

Introducing your own local Gift Card

A Guide

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Miconex are founders of the **Town & City Gift Cards** initiative, the leading local Gift Card program in the UK.

After developing the UK's first city-wide Gift Card program in Perth in 2015, Miconex has gone on to become one of the fastest growing Scottish fintechs. Miconex's Town & City Gift Cards programs are active in 200+ places globally, almost 40 of which are in Scotland. Miconex delivers the Scotland Loves Local Gift Card concept alongside Scotland's Towns Partnership. Over 27,000 businesses are part of Miconex's programs, with over £69million in local spend delivered to date. As a core partner of Scotland's Towns Partnership, Miconex has provided this guide to introducing your own local Town & City Gift Card.



What is a local Gift Card?

Town & City Gift Cards are local Gift Cards branded to specific towns, cities and regions which encourage 'shop local'.

Mastercard backed and available as both physical and digital cards, Town & City Gift Cards can only be spent in person with registered shops, restaurants, salons, attractions, hotels and services, showcasing the local offering and ringfencing spend into local communities. Any business with a card terminal can sign up to accept a Town & City Gift Card, with no additional equipment required.



Why introduce a local Gift Card?

Shop local sentiment in the UK continues to be strong, with Miconex 2025 research finding that 98% of people are keen to support local. Towns and cities around the UK are capitalising on the 'shop local' opportunity and diverting online spend back into their local economies with Town & City Gift Cards.

With a Town & City Gift Card program, towns, cities and regions can create an attractive, easy to use Gift Card that consumers and employees will love, taking their share of the £7bn plus UK Gift Card market.

Support for local has never been stronger, with both consumers and organisations. Consumers realise that support for local keeps the businesses they love open, and their town or city thriving. And organisations understand that choosing local enables them to take an active role in the success of their community.





What are the benefits of a local Gift Card?

Town & City Gift Cards encourage local and loyal shopping, with cards typically redeemed within 1-3 months, driving specific visits to the high street with an estimated 3 visits per card. Over 90% of people spend over the value of the card on redemption. 50% of people try out a new business with their Gift Card, giving the business an opportunity to bring new people through the door who they can then convert into regular, repeat customers.

- Cards typically redeemed within 1-3 months
- 90% of customers spend card value
- 50% try new businesses

Can cards be used for online purchasing?

Cards have to be spent in person, driving tangible footfall to high streets. Town & City Gift Cards can't be used online because they are not linked to a specific person or bank account, thus can't go through 3D Secure verification which is typically present on most online sites. Plus, as Town & City Gift Cards are designed to drive footfall into towns and cities quickly, spending them online would take away this benefit.

What support does Miconex offer?

Miconex's technology is multi-award winning, place specific and backed by an experienced implementation team, with full technical program setup, materials, marketing support and an industry leading client success program.

Support aims to minimise administration and maximise local Gift Card sales, with fulfilment of consumer and corporate orders, customer service team to answer all Gift Card queries, funds management and compliance, sales dashboard, dedicated growth manager and ongoing support.



How do people buy local Gift Cards?

Town & City Gift Cards are available to buy via Miconex's fully supported **e-commerce site**, making it easy for consumers from far and wide to purchase your card, add a gift message, and send directly to the recipient. Organisations purchase physical or digital Town & City Gift Cards via Miconex's dedicated **corporate order site**.

Consumers and organisations also appreciate the ability to pick up Town & City Gift Cards in person, particularly at key times of the year such as end of the school term and Christmas. Miconex enhances local Gift Card accessibility by supporting its clients to introduce Sales Points where people can buy the card in person, Load This Card collection points where people can pick up the card in person and later load with value online via **Load This Card**, plus self-service kiosks dispensing the card in person.



What is the corporate opportunity for local Gift Cards?

Town & City Gift Cards are popular for employee incentives and rewards, with an estimated 50% of sales across the Miconex network through corporate sales. Town & City Gift Cards are the only Gift Cards that blend the big brands they know with the local businesses they love, allowing organisations to offer unbeatable local choice to their teams, with unrivalled support for local. Miconex has relationships with a number of leading reward and recognition platforms, allowing corporate firms to easily choose Town & City Gift Cards for their teams.

How can local Gift Cards drive loyalty?

Local Gift Cards drive loyalty by introducing the recipient to new businesses, and giving them money to spend with the business. 50% of cards are used with new businesses and 50% go on to become a regular customer of that business. To further enhance local and loyal shopping, Miconex has partnered with Vicinity and Loqiva to enhance local discovery, loyalty and spending by integrating Town & City Gift Cards into Vicinity and Loqiva's apps. The apps provide users with a platform for purchasing Gift Cards, discovering participating businesses, and exploring local events and offers.

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Which towns and cities have their own local Gift Card?

There are around 100 Town & City Gift Card programs in the UK, including 40 in Scotland. Read about how and why towns, cities and regions have launched and developed their own local Gift Card [here](#).

How are the funds secured?

When someone purchases a Town & City Gift Card, their money is held in a secure, dedicated, ring-fenced client account, operated by Miconex's issuing partners. Then, when the Gift Card is spent, this money is transferred to the business via their standard Mastercard reconciliation, making it safe and secure for customers, and easy for businesses.





Take the first step on your Town & City Gift Cards journey today:

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