



Gift Card Complaints: Which Companies Get the Most CFPB Complaints

Original analysis of 3,924 records from the CFPB, calendar years 2015–2025, plus January–September 2026.

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American Express was named in 867 of the 1,712 gift card complaints the CFPB received in 2024 and 2025 and published (50.6%), more than any other company. InComm followed with 421 (24.6%), then Blackhawk Network (103) and U.S. Bancorp (89). The counts are raw numbers and do not account for how many gift cards each company issues or manages.

51%

American Express share of complaints, 2024–2025

1.71K

Gift card complaints published, 2024–2025

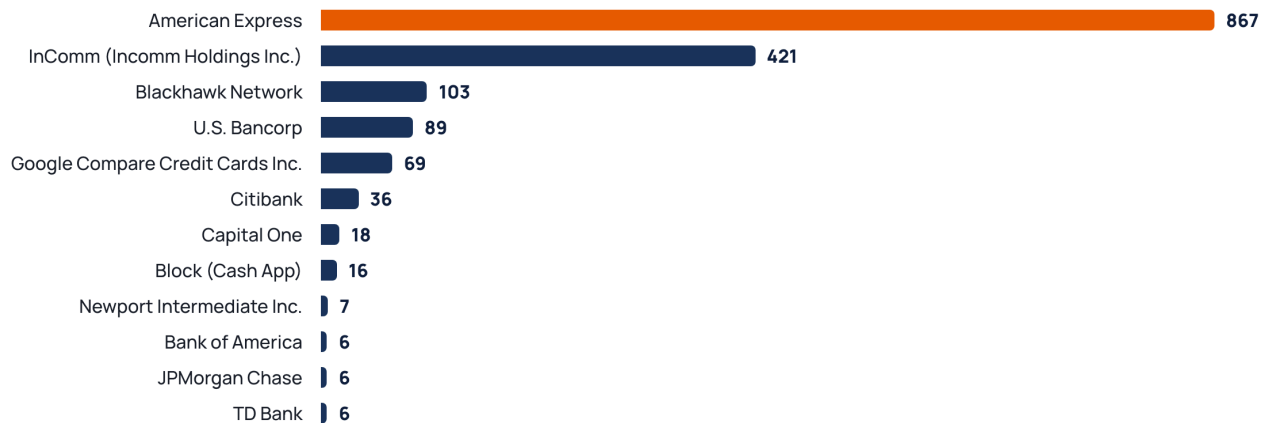
30%

InComm gift card complaints not answered on time, 2024–2025



Gift card complaints by company, 2024–2025

Top 12 of 52



Source: Settlement Insight analysis of data from the CFPB

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What the CFPB Gift Card Complaint Data Show

- American Express ranks first.** American Express drew 867 gift card complaints in 2024 and 2025, 50.6% of the total and more than the next three companies combined.
- Four companies account for most complaints.** American Express, InComm, Blackhawk Network and U.S. Bancorp together account for 86.4% of the 1,712 complaints naming 52 companies.

3. **InComm leads in 2026 so far.** From January through September 2026, InComm was named in 169 gift card complaints and American Express in 116; this partial year can still grow.
4. **December and January are the busiest months.** December or January was the month with the most complaints in each year from 2023 to 2025; the two months account for 24.4% of 2024–2025 complaints.
5. **Monetary relief comes mostly from one company.** American Express reported monetary relief in 47.9% of its complaints. InComm and Blackhawk Network reported it in none, and InComm did not respond on time to 30.2% of its complaints.

How we measured

Data come from the CFPB Consumer Complaint Database as imported into our database on October 21, 2026. The database holds complaints the CFPB sent to companies for a response; the CFPB publishes them after the company responds or after 15 days. Each row is one published complaint with a unique complaint ID. The public file carries no consumer names, and none are shown here.

We kept every complaint the consumer filed as a gift card, using the category of the form in use at the time: "Gift or merchant card" under "Prepaid card" until April 2017, "Gift card" under "Credit card or prepaid card" until August 24, 2023, and "Gift card" under "Prepaid card" since August 25, 2023. Each complaint is assigned to the calendar year in which the CFPB received it. The series covers 2015 through 2025; 2026 is counted through September 30 and shown as a partial year only.

The company ranking uses 2024 and 2025, the two full years under the current form. Companies are counted under the name in the CFPB company field, without merging name variants. Shares divide a company's complaints by all gift card complaints in the same period. The response comparison lists companies with at least 50 complaints in 2024–2025; "late" means the CFPB's timely response field is "No".

To check the data, we compared our count with the CFPB's Consumer Response Annual Report for 2025, which says the CFPB sent approximately 6,700 prepaid card complaints (all sub-products) to companies in 2025. The public database holds 6,502 prepaid card complaints received in 2025, 3.0% fewer. Gift cards make up 12.4% of them.

Checked against published figures

- Prepaid card complaints (all sub-products, incl. gift cards) the CFPB sent to companies in calendar year 2025: published 6,700, our count 6,502 (2.96% apart). [CFPB Consumer Response Annual Report, January 1 – December 31, 2025 \(section 4.10\)](#).

Limitations

- Complaint counts are not adjusted for the number or value of gift cards each company issues or manages, and the CFPB does not publish those figures by company. The database is not a statistical sample of consumers' experiences, and a complaint is an allegation by the consumer, not a finding against the company.
- The database names the company the CFPB sent the complaint to, not the brand on the card or the retailer that sold it. Complaints the CFPB refers to other regulators, such as complaints about depository institutions with less than \$10 billion in assets, are not published.

- The complaint form has no category for drained or tampered cards, so the data cannot count card draining on its own. Consumers choose the product and sub-product themselves, and some gift card complaints may be filed under other prepaid or credit card categories.
- The CFPB changed its complaint categories in April 2017 and on August 25, 2023, so counts before and after these dates are not strictly comparable.
- The CFPB publishes complaints with a delay of up to 15 days, and companies can update their responses. Counts for 2026 and the most recent months can still grow, so the partial 2026 figure and its company order are not comparable with full years.

Data files

- [CFPB gift card complaints by company, 2024–2025](#) (CSV, 52 rows)
- [CFPB gift card complaints by issue and sub-issue, 2024–2025](#) (CSV, 18 rows)
- [CFPB gift card complaints by month, January 2023 to September 2026](#) (CSV, 45 rows)
- [CFPB gift card complaints by year, 2015 to September 2026](#) (CSV, 12 rows)

How to cite

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