

# allpay



**allpay**  
*Prepaid Cards*

## **User Reference Guide**

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<b>Contents</b>	<b>Page</b>
<b>1 Introduction to allpay Prepaid Cards .....</b>	<b>4</b>
<b>1.1 Commonly Used Processes</b>	<b>5</b>
<b>2 Accessing the system .....</b>	<b>6</b>
<b>3 Logging in .....</b>	<b>6</b>
<b>4 Home Page .....</b>	<b>8</b>
<b>4.1 Navigation Bar</b>	<b>8</b>
<b>4.2 Quick Access Links</b>	<b>9</b>
<b>4.3 Navigation Menu</b>	<b>9</b>
<b>4.4 User Information Navigation Bar</b>	<b>9</b>
4.4.1 Change Password	10
<b>5 Organisation Details.....</b>	<b>11</b>
<b>5.1 Profile</b>	<b>11</b>
5.1.1 Details	11
5.1.2 Card Programs	12
<b>5.2 Funding Account</b>	<b>14</b>
5.2.1 Search Transactions by Using Filters	14
<b>6 Cardholders.....</b>	<b>14</b>
<b>6.1 New Cardholder (Banking Lite and General Spend/Travel &amp; Expenses only)</b>	<b>15</b>
<b>6.2 Cardholders</b>	<b>16</b>
6.2.1 Cardholder's Page	16
<b>6.3 Ordering Instant Issue and Instant Issue Advance cards</b>	<b>19</b>
<b>6.4 Assigning an Instant Issue or Instant Issue Advance Card</b>	<b>19</b>
<b>6.5 Card Functionality Buttons</b>	<b>21</b>
6.5.1 Send Pin	21
6.5.2 Load Card	22
6.5.3 Redeem Funds	23
6.5.4 Last 5 Transactions	24
6.5.5 Report Lost / Stolen Card	24
6.5.6 Suspend Card	25
6.5.7 Close Card	25
6.5.8 Admin Suspend	25
6.5.9 Renew	25
6.5.10 Make Payment (Banking Lite only)	25
6.5.11 Activate Card	27
<b>6.6 Transactions</b>	<b>27</b>
6.6.1 Card Activity	27

6.6.2	MCC	28
6.6.3	Spend Limits	29
6.6.4	Service Setting	29
<b>6.7</b>	<b>Profile</b>	<b>30</b>
<b>6.8</b>	<b>Linked Cards</b>	<b>31</b>
<b>6.9</b>	<b>Payment List</b>	<b>31</b>
<b>6.10</b>	<b>Payee List</b>	<b>32</b>
<b>6.11</b>	<b>Direct Debit</b>	<b>32</b>
<b>6.12</b>	<b>Event Log</b>	<b>33</b>
<b>6.13</b>	<b>Notes</b>	<b>34</b>
<b>6.14</b>	<b>PEPs Matches</b>	<b>35</b>
6.14.1	Card Registration Matches	35
<b>7</b>	<b>Payments (Banking Lite only).....</b>	<b>37</b>
7.1	Payee	37
7.2	Payments	38
<b>8</b>	<b>Interactive Voice Response (IVR).....</b>	<b>40</b>
<b>9</b>	<b>Contact information.....</b>	<b>40</b>
9.1	Training	40

# 1 Introduction to allpay Prepaid Cards

The allpay Prepaid system is a secure, web-based, client communication system which is fully supported by allpay Limited.

The allpay Prepaid system enables your organisation to manage Prepaid cards. Access to the system is gained via a username, password and a one-time password (OTP) for Two-Factor Authentication. Each User that can sign on to the system is assigned a Role. Each Role has permission to access specific functions in the system. Therefore, two people signing onto the system may have access to different functions.

In terms of product flexibility, the allpay Prepaid card is able to offer four Prepaid programs:

- Instant Issue
- Instant Issue Advance
- Banking Lite
- General Spend/Travel & Expenses

This guide is intended to provide the key features for a User in the system, covering all four variants; where a section is for a specific program this will be clarified in the section title. For information about the essentials required by a Super User, please refer to the Prepaid Card Super User Reference Guide.

## 1.1 Commonly Used Processes

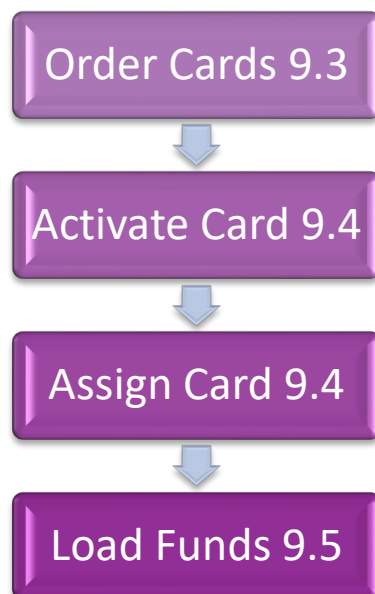
The most commonly used processes within the Prepaid System are:

1. Instant Issue and Instant Issue Advance: Ordering, Activating and Loading a Card (Figure 1)
2. Banking Lite and General Spend (T&E): Setting up a new Cardholder and Loading the Card with Funds (Figure 2)
3. Banking Lite: Creating a New Payee and Making a Payment (Figure 3)

Please find below three flow diagrams to represent each of these processes. This should help you to follow each stage and reference the chapters in this guide.

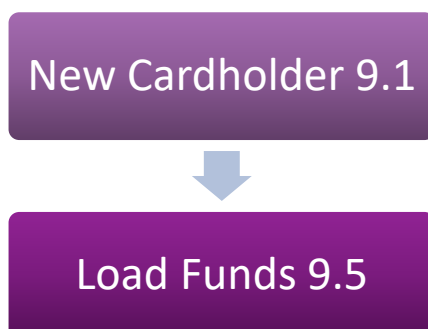
**Figure 1**

**Instant Issue and Instant Issue Advance:  
Ordering, Activating and Loading a Card**



**Figure 2**

**Banking Lite and General  
Spend: Setting up a new  
Cardholder and Loading the**



**Figure 3**

**Banking Lite: Creating a  
New Payee and Making a  
Payment**



## 2 Accessing the system

The allpay system runs on secure servers and will not require any installation on the User's computer.

The allpay Prepaid system uses an internet browser interface and has been extensively tested on the most common browsers. All allpay systems have a very high level of internet security and use TLS 1.2 internet protocol as per the recent changes in the regulations governing online payments issued by the PCI-DSS.

*Note:*

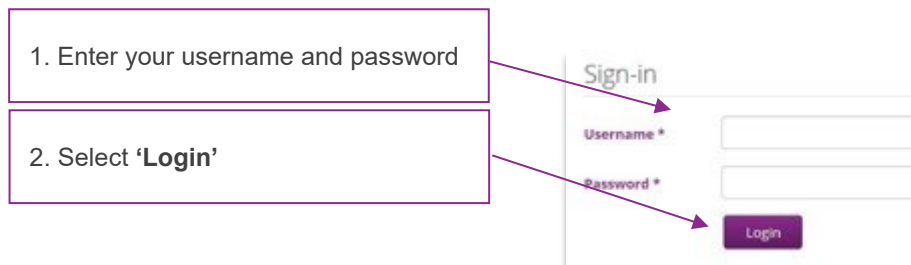
- *PCI-DSS stands for Payment Card Industry – Data Security Standard – this is an information security standard for all organisations that store, process or transmit cardholder data.*
- *TLS 1.2 stands for version 1.2 of Transport Layer Security – this provides communications security over the Internet.*

To access the system, all you need to do is open your internet browser and enter <https://www.allpayprepaid.net/organisation> into the address bar; you will then be directed to a login page where you can enter your username, password and one time password as per the instructions below.

## 3 Logging in

Access to the system is safeguarded by allpay using an authentication process. allpay will provide your organisation with log in details for your Super User's account. It is the responsibility of your Super User to set up User accounts and provide Users with their account details; instructions for this can be found in the Advanced User Reference Guide.

To log in to the allpay Prepaid system, follow the instructions below:



### Important Information about passwords

- All passwords are case sensitive
- Passwords must be a minimum of six characters in length
- It is recommended that all passwords contain both numeric and alphabetic characters
- Do not use group, shared or generic passwords
- Passwords should be memorised and never written down

**Password Expiry:** The password will expire after 60 days. A countdown message will be displayed advising the User to change their password.

Once a valid username and password are entered the User will be directed to the Home page.

*Note: The User will be prompted to update their Username and Password when logging in for the first time.*

**Two-Factor Authentication:**

In order to comply with the FCA’s (Financial Conduct Authority) security regulations, a ‘second layer’ of security will need to be passed before a user can access the Prepaid Portal.

To complete the additional security step, please see instructions below:

1. Please select preferred delivery method

2. Click Submit

A six-digit **One Time Password (OTP)** will be sent immediately to the chosen method. The user will then be required to enter the code and click verify.

1. Enter verification code

2. Click Verify

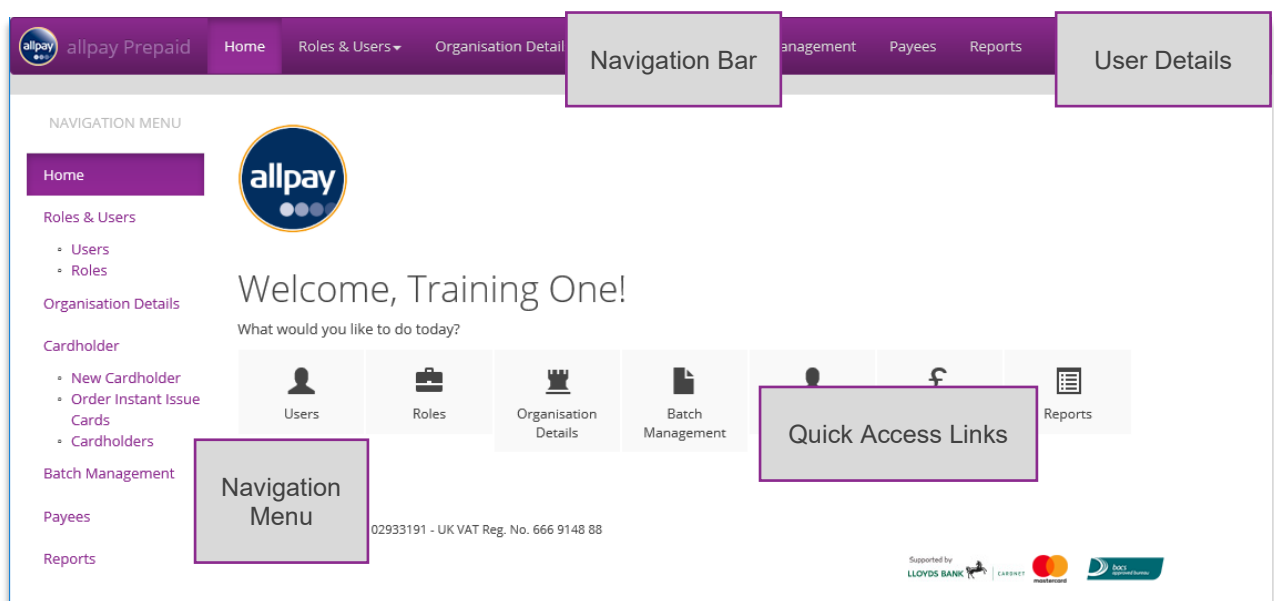
**Note:** The email address and phone number can be amended in advance via the settings menu. However, if the credentials are incorrect upon the Two-Factor Authentication screen, the organisations superuser will need to be contacted to amend these.

## 4 Home Page

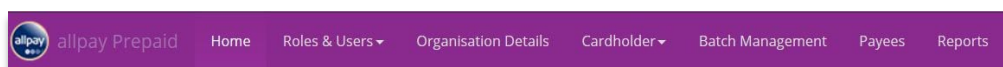
The Home page is laid out in a simplistic style and contains access to general areas in the system. The Home page screen will be customised to reflect the areas of the system that the User has permissions for. Functionality can be accessed by way of any of three distinct menus:

- Navigation Bar
- Quick Access Links
- Navigation Menu

In addition, there is a User Details menu which allows you to access your Account Settings and Logout.



### 4.1 Navigation Bar

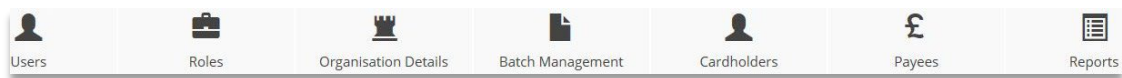


The Navigation Bar is located at the top of the screen and it allows Users to navigate through the different pages available.

- Home
- Roles & Users
- Organisation Details
- Cardholder
- Batch Management
- Payees
- Reports



## 4.2 Quick Access Links



The Quick Access Links are located at the centre of the screen and they allow Users to access the most popular functions within the System.

- Users
- Roles
- Organisation Details
- Batch Management
- Cardholders
- Payees
- Reports

## 4.3 Navigation Menu

The Navigation Menu is located on the side of the screen and it allows Users to access every page within the system:

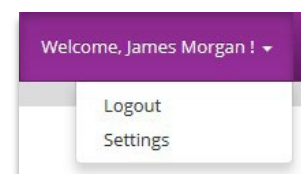
- Home
- Roles & Users
  - Users
  - Roles
- Organisation Details
- Cardholder
  - New Cardholder
  - Order Instant Issue (and Instant Issue Advance) Cards
  - Cardholders
- Batch Management
- Payees
- Reports



## 4.4 User Information Navigation Bar

The User Information Navigation Bar is located at the top right-hand corner of the page.

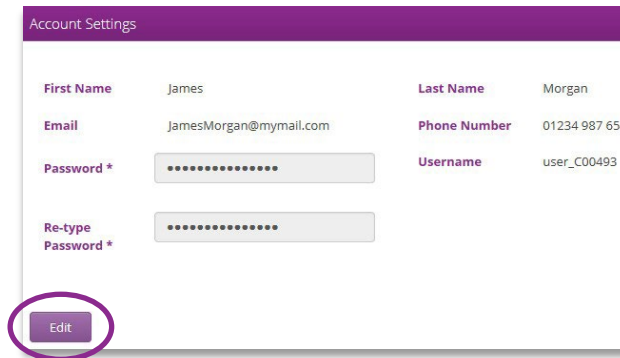
- Logout - To log out of the application click '**Logout**'.
- Settings - To update your password click on '**Settings**'.



## 4.4.1 Change Password

The logged in User's password can be changed at any time. To ensure enhanced security the system requires the User to change their password every 60 days. The password expiry duration cannot be changed.

1. From the User Information Navigation Bar choose '**Settings**'.
2. Select the '**Edit**' button.

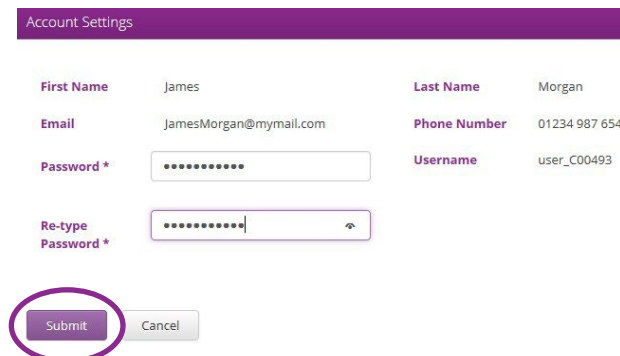


Account Settings

<b>First Name</b>	James	<b>Last Name</b>	Morgan
<b>Email</b>	JamesMorgan@mymail.com	<b>Phone Number</b>	01234 987 654
<b>Password *</b>	.....	<b>Username</b>	user_C00493
<b>Re-type Password *</b>	.....		

**Edit**

3. Change the Password and click '**Submit**' to complete the operation.



Account Settings

<b>First Name</b>	James	<b>Last Name</b>	Morgan
<b>Email</b>	JamesMorgan@mymail.com	<b>Phone Number</b>	01234 987 654
<b>Password *</b>	.....	<b>Username</b>	user_C00493
<b>Re-type Password *</b>	.....		

**Submit**   Cancel

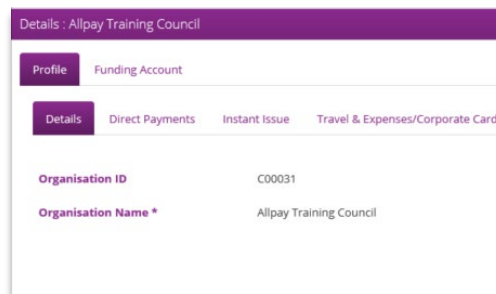
4. Click '**OK**' to the Password change confirmation message.

*Note: If further User details require amending (i.e. First name, Last name, Phone Number, Email Address) these can be made from the User's sub-menu of 'Users and Roles' (depending on permissions).*

## 5 Organisation Details

Depending on your permissions, you may be able to view the Organisation Details section of the portal. Within this section you will find:

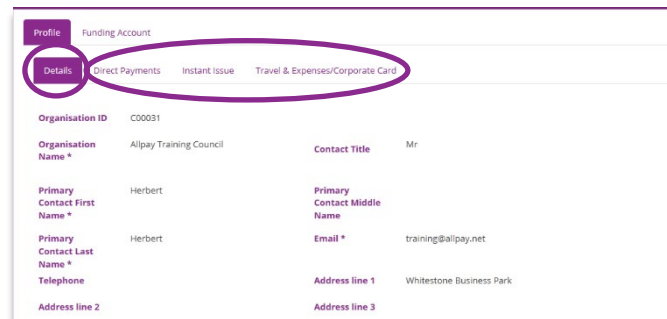
- Profile – contains specific details about the Organisation and Card Program(s)
- Funding Account – provides transaction details for the Organisation's Prepaid bank account



### 5.1 Profile

Information related to the Organisation's details, and Card Programs linked to it, is managed in tabs:

- Details - Displays the Organisation's details as per the original setup
- Card Program - Displays the details of each Card Program linked to the Organisation



#### 5.1.1 Details

Here you can view the Organisation's details. This information includes:

- Organisation ID: this is an alphanumeric identifier for the Organisation
- Organisation Name
- Contact Title
- Primary Contact First Name
- Primary Contact Middle Name
- Primary Contact Last Name
- Email: this is the email address where the Administration credentials are emailed to

- Telephone
- Address Details: this is the Organisation’s address
- Postal Code
- City
- Country
- Status: this refers to the Organisation’s status, e.g. Activated, Deactivated.

The Super User can edit any of the fields except for the Organisation ID, Organisation Name and Status.

### 5.1.2 Card Programs

Each Card Program linked to the Organisation will have a dedicated tab under the Profile tab. Each Card Program tab has an information section and four tabs to provide details of that Organisation’s Card Program configuration:

- Services
- Limits
- Fees
- MCC

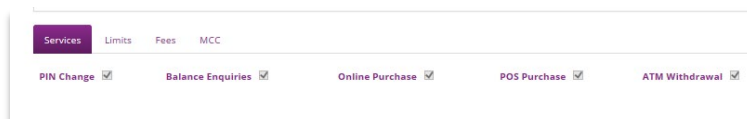
The Super User can view the program’s wallet details. This information includes:

- **Funding Account** – the unique Wallet ID assigned to the program’s wallet
- **Funding Account Available Balance** – the available balance in the program’s wallet
- **Bank Account Number** – the Bank Account Number assigned to the program’s wallet
- **Sort Code** – the Bank Account Sort Code assigned to the program’s wallet

The ‘**Close Cardholder card after x days of inactivity**’ function enables the automatic closure of accounts after a determined number of inactive days. The Super User can update the ‘**Close Cardholder card after x days of inactivity**’ function by checking the box and entering the new value.

*Note: All details of each Card Program configuration can only be edited by allpay, other than Merchant Category Codes (MCC).*

- Services – displays a list of all the Services available and confirms which have been enabled / disabled for your Organisation.



Services available are:

- PIN Change
- Balance Enquiries
- Online Purchase
- POS Purchase (Point of Sale)
- ATM Withdrawal

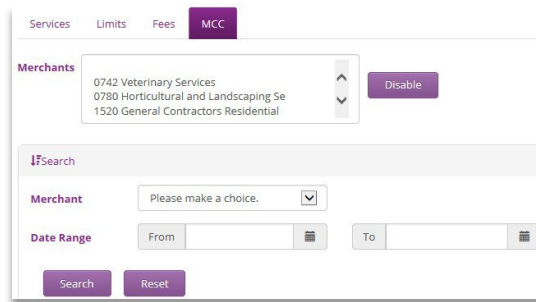
The Services that are ticked have been enabled for your Organisation. To enable any Services that are currently disabled, contact your Account Manager.

- Once enabled, these Services can be disabled for individual Cardholders if required (see **Section 6.6.4 Service Setting**).
- MCC – displays a list of all Merchant Category Codes enabled for that Scheme



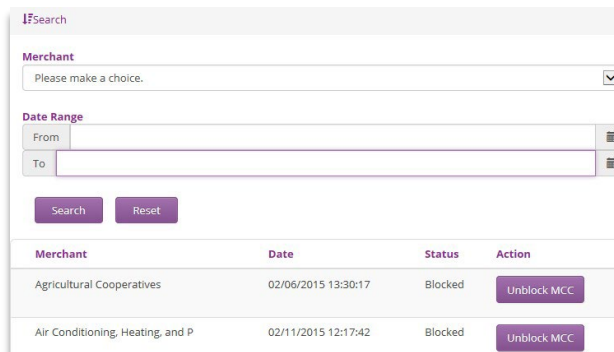
The Super User can select one or multiple MCC's from the available list and disable them by clicking 'Disable'; there may be a charge for doing so.

The search section at the bottom of the MCC tab is used to see the list of all disabled merchants.



Click **'Search'** or **'Reset'** after values are entered in the search fields. The following information will be displayed based on the search criteria entered:

- Merchant is the MCC's name
- Date is the date when the MCC was first disabled
- Status is the current listing of the Merchant (e.g. Blocked)
- Action displays 'Unblock MCC' which, if clicked, will re-enable that MCC



Merchant	Date	Status	Action
Agricultural Cooperatives	02/06/2015 13:30:17	Blocked	Unblock MCC
Air Conditioning, Heating, and P	02/11/2015 12:17:42	Blocked	Unblock MCC

## 5.2 Funding Account

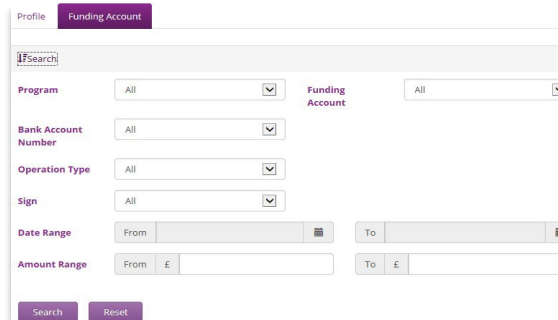
Here you can view all transactions made from each of the Program's Funding Accounts for the Organisation.

### 5.2.1 Search Transactions by Using Filters

A search can be made using the following fields:

- **Program** – option to choose from all available Card Programs
- **Funding Account** – this menu shows all of the wallet's IDs
- **Bank Account Number** – choose one of the Bank Account Numbers
- **Operation Type** – this dropdown menu shows all financial operation types (Load / Redeem / Payment / Wallet Payment)
- **Sign** – option to choose from all financial adjustment types (Credit / Debit)
- **Date Range** – selection boxes to select FROM – TO dates
- **Amount Range** – selection boxes to select FROM – TO values

*Note: all search boxes are optional, if all are left blank then all transactions will be displayed.*



Click **'Search'** or **'Reset'** once values are entered in the search field.

## 6 Cardholders

This tab includes three main functionalities:

- **New Cardholder:** registering a new Cardholder (for Banking Lite and General Spend Programs only)
- **Cardholders:** viewing existing Cardholders and personalising Instant Issue and Instant Issue Advance cards
- **Order Instant Issue Cards** (for Instant Issue and Instant Issue Advance Programs only)

## 6.1 New Cardholder (Banking Lite and General Spend/Travel & Expenses only)

*Note: This process is to be used only when registering a new Cardholder with a product other than Instant Issue and Instant Issue Advance. To assign an Instant Issue or Instant Issue Advance Card please see **Section 6.4: Assigning an Instant Issue or Instant Issue Advance Card**.*

The New Cardholder form is divided into six sections as described below. When entering data into the form, all fields marked with an asterisk (\*) are mandatory fields.

- **Program Details:** A dropdown menu where the User can select the program the new Cardholder will be linked to.
- **Personal Details:** Enter the details of the new Cardholder being registered. It is important that this section is completed in full as it is used to complete PEPs and Sanctions checks (see **Section 6.14: PEP's Matches**).

*Note: 'Reference' field may be used to include the organisation's reference for the Cardholder. This field has a limit of ten alphanumeric characters.*

- **Address Details:** Enter the Address details of the new Cardholder's home address.
- **Contact Details:** Enter the contact details of the new Cardholder being registered.

*Note: The email address entered will be used to send a confirmation email as well as login details to the Cardholder system. The email address and mobile phone number will also be used for strong customer authentication purposes to validate any online transactions or login made by the cardholder.*

Contact Details	
<b>Phone</b>	
<b>Mobile Phone</b>	447801111111
<b>Home Phone</b>	441432222222
<b>Email</b>	
<b>Primary Email</b>	training@allpay.net
<b>Confirm Email</b>	training@allpay.net

When entering the mobile number for the cardholder make sure that it is entered in the correct format. Full country code then drop the first 0 from the mobile number.

*Note: If the customer does not have a mobile number or email address then online transactions using the card cannot be completed.*

- **Delivery Details:** Enter the details of the new Cardholder's address; the card will be delivered to this address.

'**Card Delivery**' is the field that indicates whether the card will be delivered directly to the Cardholder or to the organisation.

*Note: 'No card required' can be selected if you do not wish for the physical card to be printed.*

- **Other Details:** This is where the User can enter the authentication details of the new Cardholder being registered. The 'Authentication Question' is the question that will be used to validate the Cardholder when they make contact with either allpay or you (the Client) directly.

To save the details entered click '**Submit**'. To close the form without saving any information click '**Cancel**'.

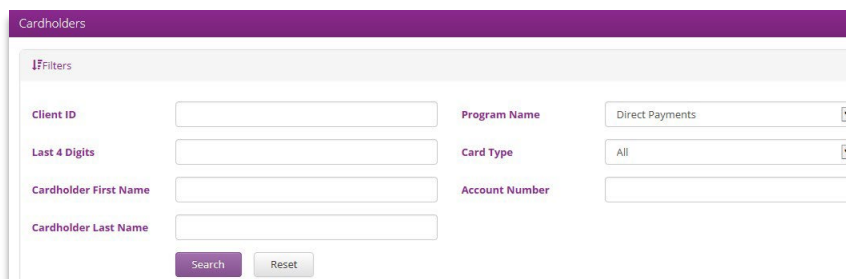
## 6.2 Cardholders

This area provides a filter facility to search for existing Cardholders.

### 6.2.1 Cardholder's Page

The Cardholder's page provides a filter facility to search for the relevant Cardholder. Selecting 'Search' without entering any information will provide a full list of all Cardholders. You can also search by using the following filters:

- Client ID: the ID provided when the Cardholder was registered on the system
- Last four digits of the 16-digit card number
- Cardholder's First Name
- Cardholder's Last Name
- Program Name will list all the programs your organisation has signed up for
- Card Type will be whether you are searching for a Primary or a Secondary card (see **Section 6.8: Linked Cards** for details)
- Account Number relates to the Bank Account Number linked to the card



Enter the available information and select '**Search**'. A filtered list will appear, and you can click on the relevant Cardholder anywhere along that row.

Client ID	First Name	Last Name	Card Type	Council Name	Card Program	Card Status	Date of Birth	Mobile Phone	Post Code	Bank Account Number
8260100838	Franc@	Smith	Primary	James Bolton DP	Direct Payments...	Closed	27/02/1963	44766544338	BH9887	65988754
8260100839	James	Bolton	Primary	James Bolton DP	Direct Payments...	Not Activated	30/07/1987	4496276787	HR1 3SE	66109211
8260100840	Geoff	Jeffson	Primary	James Bolton DP	Direct Payments...	Closed	15/05/1979	4401432852448	HR4 0EP	66134944
8260100892	Teri	Bolton	Primary	James Bolton DP	Direct Payments...	Not Activated	01/01/2000	4401432852448	HR4 0EP	66607801

Next, you are asked to authenticate the customer by answering two Security Questions and one Transaction Information, you can then choose '**Confirm**'.

'**ByPass Security Check**' is provided as an option to access the Cardholder's account details without confirming their identity (for example, when completing administration tasks: loading cards, auditing spending activity). Please be aware that Data Protection is an essential way of ensuring that no information is passed to individuals other than the Cardholder. Only use this option when absolutely necessary.



Mr Dave Jones Client ID : 8260100914

Security Questions:  
Confirm 2 of the security Checks below :

Question	Answer
<input type="checkbox"/> Date of birth	30/07/1987
<input type="checkbox"/> Card Expiry Date	31/01/2016
<input type="checkbox"/> Address	17 White Horse Street
<input type="checkbox"/> What is your Mothers maiden name	jones

Transactions information :  
Confirm one more of the transactions :

Date	Transaction	Amount
<input type="checkbox"/> 14/01/2015	test2	£ 299.00
<input type="checkbox"/> 09/01/2015	Credit the card balance	£ 00.50
<input type="checkbox"/> 06/01/2015	Credit the card balance	£ 00.10
<input type="checkbox"/> 06/01/2015	Credit the card balance	£ 05.00

The Cardholder details are displayed:

ISABELLE JAMES

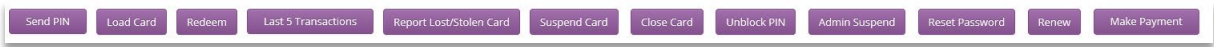
**Available Balance:** £ 06.00   
**Settled Balance:** £ 06.00   
**Pending Debits:** £ 00.00   
**Pending Credits:** £ 00.00

**Card Status:**  Activated   
**PIN Status:** Activated   
**IVR Password:** Not Activated

**Organisation Name:** Allpay Training Council   
**Program Name:** Direct Payments

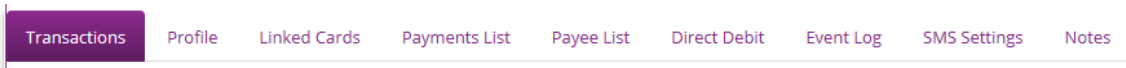
- **Available Balance:** this includes any pending transactions
- **Settled Balance:** this is the balance available after deducting the settled transactions
- **Pending Debits:** this is the amount of all authorised debits
- **Pending Credits:** this is the amount of all authorised credits
- **Status:** related to the status of the card and can appear as follows:
  - Activated – a valid, working card. Cards can be activated from a ‘Not Activated’ status via the IVR line, the Organisation Portal or the Cardholder’s Portal
  - Not Activated – assigned to all new registered cards. All replacement cards also have a ‘Not Activated’ status until they are activated by the Cardholder
  - Expired – assigned to a card once the Card Expiration date is reached. This happens regardless of the status of the card (Not Activated, Activated, etc.)
  - Closed – assigned to a card that can no longer be used. Cards can be closed via the Administration System only and this status is irreversible
  - Suspended – assigned to a card temporarily suspended by its Cardholder
  - Admin Suspended – assigned to a card temporarily suspended by a Super User
  - Lost / Stolen – is the status assigned to a card once it’s been reported Lost or Stolen
- **Organisation Name**
- **Program Name:** this is the name of the Card Program the card is linked to.

There will be up to seven buttons at the top of the page, depending on the status of the card and the permission of the User:



- **Send PIN:** for those users that may have difficulty utilising the IVR. This will send an SMS to the mobile number entered on the cardholder profile
- **Load Card:** allows the User to load funds to a card
- **Redeem:** allows the User to redeem the card's funds to the Organisation's Funding Account
- **Last 5 Transactions:** allows the User to send the Cardholder an email including a mini statement with the last five transactions on the card account
- **Report Lost/Stolen Card:** allows the User to report a card as Lost, Stolen, Damaged or Fraudulent. The User can also request a replacement card at the same time if required
- **Suspend Card:** allows the User to temporarily suspend a card at the Cardholder's request
- **Close Card:** allows the User to close a card / account
- **Admin Suspend:** allows the organisation's Super User to temporarily suspend a card
- **Renew:** when the card is due for renewal this button allows the User to request a renewal of the card
- **Make Payment:** allows the User to make a payment to a 'Payee' on the system on behalf of the Cardholder

There are also six or seven tabs directly underneath the buttons, depending on the status of the card and the permissions of the User:



- **Transactions:** provides the User with access to the Cardholder's transactions and settings (MCC, Spend Limits and Service Settings)
- **Profile:** provides the User with access to the Cardholder's personal and authentication details. These details can be updated by clicking 'Edit' at the bottom of the page, updating the necessary details and then clicking 'Submit' to save the changes, 'Cancel' to return to the previous page without saving, or 'Reset' to clear all of the details in the form.
- **Linked Cards:** provides the User with access to the Cardholder's list of secondary cards and trusted accounts (see Section 6.8: Linked Cards for details)
- **Payment List:** provides the User with access to the Cardholder's payment history (see Section 6.9: Payment List for details)
- **Payee List:** provides the User with access to the Cardholder's Payee details (see Section 6.10: Payee List for details)
- **Direct Debits:** provides the User with access to the Direct Debits that the Cardholder has set up (see Section 6.11: Direct Debits for details)
- **Event Log:** allows the User to view details of the card's activation and subsequent events. This tab is only available if the card is in an 'Activated' status. (see Section 6.12: Event Log for details)
- **Notes:** allows the User to add a Note to the Cardholder's account, recording relevant information related to their account. (see Section 6.13: Notes for details)

## 6.3 Ordering Instant Issue and Instant Issue Advance cards

*Note: if you are using the Banking Lite or General Spend (T&E) programs, and not the Instant Issue or Instant Issue Advance program, this section is not applicable to you.*

If you are using the Instant Issue or Instant Issue Advance program, it is recommended that you keep a stock of cards at allpay Ltd to ensure that, when you order cards through the system, they can be delivered to you within five days of placing the order. To order the stock to be held at allpay, please follow the Purchase Order process as outlined by your Implementation Contact.

To order Instant Issue or Instant Issue Advance cards in the system, select 'Order Instant Issue Cards' from the menu and complete the following fields:

- Number of Cards Required
- Delivery Details: will be pre-populated with your Organisation's address details, but can be modified if necessary, by writing over the details in the address fields.

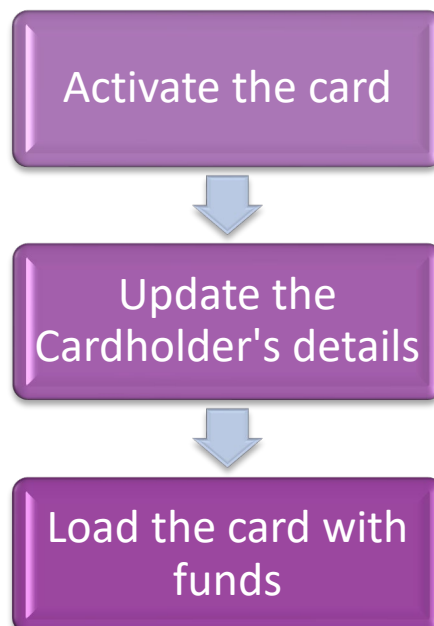
Once completed, click '**Submit**' and the order will be received by allpay. You will receive the cards via the post within five days of placing the order.

*Note: if you do not have a stock of cards at allpay Ltd, you will be required to complete a new Purchase Order for your order; this will inevitably prolong the process and you will not receive your cards within five days.*

## 6.4 Assigning an Instant Issue or Instant Issue Advance Card

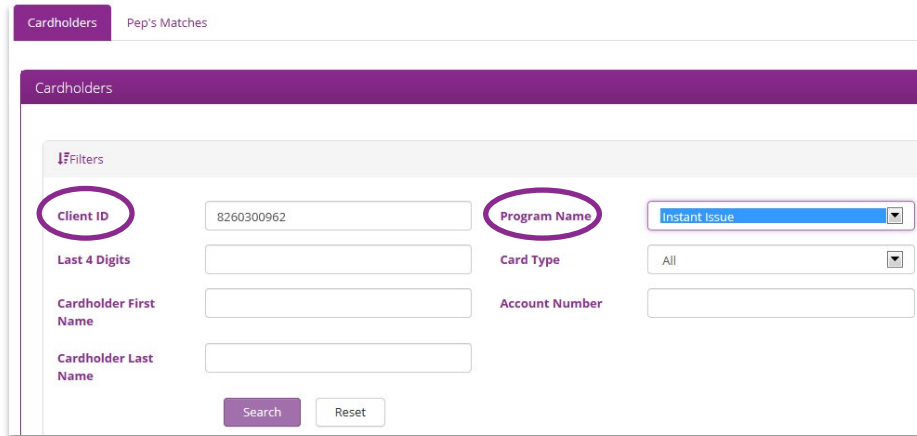
This section applies only to the Instant Issue and Instant Issue Advance programs and will detail how a card is assigned to a Cardholder when the card is required for issuing instantly, for example for Social or Crisis Fund usage.

The process consists of the following steps which should be carried out in sequence:

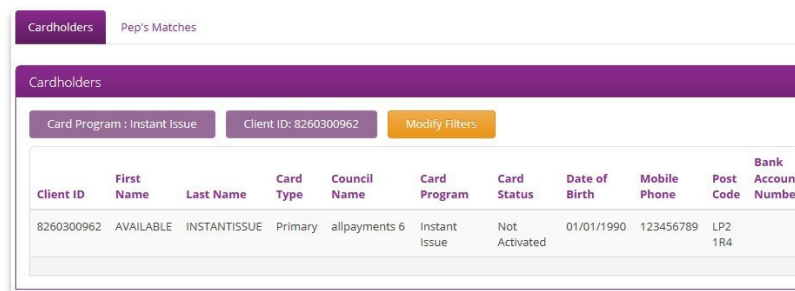


In order to complete the sequence, follow the steps below:

1. From the Cardholder menu choose **'Cardholders'**
2. In the **'Client ID'** field enter the Client ID which can be found on the carrier letter (this is the letter the card is attached to). Ensure that **'Instant Issue'** or **'Instant Issue Advance'** is selected from the **'Program Name'** dropdown menu

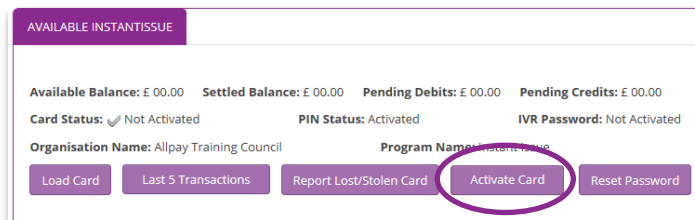


3. Choose **'Search'**. The system will now display details for the selected card
4. Click on the Client ID; in the example below this is 8260300962



Client ID	First Name	Last Name	Card Type	Council Name	Card Program	Card Status	Date of Birth	Mobile Phone	Post Code	Bank Account Number
8260300962	AVAILABLE	INSTANTISSUE	Primary	allpayments 6	Instant Issue	Not Activated	01/01/1990	123456789	LP2 1R4	

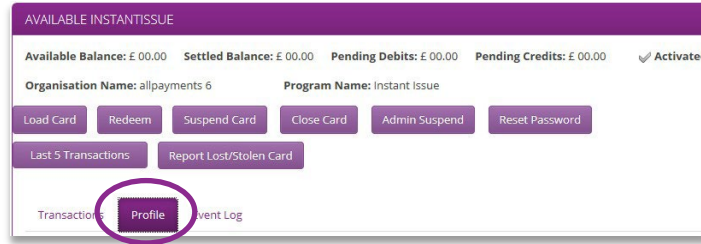
5. Choose **'ByPass Security Check'**; no security question information has been set at this stage for the Cardholder
6. Choose the **'Activate Card'** button



7. Click on **'Submit'** to confirm the activation
8. Click on **'OK'** to close the Operation Successful message window

The card activation step is now complete. The next step is to update the card with the Cardholder's details.

Ensure that the **'Profile'** tab is selected. The Activated status is now ticked.



AVAILABLE INSTANTISSUE

Available Balance: £ 00.00   Settled Balance: £ 00.00   Pending Debits: £ 00.00   Pending Credits: £ 00.00    Activated

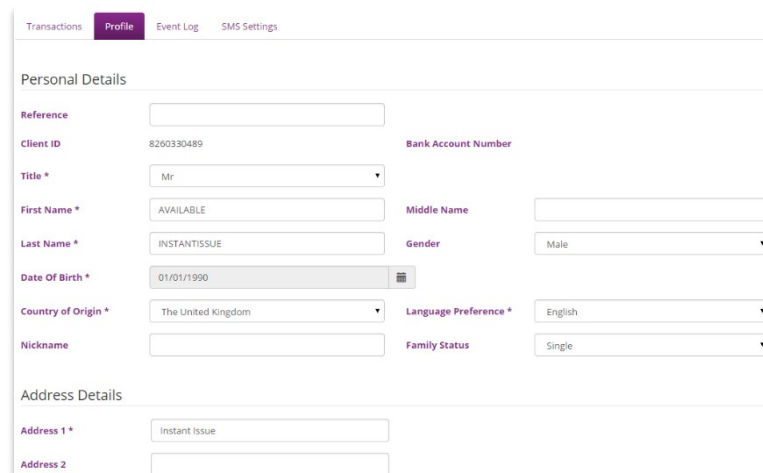
Organisation Name: allpayments 6   Program Name: Instant Issue

Load Card   Redeem   Suspend Card   Close Card   Admin Suspend   Reset Password

Last 5 Transactions   Report Lost/Stolen Card

Transactions   **Profile**   Event Log

9. Scroll down the screen, locate and click on the **'Edit'** button. The data fields will now be available for amendment.



Transactions   **Profile**   Event Log   SMS Settings

Personal Details

Reference

Client ID 8260330489   Bank Account Number

Title \*

First Name \*    Middle Name

Last Name \*    Gender

Date Of Birth \*

Country of Origin \*    Language Preference \*

Nickname    Family Status

Address Details

Address 1 \*

Address 2

10. Complete all mandatory fields (\*) and optional fields as required. Remember: it is essential that all details are accurate as checks will be completed on each individual who receives a card (see **Section 6.14: PEPs Matches**).
11. Choose **'Submit'** to save the details; **'Reset'** to clear the form or **'Cancel'** if changes are not required.

Proceed to **Section 6.5.1: Load Card** for details about how to load funds onto the card

## 6.5 Card Functionality Buttons

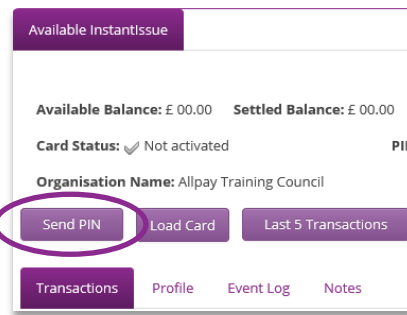
Within each Cardholder's account, a User will be able to perform various functions depending on their permissions.

### 6.5.1 Send Pin

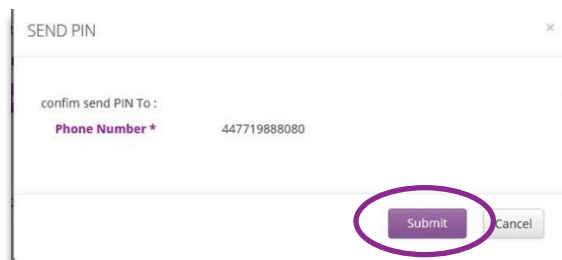
A user can send a PIN by SMS to any cardholder who may have difficulty using the IVR. A phone number is required on the cardholder profile for this process to work.

From the Cardholders menu locate the card.

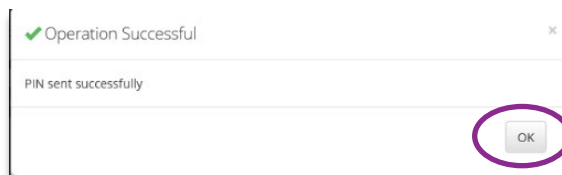
1. Choose the **'Send PIN'** button



2. Click **'Submit'** to confirm number is correct. User will need to update contact number on the cardholders account, if not correct.



3. Choose **'OK'** to the operational success message.



*Note: If the cardholder has not received the message, the number will need to be checked and amended within the cardholder's profile.*

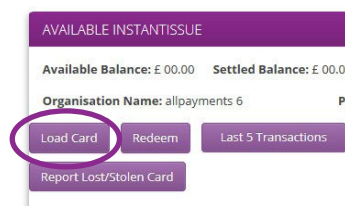
## 6.5.2 Load Card

A User can top up a card using funds from the Funding Account of the card program by clicking on the **'Load Card'** button.

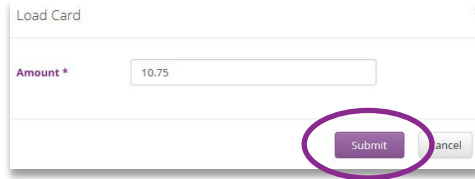
The load amount can never exceed the available balance in the Funding Account.

From the Cardholders menu locate the card.

1. Choose the **'Load Card'** button



2. Enter the amount to be loaded and click **'Submit'**. In this example £10.75 is the amount to be loaded

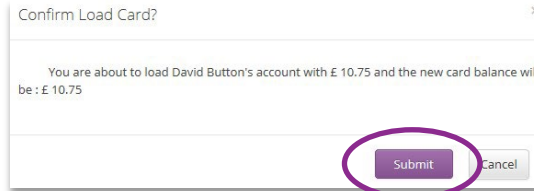


Load Card

Amount \* 10.75

Submit Cancel

3. Choose **'Submit'** to confirm the load

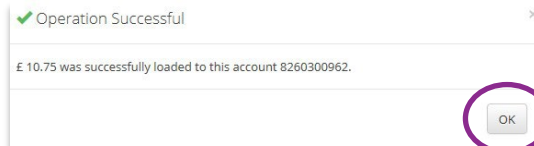


Confirm Load Card?

You are about to load David Button's account with £ 10.75 and the new card balance will be: £ 10.75

Submit Cancel

4. Choose **'OK'** to the Operation Successful message



✓ Operation Successful

£ 10.75 was successfully loaded to this account 8260300962.

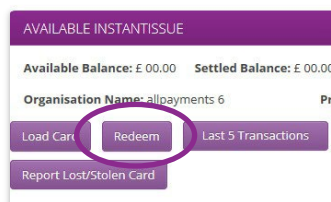
OK

### 6.5.3 Redeem Funds

A User can redeem all or part of the funds available in a card's account back to the Funding Account by clicking on the **'Redeem'** button and filling out the redemption form.

*Note: The amount to be redeemed can never exceed the available balance in the card's account.*

1. Choose the **'Redeem'** button



AVAILABLE INSTANTISSUE

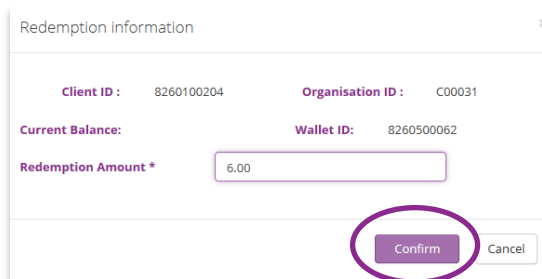
Available Balance: £ 00.00 Settled Balance: £ 00.00

Organisation Name: allpayments 6 Pr

Load Card Redeem Last 5 Transactions

Report Lost/Stolen Card

2. Enter the amount to be redeemed and click **'Confirm'**. In this example £6.00 is the amount to be redeemed



Redemption information

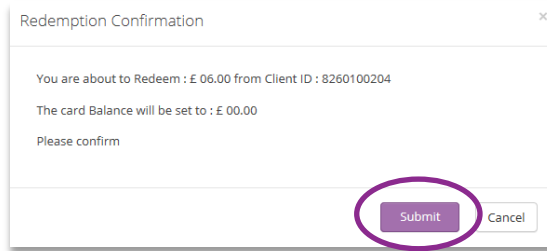
Client ID : 8260100204 Organisation ID : C00031

Current Balance: Wallet ID : 8260500062

Redemption Amount \* 6.00

Confirm Cancel

3. Choose **'Submit'** to confirm the redemption



Redemption Confirmation

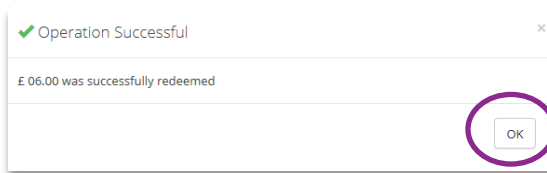
You are about to Redeem : £ 06.00 from Client ID : 8260100204

The card Balance will be set to : £ 00.00

Please confirm

**Submit** Cancel

4. Choose **'OK'** to the Operation Successful message



✓ Operation Successful

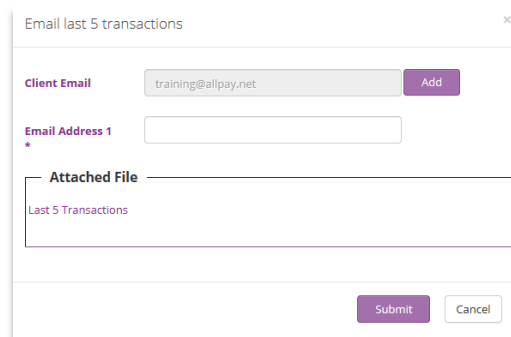
£ 06.00 was successfully redeemed

**OK**

### 6.5.4 Last 5 Transactions

A User can send the Cardholder an email with a mini statement showing the last five transactions in the account by clicking on the **'Last 5 Transactions'** button.

The User can add additional email addresses by clicking **'Add'** and entering the additional email addresses the mini statement is to be sent to.



Email last 5 transactions

**Client Email** training@allpay.net **Add**

**Email Address 1** \*

**Attached File**

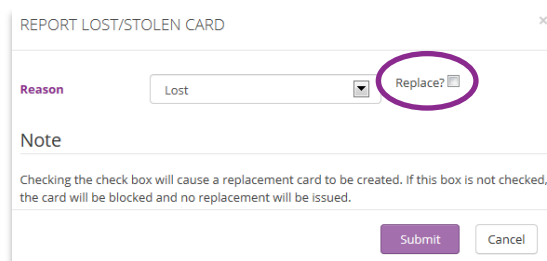
Last 5 Transactions

**Submit** **Cancel**

### 6.5.5 Report Lost / Stolen Card

A User can report a card as Lost, Stolen, Damaged or Fraudulent by clicking on the **'Report Lost/Stolen Card'** button.

The User can also request a replacement card by selecting the **'Replace'** box.



REPORT LOST/STOLEN CARD

**Reason** Lost  **Replace?**

**Note**

Checking the check box will cause a replacement card to be created. If this box is not checked, the card will be blocked and no replacement will be issued.

**Submit** **Cancel**



### 6.5.6 Suspend Card

A User can temporarily suspend a card if requested by a Cardholder by clicking on the **'Suspend Card'** button.

To reverse this action, click on the **'Re-activate Card'** button.

### 6.5.7 Close Card

A User can close a card and its account by clicking on the **'Close Card'** button.

**This action will automatically:**

- Redeem all the card funds back to the program's wallet
- Close the associated Bank Account
- Change the card status to **'Closed'**

**Note:** Prepaid cards cannot be closed if there are any pending transactions, or if the account is in a negative balance. If you are unable to close a card, please contact us for assistance.

### 6.5.8 Admin Suspend

The Super User can temporarily suspend a card if requested by allpay Ltd or the Super User by clicking on the **'Admin Suspend'** button.

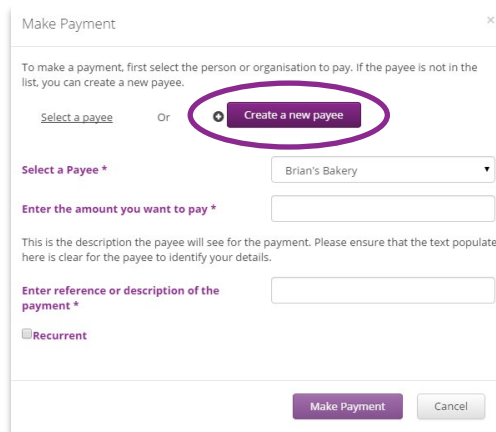
To reverse this action, click on the **'Re-activate Card'** button.

### 6.5.9 Renew

When a card is due to expire, a User can request a card renewal by clicking on the **'Renew'** button. This will avoid any gaps in the card's activation.

### 6.5.10 Make Payment (Banking Lite only)

A User can make a payment to a Payee and create a new Payee on behalf of the Cardholder. To create a new Payee, click on the **'Create a new payee'** button and enter the details of the new Payee. All fields marked with a \* are mandatory.



Make Payment

To make a payment, first select the person or organisation to pay. If the payee is not in the list, you can create a new payee.

Select a payee Or **Create a new payee**

Select a Payee \* Brian's Bakery

Enter the amount you want to pay \*

This is the description the payee will see for the payment. Please ensure that the text populated here is clear for the payee to identify your details.

Enter reference or description of the payment \*

Recurrent

Make Payment Cancel

Make Payment

To make a payment, first select the person or organisation to pay. If the payee is not in the list, you can create a new payee.

Select a payee Or **Create a new payee**

Payee Type \* Individual

First Name \*

Last Name \*

Account number \*

Sort Code \*

Bank Name \*

Enter the amount you want to pay \*

This is the description the payee will see for the payment. Please ensure that the text populated here is clear for the payee to identify your details.

This is the description the payee will see for the payment. Please ensure that the text populated here is clear for the payee to identify your details.

Enter reference or description of the payment \*

Recurrent

**Make Payment** Cancel

Once you have entered the necessary information, click the **'Make Payment'** button and confirm the payment. The Payee's details will then be stored in the system in order to make a repeat payment.

A recurring payment can be created by selecting the 'Recurrent' tick box in the Make Payment screen.

This is the description the payee will see for the payment. Please ensure that the text populated here is clear for the payee to identify your details.

Enter reference or description of the payment \*

Recurrent

**Make Payment** Cancel

Once selected, you will be presented with options to complete as required:

- **Occurrence:** select Daily, Weekly, Four-Weekly, Monthly or Yearly from the dropdown box. You will then be prompted to select the day, week, month or year that you require this payment to be made.
- **Occurrence Date:** select a start date and end date for this recurring payment

Recurrent

Occurrence\* [Dropdown]

Occurrence Date\*

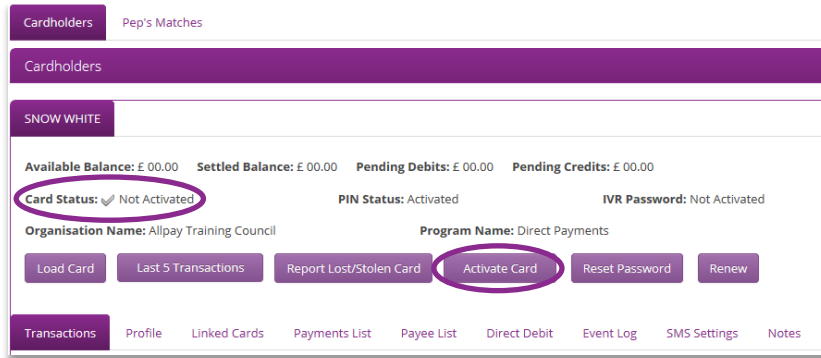
From [Date Picker] To [Date Picker]

**Make Payment** Cancel

### 6.5.11 Activate Card

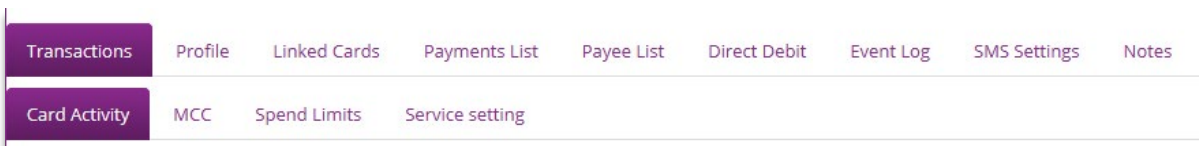
If the card is in a 'Not Activated' status, then the '**Activate Card**' button will be available for the Super User to activate the card.

The Super User should click on the '**Activate Card**' button to activate the card and allow funds to be loaded onto it.



## 6.6 Transactions

Depending on their permissions, a User can view the Cardholder's transactions and settings (MCC, Spend Limits and Service Settings). The information is managed in the additional tabs that are displayed upon choosing the '**Transactions**' tab:



- **Card Activity** displays the transaction history on the card
- **MCC** displays the Merchant Category Codes (MCC's) settings for the card and confirms which MCC's have been blocked
- **Spend Limits** displays the spend limits set up for the card
- **Service Settings** displays the services set up for the card (e.g. ATM withdrawal, POS purchases)

*Note: these settings are initially set at organisation level within the Organisation Details section; however, MCC and Service Settings can be modified at Cardholder level here.*

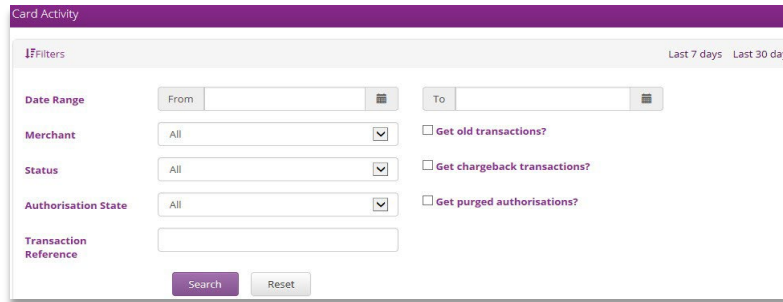
### 6.6.1 Card Activity

Card Activity displays the transaction history of the card and a search can be made using the following fields:

- Date Range
- Merchant
- Status
- Authorisation State
- Transaction Reference

The User can also select specific filters to narrow down the search:

- **Get old transactions?** If this option is selected the list of transactions will include all past transactions for this card's account from the date the card was activated
- **Get chargeback transactions?** If this option is selected the list of transactions will include only the transactions that were charged back (funds reclaimed by the Cardholder via a dispute)
- **Get purged authorisations?** If this option is selected the list of transactions will include only the authorisations that have been purged because there was no settlement applied in time



Click **'Search'** or **'Reset'** once values are entered in the search field. The following information will be displayed based on the search criteria entered:

- Date
- Merchant
- Type
- Status
- Billing Amount
- Running Balance

Date	Merchant	Type	Status	Billing Amount
------	----------	------	--------	----------------

### 6.6.2 MCC

The User can view the list of Merchant Category Codes (MCC's) enabled for the card. This information includes:

- **MCC ID:** this displays the MCC ID as per MasterCard's MCC list
- **MCC Description:** this displays the MCC Description as per MasterCard's MCC list

MCC ID	MCC DESCRIPTION
0742	Veterinary Services
0763	Agricultural Cooperatives
0780	Horticultural and Landscaping Se
1520	General Contractors Residential
1711	Air Conditioning, Heating, and P

Navigation: First Previous 1 2 3 4 5 ... Next Last 5

The User can amend MCC Codes at organisation level by contacting their sales representative. There may be a charge for any changes.

### 6.6.3 Spend Limits

The User can view the list of Spend Limits set up for each service enabled for the card. This information includes:

- **Daily Limit Amount:** the total amount allowed per day for the given service
- **Daily Limit Number:** the total number of transactions allowed per day for the given service
- **Accumulated Limit Amount:** the total amount allowed per day for the given service
- **Accumulated Limit Number:** the total number of transactions allowed per day for the given service

Activity Limits		Amount	Number
<b>Cash</b>	Daily Limit	7000.00	50.00
	Accumulated Limit	0	0
<b>Purchase</b>	Daily Limit	7000.00	50.00
	Accumulated Limit	0	0
<b>Load</b>	Daily Limit	NA	NA
	Accumulated Limit	0	0

The User can amend the limits by contacting your sales representative; there may be a charge for any amendments.

### 6.6.4 Service Setting

The User can view the list of services enabled for the card.

Transactions Profile Linked Cards Payments List

Card Activity MCC Spend Limits **Service setting**

Available Services

<input checked="" type="checkbox"/> POS Purchase	<input checked="" type="checkbox"/> ATM Withdrawal	<input checked="" type="checkbox"/> Balance Enquiries
<input checked="" type="checkbox"/> PIN Change	<input checked="" type="checkbox"/> Online Purchase	<input checked="" type="checkbox"/> Contactless

[Edit](#)

These services are set at Organisation level, however they can be changed at Cardholder level if necessary by clicking **'Edit'**, removing the tick from any Services you do not wish this Cardholder to access, then selecting **'Save'**.

*Note: Organisations have the ability to switch off contactless capability on behalf of our cardholders in some circumstances. On Instant Issue, Instant Issue reloadable and General Spend (Travel & Expense) programmes, where the funds are 'owned' by the Organisations and not the individual cardholder, it will be permissible, in exceptional circumstances, to remove the contactless function for those individual cardholders. However, your carrier letters and cardholder agreements **MUST** include information that reflects the possibility that the contactless card issued, displaying the contactless logo, may have the contactless function disable at the organisation's discretion.*

*To switch off the contactless functionality, your account manager will need to be contacted. Contactless can be switched off at cardholder level, you must however, be able to evidence the cardholders request.*

## 6.7 Profile

The User can view the Cardholder's personal and authentication details. This information includes:

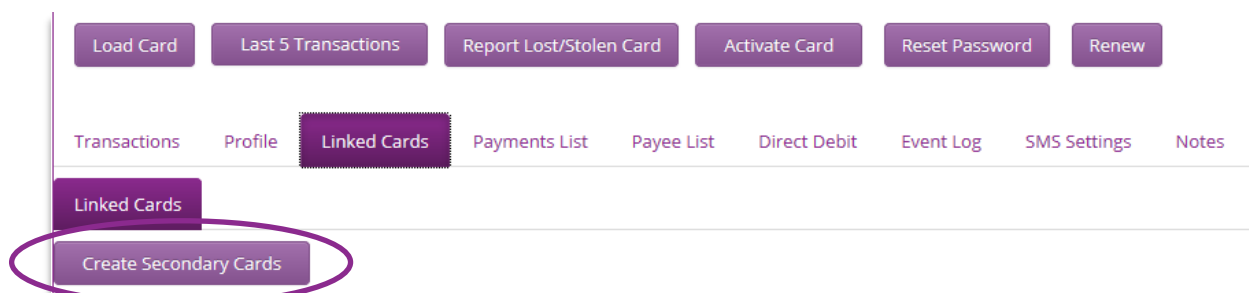
- **Personal Details**
  - Client ID
  - Bank Account Number
  - Title
  - First Name
  - Middle Name
  - Last Name
  - Gender
  - Date of Birth
  - Reference
  - Nationality
  - Preferred Language
  - Nickname
- **Address Details**
  - Post Code
  - Region
  - Town/City
  - Country
  - Address
- **Contact Details**
  - Home Phone
  - Mobile Phone
  - Email
- **Delivery Details**

- Card delivery: select whether the card is to be delivered to the Organisation or the Cardholder – the information should pre-populate with the details stored in the system. It is possible to edit any of these details if required.
- **Other Details**
  - Authentication Question: this is the authentication question used to identify the Cardholder's identity
  - Response: this is the response to the authentication question
  - Registration Date
  - Expiry Date (of the card)

All information can be amended except the Client ID and Bank Account Number

## 6.8 Linked Cards

Linked Cards can be created where the Primary Cardholder requires a secondary card for a trusted person. This secondary card will be registered to the same account as the primary Cardholder's. The User can view the Cardholder's secondary cards and trusted accounts. Secondary Cards can also be created under this tab by clicking '**Create Secondary Cards**'.

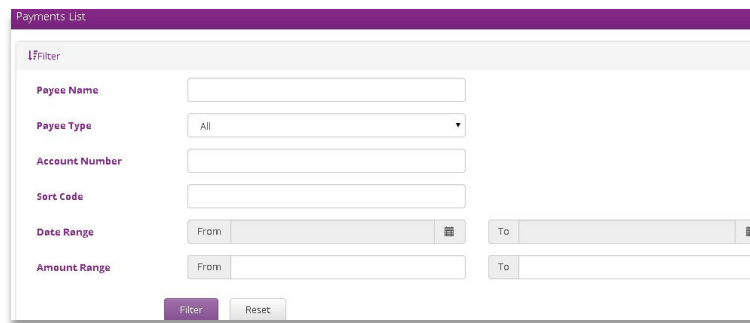


Enter the details of the Secondary Cardholder and click '**Submit**'. This card will then be created and sent to the details registered.

## 6.9 Payment List

A search for payments can be made using the following fields:

- **Payee Name:** enter part or all of the Payee's name for a specific payment
- **Payee Type:** a dropdown menu showing all Payee types (Individual/Company)
- **Account Number:** enter part or all of the Payee's Bank Account number for a specific payment
- **Sort Code:** enter part or all of the Payee's Bank Account Sort Code for a specific payment
- **Date Range:** selection boxes to select FROM - TO dates for a specific payment
- **Amount Range:** selection boxes to select FROM - TO amounts for a specific payment

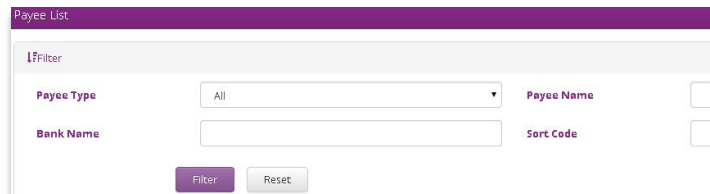


Click **'Filter'** or **'Reset'** once values are entered in the search field.

## 6.10 Payee List

A search for Payees can be made using the following fields:

- **Payee Type:** a dropdown menu showing all Payee types (Individual/Company)
- **Payee Name:** enter part or all of the Payee's name
- **Bank Name:** enter part or all of the Payee's Bank name
- **Sort Code:** enter part or all of the Payee's Bank Account Sort Code



Click **'Filter'** or **'Reset'** once values are entered in the search field. The following information will be displayed based on the search criteria entered:

- Creation Date
- Payee Name
- Payee Type
- Bank Name
- Sort Code

Creation Date	Payee Name	Payee Type	Bank Name	Sort Code
11/16/2014 00:23:54	Sara JAOUAD	Individual	RAPHELS	123456
11/15/2014 21:01:43	Sara JAOUAD	Individual	RAPHELS	237724
11/16/2014 00:26:23	SARA TEST	Individual	RAPHELS	234689

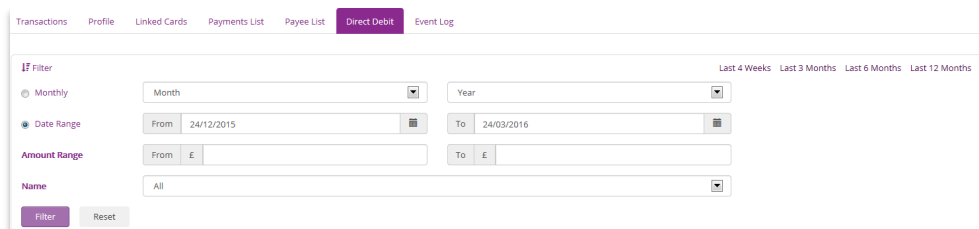
## 6.11 Direct Debit

The Prepaid system gives the Cardholder Direct Debit functionality. The Cardholder can manage a Direct Debit in their Cardholder portal.

A search for the Cardholder's Direct Debits can be made using the following fields:



- Monthly: two dropdown menus showing all Months/Years where there are registered Direct Debits
- Date Range
- Amount Range
- Name: a dropdown menu showing all registered Companies



Click **'Search'** or **'Reset'** once values are entered in the search field. The following information will be displayed based on the search criteria entered:

- Name
- Reference
- Amount
- Frequency
- Last Payment
- Cancel

Name	Reference	Amount	Frequency	Last Payment	Cancel
Name	reference	amount	frequency	last payment	

The User can cancel a Direct Debit instruction by clicking on the **'Cancel'** button.

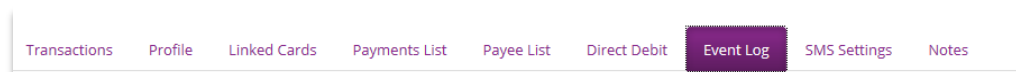
The form will be populated with the details of the Direct Debit to be cancelled.

To complete the cancellation, click **'Confirm'**. To cancel the operation, click **'Cancel'**.

After confirming the Direct Debit cancellation, the User will be directed back to the Direct Debits page, the Direct Debit instruction will be cancelled and no more payments will be debited from the Cardholder's account.

## 6.12 Event Log

The Event Log will display events and actions related to a specified Cardholder.



1. Click anywhere on the appropriate row to view more details about that event.

Date	User	Type
08/06/2015 09:41:35	jensonh	Card Event (Card Activ)
Card Activated		
11/06/2015 10:46:28	jensonh	Card Event (Load Card.)
Load Card.The card has been loaded with: £ 50.00		
11/06/2015 19:21:58	jensonh	Profile Modification (Cardholder ...)
Cardholder profile updated: DELIVERY_ADDRESS_2 changed from "" to '22 Rebekah Gardens' MOBILE_PHONE_DIALING changed from "" to '44' HOME_PHONE_DIALING changed from "" to '44' EMAIL changed from 'debbie.adams@allpay.net' to 'pinewoods.ict@gmail.com'		
11/06/2015 19:22:26	jensonh	Card Event (Password R)
Password Reset.		

2. Choose **'Filter'** to reveal the filter criteria fields.

**Filters**

Username

Event Type

Date Range From  To

3. Click **'Search'** or **'Reset'** once values are entered in the search field.
4. To navigate through multiple pages, click the page selection buttons.
5. To amend the display per page, click the dropdown to amend the display per page value with permissible values of 5 to 30.

First Previous 1 Next Last
30

## 6.13 Notes

Notes can be added to the Cardholder's account to record useful information related to their account.

To add a note, select **'Add Note'**, the User can then add or paste information into the text box to record the necessary details:

Transactions Profile Linked Cards Payments List Payee List Direct Debit Event Log SMS Settings **Notes**

**Training1** - 21/08/2017,12:44:31 -

Card loaded with £15 following conversation with Cardholder.

The Note will contain the time and date that the entry was recorded. It is not possible to delete a note once it has been added.

## 6.14 PEPs Matches

As this is a financial product, strict checks must be done on all Cardholders. The checks that are carried out are:

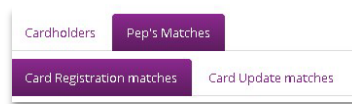
- **'Politically Exposed Persons' (PEPs):** this check searches for anyone who is or has been entrusted with a prominent public function, or a relative or known associate of that person.
- **'Sanctions':** this check searches the Sanctions register. This register relates to Financial Sanctions imposed by HM Treasury on persons who are subject to restrictive financial measures.

allpay Limited will screen all Cardholders upon first registration, when updates are made to Cardholders' details, and daily thereafter.

The User can view / manage the lists of Cardholders that matched any of the PEPs / Sanctions lists either at registration stage or any point where their details were updated.

The information is managed in tabs:

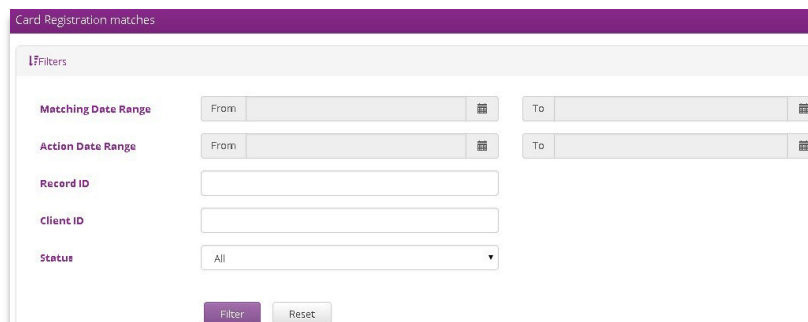
- **Card Registration matches** displays the list of Cardholders that matched any of the PEPs / Sanctions lists at new Cardholder registration stage
- **Card Update matches** displays the list of Cardholders that matched any of the PEPs / Sanctions lists after the monthly checks, or where their details were updated through amending the Cardholder details in the system.



### 6.14.1 Card Registration Matches

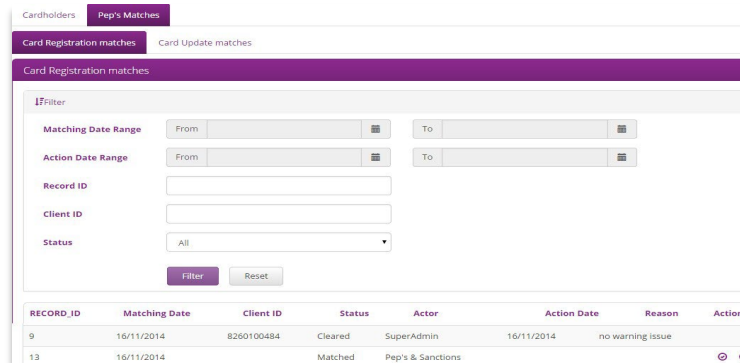
A search can be made using the following fields:

- **Matching Date Range:** selection boxes to select FROM - TO dates to show only the dates where there were matches
- **Action Date Range:** selection boxes to select FROM - TO dates to show only the dates where an action was taken
- **Record ID:** enter part or all of the Record ID assigned to the matched registration
- **Client ID:** part or all of the Client ID assigned to the matched registration. This field will only be available for those matched registrations that have been cleared
- **Status:** a dropdown menu showing all the available statuses (matched / cleared / cancelled)



Click **'Search'** or **'Reset'** once values are entered in the search field. The following information will be displayed based on the search criteria entered:

- Record ID
- Matching Date
- Client ID
- Status
- Actor
- Action Date
- Reason
- Actions



Those registrations that matched a PEPs/Sanctions item but have not yet been reviewed will show the Actor as 'Peps & Sanctions'.

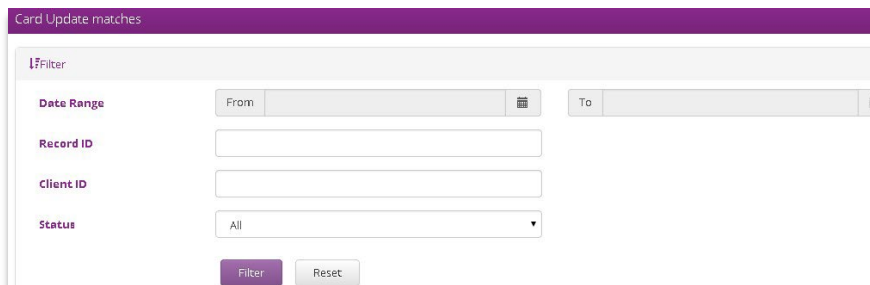
When a potential PEPs match is identified, both allpay and the superuser will be notified by email, allpay will review this potential match and attempt to discount this from the information we hold. Allpay may contact your superuser and request more information/evidence to be able to discount or confirm the match.

For Sanctions matches, the card **will not** be issued at all.

Once a registration has been cleared or cancelled the actor field will be populated with who performed this action. The reason and action date will also be displayed in the relevant fields.

A search can be made using the following fields:

- **Date Range:** selection boxes to select FROM - TO dates to show only the dates where there were matches
- **Record ID:** enter part or all of the Record ID assigned to the matched registration
- **Client ID:** enter part or all of the Client ID assigned to the matched registration. This field will only be available for those matched registrations that were cleared
- **Status:** a dropdown menu showing all the available statuses (matched / cleared / cancelled)



Click **'Filter'** or **'Reset'** once values are entered in the search field. The following information will be displayed based on the search criteria entered:

- Record ID
- Matching Date
- Client ID
- Status

Any matches listed under this section will be existing Cardholders with issued cards. The same process will apply here as for the Card Registration Matches: The Super User will be notified of the match and, for PEPs matches that you wish to be released, evidence must be provided to allpay Limited. For Sanctions matches, the card will be blocked.

## 7 Payments (Banking Lite only)

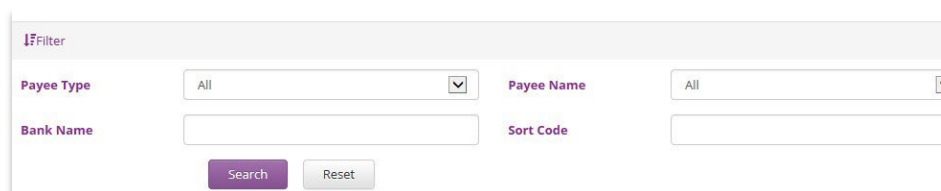
This module is divided into two tabs:

- Payees: individuals or companies stored in the system to make one-off or regular payments to
- Payments: making payments to existing Payees

### 7.1 Payee

A search can be made using the following fields:

- Payee Type
- Payee Name
- Bank Name
- Sort Code











The screenshot shows a search filter interface with the following fields and controls:

- Filter** (indicated by a downward arrow icon)
- Payee Type**: A dropdown menu currently set to "All".
- Payee Name**: A dropdown menu currently set to "All".
- Bank Name**: A text input field.
- Sort Code**: A text input field.
- Search**: A purple button.
- Reset**: A grey button.

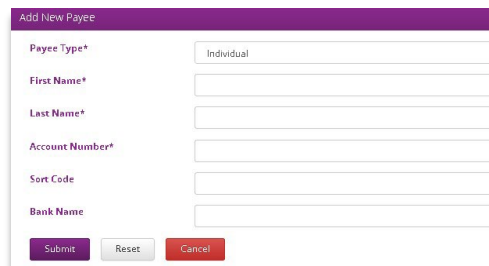
Click **'Search'** or **'Reset'** once values are entered in the search field. The following information will be displayed based on the search criteria entered:

- Payee
- Account Number
- Sort Code
- Linked To: number of Cardholders this Payee is linked to

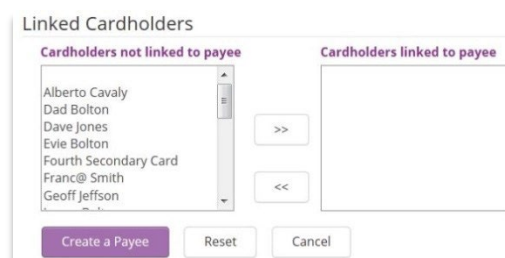
Payee	Account Number	Sort Code	Linked To	Actions
Mandy's Nursing	99999998	999999	2	 
CathysCare&Co	12345678	998877	1	 
A1 Care Ltd	99999988	999999	1	 
Debs Domestics	99999999	999999	4	 

A User can add another Payee by clicking on the 'Create New Payee' button and completing the 'Add New Payee' form:

- Payee Type: Individual / Company
- First Name: Payee's first name
- Last Name: Payee's last name
- Account Number: Payee's Bank Account number
- Sort Code: Payee's Bank Account sort code
- Bank Name: Payee's Bank's name



To link the new Payee to a specific Cardholder, select the relevant Cardholder from the list in the first box and click the right-facing arrow to move it to the 'Cardholders linked to payee' box.



To submit the details of the new Payee, click 'Create a Payee'. To reset the form, click 'Reset'. To cancel the operation, click 'Cancel'.

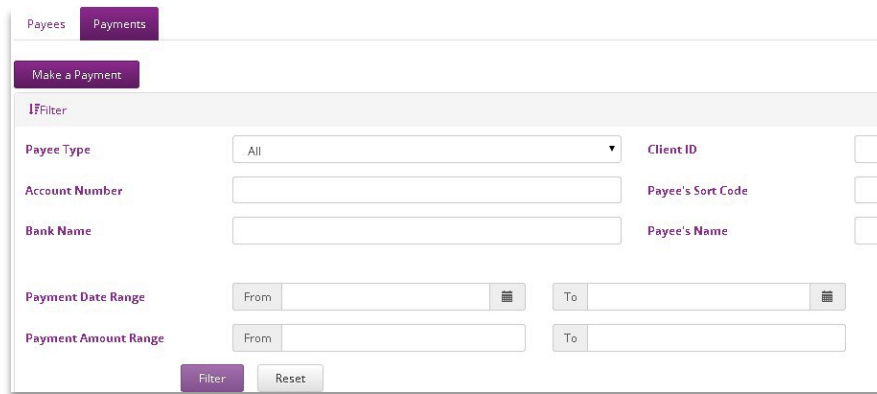
After submitting the new Payee details, they will be available in the linked organization's Payee List.

## 7.2 Payments

A search for historical payments can be made using the following search fields:

- Payee Type: Individual / Company

- Client ID
- Account Number: Payee's Bank Account number
- Payee's Sort Code
- Bank Name
- Payee's Name
- Payment Date Range
- Payment Amount Range



Click **'Search'** or **'Reset'** once values are entered in the search field. The following information will be displayed based on the search criteria entered:

- Payment Date
- Payee Name
- Payee Type
- Client ID
- Cardholder Name
- Payment Amount
- Occurrence
- Occurrence Day
- Occurrence Period
- Remaining Payments
- Action

Payment Date	Payee Name	Payee Type	Client ID	Cardholder Name	Payment Amount	Occurrence	Occurrence day	Occurrence Period	Remaining Payments	Action
24/05/2016		Company	8260100204	ISABELLE JAMES	£ 01.00					
26/05/2016		Company	8260100204	ISABELLE JAMES	£ 01.00					

To select a Payment, click anywhere on the desired payment in the results table. The details of the Payment will then be displayed in read-only mode.

## 8 Interactive Voice Response (IVR)

The allpay Prepaid Card System uses an intuitive IVR system which provides 24/7 access.

The automated telephone service allows Cardholders to access and manage aspects of their Prepaid Card. The main functions of the IVR are:

1. Card activation
2. Request card balance
3. Hear a list of recent transactions
4. Retrieve card PIN
5. Update IVR telephone access code
6. Report card as lost, stolen or damaged

Access to the IVR is granted via a six-digit telephone access code which the Cardholder creates as part of the initial card activation.

### IVR numbers

Banking Lite and General Spend (T&E): 0330 808 0102

Instant Issue and Instant Issue Advance: 0330 808 0965

## 9 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](http://www.allpay.net)

### 9.1 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 Banking Lite 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.





# Prepaid Card Portal

Card Activated  
Balance: £ 9.50  
Available Balance: £ 9.50

Last 4 Weeks Last 3 Months Last 6 Months Last 12 Months

Transactions

Filter

Monthly

Date Range

Amount Range

Type

Merchant

Filter

Date

20/06/2016

Direct Debits

Month

From

From

All

All

Reset

Merchant

Credit the card balance



## allpay *Prepaid Cards*

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

allpay Limited, Fortis et Fides, Whitestone Business Park, Hereford, HR1 3SE