

Paygoo[®]

/ Direct

User guide
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Quick description

The overall system works on the principles of orders, cards and users. Cards are created and retrieved by first ordering them.

Cards will be delivered and become interactable. Cards will be manageable by users and restricted depending on the user's assigned roles.

Where do I start?

The first thing that is required to start any process is to have access to the portal.

A local administrator will have been onboarded directly by Paygoo and can create further access for other users.

If this step has been completed, you may refer to "How do I grant access to my colleagues?" instead for adding more users.

How do I grant access to my colleagues?

Only users with the role of "Administrator" may create additional users for your organization.

This role is assigned to the first user of the organization and is determined during the initial onboarding process.

An "Administrator" may navigate to the top-right corner menu and select the "Users" page. This page provides an overview of all users created within your organization.

It also contains a button in the top-left corner labelled "Create new user".

Pressing this button will lead to a new page containing a registration form for either "Cardholder" or "Employee" users. You must decide which type of user you want to create.

A "Cardholder" has no administrative rights and can only view their assigned cards. This type of user is not required in any way and exists solely if your company wishes to associate cards with an account username.

An "Employee" is intended for other members of your organization and has access to viewing and managing your organization's cards and orders. Additional roles can be assigned to an employee later by your local administrator.

The form requires the following information for an employee:

- The user's first name.
- The user's last name.
- The user's date of birth.
- The user's e-mail address.
- The user's phone number.

A username is automatically generated for the user and can be regenerated by pressing the double-arrow icon on the right side of the username field.

Once the form has been submitted and the user created, the “Administrator” must return to the “Users” page and click on the newly created user.

This will take them to the individual user’s page, where the user can be managed. A newly created user will automatically be in the “Inactive” state and must be activated for login attempts to be successful.

The “Administrator” can activate the user by navigating to the top-right corner button with a lightning-bolt icon, labelled “Actions”, where an “Activate user” option will be available.

How do I manage my users’ roles?

Only an “Administrator” can manage other users’ roles.

The current available roles are:

- Approver: The user gains access to approve/reject action performed by other users, including card activation, card refilling or fund transfers.

“Contributor” and “Administrator” are also existing roles, but can’t be assigned by anyone else than Paygoo AB.

More roles might be created in the future.

How do I log in to the portal?

Login happens on the login page, which can always be found at the top-right of the portal’s navigation. Here, you will find a link labelled “Log in”. Alternatively, if you are on the front page, you may also look for the “For card administrators” section and press the button labelled “Go to login”.

Once you have arrived at the login page, you can enter your username or email, which must be provided to you by your local administrator, along with the password they have created for you.

If your user account has not been enabled yet, the login will fail. In that case, you must contact your local administrator and ask them to enable your account.

If your login is successful, you will be asked to provide a one-time security code, which will be sent to the email address registered to your account.

If you have forgotten which email address is registered to your account, you can always ask your local administrator for assistance.

Alternatively, your administrator has the option to configure your account so that you may use other login methods, such as BankID or Freja.

How do I order cards?

To complete an order, you must follow these steps – you can read more about each step below:

- Log in to the web portal & click the orange button “Place an order”
- Choose which type of card you want to order; how many cards you want to order and confirm the delivery address. Finish by clicking “Place order” and “Confirm”.
- Click “Go to order”. You must now approve the order by clicking the lightning in the top right corner and choose “Push” and “Confirm”. Please check that all details are correct before pushing the order through to Paygoo.
- Paygoo will now approve the order, pack the cards and ship the cards to you. For each step you will receive an e-mail notification.
- Once you receive the cards, you must mark the order as received and complete the order.
- The cards are ready; you can add money to them and retrieve the PINs.

Log in and place an order

First, you must use your provided user credentials to log in via the web portal’s login form. This form can be found at the top-right corner of the navigation bar, labelled “Log in,” depending on your language preferences.

Once logged in, you will be presented with an overview called the “Dashboard”. Navigate to the top-right corner menu where your username is displayed, and press “Orders”. This will take you to a page showing an overview of all existing orders. Locate and press the button at the top-left labelled “Place an order”.

Alternatively, you may click the large orange button on the dashboard labelled “Place an order”, which serves as a shortcut to the ordering page.

Ultimately, you will arrive at the ordering page. Here, you are required to specify the following information:

- Which type of card you want.
- How many cards you wish to order.

You will also have the option to provide a comment on the order. This field may contain any information you might find useful to have written down, either for your own or others sake.

The delivery address will be prefilled from the onboarding process of your organization but always make sure to double check the information.

If you have made it this far, you are now ready to place the order!

But I don’t have a stationary delivery address

During onboarding, your company details will be reflected in your organization. Should you be in a situation where your physical location changes based on different offices within your organization, you will always have the option to provide an alternative delivery address for each order.

- The delivery address must contain:
- Street name and house number.
- City name and postal code.

A reference of your own choosing.

Completing and pushing the order through to Paygoo

Following order placement, the order is in an unconfirmed state. What needs to be decided now is whether to cancel or push the order.

Cancelling the order will simply end its lifecycle early, and it can be archived.

Pushing the order, however, is the equivalent of confirming it. This action will notify Paygoo of a requested order of cards. Paygoo will either decline or approve the order, attach and package cards to the order, and finally ship them.

While the above happens, you simply must wait.

Once your order has been packaged and shipped, the status will immediately change to “Shipped”, and you will be notified via e-mail.

The order has been received. What should I do now?

Once the package has arrived at the delivery address, you must go to the order and click “Mark as received”, and afterwards “Complete order”. Otherwise, you won’t be able to manage the cards within.

Once this has been done, the lifecycle of the order has ended, and its cards are now at your disposal.

Can I download all cards from a specific order?

Yes! All cards attached to an order can be downloaded into an .xlsx-file (Microsoft Excel Workbook). This may be useful, when using the “Bulk” features of the platform, especially if you are intending to handle a lot of cards at the same time. This feature becomes available after the order has been shipped.

You may navigate to any desired order and scroll down to the “Cards” section. Here you will find a button, to the right, named “Save to file”.

The basic information contained in the file are the columns:

- Customer ID
- The masked card PAN
- Card nickname (if any)
- Expiration date
- Order number
- Card type
- Name of the user who ordered the card

How do I activate a card?

Any user with the role of “Contributor” may navigate to the menu in the top-right corner of the page and find the “Cards” page. On that page, locate the button labelled “Activate a card” in the top-left corner.

Clicking this button will take you to another page where you must select a desired card from a list of inactive cards.

Additionally, you must provide the following information:

- A valid reason for activating the specified card, which will be reviewed by your local approver(s).
- A desired activation amount in SEK to be loaded onto the card.

If all the required information is provided, an activation request will be saved, and your local approvers will be notified.

If approved, the card will become active immediately and be loaded with the specified funds. If the request is rejected, you will be notified of the decision. This simply cancels the activation attempt but still allows the card to be activated again in the future.

I can't select or type in a specific card when trying to activate one

This may occur if the card's order hasn't been confirmed as "Received" and later "Completed".

Only cards in a valid status, and its order in a valid status may be activated. All other cards are filtered away.

Please navigate to the order and check its status, and if it has been completed.

What does "Activation locked" mean?

"Activation locked" is a status of a card that happens right after activation. It is a security measure that ensures that the card can't be used after loading it with funds, until it is unlocked again. In other words, activating a card is a 2-step process.

This opens for the possibilities of shipping a card to a cardholder with funds, without the card being usable.

Once a card is received by the cardholder and should be ready for use, you must navigate to the card and select "Activation unlock" from the actions-menu in the top right corner.

Unlocking the card is not available to the end cardholder and *must* be performed by an authorized user.

How do I retrieve the PIN for a card?

The PIN can be retrieved in three ways:

- You can send the PIN in an e-mail directly to the cardholder.
- You can download the PIN in a pdf file, print it and hand it over to the cardholder in person
- You can download PIN for cards from the same order.

Please note that the PIN can only be retrieved for cards with a positive balance. Hence you must add funds to a card before the PIN can be retrieved.

Send PIN via e-mail

You can send the PIN in an e-mail directly to the cardholder. Navigate to the correct card and click the lightning in the top right corner. Choose "Send PIN". Enter the e-mail address you wish to send the PIN to and choose whether the e-mail should be in Swedish or English. Write a comment and approve by ticking the box. Finish by clicking "Confirm PIN sending".

An e-mail is now sent to the e-mail address. The e-mail contains a 6-digit code and a link to the web portal where the cardholder will get the PIN for the card. The cardholder must follow the link in the e-mail and enter customer ID from the back of the card and 6-digit security code from the e-mail.

The PIN will now appear on the screen.

If the PIN is lost, the 6-digit security code can be used to regain access to the PIN.

Download PIN in printable pdf file

You can download the PIN in a pdf file, print it and hand it over to the cardholder in person

Navigate to the correct card in the web portal and click the lightning in the top right corner. Choose “Print PIN” and confirm. A pdf file containing the PIN will now be downloaded to your computer and you can print it on a local printer.

If you choose this option and you wish to post the PIN to the cardholder (rather than handing it over in person), please make sure to post card and PIN in separate envelopes.

Download PIN for cards from the same order

You can download PIN codes in PDF format for either the entire order or a selection of cards. To begin, go to the order page. In the Cards section, you'll find a button labeled “Download options”

By default, this button is disabled—it becomes available once you select cards from the list.

To the left of each card in the list, there's a checkbox you can tick to select cards for download. At the top of the table, there's a button showing “0”, which indicates how many cards have been selected. Clicking this button opens quick filtering options, such as all cards or only active cards, to help you manage your selection more easily.

Once you've selected the desired cards, click the “Download options” button. This will allow you to download the PIN codes for the selected cards.

The downloaded file contains one page per card. You can match each PIN to its corresponding card by checking the Customer ID, which is printed on both the PIN paper and the card envelope.