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# OnePay Mastercard® guide



ENGLISH

onepay

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## Need to get in touch?

### Online help centre:

[www.onepay.co.uk/help](http://www.onepay.co.uk/help)

### Email:

[theteam@onepay.co.uk](mailto:theteam@onepay.co.uk)

### To report your card lost or stolen, please call customer services:

0113 320 1900\*

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\* Calls are charged at your standard network rate, calls from mobiles may be higher.

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# Managing your card and account



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**You must ensure your card is activated to start using it.**

**To use 'My OnePay' app or the Online Portal**

- Download the 'My OnePay' from your app store or go online to [www.onepay.co.uk](http://www.onepay.co.uk), click 'Register Now'. For this you'll need:
  - Your OnePay customer number (10-digit number on the front of your card)
  - Your mobile number or email address

**Once you have registered your account using the 'My OnePay' app or the Online Portal you will be able to use them to:**

- Check your balance
- View your PIN
- Send money to OnePay Select customers
- View your transaction history
- or; 'Become a Select customer'.



My OnePay



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# Managing your card and account



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**The ‘My OnePay’ app and the Online Portal both benefit from security features that help to protect you and your account from fraud.**

When you register and log in for the first time, we will send a One Time Password to you via the email address or mobile phone number you gave us on application.

This is a security check to ensure it is you.

This security check will be repeated so it's important you remember to keep your personal details up to date.

Please let us know if you change your mobile phone number or email address.

The OnePay app is only supported by selected devices running on iOS 9.3 and above or Android 5.0 and above. OnePay does not charge you for using the OnePay app, however your mobile operator may charge you to access the app. Access and usage may be restricted by signal limitations. Apple is a trademark of Apple Inc, registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android/Google Play is a trademark of Google Inc.

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# Your Personal Identification Number (PIN)



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There are three ways you can access your PIN.

By calling our automated telephone service

Call 0113 320 1900\* and choose the 'hear your PIN' option using your telephone or mobile keypad. Make sure you have your OnePay card with you when you call.

Follow the voice prompts and once you have passed security, you'll hear your PIN.

Through the 'My OnePay' app or Online Portal

Log in to your online account via the 'My OnePay' app or Online

Portal and go to the 'My Card' screen. Select "Card Details" followed by 'Show PIN'.

When you receive your PIN you can change it to a 4-digit number you can remember, that is only known to you. You can change your PIN at selected ATMs, just follow the on-screen instructions.

You can use your PIN at ATMs to check your balance and withdraw money or when paying in stores.

**Never share your PIN with anybody else, not even OnePay staff. We will never ask you for it.**

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\* Calls are charged at your standard network rate, calls from mobiles may be higher.

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# Using your OnePay card

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**You will need to activate your card via your app, Online Portal or by calling 0113 320 1900\***

## **Withdrawing money**

Withdraw money at most ATM's worldwide that display the Mastercard logo.

## **Use in store**

Your OnePay card has 'contactless' functionality. This means you do not have to type in your PIN when paying for items up to £45 (in the UK), simply tap the card reader with your card.

You will need to first use the chip & PIN to make a normal payment to activate contactless.

When using your card in the UK to make contactless payments, every now and then you may be asked to enter your PIN for transactions under £45. This is likely to happen if you make 5 contactless transactions in a row.

\* Calls are charged at your standard network rate, calls from mobiles may be higher.



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You can use your contactless card wherever this icon is shown:



If you are unsure whether the contactless function on your card has been activated, check your Online Portal or the OnePay app.

You can ask for cashback free of charge when using your OnePay card in shops that offer this service (at merchants discretion).

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### Online shopping

You can use your OnePay card online. Remember to use secure websites, look out for https:// and the lock icon in the URL.



<https://onepay.co.uk>

For safety tips including keeping your OnePay card and account safe, visit the resources section of our website [www.onepay.co.uk/resources](http://www.onepay.co.uk/resources)

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# Primary & Select customers

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**If you haven't yet completed our additional identification checks, you will be a Primary customer.**

## **Primary customer benefits**

- Receive wage payments from an agency that works with OnePay
- Use your card to spend in store and online
- Withdraw cash at ATMs
- Multilingual support online and by phone
- Check your balance, transaction history and retrieve your PIN on your Online Portal and app

**As a Primary customer, your card account will be automatically suspended after 12 months unless you complete further identification checks to become a Select customer.**

## **Select customer benefits**

- Access your account number and sort code
- Receive money from any individual or organisation with a UK bank account
- Increased limits on purchases, loads and account balances\*\*
- Keep your OnePay Card Account for as long as you like \*\*\*



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Becoming a Select customer is easy and can only take a couple of minutes. Simply log in to the 'My OnePay' or the Online Portal, click the 'Request my account details' button and follow the on-screen instructions. You will need to provide us with some additional ID, so please have your ID documents with you.

Visit [www.onepay.co.uk/select](http://www.onepay.co.uk/select) for more information on becoming a Select customer.

\*\*See your terms & conditions for full details of packages, fees and limits.

\*\*\*Card must be renewed after 24 months

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# Important information



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## Important information

Resources: visit [www.onepay.co.uk/resources](http://www.onepay.co.uk/resources) for multilingual downloads such as:

- Keeping your card and account safe
- Tips on preventing fraud
- Information on how to get the most out of your OnePay card and account

## Help centre:

Got a question? Visit our help centre to view frequently asked questions and answers about OnePay [www.onepay.co.uk/help](http://www.onepay.co.uk/help)

Terms & conditions: for full account terms & conditions including information on fees charged to your account are available at [www.onepay.co.uk/terms](http://www.onepay.co.uk/terms).

Summarised terms & conditions: for a condensed version of our terms & conditions, available in multiple languages, visit [www.onepay.co.uk/help](http://www.onepay.co.uk/help)

Modus UK Limited (trading as 'OnePay') is a company registered in England and Wales (No. 05934955). Registered address: Mayfield House, Lower Railway Road, Ilkley, West Yorkshire, LS29 8FL. The OnePay card is issued by PSI-Pay Ltd pursuant to a license by Mastercard® International Incorporated. PSI-Pay Ltd is authorised and regulated by the Financial Conduct Authority of the United Kingdom under the Electronic Money Regulations 2011 (register reference 900011) for the issuing of electronic money.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Using the OnePay card and account is subject to our terms & conditions that can be viewed and downloaded at [www.onepay.co.uk/terms](http://www.onepay.co.uk/terms).

**Keep this card with you,  
so you know how to  
contact us if you need to.**

**Report your card  
lost or stolen:  
0113 320 1900\***

**onepay**

\* Calls are charged at your standard network rate, calls from mobiles may be higher.

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# We're here to help

**Online help centre:**

[www.onepay.co.uk/help](http://www.onepay.co.uk/help)

**Email:**

[theteam@onepay.co.uk](mailto:theteam@onepay.co.uk)

**Call:**

0113 320 1900

**Write to us:**

OnePay, Mayfield House,  
Lower Railway Road,  
Ilkley, LS29 8FL

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