

Banking Lite

Banking Lite cardholders can access the additional features below:

- Make a one-off or scheduled payment
- Manage payees which were created when making a payment
- View any Direct Debits that you have set up
- View any linked cardholders

Secondary cardholders

Secondary cardholders can access the additional features below:

- Make a one-off or scheduled payment
- Manage payees which were created when making a payment
- View Direct Debits that you have set up

If you have a cardless account

Customers without cards can access the features below:

- Make a one-off or scheduled payment
- Manage payees which were created when making a payment
- View any Direct Debits that you have set up
- Raise a transaction dispute

Troubleshooting

eCommerce transactions

If an online transaction exceeds your limit, an extra security step will appear. You'll need to verify it using your 3DS2 password. If you haven't set up a 3DS2 password, follow these steps:

1. Visit <https://3ds2.allpay.net> to set up your password.
2. You'll need your first name, last name, date of birth and last 4 digits of your card number.
3. You'll also need your registered phone number on file for a one-time passcode verification.
4. Passwords should be 4-6 characters long and be a combination of upper-case and lower-case letters and numbers. **DO NOT** include any symbols or special characters.

PIN not received

The mobile number used to send the text message will be the number on your prepaid account. If you registered with a different mobile number you will not receive the PIN. Contact your card provider in this instance.

Second verification required

Where the email or mobile number does not match the prepaid account email and mobile number, a second verification is required to ensure the right person is gaining access to the card. To avoid this step, where possible, please check with your issuing organisation to ensure your sign-up email and mobile number match those used to create your Prepaid account.

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A guide to your Prepaid Card Portal

Make managing your finances more convenient with your new Prepaid portal. Use this leaflet to explore the many features available and step-by-step guidance to creating your account.

Including:

- ✓ How to login
- ✓ How to add a card/account
- ✓ View your balance
- ✓ View your transaction history
- ✓ How to see your PIN
- ✓ Freezing your card
- ✓ Making a payment
- ✓ See your secondary cardholders
- ✓ Reporting your card lost, stolen or damaged
- ✓ Raising disputes
- ✓ Useful contact details



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Hello!

You may have already received an email inviting you to access the allpay cardholder portal. Your prepaid card will arrive by post, attached to a letter that includes your Client ID and the web address for the online portal.

Once you have these details, please follow the instructions below to create your account on the cardholder portal and add your card.

Step 1 - Create your account

1. Visit <https://cardportal.allpay.cloud/>
2. Click the 'Sign up' button to register.
3. Enter your details into the form.
4. Set your password.
5. Click the 'Continue' button.

Step 2 - Verify your email

1. A 6 digit code will be sent to the email address you signed up with.
2. Enter the 6 digit code and click 'Submit'. Click 'Resend code' to resend this code.

Step 3 - Add a card / cardless account

1. You should be directed to the Add Card page.
2. Enter the 'Client ID' which is found on your card letter.
3. Enter your date of birth.
4. Enter your postcode.
5. Provide a nickname for the card/account such as 'Expenses'.
6. Click 'Continue' to register your card/account.

Step 4 - Activate your card (if not yet activated)

1. Enter the last 4 digits of the long number on your card
2. Click 'Continue'.


Step 5 - Retrieve your PIN

1. Click 'Send PIN' to receive your PIN via text message.
2. You can skip this step and retrieve your PIN later if preferred.
3. The mobile number used to send the text message will be the number on your prepaid account.

Card page

- You will be directed to the card page where you can manage your card.
- View the various functions available to you (see right).

Returning user

- Log in.
- In your Wallet you can view your card(s).
- To add more cards or accounts, click the  button in the top right corner of your Wallet card page.
- Use the range of features available to you e.g. Make A Payment, Transaction History, FAQs (Frequently Asked Questions) etc.



Managing accounts and cards

WALLET

Settings: Manage your account here.

Manage account: Click on your avatar to manage your account. Here you can update your details (name, mobile number, email), change your password, and access allpay's policies and terms and conditions.

FAQs: View our most frequently asked questions (and answers).

Make a payment: Applicable to customers with banking lite cards.

Grouped transaction history: View your grouped transaction history on all the cards you have in your Wallet. Filter and sort options are available.

Managing an individual card

To manage or view information for an individual card, click on each card. You will be directed to the card page.

Transaction history: This is the transaction history for this card alone. You can export and download the transaction history into an Excel file by selecting the 'Export transactions' button.

Freeze card: If you need to temporarily stop your card from being used, simply move the slider to freeze it. If you're unsure what freezing means, click the '?' icon for more details. Once your card is frozen, you can unfreeze it any time by clicking the button or sliding back.

PIN reminder: Forgotten your PIN? Click 'PIN reminder' you will receive your PIN sent by text message.

Block and replace: If your card is lost, stolen, or damaged, or you see something that looks wrong, you can stop your card and ask for a new one using the 'Block and Replace' button. From there, pick the right option and confirm your address – a new card will be sent to you soon. If you choose 'Fraudulent', you can report the problem straight away from the transaction list.

Manage card: Here you can see cardholder details, remove your card from the portal, change its nickname, and view your history of transaction disputes.

Raise transaction dispute: If you have a problem with a payment or discover fraudulent activity on your account, use this feature! Your dispute history can be found in the 'Manage card' tab.