

## Cardholder User Guide

### The card

You receive one envelope containing the payment card. Please save the letter that the card is fastened to. The letter contains important information including the customer ID (Kund ID) that is necessary in case contact with Paygoo Direct is needed. You also need the customer ID to block the card or to check the balance or transactions online. Once the card is received, please notify the issuing authority so the card can be activated for use.

### PIN

The PIN will be given to you by the authority who issued the card to you. The PIN can either be provided on paper or in an e-mail. Please remember to keep your PIN safe – do not share the PIN for the card with anyone.

The PIN is also used as a password for the Paygoo Direct self-service portal on <https://direct.paygoo.se/>

### How to use the web portal

You access the self-service portal on <https://direct.paygoo.se/> - choose "For Cardholders" and "Handle Card".

Through the portal you can see the card balance, see transactions on the card and block the card (if it is lost). To use the self-service website, you need the customer ID printed on the back of your card (in the top right corner) and the PIN.

### How to register the card for online use

Before you can use the card online, please visit our website and register your billing information and enroll your card to 3D Secure. Please follow the steps below:

- Go to <https://direct.paygoo.se/card/register>
- Enter the customer ID from the back of the card (top right corner on the backside of the card) and your PIN for the card.
- Fill in your name, address, e-mail and mobile number

The card is now registered for online use.

### Cash withdrawals rules

The card can be used for cash withdrawals in ATMs, however there is a limit of 2.000 SEK pr day.

### Limits to spending on card

The card can be used online and in stores where Mastercard is accepted. If you wish to use the card online, please add a billing address and mobile number to the card through the self-service portal.

The following transaction types are restricted on the card:

- Money transfer
- Payments to financial institutions
- Payments to video tape rental stores
- Betting, wagering, lottery, gambling tickets or chips

### Contactless payments

You can use the card for contactless payments. To activate this feature on the card, you must complete a chip & PIN transaction. After that, you can use the card for contactless payments.

### Paygoo Direct customer support

If you have any issues with the card, you can contact Paygoo Direct customer support through e-mail [Direct@Paygoo.se](mailto:Direct@Paygoo.se) or through the online contact form on <https://direct.paygoo.se/>

When contacting the support team, you will be asked to provide the customer ID from the card. **Please note:** Paygoo Direct cannot reissue the PIN to you. Only the issuing authority can do so.