

Allgo Rewards

Mastercard Gift Card



V2.5 | 06.11.2023



The Allgo Mastercard Gift Card is brought to you by Allgo Rewards - 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 via allgogiftcard.com.



Allgo Mastercard – Digital+

The Digital+ card can be spent online and instore by adding to Google Pay / Apple Pay.

There is also an Online-Only option for clients who wish to restrict use of the card to eCommerce transactions only.

Physical vs Digital - which is right for my company?

The Physical Gift Card offers in-person card distribution and simplicity of use for recipients. Physical cards are bulk delivered by 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 each individual recipient. Digital+ cards **can** be added to Google Pay / Apple Pay.

Both formats need to be registered and **activated by recipients** via allgogiftcard.com. Both offer a huge choice of spending options – virtually any business or ecommerce site worldwide accepts Mastercard. See below for full product descriptions, ordering & delivery details, optional add-ons and pricing.

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.



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.



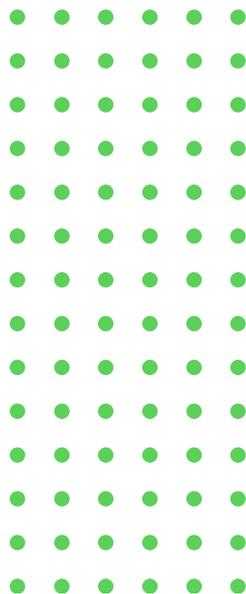
10. Funds held securely in segregated Irish bank account.



11. Dedicated cardholder website - 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.

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.

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 allgo.ie/mastercardorder, 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.

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 allgo.ie/mastercardorder, 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 provided via a card offer link emailed directly to each individual recipient.

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** via allgogiftcard.com by entering their mobile number, which is then used to confirm online purchases by SMS.



Did you know?

There is also an **Online Only** digital Mastercard for clients who wish to use the card for ecommerce transactions only.

Online Only cannot be spent instore or added to mobile wallets.



BASIC FEATURES & CHARGES

Feature

Physical Card



Digital+ Card



Card Format

- Physical Mastercard Gift Card
- Emailed Gift Card

Delivery Options

- Bulk Delivery by Courier
- Email Delivery directly to each individual Recipient

Spending

- Online
- Instore (Swipe & Sign)
- Abroad
- Online
- Instore (Google Pay / Apple Pay)
- Abroad

Card Charge (per order)

- **€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+

DELIVERY OPTIONS & CHARGES

Feature

Physical Card



Digital+ Card



Bulk Delivery

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

N/A



Individual Delivery

€3.50 per card

€0 individual delivery by email



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.

Minimum order 10 cards (€35).

Order Portal

€5.50 per card

N/A



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.

Minimum order 50 cards (€275).

Important: Allgo Mastercard Gift Cards are licenced for delivery to EU countries only.

OPTIONAL ADD-ONS PHYSICAL CARD



Express Order

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

€1 per card

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

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

€0.50 per card

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

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

€0.75 per card

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



Greeting Card

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

€1 per card

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

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

€1 per card

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



Google Pay / Apple Pay

With Digital+, recipients can add their digital Mastercard to Google Pay or Apple Pay.

Online-Only is the non-Google Pay / Apple Pay digital option (no additional charge).

€1 per card



Express Order

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

€1 per card

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.

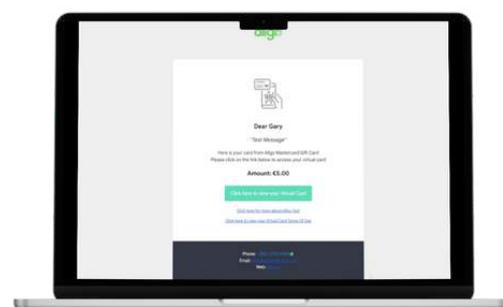


Personalised Message

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

Maximum message length is 200 characters.

€0.50 per card



Branded Email

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 emails (€200).

€1 per card



ORDER PROCESS

1

Step 1

Place your Order Online **NEW**

Order online at allgo.ie/mastercardorder. 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 **NEW**

All business clients need to pass regulatory security checks before an order can proceed (a process known as KYB or Know Your Business). You may be asked to submit an online security questionnaire. We cannot issue your order invoice until these checks are successfully completed.

3

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 the bank details to pay into.

4

Step 4

Pay Invoice by-

- Bank Transfer** – your invoice will contain your unique IBAN to route your payment directly into your client wallet.
- Debit / Credit Card** – your invoice will contain a Stripe link to pay securely online (3% fee applies).
- Cheque or Cash.**

5

Step 5

Order Processing & Dispatch

- Standard Orders** are processed ready for dispatch within 4 working days of invoice payment receipt. For digital cards, delivery is by email to each recipient.
- Express Orders** are processed ready for dispatch within 24 hours of payment receipt. For physical cards, bulk delivery of both standard and express orders is by overnight courier.

Before dispatch, Allgo will email an **Activation Code** to the order contact, which will need to be given to each card recipient for card activation.

6

Step 6

Activation **NEW**

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

To activate your Physical Gift Card -

- Click **ACTIVATE MY CARD** on allgogiftcard.com
- Click **Login or Create Account**.
- In your account, go to **My Cards**, and click **Add a Card**.
- Enter your **Card Details**, your **Last Name** exactly as it appears on the card carrier, and the **Activation Code** provided to the order contact.

Digital+ cards are activated by downloading the **Get My eCard App** to your mobile phone.



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. 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.

TOP 10 FAQs

Allgo Mastercard Gift Cards - Part 2

Q6. 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. You can check your card balance and view your transactions in the Get My eCard App on your phone.

Q7. How do Online Only cards work?

You receive an email with your Allgo Mastercard card numbers, which you can then use on any ecommerce site worldwide. To avoid any security issues, we recommend that you register the card via allgogiftcard.com and enable 3D Secure. Registering your card will also allow you to view all your Online Only transactions.

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 Rewards 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

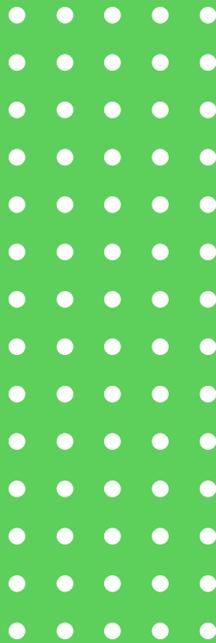
For all details on the Allgo Mastercard Gift Cards and to order online, please visit allgo.ie/allgo-mastercard-gift-card

Using the Allgo Mastercard

For any questions about using the Allgo Mastercard Gift Card, please visit our dedicated cardholder website, 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/tsandcs



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 REWARDS

Allgo's mission is to help people work better & happier.

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

1. Proactivity
- 2 Professionalism
3. Positivity



Allgo is award-winning reward & recognition company, serving over 6,000 clients with a range of innovative products such as-

- **Allgo Recognition Hub**
employee recognition & reward platform
- **Allgo Incentive Hub**
points-based incentive & customer loyalty platform
- **Reward Hub eVouchers**
self-service digital gift voucher portal
- **Allgo Mastercard Gift Card**
tax-free universal gift card (Small Benefit Scheme)
- **AllGifts.ie**
consumer and SME instant gift voucher website

Founded in 2010, Allgo manages incentive, reward & recognition programmes in Ireland, UK, EMEA, & Australia. Our client base includes some of the best known and largest companies globally, including-

