

allpay



allpay
Prepaid Cards

Client Handbook

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Contents	Page
1 Welcome to your Prepaid Handbook	3
2 allpay’s Prepaid Card Products.....	4
2.1 Prepaid Notched Card Design	5
2.2 Product Overview - Direct Payments and Corporate Travel and Expenses programmes	5
2.3 Product Overview - Instant Issue and Instant Issue Advanced	6
3 Overview of the Organisation Portal.....	6
3.1 Setting Roles and Responsibilities	6
3.2 Managing your Funding Account	7
3.3 Reports	7
4 Your Responsibilities	7
4.1 Know Your Customer Responsibilities and Best Practice	8
4.2 Cardholder Screening	9
4.3 Supporting Vulnerable Customers	10
4.4 Customer-Facing Materials Approval Process	10
4.5 Suspicious Activity	10
4.6 Examples of Penalties	11
4.7 The Core Obligation	12
4.8 Examples of Suspicious Activity	12
4.9 Suspicious Activity Reporting Guide	12
4.10 The Suspicious Activity Report	13
5 Restrictions on the allpay Prepaid cards	16
6 Supporting your Cardholder.....	18
7 User Guides.....	21
8 Contact Information.....	21
8.1 Training	21
Notes	22
Notes	23

1 Welcome to your Prepaid Handbook

We are delighted that you have chosen to use the Prepaid service and we have developed this handbook as an easy, everyday guide to operating a Prepaid card programme.

This handbook provides an overview of the allpay Prepaid card service and details your responsibilities with regards to operating a Prepaid card programme and provides guidance on how you can support your Cardholders.

What is a Prepaid Card?

The allpay Prepaid card is a preloaded Mastercard® that can be used to pay for goods and services up to the value loaded on the card. There is no credit or overdraft facility. Goods and services can be purchased at point of sale, online and over the telephone. All transactions made using the card are recorded and monitored. Where required, the Prepaid cards can also be enabled to withdraw cash from ATM's.



2 allpay's Prepaid Card Products

The allpay Prepaid card is a Mastercard® branded scheme card, regulated by the Financial Conduct Authority and is issued by allpay Ltd. The processing of transactions is carried out by our partner, Carta Worldwide. All cards are manufactured in-house by allpay's card bureau.

allpay provide the following products:

Product 1: Direct Payments

This product is designed to support our Clients to disburse the direct payment of adult social care and personal health budgets to their Users. The cards have banking functionality to enable payments to third party carers. This product is personalised with the name of the Cardholder.

Product 2: Instant Issue

The Instant Issue card is distributed as a 'PIN in Pack' sealed unit and the card will be loaded and activated at the point of issuing the card to the User. This product can only be loaded once and cannot be reloaded. This card can be used for discretionary payments, emergency payments, crisis loans and social fund payments. This is a non-personalised card.

Product 3: Instant Issue Advanced

The Instant Issue Advanced card is distributed as a 'PIN in Pack' sealed unit and the card will be loaded and activated at the point of issuing the card to the User. This product is designed to provide discretionary, emergency and crisis payments but can be reloaded where there is an ongoing requirement for care. This is a non-personalised card.

Product 4: Corporate Card for Travel and Expenditure

The T&E product provides an efficient way to provide funds and audit expenses for use by staff and volunteers. This product is personalised with the name of the Cardholder.

2.1 Prepaid Notched Card Design

allpay will be introducing an update to the current card design which will make it easier for sight-impaired cardholders to use an allpay prepaid card at ATMs and payment terminals. A "notch" will be taken from right-hand side of the card to make it easier to identify in a cardholder's wallet and to insert into an ATM or payment terminal. The notched cards will start being distributed as the current stock depletes.



2.2 Product Overview - Direct Payments and Corporate Travel and Expenses programmes

You can order a card for a Cardholder through the Organisation Prepaid Portal following completion of the KYC process. Further details on this process can be found in **Section 4.1 Knowing Your Customers Responsibilities and Best Practice**. The card will be manufactured by allpay and posted directly to the Cardholder. An alternative address can be specified if required.

Your Cardholder will activate the card and retrieve their PIN via the 24/7 IVR line. You will load the card using the organisation portal to transfer funds from the funding account to the card or, for Direct Payment cards only, load directly through the account number and sort code associated with the card. The card will be available to use as standard for point of sale, online, mail order and telephone order transactions. The card will be available to use at ATMs if you have allowed this.

The Direct Payments programme allows your Cardholder to load funds to the card by Bank Transfer or by Standing Order. They also have a sort code and bank account number associated with the card allowing your Cardholder to make a payment to a third party via faster payments or a recurring payment; or the Cardholder can set up a Direct Debit from the card.

Note: this functionality does not apply to the Travel & Expenses scheme.

Where your Direct Payments Cardholder requires assistance, a secondary card can be issued to an appointed person. The secondary card has the same functionality as the primary card, however the secondary Cardholder can only have access to the details on the secondary card and can only view transactions made using the secondary card. The primary Cardholder can see all transactions made including those made using the secondary card. A primary Cardholder can have up to three secondary cards linked to the primary card account.

Note: Secondary cards do not apply to the Travel & Expenses scheme.

All Direct Payment and Corporate Travel & Expenses cards have a standard 36 month expiry. A renewal card will be sent automatically at the end of this period.

IMPORTANT NOTE: Organisations must ensure that they have closed all cards that are not required to be renewed. If this essential housekeeping task is not completed monthly, cards that are no longer required will automatically be renewed and your organisation will be invoiced for their production and distribution. The expiry dates of cards can be found in **Section 6.3 Report Types in Super User Reference Guide**

2.3 Product Overview - Instant Issue and Instant Issue Advanced

You can order Instant Issue and Instant Issue Advanced cards through the Organisation Prepaid Portal (100 card minimum order quantity).

Card Packs (Card and PIN in a sealed envelope) will be delivered to your default organisation address or an alternative address where specified in the order.

Cards are non-personalised and received at your premises inactive and with no funds loaded. The cards must be kept in a locked and secure location.

A 'Client ID' unique identifier is visible through the Card Pack window which will allow you to register the card to an individual in the organisation portal following completion of the KYC process. Further details on this process can be found in **Section 4.1 Knowing Your Customers Responsibilities and Best Practice**.

The card is then activated and loaded using the organisation portal and the Card Pack is provided to the Cardholder.

The Instant Issue card CANNOT be reloaded.

Instant Issue Advanced cards CAN be reloaded.

All Instant Issue and Instant Issue Advanced cards have a short 12 month expiry from date of creation (the date that the card order is placed on the portal.)

3 Overview of the Organisation Portal

The Organisation Portal will allow you to manage your schemes and Cardholders.

<https://www.allpayprepaid.net/organisation/>

- Set up and manage your organisation's Users and permissions
- Manage your funding account
- Register Cardholders
- Load cards from the funding account
- Manage cards
- Manage payees
- Report cards as lost, stolen and damaged and order replacements
- Redeem funds from the cards back to the funding account
- Access data via the Reporting function
- Close cards

3.1 Setting Roles and Responsibilities

The Super User has the ability to set and amend the permissions that should be associated with the Role being created. The Super User can tick the box that is appropriate to the requirements but be aware that if

the 'ALL' box is ticked it will give access to all functions. More details can be found in the Prepaid Super User Reference Guide

<http://www.allpay.net/training/prepaid>

3.2 Managing your Funding Account

In order to load funds to cards, there must be sufficient funds in your funding account. It is your responsibility to manage your funding account.

In order to view your funding account balance, log into the portal, select the 'Organisation Details' tab at the top of the page or on the left-hand side of the page. Select the 'Profile' tab and the product you require, this will allow you to see the funding account details for the product.

Funding transfers made from your corporate account to your funding account by BACs will credit your funding account by 10am on day three. Funding transfers made by Faster Payments will credit your funding account in real time, although if they are made overnight after 11pm these are held until 6am the following morning. Please note that allpay do not accept CHAPs payments. Please note, loads onto cards directly from the funding account are instant. More details can be found in the Prepaid Card User Reference Guide

<http://www.allpay.net/training/prepaid>

3.3 Reports

In the portal you will find a tab at the top of the page and also on the left-hand side of the page marked Reports. In this section you can configure date parameters and download the following reports:

Card activity, card expiry, card status, Cardholder statement, funding account balance, funding account report, inactivity report, negative balance report, payee, personalised card orders, total transactions, transactions report successful, transactions report unsuccessful and User report.

More details can be found in the Prepaid Super User Reference Guide

<http://www.allpay.net/training/prepaid>

4 Your Responsibilities

A Prepaid card is a financial product and as such allpay Ltd, as your Prepaid card issuer and programme manager, has a duty to ensure that our card programs are compliant with the law and regulation and we have strong policies and procedures in place to combat financial crime. As our Client, you also have a responsibility to ensure that policies and procedures are followed to prevent and detect financial crime.

Financial crime covers a number of different types of crime and the most common examples are money laundering, terrorist financing, fraud, bribery and corruption and breaches of UK and International Sanctions.

allpay must ensure that our Clients are alert to the possibility of financial crime and have systems, policies, procedures, training and communication channels in place to prevent or report financial crime. We can provide support with meeting these regulatory requirements and are able to provide guidance on the following areas:

- Financial Crime and Anti Money Laundering
- Anti-Bribery and Corruption
- Reporting Suspicious Activity

- Customer Complaints
- General Data Protection Regulations (GDPR)
- Customer Vulnerability

4.1 Know Your Customer Responsibilities and Best Practice

One of the key responsibilities when issuing a Prepaid card is Know Your Customer (KYC); knowing that the person you are issuing a card to is who they say they are.

allpay contractually require all of our Clients to perform KYC processes before issuing a Prepaid card to a card User and in order to assist our Clients in undertaking the KYC processes, allpay have provided a best practice guide to the collection and retention of KYC documentation:

When issuing an allpay Prepaid Card, it is recommended that the following process be followed.

1. The Cardholder must be offered the choice to receive funds on a Prepaid Card
2. The identity of the Cardholder must be confirmed.

Check the Cardholder's proof of identity – examples of acceptable documents:

- Current (not expired) Full Passport or Travel Document
- Current (not expired) Full Driving licence with Photo card ID showing current address
- Immigration Visa
- Benefit Entitlement letter at current address from DWP

3. The address of the Cardholder must be verified.

Check the customer's proof of Address – Examples of acceptable documents:

- Council Tax Bill
- Utility Bills dated within the last three months – no mobile phone bills
- Tenancy agreement from the Council or Housing Association (private landlord is not sufficient)
- Benefit Entitlement letter – (as long as not used to prove identity)

4. The National Insurance Number of the Cardholder must be confirmed.

Check the customer's National Insurance Number – this does not need to be a separate document should the ID or Address evidence already confirm it – Examples of acceptable documents:

- National Insurance Card
- Payslip/P60/P45 from a recognised employer

All relevant records must be securely retained for a minimum of five years and must be made available to allpay or any regulatory body when requested.

If you require any further help or information with regard to your KYC obligations, please contact your Business Account Manager in the first instance.

allpay operate a Compliance Monitoring Programme and retain the right to audit your KYC processes and documentation before issuing a Prepaid card. We will audit a sample of our Client base on an annual basis and will review every Client on at least a three-yearly basis.

4.2 Cardholder Screening

In line with UK law, allpay have a responsibility to ensure that we do not breach UK or International Sanctions by issuing a Prepaid card to a person on the Sanctions list.

Our allpay policy is to screen for persons on the official government Sanctions list and for those classified as Politically Exposed Persons (PEPs).

A PEP is defined as “an individual who is or has, at any time in the preceding year, been entrusted with prominent public functions or is an immediate family member or a known close associate of such a person.” Examples of PEPs include:

- Heads of state, Heads of government, ministers and deputy or assistant ministers;
- Members of Parliament;
- Members of supreme courts, of constitutional courts or of higher judicial bodies whose decisions are not generally subject to further appeal, except in exceptional circumstances;
- Ambassadors and high ranking officers in the armed forces.

PEPs are perceived as potentially posing a significant Financial Crime risk because, for example, they hold positions in which they could use their influence illegally, or may be more susceptible to bribery.

PEP status itself does not incriminate individuals or entities in Financial Crime however they must be recorded as being in receipt of or being involved in the issuance of Prepaid cards and enhanced due diligence and monitoring will be required.

A sanctioned individual is a person whose name appears on the HM Treasury List; we cannot issue this individual with a financial product. If we have a confirmed Sanctioned individual we are required to report to the National Crime Agency that this person has tried to obtain a financial instrument from us.

Once we have received a card registration, allpay will screen the Cardholder overnight and when the Cardholder passes screening the registration will be moved to production for card fulfilment.

In the unlikely event of a Cardholder matching any of the lists, allpay’s Compliance team will investigate the match and may contact you to obtain further information on the Cardholder if this is required. They will also contact you to confirm if a true match has been identified.

If you have provided an Instant Issue card to your Cardholder, this Cardholder will still be screened in the overnight process and in the unlikely event of a match, the card will be blocked and allpay’s support team will contact you to advise.

All Cardholders are screened daily as part of our monitoring process and in the unlikely event of a match, the card will be blocked and allpay’s Compliance team will contact you to advise you of this.

PEPS and Sanctions Email

You will only receive an email if a false positive or positive match is found and the card will be held until after we have investigated. The majority of matches are false positives; we will ask you to confirm further details on your Cardholder and once you have reviewed the potential matches and have discounted them using other information you may have on the Cardholder, please contact the allpay support team and they will release the card.

4.3 Supporting Vulnerable Customers

Financial services include payment systems, which are increasingly used as a gateway to other services, but they do not work consistently well for all consumers. Services offered remotely and online increase the challenge to engage effectively with certain potentially vulnerable customers. The issuance of a Prepaid card to those in receipt of social care services means that a high proportion of the customers using the cards may be considered vulnerable.

Ensuring that customers in vulnerable circumstances are treated not only fairly but with empathy and sensitivity to their circumstances is a priority and call centres, call routing systems and security procedures can introduce a range of barriers for some consumers in vulnerable circumstances.

Both our Clients and allpay have a responsibility to the end User to help them understand the product and what it does, including its restrictions. Information should also be provided on how to make payments in a range of ways and how to contact allpay to ask questions. All information given to end Users should be easy to understand, making it possible to distinguish between promotional material and important messages about allpay's products.

Information on customer vulnerability that may affect their ability to manage their account should be appropriately shared with allpay at the onboarding stage of the Client's relationship with the customer and arrangements for managing this must be agreed. Instances where new concerns of customer vulnerability have been escalated to a Client's Safeguarding Lead, or where a complaint has been raised that relates to a customer with known vulnerability will be monitored and reported to you.

4.4 Customer-Facing Materials Approval Process

Our Clients should make sure that all information given to end Users is simple and easy to understand, making it possible to distinguish between promotional material and important messages about allpay's products.

All Customer-facing materials must be provided to allpay in English for our approval before being issued. Any changes to the customer-facing materials required after initial approval must also be submitted for re-approval and the Prepaid Support Team will provide assistance with this.

Customer-facing material includes all physical and virtual material, to include the following (although this list is not exhaustive):

- Card Carriers and User Guides
- Websites (all pages)
- Press Releases
- Radio Advertising/Interview Scripts/Social Media
- All Advertising Material
- Mobile Applications

4.5 Suspicious Activity

The term Financial Crime is used to cover a number of different types of crime. The most common are money laundering, terrorist financing, fraud and bribery and corruption.

As a Prepaid issuer and programme manager, allpay facilitate the issuing of a financial product (the Prepaid card) to individuals by our Clients. allpay must ensure that there are robust systems in place to prevent our cards from being used for financial crime.

It is important that you know how to recognise the potential signs of financial crime and what to do if you become suspicious. Often, the only sign may be a change in a customer's account activity or an unusual and unexpected high frequency of change of address. It is vitally important that you know your customers and update their records at each opportunity.

Combatting financial crime is the responsibility of allpay staff and our Client's staff. These responsibilities are written within the UK laws and regulations and failure to comply with these laws will incur significant penalties.

All allpay staff undergo Anti-Bribery and Corruption and Anti-Money Laundering training on an annual basis and it is recommended that our Clients should also provide their staff with appropriate Anti-Money Laundering training at least annually. allpay can support this where required and your training will be reviewed as part of allpay's Compliance Monitoring Programme 6.1 Relevant Law and Regulation

Statutes and Guidance

Terrorism Act 2006
 Proceeds of Crime Act 2002
 Serious Organised Crime and Police Act 2005
 Fraud Act 2006
 Money Laundering Regulations 2017
 Counter-Terrorism Act 2008
 The Terrorism (United Nations Measures) Order 2009
 Joint Money Laundering Steering Group Guidance 2011
 Financial Action Task Force (FATF)
 Financial Conduct Authority (FCA)

4.6 Examples of Penalties

Offence	Penalty
Money Laundering	Up to 14 years Imprisonment and / or Fine
Assisting Money Laundering	Up to 14 years Imprisonment and / or Fine
Tipping Off	Up to 2 years Imprisonment and / or Fine
Failure to Report	Up to 5 years Imprisonment and / or Fine

Failure to Comply with the Regulations	Up to 2 years Imprisonment and / or Fine
MLRO Failure to Report	Up to 2 years Imprisonment and / or Fine

4.7 The Core Obligation

All Staff must raise an **internal report**, called a **Suspicious Activity Report**, as detailed below, where they have **knowledge** or **suspicion**, or where there are reasonable grounds for having knowledge or suspicion, that another person is engaged in money laundering or that terrorist property exists.

It is a criminal offence for anyone, following a disclosure to a nominated officer (allpay) to do or say anything that might either **'tip off'** another person that a disclosure has been made or prejudice an investigation.

4.8 Examples of Suspicious Activity

Examples of types of activities which may indicate money laundering or fraud:

- A substantial increase in activity on a card
- Cash loads made to the card quickly followed by ATM withdrawals
- Dormant cards that suddenly become very active
- New Cardholders loading cards with a succession of high value credits
- High number of ATM withdrawals in a short space of time
- Frequent change of Cardholder address

However these are merely examples and any suspicion you have in relation to perceived money laundering or fraud activity must be reported.

4.9 Suspicious Activity Reporting Guide

A Suspicious Activity Report (SAR) is a report which is required by law to be completed if a person has any reason to suspect potential Money Laundering or Terrorist Financing.

The SAR should be completed without the knowledge of the customer and submitted to allpay as soon as possible once the suspicion has arisen.

The report is reviewed by allpay's Money Laundering Reporting Officer (MLRO) and where applicable submitted to the National Crime Agency (NCA) as per Money Laundering Regulations and/or the Terrorism Act. allpay is responsible for reporting SARs to enforcement agencies where appropriate.

Process to be followed:

1. As soon as possible and within 24 hours of any activity which you suspect could involve money laundering or terrorist financing, this activity is to be reported to allpay using the Suspicious Activity Report (SAR) form attached below.
2. The SAR is to be completed in full and where appropriate accompanied by supporting documentation.

3. SARs must be emailed to SARS@allpay.net
4. At a minimum, the following information must be provided on the SAR. Ideally as much detail as possible about the individual and circumstances should be recorded.

Money Laundering & Fraud

Personal Details (Name, Address, DOB)

Customer's transaction history

Customer's loading history

Purchase history

Transaction history

Details of how the card was loaded

Details provided by issuing bank

Customer's view of event – source of funds, intended use for the card or the funds

Your own suspicions

When the account was closed

Details of any linked accounts

Any correspondence with the customer, details of any linked accounts

4.10 The Suspicious Activity Report

Prepaid Card - Suspicious Activity Report (SAR)

Once complete, please email to SARS@allpay.net

Client Name:																						
Scheme Name and Scheme ID:																						
Date Suspicion Detected:																						
Date Suspicion Reported:																						
Main Suspect(s) Full Name:	Gender:	Date of Birth:																				
ID Proof Provided:	Main Suspect's Address:	Other Personal Details: (Mobile, Email etc)																				
Residency Proof Provided:		Mobile no:																				
Associated suspect(s) (if applicable) <i>Name(s) and Surname(s) and Gender:</i> <i>Client ID:</i> <i>Reason for Association of this Suspect to the Main Suspect:</i>																						
Client ID:																						
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Date Card Issued to Cardholder:		Date the Card was Activated:																				
Date Card Suspended:		Reason for Suspension:																				
Current Card Balance:																						
<i>If the balance is negative, please explain why:</i>																						
Activity Type:																						
Activity Date:																						
Amount and Currency:																						
Reason for reporting:																						

*(Please give a **detailed description** of your reason for reporting this person, including specific transactions and evidence where available. Continue on further pages if necessary)*

Reported by:

Date Reported:

Contact telephone number and Email Address:

Signed:

Please remember:

It is a criminal offence for anyone, following a disclosure, to do or say anything that might either 'tip off' another person that a disclosure has been made or prejudice an investigation.

5 Restrictions on the allpay Prepaid cards

As the Issuer and Programme Manager, allpay focus on providing Prepaid cards to Local Authority and Housing Association sectors for your customers and staff.

With these requirements in mind, our cards have certain anti-social Merchant Category Codes (MCCs) blocked as standard across all of our programmes.

The codes that we have blocked as standard are:

Merchant Category Codes	Description	Note
3000 - 3299	Airlines	Restriction lifted for travel and expenses cards
3301 - 3499	Car Rentals	Restriction lifted for travel and expenses cards
3501 - 3795	Hotels	Restriction lifted for travel and expenses cards
3796	Casinos	
4457	Boat Rentals	
4511	Airlines and Air Carriers	Restriction lifted for travel and expenses cards
4722	Travel Agencies	
4723	Package Tour Operators	
4784	Tolls and Bridge Fees	Restriction lifted for travel and expenses cards
4814	Telecommunications Services	
4899	Cable, Satellite, Pay TV and Radio	

5542	Automated Fuel Dispensers	
5551	Boat Retailers	
5813	Bars, Taverns, Nightclubs, Lounges and Discos	
5921	Off-Licenses	
5993	Cigar Stores	
6010	Manual Cash Disbursement	
6011	Automated Cash	
6012	Financial Institutions Merchandise and Services	
6050	Quasi Cash	
6051	Foreign Currency	
6211	Security Brokers and Dealers	
7011	Lodgings	
7273	Dating and Escort Services	
7277	Counselling Services	
7297	Massage Parlours	
7298	Health and Beauty Spas	

7512	Car Rentals	Restriction lifted for travel and expenses cards
7513	Truck and Utility Rentals	
7519	Motor Home Rentals	
7995	Betting	
9223	Bail and Bond Payments	

These codes are blocked as standard and our Prepaid cards would be declined if used at any of these merchants.

Our programmes are highly configurable and we are able to bespoke card blocking, please refer to your Prepaid Super User Reference Guide for further details or if you would like to discuss this please contact your Business Account Manager in the first instance.

6 Supporting your Cardholder

In order to support you in helping you and your customers to use their Prepaid card, we have collated some questions and answers which are frequently asked.

What is a Prepaid card?

A Prepaid card is a preloaded debit card, which is provided to you by your service provider (for example your local Council or Housing Association). The card can be used to pay for goods and services, up to the value that is loaded onto it, wherever you see the Mastercard® Acceptance Mark including in shops, online and over the telephone.

Can I use my card to withdraw cash at an ATM or for cashback?

You can withdraw cash from an ATM displaying the Mastercard® Acceptance Mark, providing that this has been permitted by your service provider (e.g. your local Council or Housing Association). Cashback is not permitted.

Are there any restrictions on where I can use my card?

You may be restricted from using your card for some purchases as agreed with your service provider. Your card will be restricted at pubs, nightclubs and off-licenses, as well as for betting and gambling (including lottery tickets and casinos), dating and escort services, massage parlours and health spas, pawn shops and tobacco stores.

Your card cannot be used at self-service petrol pumps. You can use your card to pay for petrol by taking it to the cashier.

Please refer to your service provider for full details.

A list of standard blocks is provided in section 5 of this guide. Our Clients can request additional blocks to be made for any card.

How will I know when my card is on its way?

Once your card has been ordered you will receive an email informing you that your card is on the way. It takes five working days to receive a card.

There is information on the email that will help you once your card arrives. See an example below:

From: admin_db_mail [mailto:admin_notifsql@cartasolutions.com]

Sent: Date of email

To: Cardholder email address

Subject: Cardholder Credentials

Dear <<Cardholder>>

Welcome to your Prepaid Card, your card will be sent out to you shortly.

When you receive your card, you will need to activate it by following the instructions on the letter that you will receive with your card.

To access your Cardholder website, please follow this link <http://www.allpayprepaid.net/Cardholder> enter your Username and Password as shown below and follow the on screen instructions.

Username: This is your 10 digit Client ID, you will find this number located in the top right hand corner of the letter you will receive with your card.

Password: 2uC701BB

The Cardholder website will allow you to update your Cardholder details, view your balance and transactions and manage your payments.

Kind regards,

The allpay team

How do I manage my card?

You can check your balance and transactions:

- Online – by visiting www.allpayprepaid.net/Cardholder - this service is free.
- Over the telephone – by calling Customer Services on 0330 808 0102. This service will cost the same as a local rate call from your landline and mobile and is included in your inclusive calls plan.

How do I report my card lost, stolen or damaged?

In the event of loss or theft of the card, you are responsible for reporting this as soon as possible by calling Customer Services on **0330 808 0102** and selecting the Lost and Stolen option. As soon as this is done, your card will be immediately blocked, protecting you from unauthorised usage. Any transactions made before the card is reported lost or stolen will be charged to your account.

Is there a charge for this card?

No, there is no charge for the issue of this card. Other fees may apply as agreed with your service provider.

How can I change my PIN?

You can change your PIN by calling the IVR on 0330 808 0102 and at any UK ATM where this service is available.

PIN Best Practice

- Never share your PIN with anyone
- Select a PIN that cannot be easily guessed. Do not use birth date or partial account numbers and try to avoid using sequential numbers like 1234, or repeated numbers like 1111
- Memorise your PIN, do not write it down on your card or keep it on a piece of paper with your card
- Do not use your PIN as a password for other bank services
- Do not use the same PIN for all of your cards
- Be aware of others nearby when entering your PIN at a point of sale or ATM
- Check your card transactions regularly for anything unfamiliar

Can I pay other people using my card?

Yes, you can set up payments to third party bank accounts using Faster Payment and Direct Debit, where allowed by your service provider, by visiting the website www.allpayprepaid.net/Cardholder or by calling Customer Services on 0330 808 0102.

How do I set up a Direct Debit?

You can set up a Direct Debit by quoting the sort code and account number associated with the card to your service provider.

Funds will be debited from your card by 2pm on the date that the Direct Debit is due. You must ensure that you have sufficient funds available on the card to pay a Direct Debit that is due.

Can I go overdrawn?

Your card is a Prepaid card, which means that you can only spend available funds on the card. Your card will be declined if there are insufficient funds on the card for the purchase you are attempting. If for any reason a transaction is processed that exceeds your available funds, we may block your card, and you will be required to repay the amount owing immediately.

What do I do if there is a transaction I do not recognise?

If you see a transaction that you do not recognise, you should contact Customer Services on 0330 808 0102 straight away. If, after discussing the transaction, we believe that it was not authorised by you, we will investigate on your behalf and if a refund is due this will be sent directly to your service provider. We may need to cancel and replace your card for security reasons. If we need to do so, you will not be charged for the new card and your remaining balance will be transferred across to the new card. If additional funds are required due to this issue please contact your service provider.

Can I get my funds back if I want to cancel the card or no longer need it?

Funds on your card will be returned to your service provider. If you made a Personal Contribution, your service provider will return the funds back to your bank account or provide an alternative.

How long is my card valid for?

The card is valid until the expiry date showing on the front of your card.

Can I use my card abroad?

Yes, depending upon what has been agreed with you by your service provider.

How many cards can I hold?

You can have up to three additional cards. Additional Cardholders must be 18 and over to qualify for a secondary card and they will be subject to identity verification checks (see below).

Will you carry out a credit check when I apply for a card?

We will not carry out a credit check; however, we will carry out checks to verify your identity and address. These searches will not impact upon your credit record; however the search may leave an indicator, called an 'enquiry', that such a search has been performed.

How is my personal information and privacy protected?

We safeguard your information in accordance with our Privacy Policy and applicable law. Please refer to the website www.allpay.net/privacy

7 User Guides

The following User Guides can be located on the allpay Ltd Website: <http://www.allpay.net/training/prepaid>

- Prepaid User Reference Guide
- Prepaid Super User Reference Guide
- Quick Start Guide: Instant Issue
- Quick Start Guide: Direct Payments
- Prepaid Cardholder Quick Start Leaflet
- Prepaid Client Handbook

8 Contact Information

allpay provides a wide range of support services which covers all aspects of the business and its products and services. Normal office hours at allpay are 8:00am to 6:00pm Monday to Friday.

For all contact details please refer to our contact page on our website: www.allpay.net

8.1 Training

In order to maximise the benefits of using the system for your organisation and minimise time and administration in the future, we recommend that all Users receive face-to-face training prior to using the system.

Video tutorials and Quick Start Guides for the Direct Payments and Instant Issue programs are available online at <http://www.allpay.net/training/prepaid>; these highlight the most commonly used functions in a handy, concise format which may be particularly useful to Users who are familiar with Prepaid card systems, or for Users who need a refresh on the key tasks.

Notes

Notes



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Prepaid Cards

Call **0330 123 2041 (Opt 2)** Email enquiries@allpay.net Visit www.allpay.net

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