



Code of Principles

Applicants for RGCA Membership and Members of the RGCA recognize that the RGCA acts as a catalyst for the education, communication, and political/legal positioning of its Members within the gift card industry. Members of the RGCA acknowledge that the RGCA is a neutral entity without favoritism towards any individual, brand, or company within its membership. By joining the RGCA, Members agree to abide by the following:

1. RGCA members will be committed to the growth and preservation of the closed loop, stored value industry.
2. RGCA members will support, wherever possible and reasonably practical, consumer-centered policies and procedures that will continue to foster consumer confidence and satisfaction with closed loop stored value products.
3. RGCA members agree not to charge dormancy or other administrative fees on any closed loop gift cards and to eliminate any expiration dates or conditions on such gift cards, except for any funds provided as part of a promotion.
4. RGCA members commit to continuous improvement in the areas of increased security against fraud and greater protection in the event of business reorganization or bankruptcy.
5. RGCA members will reasonably and respectfully engage with consumers, interest groups, and media to work on solutions to challenges that face the stored value industry and to ensure optimal customer experiences with member products and services.
6. RGCA members will not discriminate in any way due to race, color, religion, national origin, gender, and sexual orientation, marital or parental status.
7. RGCA members will not discredit or disparage products, programs, or services of competitors by providing inaccurate or confidential information or by making derogatory remarks about fellow members or their products and services.