



ALLGO HOW TO GUIDE

ALLGO MASTERCARD GIFT CARD

How to use your Allgo Mastercard Gift Card – instore, online or abroad

ALLGO GLOBAL REWARDS LIMITED
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Allgo provides incentive, reward and recognition products & services to business across Ireland and the globe.





ALLGO MASTERCARD GIFT CARD

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will learn about-

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ABOUT THE CARD



Allgo Mastercard Gift Card

The Allgo Mastercard Gift Card is the use-anywhere gift card that gives you the ultimate freedom of where to spend. – Instore, Online and even Abroad. And it can be bought for their Irish employees completely tax-free up to €500 on the Small Benefit Scheme.



How it Works

To Spend Instore:

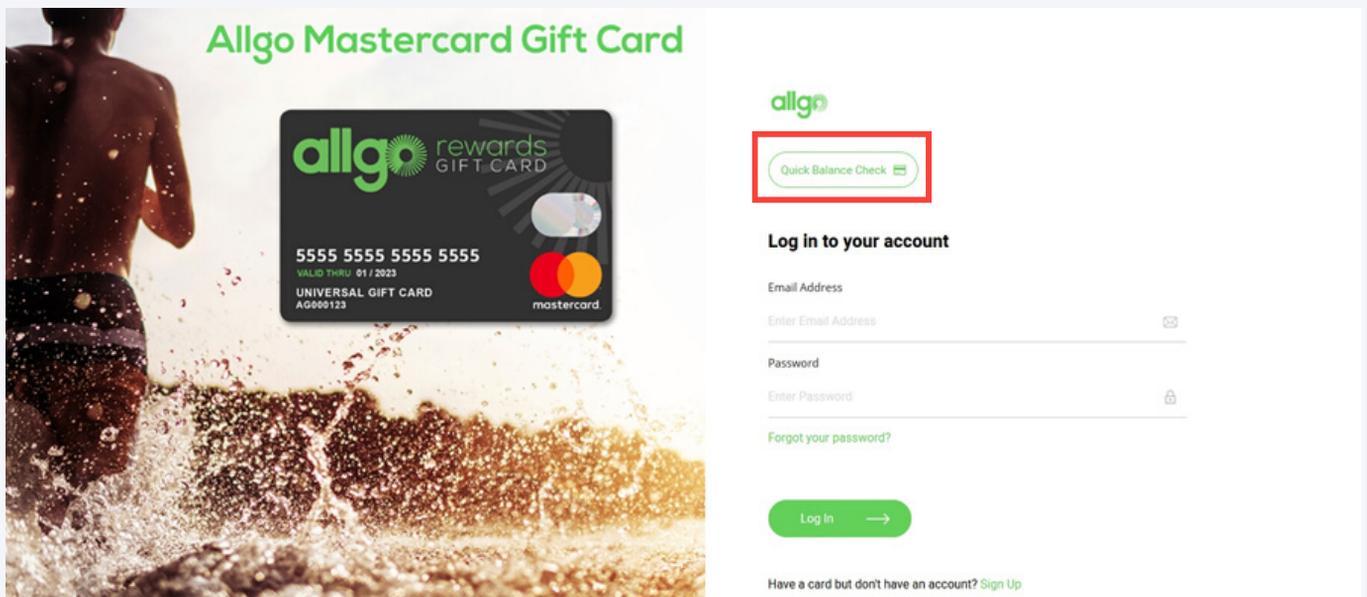
Swipe your card along the payment terminal card reader and sign for your purchase. No Chip & PIN required.

To Spend Online:

Register your card for secure online payments at portal.allgogiftcard.com. Then spend on any ecommerce website using the 16-digit card number, the Valid Thru date, and the 3-digit security code.

Balance Check

You can quickly check your card balance on portal.allgogiftcard.com



To check the balance of your card on the main portal page simply click the "**Quick Balance Check**" button. You will be prompted to enter your 16 digit card number and the 3 digit CVV number found on the back of the card.

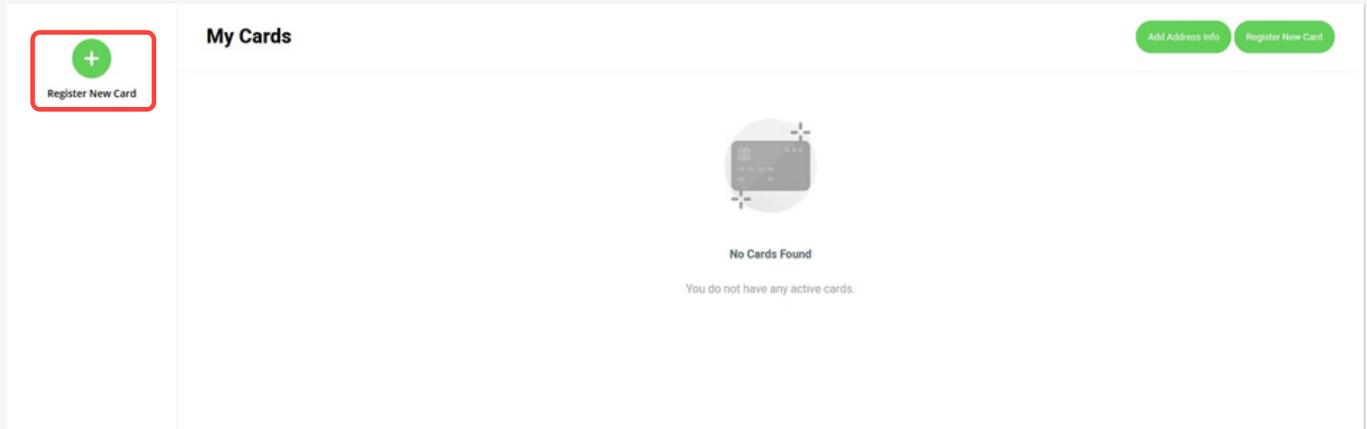
ABOUT THE CARD



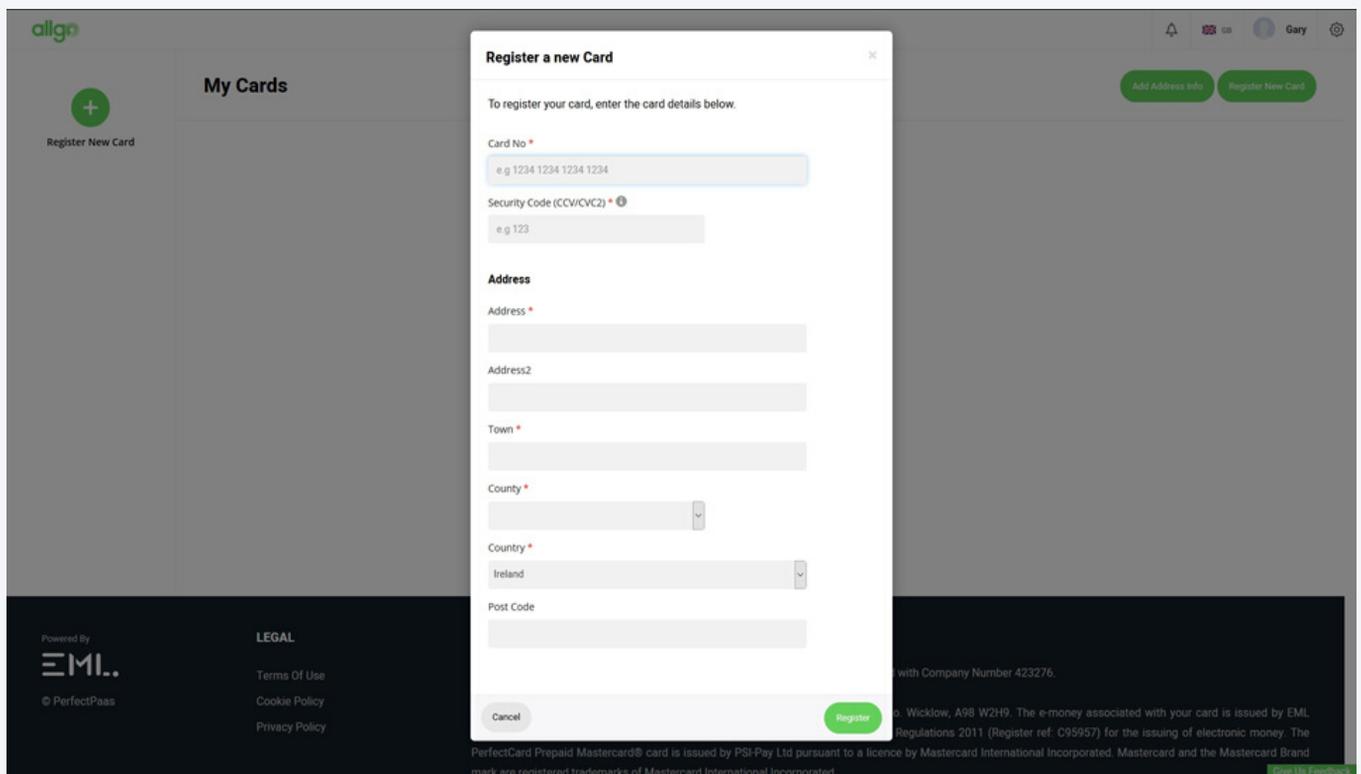
Card Registration

Register your card online at portal.allgogiftcard.com to –

1. Make your card more secure
2. See your card transaction history
3. Register your card for 3D Secure to use online



After you have created and signed into your Allgo Account, you can now register your card. Hit the **"Register New Card"** button in the top left. A new window will pop up and prompt you to enter your card details as well as your address. After you have entered your details, hit the **"Register"** button



Once your card is registered, you can see an overview of your card with details such as the balance and transaction history. You can also now temporarily suspend your card in the event it is lost / activate it if it is found – this function is discussed more in depth in the **Keeping You Card Secure** section on page 6

ABOUT THE CARD



Enabling 3D Secure

The screenshot shows the 'My Cards' section of the Allgo app. On the left, there is a card image for an 'allgo rewards GIFT CARD' with a balance of €6.21. The card details show the number 5441 **** * 2478, valid through 07/26, and it is 3D Secure Enabled. A green banner at the top says 'Card Registered Successfully'. Below it, a yellow banner says 'Card could not be enrolled for 3D secure. Please add mobile number to enrol cards.' A red box highlights the text 'Please add mobile number to enrol cards.' There is a green '+ Register New Card' button at the bottom left.

Enabling **3D Secure** not only makes your card more secure, but also enables you to make purchases on some websites which require that it is enabled.

E.g Amazon

To enroll your card in 3D secure, click the link within the yellow box. This will take you to a new page where you can type in your mobile number for verification

Once you have entered your mobile number, press the **"Send Verification Code"** button. You will then receive a text with a code. Enter this code into the box and submit it. Your card is now enabled for 3D secure transactions

The screenshot shows the 'Verify your Phone Number' page. At the top, it says 'A verification code has been sent to your mobile Ireland (+353) 863894608. Please enter the code below to verify your mobile number'. There is a text input field with 'Code *' and the value '827***'. Below the field is a green 'Submit' button. At the bottom, there is a link that says 'Didn't received the code? Try Again'. On the left side, there is a sidebar with 'Account Overview' and options like 'My Profile', 'Change Password', 'Change Mobile Number', 'Two Step Verification', 'Help & Support', and 'Device'. A 'Back to My Cards' button is at the top left.

Transaction History

The screenshot shows the 'My Cards' page with the transaction history table. The card details are shown at the top, with a balance of €6.21 highlighted in a red box. The card number is 5441 **** * 2478, valid through 07/2026, 3D Secure Enabled, Currency EUR, and Status Active. The transaction history table shows the following data:

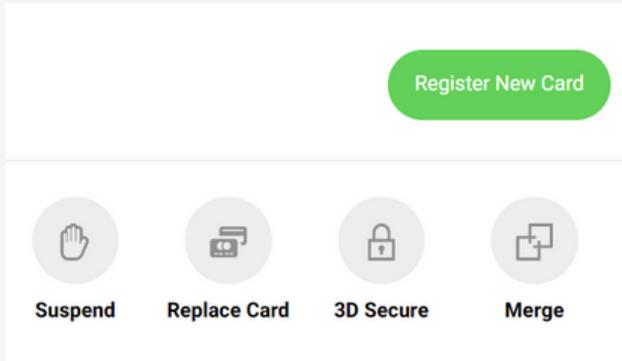
Complete	DESCRIPTION	DATE	AMOUNT	BALANCE
	CENTRA	09:32 15th Jun 20	€-5.60	€6.21
	TODAYS LOCAL	06:46 15th Jun 20	€-1.29	€11.81
	LOTTS & CO	06:46 15th Jun 20	€-5.10	€13.10
	CENTRA PATRICK STREET	06:30 13th Jun 20	€-4.50	€18.20
	TESCO STORES 4406	00:31 12th Jun 20	€-2.30	€22.70

To check your transaction history, you will firstly need to register your card on allgogiftcard.com. Once registered and signed in, you will see an overview of your card, including a list of all transactions made

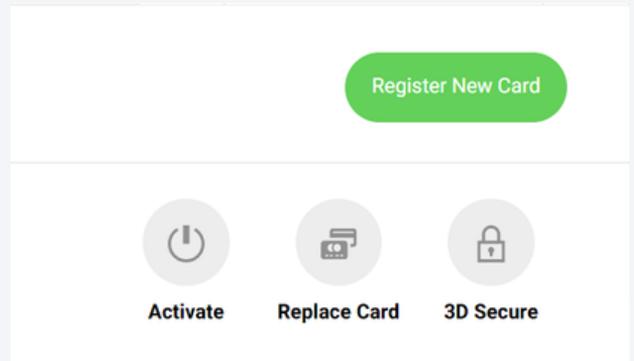
ABOUT THE CARD



Keeping Your Card Secure



Card Active



Card Suspended

Prepaid gift cards should be treated like cash because if your card is lost or stolen, you may lose some or all of your money on your gift card. As a result, you must keep your gift card safe and not let anyone else use it.

If your Allgo Rewards Mastercard gift card is lost or stolen, you should **sign in** to your Allgo account and immediately suspend the card by clicking the '**Suspend**' icon in the top right corner. This will prevent the card from being used. If you find your card, you can unsuspend it by simply clicking the '**Activate**' icon that is displayed once the card is suspended.

If you need to replace your card, click the '**Replace Card**' icon. This will prompt a popup to confirm that you would like to order a replacement card, notifying you that €20 will be deducted from your card's balance. You will then have a replacement card shipped to the address you provided when registering your card.

SPENDING YOUR CARD



Instore

To use the card **instore**, simply swipe along the reader and sign for your goods. You can use your Allgo Mastercard gift card as many times as you like until the expiry date printed on the front of the card or up to the amount available on the card. As the card is used, the amount of each purchase is automatically deducted from the card's available balance.

If your in-store purchase is greater than the balance on your card, you should ask the checkout assistant for a **“split tender”**, which will then allow you to pay 'x' amount from your Allgo Mastercard, and the remainder using another payment source E.g Cash, Debit or Credit Card.

Online

You will be able to use your Allgo Mastercard gift card on many websites (and for telephone purchases). To use the gift card online, you simply need to enter the card number, Valid Thru date and the 3-digit CVV on the back of the card.

Paypal - You can use your Allgo Mastercard to pay online on any website that accepts PayPal. To do this, you first need to add your Allgo Mastercard to your PayPal account by logging into PayPal and clicking “Link a Credit Card” in your PayPal Wallet.

Please Note: Some websites require that 3D Secure is enabled on your card before they will allow you to make a purchase.

Abroad

You can use the Allgo Mastercard gift card anywhere in the world that accepts Mastercard. The card is denominated in Euro, so in any country outside of the Eurozone, your purchase will be subject to exchange rate fee of 2.75% of the transaction value.

CHARGES AND FEES



Overview

There are no card charges during the first 12 months (except for using the card in a non-Euro countries, for which there is a 2.75% foreign exchange charge). From month 13, there is a monthly service fee of €3, which will be deducted from the card's available balance. The full list of fees and charges are as follows-

Description	Fees and Limits
Number of Purchases allowed per Day	10
Fee for Replacement Card	€20
Merged Card Charge	€10 per card merged
Out of Currency Fee	2.75% of transaction total
Card Management Fee (from 12 months after card load)	€3 per month

FAQS



Basics

Q. Do I need to activate or register my card before it can be used?

A. We only provide the Allgo Mastercard Gift Card to business clients. For security, we send out the cards to our clients un-activated. Once they confirm delivery, we will then activate all cards together, so when you receive your card it should be fully activated and ready to spend without any further action on your part.

For security, and to be able to spend your card online, we strongly recommend that you register your card online as soon as you receive it. This will allow you to review your transactions and block your card if your card is lost or stolen.

Q. How do I check the balance on my card?

A. You can [check your balance online here](#). Click the "Quick Balance check" link and enter your card number and 3-digit security code to get your current balance. If you wish to review your transactions, then you will need to register your card on the same online portal as the balance check. To do this, please click on the link "Have a card but don't have an account? "Sign Up" link.

Q. How do I see the transactions on my card?

A. To see your card transaction history, you need to [register your card online](#). This will allow you to review your transactions and also will allow you to register your card for secure online payments.

Q. Can I withdraw cash at an ATM with my card?

A. No, you cannot withdraw cash at an ATM with your Allgo Mastercard Gift Card, as this would invalidate the terms of the Small Benefit Scheme.

Q. Can I use the Allgo Mastercard Gift Card with Paypal?

A. You can use your Allgo Mastercard Gift Card to pay online on any website that accepts PayPal. To do this, you first need to add your Allgo Mastercard to your PayPal account by logging into PayPal and clicking "Link a Credit Card" in your PayPal Wallet.

Q. Can I use the Allgo Mastercard Gift Card with Google Pay or Apple Pay?

A. No, you cannot add your Allgo Mastercard Gift Card to the Google Pay or Apple Pay apps

Q. Can I use my card with the Revolut App or Revolut Card?

A. No, you cannot top up your Revolut account with your Allgo Mastercard Gift Card, as this would invalidate the terms of the Small Benefit Scheme.

Q. Is there an Expiry Date on my card?

A. Yes, the Expiry Date is printed on the front of the card under "Valid Thru". Allgo Mastercard Gift Cards are valid for 5 years.

Q. What charges apply to my card?

- Spending card in the Eurozone: no charge
- Spending the card in a foreign currency: 2.75% foreign exchange charge
- Monthly charge: There is no monthly charge for the first 12 months after card load. After 12 months, a €3 monthly fee will be deducted from any unused card balance.
- Replacement card Charge: €20 per card

Q. Do I need a PIN for the Allgo Rewards Mastercard gift card?

A. No, the card is not a Chip & PIN card. It has magstripe at the back and this is used to "swipe" the card at the retailer checkout to pay for purchases. The card also has the normal 16 digit number, expiry date, and 3-digit security code on the back to pay for purchases online or over the phone.

Q. Can I top up my card?

A. No, the Allgo Mastercard Gift Card can only be loaded once.

FAQS



Basics (continued)

Q. Can I use my card to transfer funds to credit card or a bank account?

A. No, you cannot transfer funds from your Allgo Mastercard Gift Card to a credit card account or to a bank account, as this would invalidate the terms of the Small Benefit Scheme.

Q. Are there any spending limits on using my card?

A. For security, there is a limit of 10 transactions per day that you can use your card for.

Spending Instore

Q. How do I spend my card in a store?

A. To use the card instore in any country, simply swipe along the reader and sign for your goods. You can use your Allgo Mastercard Gift Card as many times as you like until the expiry date printed on the front of the card or up to the amount available on the card. As the card is used, the amount of each purchase is automatically deducted from the card's available balance.

Q. Are there any retailers that don't accept the card?

A. The only retailers that we are aware of that don't accept the Allgo Mastercard Gift Card are--

- Three Ireland Stores
- Vodafone Ireland Stores
- Circle K
- Appelgreen

Both Carphone Warehouse and Eir Retail Stores have told us they do accept the Allgo Mastercard, so if you would like to buy mobile phone services with your gift card, please visit your nearest Carphone Warehouse or Eir Retail Store. Likewise, many Maxol Petrol Stations will accept the Allgo Mastercard for payment of fuel and products. Please check with your local Maxol Station.

Q. What if my instore purchase is greater than the balance on my card?

A. In this case, you should ask the checkout assistant for a "split tender", which will then allow you to pay x amount from your Allgo Mastercard Gift Card, and the remainder using another payment source eg cash, debit or credit card.

Q. Do I need a PIN for my card?

A. No, the card is NOT a Chip & PIN card. It has a magstripe at the back and this is used to "swipe" the card at the retailer checkout to pay for purchases. In fact if you try and enter a PIN at a retailer store payment terminal, the system may automatically block your card. In this case you will need to contact us to unblock your card.

Spending Online

Q. How do I use my card online?

A. Firstly, you will need to [register your card](#) for secure online payments. Once registered, you can spend on any ecommerce website using the 16-digit card number, the Valid Thru date, and the 3-digit security

If Things Go Wrong

Q. If my card is lost or stolen, what should I do?

A. If lost or stolen, you may lose the money on your card. You should immediately block your card by calling the 24-hour Lost & Stolen Helpline +353 1 683 2376 or you can block online by [registering your card here](#). Once you have cancelled the card, you can contact Allgo Customer Service on +353 1563 4444 or at help@allgogiftcard.com, and we can transfer any remaining balance to a new card. A fee of €20 will be deducted from the remaining balance on your card.



If Things Go Wrong

Q. What happens if I return an item purchased with my card?

A. Every retailer has their own returns policy. Normally, if you return or cancel an order paid for with your Allgo Mastercard Gift Card, the retailer will return the funds back onto your Allgo Mastercard Gift Card. How long the refund takes depends on the retailer. Most retailers have a max of 14 days but there are some with up to 30 days to return the funds. You should contact the retailer to find out how long the refund will take and whether they can speed it up. Allgo has no control over how long retailers take to get refunds back onto cards.

Q. My transaction was cancelled, but my card still got charged?

A. If you cancel a transaction, or if a transaction was not completed but your card was still charged, the funds may be in a "pending" state. You will need to contact the retailer to release the pending funds back onto your card. The pending period is set by each retailer individually. Most retailers have a max of 14 days but there are some with up to 30 days to return the funds. You can ask the retailer to push the funds back before the period is over. Allgo has no control over how long retailers take to get pending funds released back onto cards.

Q. If my card has been used fraudulently, what can I do?

A. If your card has been used fraudulently, even if you physically still have the card in your possession, you may lose the money on your card. You should immediately block your card by calling the 24-hour Lost & Stolen Helpline +353 1 683 2376 or you can block online by registering your card here. Once you have cancelled the card, you can contact Allgo Customer Service on +353 1563 4444 or at help@allgogiftcard.com, and we can transfer any remaining balance to a new card. A fee of €20 will be deducted from the remaining balance on your card.

Q. What happens if my card gets damaged?

A. If your card gets damaged (especially the magstripe on the back of the card), you may not be able to use your card to swipe for instore transactions. If that is the case, then you can either-a) Use your card for online transactions, or b) Use the Lost & Stolen procedure above to cancel the card and order a replacement (subject to the €20 card replacement charge).

ABOUT ALLGO



The Allgo Mastercard is one of the many products offered by Allgo.

Allgo is an award-winning incentive marketing company that helps clients engage, motivate and reward people to achieve great results.

We design and implement tailored programmes using our inhouse technology platform, Reward Hub, and our extensive catalogue of rewards. We serve customers through a range of innovative products such as-

- **Employee Reward & Recognition**
- **Sales & Channel Incentives**
- **Market Research Rewards**
- **Allgo Mastercard Gift Card**
- **Reward eVouchers**
- **AllGifts.ie**

Our clients are both Irish and international companies, and we operate incentive & reward programmes across the globe.

A 100% owned-Irish company based in Dublin city centre, Allgo develops innovative solutions that since 2008 have led the market in terms of technology, service and reward choice.

Contact Allgo today-

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Allgo's mission is to get the most from people - through rewards, recognition and incentives.