for gift card landing pages across all channels.

Actionable Insight

If you don't have a strong landing page strategy, making one is a great first step.

Treat your gift card landing page as a self-service support hub, not just a purchase page. Use simple visuals, FAQs, and clear calls to action.



Make gifting feel personal

DELIVERY OPTIONS

In addition to selling multiple formats, allow purchasers to chose how and when digital gift cards are delivered.

Create your gift card


Digital card


Physical card


Print at home



Choose a design

ALL DESIGNS


GIFT CARD


Happy Birthday!
GIFT CARD


THANK YOU
GIFT CARD

UPLOAD YOUR OWN IMAGE

Choose an amount

USD (\$) 

\$10

\$25

\$50

\$100

\$250

\$500

Custom Amount

PERSONAL MESSAGE

A thoughtful or funny custom message can be the most meaningful part of the perfect gift.

MULTIPLE RECIPIENTS

Make it easy to send gifts to multiple recipients in a single purchase.

THEMED CARD DESIGNS

Offer great designs and beautiful art to help gifters express themselves.

Provide filters based on a variety of gifting occasions.

DENOMINATIONS

Offer popular denominations for quick purchases, but also provide a custom option.

I was able to put a photo of my nephew's dog on his gift card.
HE WAS SO EXCITED.*



CUSTOM IMAGES

Make it easy for buyers to upload their own pictures.

*Source: BHN, 2025 Post-Holiday Gift Card Report, respondent comment

Embrace the flexibility of digital gift cards

Top performers support text and scheduled delivery of digital gift cards. Making this process really flexible takes advantage of a popular aspect to digital gift cards: they can be sent quickly and easily at any time.

Nearly two-thirds (61%) of shoppers abandon carts when delivery options aren't flexible.*



66% of brands offer a **text delivery option.**



48% of brands offer a **scheduled delivery option.**

Actionable Insight

Offer flexibility in the purchase process.

Give consumers a range of purchase options including:

- Card format (physical or digital)
- Gift card design
- Personalization
- Delivery (method and timing)
- Payment type
- Redemption

How would you like to send it?

Get a link to share ☐

Send by email ☒

Is this a gift? YES ☒

Who's it for?

Recipient Name

Recipient Email

[+ ADD UP TO 15 RECIPIENTS](#)

Add a custom message

Gift message

Your details

Your Name

Your Email

When should it be delivered?

Delivery Date

[BUY NOW](#)

[ADD TO CART](#)

DO THIS

AND THIS

Not sure where to send?

Put your own email address in the recipient email field if you're not certain about the recipient's email or if you prefer to personally gift the card details.

[BACK TO PURCHASE](#)

Your details

Your Name

Your Email

When should it be delivered?

Delivery Date

[BUY NOW](#)

[ADD TO CART](#)

*Source: Brigg, 2025 Delivery Experience Study

More payment options mean more sales

Top-performing direct digital gift card programs support a robust variety of payment methods and digital wallets, which shoppers love and prefer.

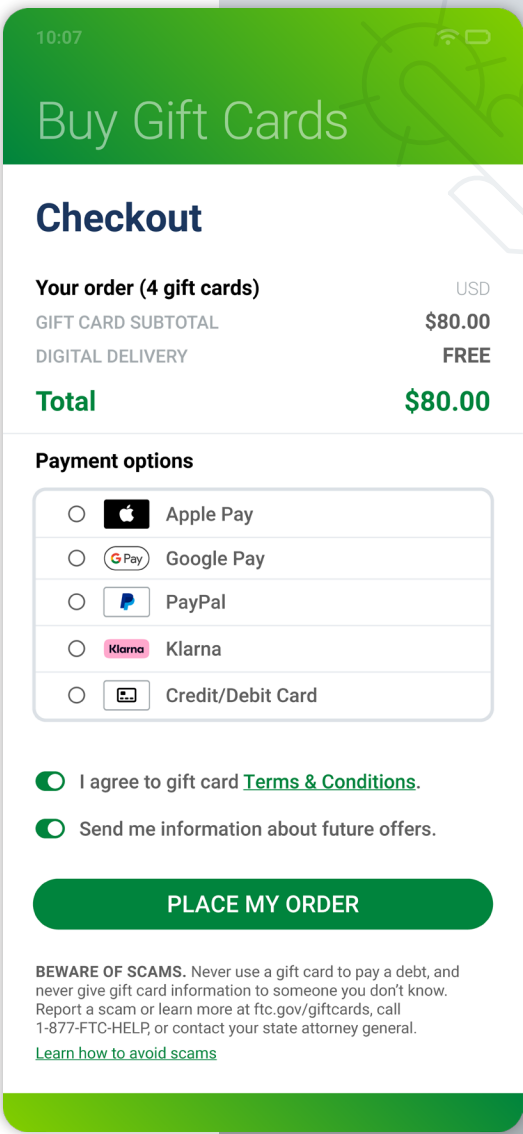
One example is the growing popularity of buy now, pay later (BNPL). **In 2025, 49% of American consumers used BNPL services.** Plus, they spent more when using BNPL—users have a 50% higher average order value than customers using other payment methods.*

Actionable Insight

Offer as many payment options as you can.

Make the allowed payment options clear to shoppers from the start of their journey.

- Credit/debit cards
 - PayPal
 - Apple Pay
 - Google Pay
- BNPL
 - Cryptocurrency
 - Loyalty points



*Source: CoinLaw

Great customer service is key to a great experience

Slow response to support emails and chat messages erode purchaser and recipient trust and decrease the likelihood of future purchases.

Getting customer service right leads to long-term loyalty. Unsurprisingly, 93% of customers are likely to make **repeat purchases** with companies that offer excellent customer service.*



Customer service was among the lowest-scoring categories overall, with brands earning just **half of the available points**.

Gift Card Self-Service

NEED HELP?

- Want guided assistance?**
[Ask a virtual specialist →](#)
- Contact customer service**
[Go to contact options →](#)

SELECT A TOPIC TO LEARN MORE.

Check card balance

Placing a gift card order

View order history

Physical card

Buy gift cards with points

Actionable Insight

Make it easy to find gift card-specific FAQ information.

Then, make sure customer service teams are well-trained and equipped with their own digital gift cards to deploy as apologies when a customer is unhappy.

10:07

Shopping App

SEARCH

Gift Card Self-Service

gift card balance

VIRTUAL AGENT
Hi! I can help you check your gift card balance. Do you have your card number handy?

Yes – how do I check it without logging in?

VIRTUAL AGENT
No login needed! Enter the 16-digit number on the back of your card.

Card number
6789 ***** 123 **Check**

Current balance **\$47.50**

Ask a follow-up...

*Source: Pulse Technology

Market gift cards across channels to increase visibility and drive sales

Gift cards do not appear on many brands' marketing channels, even though marketing attention is critical to success.

One smart way to market gift cards is through promotions (e.g., buy a \$100 gift card, get a \$10 gift card free). Nearly **40% of consumers** say that bonus cards or promotions make them **more likely to purchase** a gift card.*

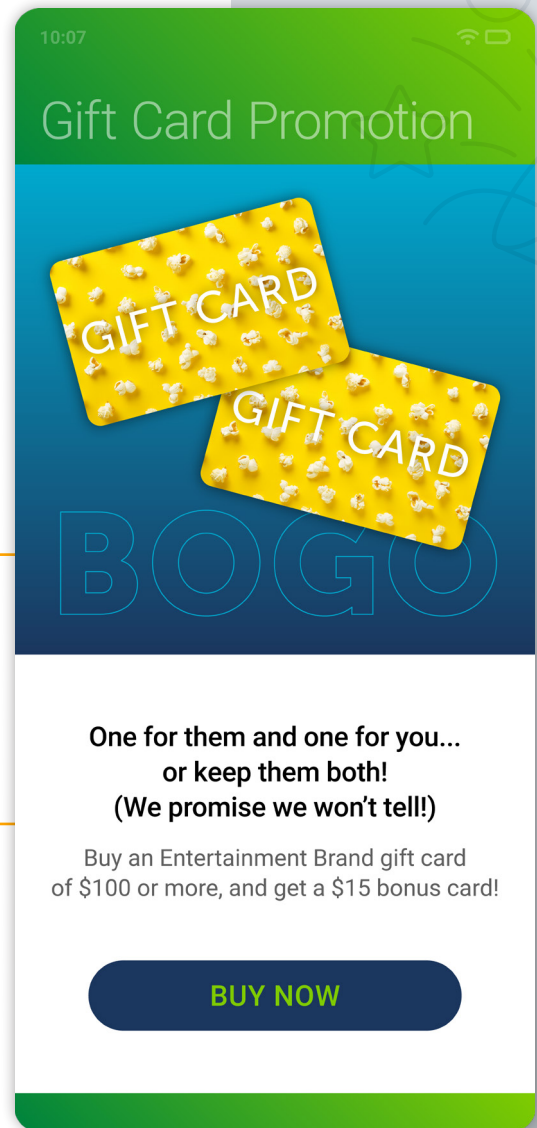


Brands earned just **34%** of the available points for marketing—one of the **weakest categories overall**.

Actionable Insight

Invest in your gift card program with a real marketing budget.

Promote gift cards year-round on every channel, and remind shoppers about gift cards for birthdays, graduations, and other occasions.



*Source: Bank of America and TSG

5 SHOPPING TRENDS SHAPING THE GIFT CARD MARKET

According to the National Retail Federation's report on holiday 2025,* these are the market forces that could change your gift card program.



Generative AI

Consumers are increasingly turning to AI platforms to begin their shopping, shifting visibility away from traditional search engines.



Personalization

Consumers expect shopping journeys to be tailored to them using the information they've shared. For gift cards, this means tailoring design options, messaging, and more to elevate the experience.



Value

Gift cards provide choice and budget control to both purchasers and recipients, which matters more when consumers are more cautious about discretionary spending.



Mobile-first

Shoppers expect fast, intuitive experiences optimized for small screens, whether mobile site or app. Think mobile-first, then adapt for other channels.



Delivery

Near real-time delivery (no more than an hour post-purchase) and scheduled delivery options are now baseline expectations for digital gift cards.

*NRF Holiday by the numbers 2025, October 2025

INNOVATION

can transform a transaction into an

EXPERIENCE



Digital gift card programs excel when they constantly adapt and try new things to capture customer attention.

Get inspired to enhance your program with some of our favorite ideas for selling, using, and delivering gift cards.

10:07

Buy Gift Cards

Buy digital gift cards

USD (\$) | \$1-\$2,000

Quick Checkout

Choose an amount

\$25 \$50 \$100 \$

Delivery method

SEND BY EMAIL SEND BY MAIL

EMAIL ADDRESS

Payment method

Apple Pay Google Pay PayPal MORE OPTIONS

DUE TODAY \$50.00

BUY NOW

Express Checkout

Choose a digital greeting card to send with your eGift.

All Cards Birthday Thank You Congratulations | More Categories

Happy Birthday

Thank you

CELEBRATE!

PERSONALIZE PERSONALIZE

Virtual Greeting Card

The gift that gives back

When you buy a gift card this Giving Tuesday, we'll donate an additional 3% of the card value to the charity of your choice.

SHOP GIFT CARDS

Sponsored Donation

send it?

YES

Whos it for?

Manage Recipients

Each recipient will receive a \$50 gift card.

Recipient 1

Recipient Name

Recipient Email

Recipient 2

Recipient Name

Recipient Email

Add Recipients (13 of 15 remaining)

CONFIRM

Multi-Recipient Gifting

10 BUILDING BLOCKS

Follow these recommendations for a stronger direct digital gift card program.

1

DISCOVERABILITY

Make your gift cards easy to find

Help shoppers and their AI assistants discover your gift cards across web, app, and search.

SEO

AI SEARCH

NAVIGATION

MARKETING

2

Win back lapsed customers

Gift card promotions reengage shoppers who've drifted away.

MARKETING

3

Promote all year long

Generate sales every month, not just during peak gifting seasons.

MARKETING

4

Own last-minute moments

Highlight digital gift cards as a stress-free gift option.

FLEXIBILITY

5

Enable deep personalization

Offer custom designs, messages, delivery, and denominations.

FLEXIBILITY

6

Offset out-of-stocks

Suggest gift cards when products are unavailable or delayed.

FLEXIBILITY

7

Deliver fast & on-schedule

Let shoppers tailor delivery method and timing to their needs.

PURCHASER EXPERIENCE

8

Drive loyalty enrollment

Encourage purchasers to opt into loyalty programs at gift card checkout.

RECIPIENT EXPERIENCE

9

Build secure delivery

Invest in robust digital systems that thwart fraudsters and protect gift card recipients.

CUSTOMER SERVICE

10

Improve FAQs & response time

Faster, clearer gift card support improves satisfaction and can turn gift recipients into buyers.

DIRECT DIGITAL GIFT CARD COMPOSITE SCORES



90%+



70%–89%



40%–69%



<40%

RANK	BRAND	SCORE
1	Best Buy	107%*
2	Amazon	106%*
3	Staples	100%
4	Target	96%
5	TJ Maxx	93%
6	The Home Depot	92%
6	Ulta Beauty	92%
8	lululemon	90%
9	Lowe's	88%
10	AMC Theatres	87%
10	Applebee's	87%
12	Gap	86%
12	Nordstrom	86%
12	Office Depot	86%
15	Walmart	85%
16	Delta Air Lines	84%
17	CVS	83%
17	Panera Bread	83%
17	Petco	83%
20	Kroger	82%
21	Burlington Coat Factory	81%
21	Cinemark	81%
21	IHOP	81%
21	☘ lululemon	81%
21	Sephora	81%
21	Topgolf	81%
27	DoorDash	80%
27	Texas Roadhouse	80%
29	H&M	79%
29	Starbucks	79%

RANK	BRAND	SCORE
29	☘ The Home Depot	79%
29	Wayfair	79%
33	Costco	78%
33	DICK'S Sporting Goods	78%
33	Outback Steakhouse	78%
33	The Cheesecake Factory	78%
37	BJ's Wholesale Club	77%
37	☘ Walmart	77%
39	Apple	76%
39	Tractor Supply	76%
41	Giant Eagle	74%
42	Bass Pro Shops	73%
42	JCPenney	73%
42	Subway	73%
42	Walgreens	73%
46	Kohl's	72%
46	Macy's	72%
48	☘ Aritzia	71%
48	Regal	71%
48	Ticketmaster	71%
48	Williams Sonoma	71%
52	Instacart	69%
52	PlayStation	69%
54	adidas	68%
54	Meijer	68%
54	☘ Tim Hortons	68%
54	Uber Eats	68%
58	Airbnb	67%
58	Bath & Body Works	67%
58	Michaels	67%

*Criteria included bonus point opportunities, which drove some scores to be over 100%.

☘ Canadian brand

DIRECT DIGITAL GIFT CARD COMPOSITE SCORES



90%+



70%–89%



40%–69%



<40%

RANK	BRAND	SCORE
58	QVC	67%
58	The North Face	67%
63	American Airlines	66%
63	🍁 Home Hardware	66%
63	🍁 Porter Airlines	66%
63	Royal Caribbean	66%
67	Five Below	65%
67	IKEA	65%
67	UNIQLO	65%
67	Wawa	65%
71	eBay	64%
72	Roblox	63%
73	Albertsons	62%
73	Dillard's	62%
73	🍁 Dollarama	62%
73	GameStop	62%
73	Nike	62%
73	QuikTrip	62%
79	Bed Bath & Beyond	61%
79	Panda Express	61%
79	Shell	61%
82	Ace Hardware	60%
82	LEGO	60%
82	RaceTrac	60%
82	Zara	60%
86	🍁 Air Canada	58%
86	Chewy	58%
86	GIANT	58%
89	Foot Locker	57%
89	Publix	57%

RANK	BRAND	SCORE
89	🍁 WestJet	57%
92	Dunkin'	55%
93	HelloFresh	54%
93	ShopRite	54%
95	Marriott	53%
95	SHEIN	53%
97	HP	52%
97	Steam	52%
97	Disney	52%
100	PetSmart	50%
100	Tesla	50%
102	Skechers	48%
103	Southwest Airlines	47%
103	Taco Bell	47%
105	Buffalo Wild Wings	46%
106	Menards	45%
107	H-E-B	44%
107	Olive Garden	44%
109	Domino's	43%
110	Chipotle	42%
111	Calvin Klein	41%
111	Chick-fil-A	41%
113	Estée Lauder	40%
114	Chili's	39%
115	Xbox	38%
116	Pizza Hut	36%
117	Burger King	35%
117	Lufthansa	35%
119	Microsoft	29%
120	Volkswagen	26%

🍁 Canadian brand

DIRECT DIGITAL GIFT CARD ASSESSMENT CRITERIA

147 EVALUATION CRITERIA, 191.5 MAX POINTS

DISCOVERABILITY 30 POINTS

- ☐ Findability – home page/menu
- ☐ Findability – search
- ☐ Landing page info
- ☐ *BONUS: Gift card availability in holiday and gifting sections of website*
- ☐ *BONUS: Ability to add gift cards to wish list*
- ☐ *BONUS: AI search*

GIFT CARD OFFERING FLEXIBILITY 53 POINTS

- ☐ Availability of digital and physical cards
- ☐ Carrying other brands' gift cards
- ☐ Faceplate options
- ☐ Personal message
- ☐ Denomination and currency options
- ☐ Delivery options and timing
- ☐ Self purchase flow (desktop only)
- ☐ *BONUS: Advanced personalization*
- ☐ *BONUS: Physical card form factors/packaging options*
- ☐ *BONUS: Upsell*
- ☐ *BONUS: eGifting*
- ☐ *BONUS: Gift card bundling*
- ☐ *BONUS: Group gifting*
- ☐ *BONUS: AI for gifting recommendations*

CHECKOUT/POST-PURCHASE 39 POINTS

- ☐ Integrated cart
- ☐ Loyalty program support
- ☐ Payment options
- ☐ Checkout and order completion
- ☐ Messaging app delivery method
- ☐ Post-purchase communication
- ☐ Brand consistency

RECIPIENT EXPERIENCE 45 POINTS

- ☐ Delivery
- ☐ Brand experience
- ☐ Redemption options
- ☐ Mobile friendly (digital)
- ☐ Security (digital)
- ☐ Balance check
- ☐ Reload
- ☐ *BONUS: Regift*
- ☐ *BONUS: Product recommendations*
- ☐ *BONUS: Redemption reminder email*

CREDIT CARD REWARDS 5 POINTS

- ☐ Card availability in top credit card loyalty programs

B2B PROGRAM 5 POINTS

- ☐ B2B program findability/details
- ☐ B2B program registration
- ☐ B2B available card types

MARKETING 12.5 POINTS

- ☐ Marketing of gift cards (retailer website, app, email, social media, Google Search results)
- ☐ Sales promotions leveraging gift cards
- ☐ *BONUS: Sustainability messaging*

CUSTOMER SERVICE 2 POINTS

- ☐ Self-service customer service
- ☐ Email (responsiveness and accuracy)

INNOVATION

- ☐ *BONUS: Innovative concepts*

METHODOLOGY & DIGITAL ASSESSMENT NOTES

OBJECTIVE

To provide a holistic assessment of the direct digital gift card programs of leading brands in the U.S. and Canada using publicly accessible information.

Direct digital gift cards are a brand’s own gift card bought directly from that brand’s website or app. They’re also often referred to as first-party gift cards or owned gift cards.

ASSESSMENT

147 criteria were designed to evaluate expected and emerging capabilities for brands’ digital and physical gift card offerings.

The following channels were assessed:

- Desktop eCommerce/digital
- Mobile website
- Mobile app

Evaluations were made with a focus on the consumer and recipient experience, as well as the B2B buyer experience.

DATES

Data was collected between September 2025 and December 2025. Criteria related to gift card promotions were re-evaluated during the holiday season (December 2025).

CRITERIA WEIGHTING

Varying number of points per criterion based on importance (ranging from 0.5 points to 5 points).

CRITERIA EXCLUSIONS

Retailers were not scored on criteria related to certain gift card program features that they do not offer online. Exceptions include the six digital assessment criteria that are worth one point each, covering each permutation of selling physical and digital gift cards on each digital channel: desktop, mobile web, and mobile app. In this way, retailers are not overly penalized for not offering digital gift cards, physical gift cards, a commerce-oriented mobile app, gift cards on an app, or a loyalty program. Only retailers in the department store, convenience, online marketplaces, and grocery verticals were penalized for not carrying other brands’ gift cards online.

B2B

Brands were evaluated based on whether they had a B2B gift card program (i.e., sell gift cards in bulk to corporate clients). Points were awarded based on the ease of finding the program on the brand’s website, ease of signing up, and whether the program was available for both digital and physical cards.

MARKETING

Brands were evaluated based on their gift card marketing activity and awareness of that marketing (website, email, social media, Google search). Data was collected two times for each retailer with at least two weeks between each collection.

INNOVATION

Brands received a point for innovative initiatives in the purchase, delivery, or fulfillment of gift cards at the discretion of the researcher.



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