

AllGo Mastercard Gift Card



V2.7 | 04.10.2024



The AllGo Mastercard Gift Card is brought to you by AllGo Group
- a global leader in incentives, rewards and recognition.

THE ULTIMATE

GIFT CARD!

The AllGo Mastercard Gift Card is a universal gift card that can be used anywhere that accepts Mastercard® - instore, online, or even abroad. That's 37 million businesses and ecommerce sites worldwide!

AllGo Mastercard - Physical

The physical card can be spent instore by swiping through the card machine at checkout.

This card can also be used online by registering the card for 3D Secure in your online cardholder account.



AllGo Mastercard – Digital+

The Digital+ card can be spent instore by adding to Google Pay / Apple Pay and tapping your mobile phone.

The Digital+ card can also be used online by registering the card for 3D Secure in the Get My eCard App.

Physical vs Digital

The Physical Gift Card offers in-person card distribution and simplicity of use for recipients. Physical cards are bulk delivered by overnight courier to your business location(s). Physical cards **cannot** be added to Google Pay / Apple Pay.

The Digital+ Gift Card offers easy distribution by email and mobile wallet use for recipients. The card is emailed directly to individual recipients Digital+ cards **can** be added to Google Pay / Apple Pay.

Both formats need to be registered and **activated by recipients**. Both offer a huge choice of spending options – virtually any business or ecommerce site worldwide accepts Mastercard.



Physical vs Digital+

Which is right for your business?



Physical Card



Digital+ Card

Spend Instore	Yes - swipe & sign	Yes - tap with Google Pay / Apple Pay	
Spend Online	Yes - register for 3D Secure	Yes - register for 3D Secure	
Spend Abroad	Yes - anywhere that accepts Mastercard*	Yes - anywhere that accepts Mastercard*	● ● ●
Delivery Options	<ol style="list-style-type: none"> 1. Bulk Delivery by courier 2. Individual Delivery by post 3. Order Portal 	1. Emailed directly to recipient	● ● ● ● ● ● ● ● ● ● ● ● ● ● ●
Express Delivery Option	Yes	Yes	● ● ● ● ● ● ● ● ●
Branding Options	<ol style="list-style-type: none"> 1. Personalised Message 2. Company Logo 3. Greeting Card 4. Branded Card Carrier 	<ol style="list-style-type: none"> 1. Personalised Message 2. Branded Email 	● ● ● ● ● ● ● ● ● ● ● ● ● ● ●
Order Leadtimes	1 - 5 working days from payment receipt	0 - 4 working days from payment receipt	
Card Activation	Yes - via allgo.getmybalance.com	Yes - via Get My eCard App	
Card Balance & Transactions	Yes - via allgo.getmybalance.com	Yes - via Get My eCard App	
Reloadable	No	No	

12 REASONS

To choose the AllGo Mastercard Gift Card



1. Use anywhere that Mastercard is accepted - instore, online and abroad



2. Physical and Digital formats available.



3. 100% secured by Mastercard.



4. Certified by Irish Revenue for the Small Benefit Scheme – tax-free up to €1,000 (€1,500 from 01.01.02025).



5. Guaranteed Irish company.



6. 3D Secure online payments.



7. Online portal to check card balance and view transactions.



8. No commission charged to retailers for accepting the card.



9. Regulated by the Central Bank of Ireland.



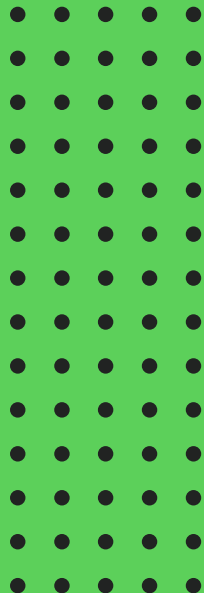
10. Funds held securely in segregated Irish bank account.



11. Dedicated cardholder support pages on allgogiftcard.com



12. 5 Year Valid Thru Date on all cards.



ALLGO MASTERCARD

PHYSICAL GIFT CARD



Did you know?

The AllGo Mastercard physical gift card is made out of recycled PVC and degradable material (79% recycled + 21% degradable).

Once used up, the card can be recycled through general household recycling.

The physical gift card offers **in-person card distribution and simplicity of use** for recipients.

Physical cards can be **delivered in bulk by courier** to your business location(s), or **delivered individually** to card recipients, or ordered individually via our **Order Portal**.

Each **card is presented** in a DL envelope with the employee's name displayed in the envelope window. The card value is printed on the card carrier inside.

Optional Add-ons

Personalised Message on card carrier, **Colour Logo** on the card envelope, **Branded Card Carrier**, & **Branded Greeting Card**.

Ordering

Order online at allgogiftcard.com, and upload the **Order Spreadsheet of Card Recipients** in the required format (a spreadsheet template can be downloaded from the order page).

Delivery & Activation

Physical cards are bulk delivered by courier to your business location(s) for onward distribution to recipients. Cards can be grouped by manager/department.

Card recipients **activate their cards** by opening an online account via allgogiftcard.com and unlocking their card by entering the same last name as in the Order Spreadsheet.

Spending

The physical card can be **spent in practically any business** premises that accepts Mastercard worldwide by swiping the card through the card machine and signing for your purchase – there's no PIN required.

To **spend online**, the cardholder enables **3D Secure** via allgogiftcard.com by entering their mobile number, which is then used to confirm online purchases by SMS.



ALLGO MASTERCARD

DIGITAL+ GIFT CARD

The AllGo Digital+ Gift Card offers **easy distribution by email and mobile wallet use** for recipients.

The card is emailed directly to each individual recipient. Digital+ cards can be emailed to recipients in any EU country.

Card recipients redeem and activate their Digital+ cards by downloading the **Get My eCard App** from Google Play or the Apple App Store, and adding the card to Google Pay / Apple Pay from the app.

Optional Add-ons

Personalised Message included in the card email and **Branded Card Email**.

Ordering

Order online at allgogiftcard.com, and upload the **Order Spreadsheet of Card Recipients** in the required format (a spreadsheet template can be downloaded from the order page).

Delivery & Activation

Digital+ cards are emailed directly to each individual recipients.

Recipients redeem and activate their Digital+ cards by downloading the **Get My eCard App** from Google Play or Apple App Store.

Spending

Digital+ cards can easily be added to **Google Pay or Apple Pay** from the Get My eCard App for spending instore. To spend online, the cardholder enables **3D Secure** in the Get My eCard App by entering their mobile number, which is then used to confirm online purchases by SMS.



Did you know?

Digital+ is the only AllGo Mastercard format that can be added to Google Pay / Apple Pay for spending in-store by tapping your mobile phone.



BASIC CARD CHARGES

AllGo Physical Cards

The follow sliding scale of card charges apply when you order AllGo Mastercard Physical Cards-



- **€5 per card:** Physical or Digital Orders from €10 - €5,000
- **€4 per card:** Physical or Digital Orders from €5,001 - €10,000
- **€3 per card:** Physical or Digital Orders from €10,001 - €20,000
- **€2 per card:** Physical or Digital Orders from €20,001 - €100,000
- **€1 per card:** Physical or Digital Orders from €100,001 - €200,000
- **€0 per card:** Physical or Digital Orders from €200,001+

AllGo Digital+ Cards

The follow sliding scale of card charges apply when you order AllGo Mastercard Digital+ Cards-



- **€6 per card:** Physical or Digital Orders from €10 - €5,000
- **€5 per card:** Physical or Digital Orders from €5,001 - €10,000
- **€4 per card:** Physical or Digital Orders from €10,001 - €20,000
- **€3 per card:** Physical or Digital Orders from €20,001 - €100,000
- **€2 per card:** Physical or Digital Orders from €100,001 - €200,000
- **€1 per card:** Physical or Digital Orders from €200,001+

DELIVERY OPTIONS & CHARGES



Physical Card



Digital+ Card

Bulk Delivery



This is the most common form of delivery. Your physical card order is delivered by overnight courier to your business location(s) for onward distribution to recipients. Cards can be grouped by manager/department.

N/A

- €15 per order (up to 100 Cards)
- €25 per order (over 100 Cards)
- €35 per order (in EU)

Individual Delivery



If you have remote staff, and you know their home addresses, we can send individual physical cards directly to them by post. For security, each card is locked to an Activation Code.

€0 individual delivery by email

€3.50 per card.
Minimum order 10 cards (€35).

Order Portal



With our Order Portal, employees login to ordermygiftcard.com and order their physical gift card for posting to the address of their choice. For security, we email your staff with a personal PIN to access the order portal. This PIN also serves as each employee's card Activation Code.

N/A

€5.50 per card.
Minimum order 50 cards (€275).

Please Note: AllGo Mastercard Gift Cards are licenced for delivery to EU countries only.



OPTIONAL ADD-ONS PHYSICAL CARD

Express Order

€1 per card

We will process your order ready for dispatch by overnight courier within **24 hours of payment receipt** (Standard orders are processed within 4 working days).

If your order is not ready for dispatch within 24 hours of payment receipt, we will refund the Express Order charge to you.

Express Order does NOT mean you will receive your order within 24 hours of ordering as payment must be received before cards can be processed.



Personalised Message

€0.50 per card

Your message will be printed in black & white on the DL-sized card carrier inside each card envelope.

Your personalised message will replace the default greeting "Hi, here is your new AllGo Mastercard Gift Card."

Maximum greeting length is 150 characters.



Company Logo

€0.75 per card

Your company logo will be printed in colour on the outside of each card envelope.

You just need to provide us with a high res version of your logo in jpeg or png format.



Greeting Card

€1 per card

We will design and print a colour greeting card with your logo and message.

Our greeting cards are DL size (99m m x 210mm) and are printed in colour on a single side.

Double-sided colour greeting cards are available for €1.75 per card. Min order 200 greeting cards (€200).



Branded Card Carrier

€1 per card

By default, each Gift Card is presented in an AllGo DL card carrier.

This contains important info for the cardholder, including the card's value printed on the reverse side.

We can fully brand the outside of the card carrier with your company logo and colours. Adds 1 week to lead time. Min order 200 card carriers (€200).





OPTIONAL ADD-ONS DIGITAL+ CARD

Express Order

€1 per card

We will process your order ready for emailing to recipients within **24 hours of payment receipt**. (Standard orders are processed within 4 working days).

If your order is not ready within 24 hours of payment receipt, we will refund the Express Order charge to you.

Express Order does **NOT** mean you will receive your order within 24 hours of ordering as payment must be received before cards can be processed.

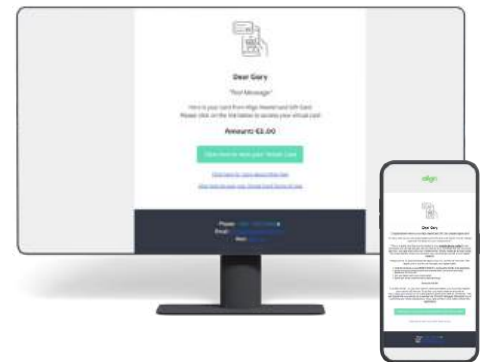


Personalised Message

€0.50 per card

Your personalised message will be included in the digital gift card email sent to each recipient.

Maximum message length is 200 characters.



Branded Email

€1 per card

We will design and broadcast an email with your company logo and personalised message.

This branded email will be sent **BEFORE** the digital card itself is emailed out, and will give recipients advance warning and instructions on activating and using their digital gift card.

Minimum order 200 branded emails (€200).



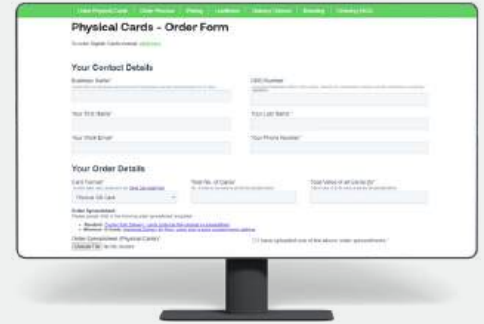
ORDER PROCESS 1

1

Step 1

Place your Order Online

Order online at allgogiftcard.com. You need to upload a spreadsheet of recipients with each order (download the spreadsheet template from the order page).



2

Step 2

Pass the Security Checks

All business clients need to pass regulatory security checks before an order can proceed (a process known as KYB or Know Your Business). This happens in the background based on the business information you provide on the order form.

In some instances, you may be asked to provide additional information before the order can progress – we will let you know if this is the case.

Please Note: We cannot issue your order invoice until these checks are successfully completed.



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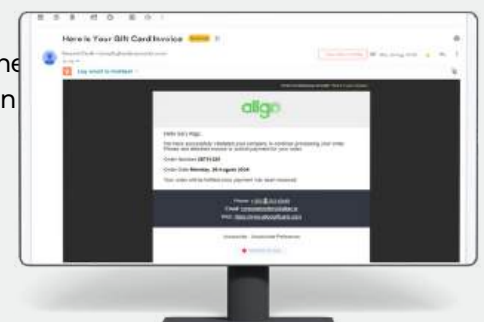
Step 3

Receive Invoice by Email

Once you have passed the security checks, we will email you the order invoice, normally on the same day. The invoice will contain your Individual IBAN to pay into.

Each AllGo Mastercard client is allocated an individual routing IBAN to virtual segregate your funds from other client orders. These IBANs are either German (DE) or Danish (DK).

When you pay your AllGo Mastercard invoice into your Individual IBAN, your funds get routed through your IBAN into the Mastercard Settlement Account in Bank of Ireland. So your IBAN is used only for payment routing and virtual funds segregation.



ORDER PROCESS 2

4

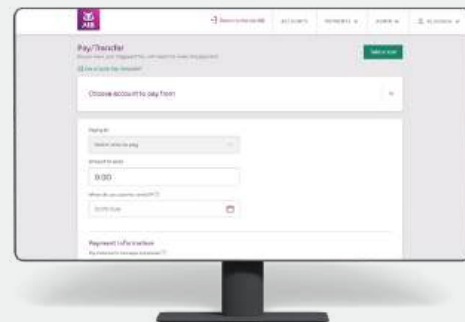
Step 4

Pay Invoice by-

a) Bank Transfer – your invoice will contain a unique IBAN to route your payment directly into your client wallet.

b) Cheque – please allows an additional 5 working days to process your cheque payment.

Please Note: From 1st October 2024, we no longer offer an Pay-By-Card option.



5

Step 5

Order Processing & Dispatch

Standard Orders are processed ready for dispatch within 4 working days of invoice payment receipt.

Express Orders are processed ready for dispatch within 24 hours of payment receipt.

Bulk delivery of physical cards (both standard and express) is by overnight courier. Digital+ delivery is by email to each recipient.



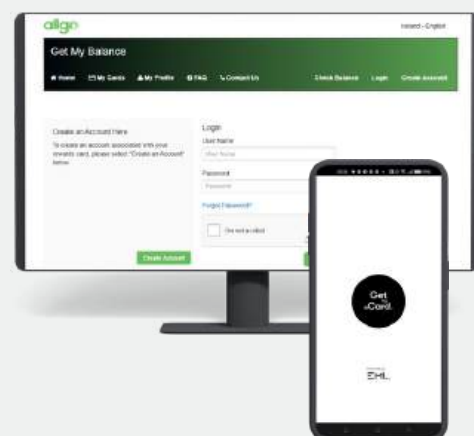
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Step 6

Activation

ALL Mastercard Gift Cards must be registered and activated online by the card recipient.

- **Physical Cards** are activated on algo.getmybalance.com by creating a Cardholder Account, Entering the Card Details together with your **Last Name** exactly as it appears on the card carrier, And the **Activation Code** provided to the order contact. For full details, see allgogiftcard.com/physical-card
- **Digital+ Cards** are activated by downloading the Get My eCard App to your mobile phone. For full details, see allgogiftcard.com/digital-plus



TOP 10 FAQs

AllGo Mastercard Gift Cards – Part 1

Q1. Can AllGo Mastercard cards really be spent anywhere?

Yes, everywhere that accepts Mastercard worldwide, with just a few exceptions.

For legal, regulatory and anti-fraud reasons, the cards cannot be used for - gambling transactions, recurring payments (eg monthly subscriptions or utility bills), charity donations, or any payment or banking services that can result in cash being withdrawn from the cards (eg ATMs, Paypal etc).

There are also a small number of merchants who cannot process pre-paid cards – these include Three Ireland Stores, Vodafone Ireland Stores, and some Circle K, Applegreen and Maxol stations.

Q2. What is the difference between physical and digital?

The AllGo Mastercard physical gift cards are single-load, prepaid gift cards that can be spent instore by swiping through the card machine at checkout or online by first registering the card via allgogiftcard.com for 3D Secure. They can't be added to Google Pay or Apple Pay.

Digital+ cards are emailed to recipients, who can then add them to Google Pay and Apple Pay, allowing them to be spent instore as well as online.

Q3. Can physical cards be added to Google or Apple Pay?

No. Only Digital+ gift cards can currently be added to Google Pay and Apple Pay.

Q4. Do I need to activate my card before spending?

Yes, ALL Mastercard Gift Cards must be activated via allgogiftcard.com by the card recipient. Full activation instructions are sent with each card and can be found for each card type on allgogiftcard.com

Q5. Can I order an unnamed or blank AllGo Mastercard?

Unfortunately not – for Anti Money Laundering (AML) purposes, we require a named recipient for each card in your order. Only this named recipient will be able to activate and use their assigned card.

TOP 10 FAQs

AllGo Mastercard Gift Cards – Part 2

Q6. How do the physical cards work?

The physical card can be spent in practically any business premises that accepts Mastercard by swiping the card through the card machine and signing for your purchase – there's no PIN required.

To spend online, you first register the card via allgogiftcard.com and enable 3D Secure by entering your mobile number. You then simply use the card numbers on any ecommerce website with a verification code sent by SMS to your mobile number to confirm your purchase.

Q7. How do Digital+ cards work?

AllGo Digital+ can be spent online AND can be added to Google Pay or Apple Pay. When you receive your card by email, there is a link to download the Get My eCard App to your mobile (Android or iOS) – this allows your card to be verified by Google Pay or Apple Pay. You can also use the card numbers online on any ecommerce website by first enabling 3D in the Get My eCard App. You can check your card balance and view your transactions in the Get My eCard App on your phone.

Q8. How secure are the funds on the cards?

The AllGo Mastercard Gift Card is an e-money product, issued by EML Money DAC and regulated by the Central Bank of Ireland. All card funds are fully secured in a Settlement Account in Bank of Ireland. Funds in this account can only be accessed to settle card transactions and to pay AllGo for order charges and card fees.

Therefore, in the unlikely event of either AllGo Mastercard or EML Money DAC becoming insolvent, your card funds are secure and the cards will continue to work as normal.

Q9. Do the cards depreciate?

There is no charge to use the AllGo Mastercard Gift Card for the first 12 months after the card is loaded. After 12 months, there is a €3 charge per month on any unused balance. This charge pays for the costs of providing and maintaining the card.

These costs include bank charges, payment processing fees, card funds safeguarding, anti-fraud measures, regulation & compliance, technology platform costs, customer service for cardholders, and company salaries and overheads.

Q10. How long does it take to receive a card?

We can only process orders once we have received the funds to load onto the cards. So leadtimes depend on how quickly the invoice is paid. Standard orders are processed ready for dispatch within 4 working days of payment receipt. Express Orders are processed ready for dispatch within 24 hours of payment receipt.

For physical cards, delivery of both standard and express orders is by overnight courier. For digital cards, delivery is to the individual recipient by email.

MORE INFO

Ordering the AllGo Mastercard

For all details on the AllGo Mastercard Gift Cards and to order online, please visit -

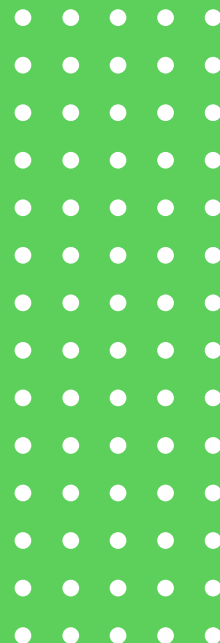
- **Physical Cards:** allgogiftcard.com/order-physical-cards
- **Digital+ Cards:** allgogiftcard.com/order-digital-cards

Using the AllGo Mastercard

For any questions about using the AllGo Mastercard Gift Card, please visit our dedicated cardholder pages on allgogiftcard.com. Here you can watch videos, read FAQs, download the User Guide, and get all the info you need to get the most out of your gift card.

Terms & Conditions

For the full terms & conditions of ordering and using the AllGo Mastercard Gift Cards, please visit allgogiftcard.com/terms-and-conditions



CARDHOLDER CHARGES

Charge	Physical Card	Digital Card
FX Charge	2.75% of transaction value <i>When using the card outside of the Eurozone</i>	2.75% of transaction value <i>When using the card outside of the Eurozone</i>
Account Management Fee	€3 per month on any unused balance after 12 months	€3 per month on any unused balance after 12 months
Replacement Card Charge	€20 per card	€5 per card

ABOUT

ALLGO GROUP

AllGo's mission is to deliver success through people.

Our core values are at the centre of everything we do -

- 1. Proactivity
- 2 Professionalism
- 3. Positivity



AllGo Group is an award-winning Irish company that delivers success through people. Our products and services are used by thousands of businesses to engage, reward and recognise the people who help them succeed – from employees to channel partners to customers.

Founded in 2010, we serve clients in Ireland, UK, EMEA and growing.

Our industry-leading brands include-

- **AllGo Mastercard Gift Card** - used by over 8,000 Irish companies each year, this is the leading B2B gift card for rewarding employees on the €1000 tax-free Small Benefit Scheme.
- **Amplify** – providing a world-class technology platform for managing employee recognition, incentive & reward programmes.
- **AllGifts.ie** - Ireland's largest instant gift voucher website.

