



HELLO!

WELCOME TO
UPAY

Upay User Guide 2026



Upay is a digital wallet that gives you payments, stamp cards, loyalty and more from the comfort of your mobile, tablet or computer.

Upay links to a variety of shops, restaurants, cafés and bars across the world. When you pay with your Upay account, businesses provide you with rewards on the Upay app.

With Upay, you can either pay with your phone's QR code or your **RTYC gold card**.

Upay also comes with other modules including event booking, online payments, online ordering for pick-up & delivery and voucher rewards.

REGISTRATION

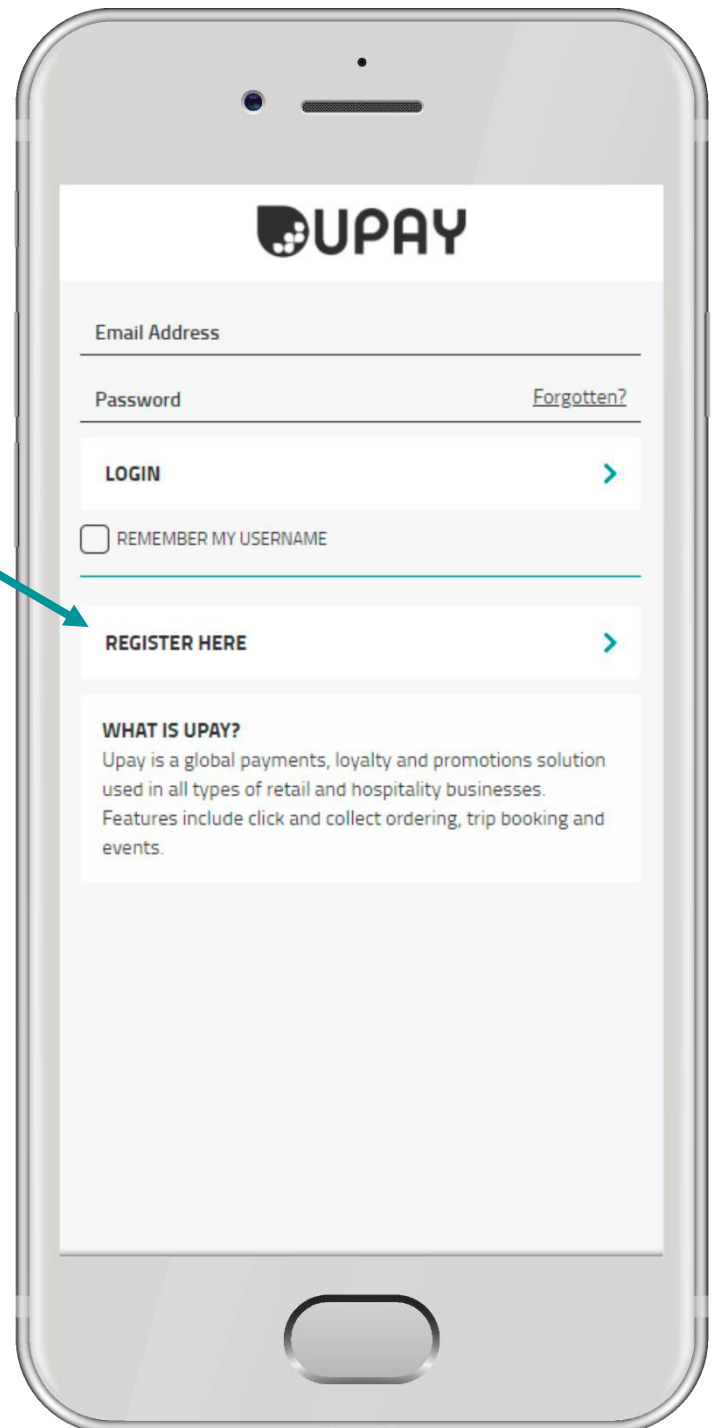
To register for an account go to www.upay.co.uk or download or free Upay app from the App Store or Google Play.

Click the register button and complete the registration process.

REGISTRATION

Enter your company's Affiliate ID and your email address.

"RTYC" is the Affiliate ID for Royal Temple Yacht Club

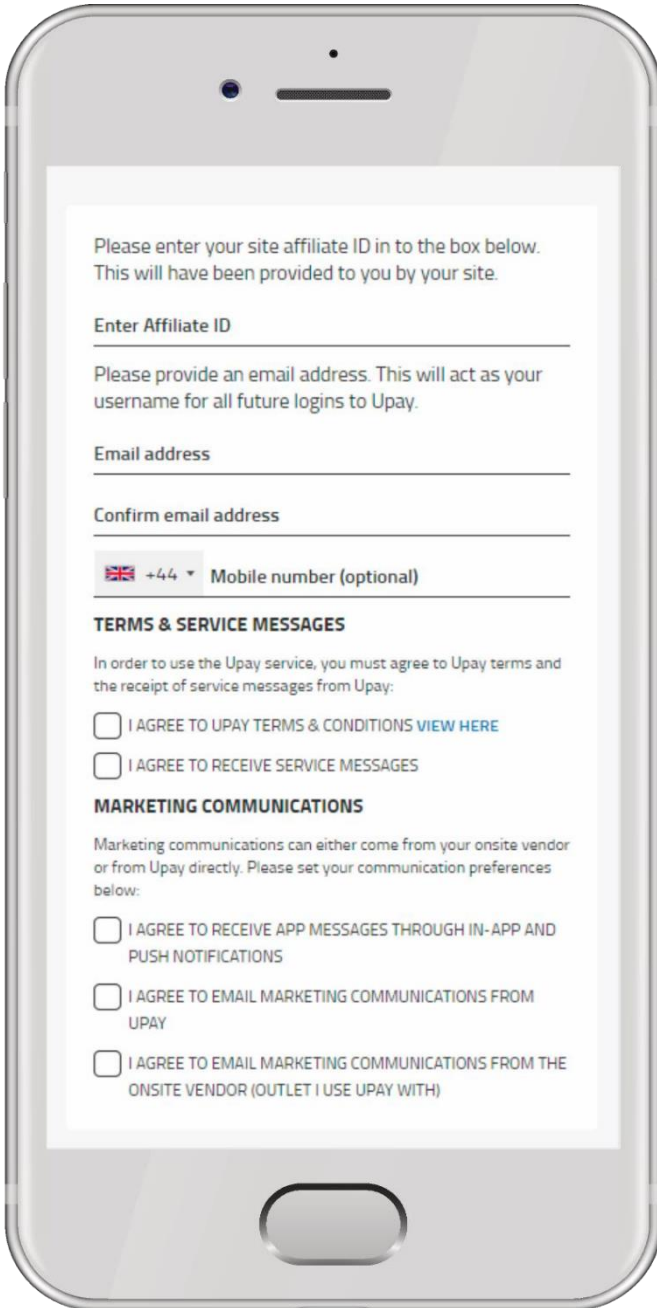


Then review the Terms and Conditions and set your communication preferences.

Please note, in order to set up a Upay account, you must agree to the Terms and Conditions plus the acceptance of service messages. Marketing communications are entirely your preference but if you choose not to accept, you may miss out on important and exciting messages and deals!

On the next screen, you may be asked for your Card or User ID.

Your User ID can be found on the till or via Web Collect . Each member has a User ID and a card number. You should use your user id to register for Upay as your card number can change.



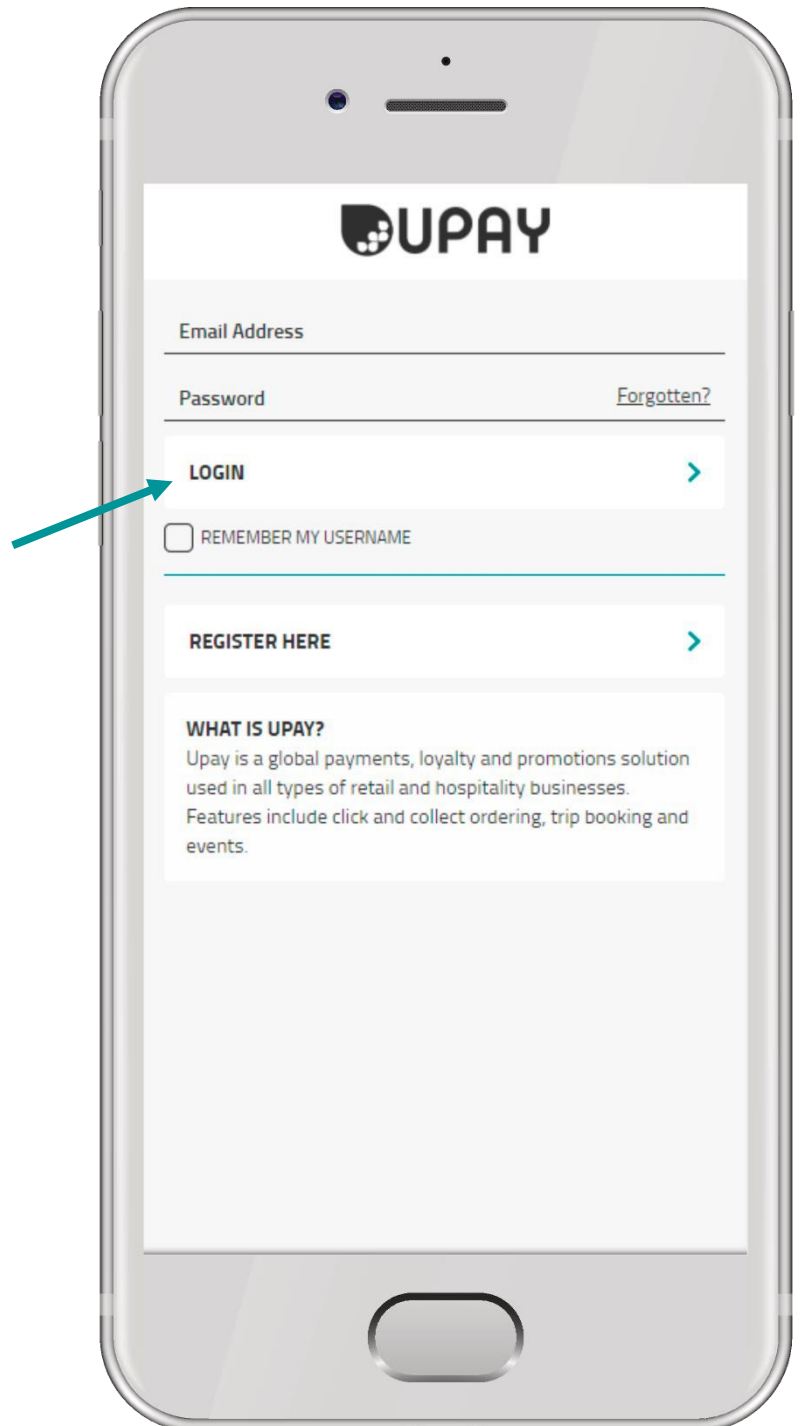
If you do not know your Affiliate ID, User ID or Card ID, please ask at the till on-site.

LOGIN

Once registered, login to Upay by going to www.upay.co.uk or by downloading the Upay app from the App Store or Google Play Store.

Click the login button and enter your username and password.

Your username will be the email address you have registered with.



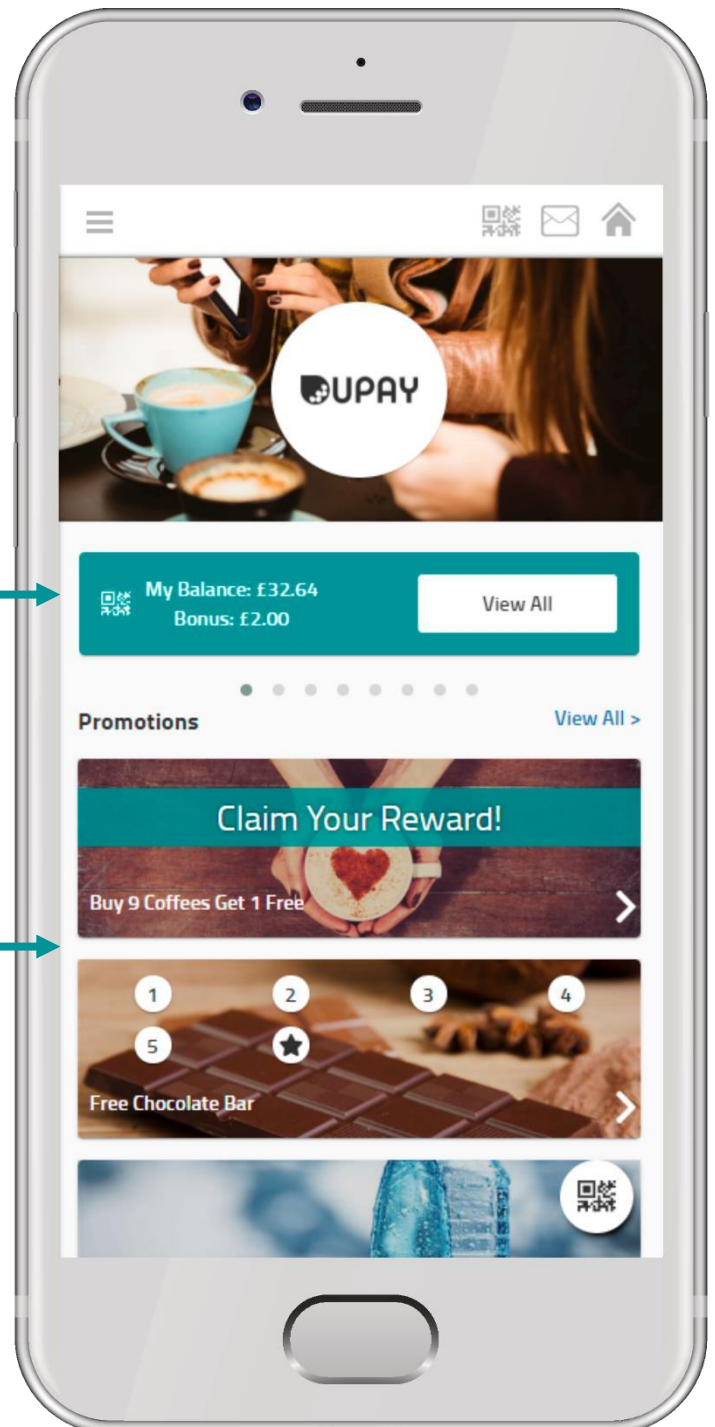
HOME

The Home screen allows you to see key information about your account.

Swipe the carousel for quick access to your balances, promotions, top-up, order ahead, events, documents, receipts and account settings.

Scroll down to view:

- > Promotions >
- Documents >
- Events
- > Online Payments
- > Spend Activity

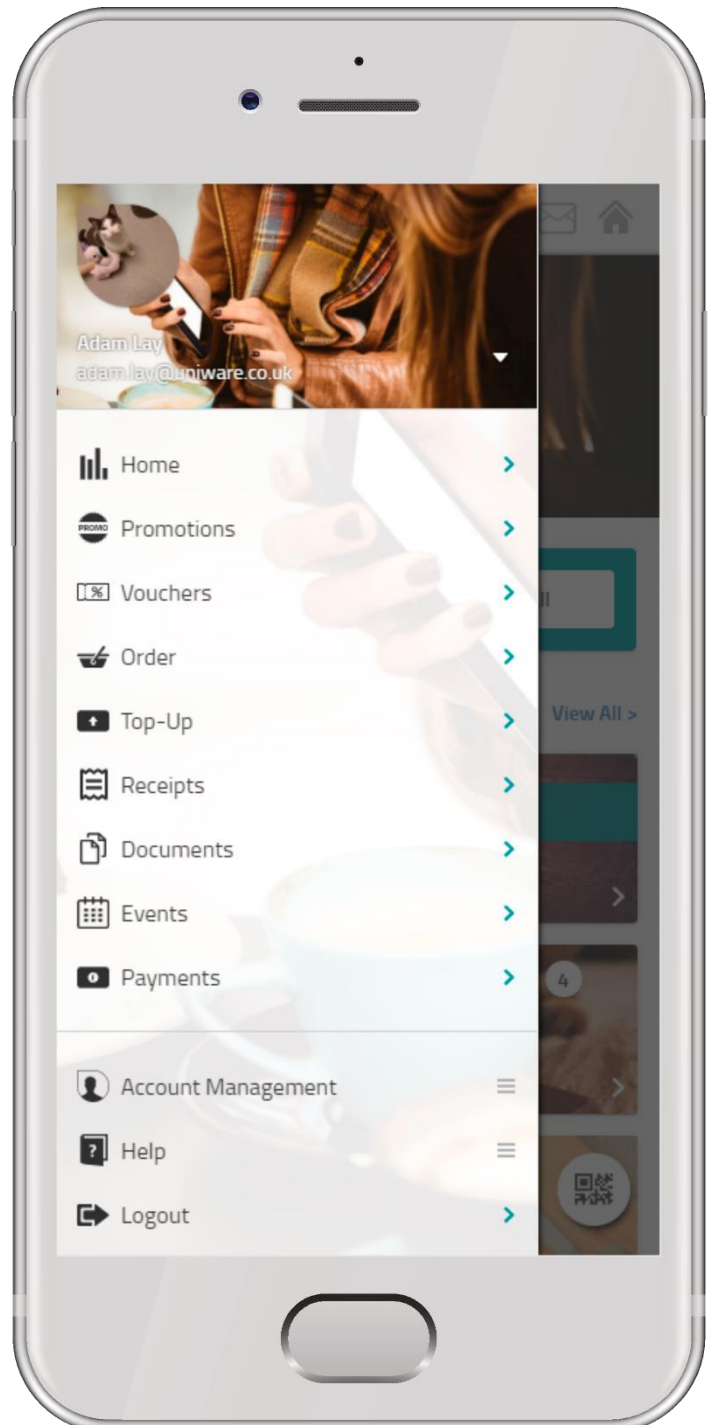


MOBILE MENU

The mobile menu is accessed from the 'burger' menu icon on the top left-hand side. Clicking this pulls out the menu drawer from the left-hand side of your mobile.

Access your available features from this menu.

This includes all key features that are shown on the home screen plus others including Help and Logout.



DESKTOP MENU

On the desktop site you can access the Upay menu from the 'burger' menu at the top right-hand side.



HI ADAM

HOME

View All	Get Deals	Top Up
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Promotions

[View All >](#)

Claim Your Reward!
Buy 9 Coffees Get 1 Free

Free Chocolate Bar

Soup & a Roll

Water & Chewing Gum

Documents

[View All >](#)

Lunch Menu

Breakfast Menu

Events

[View All >](#)

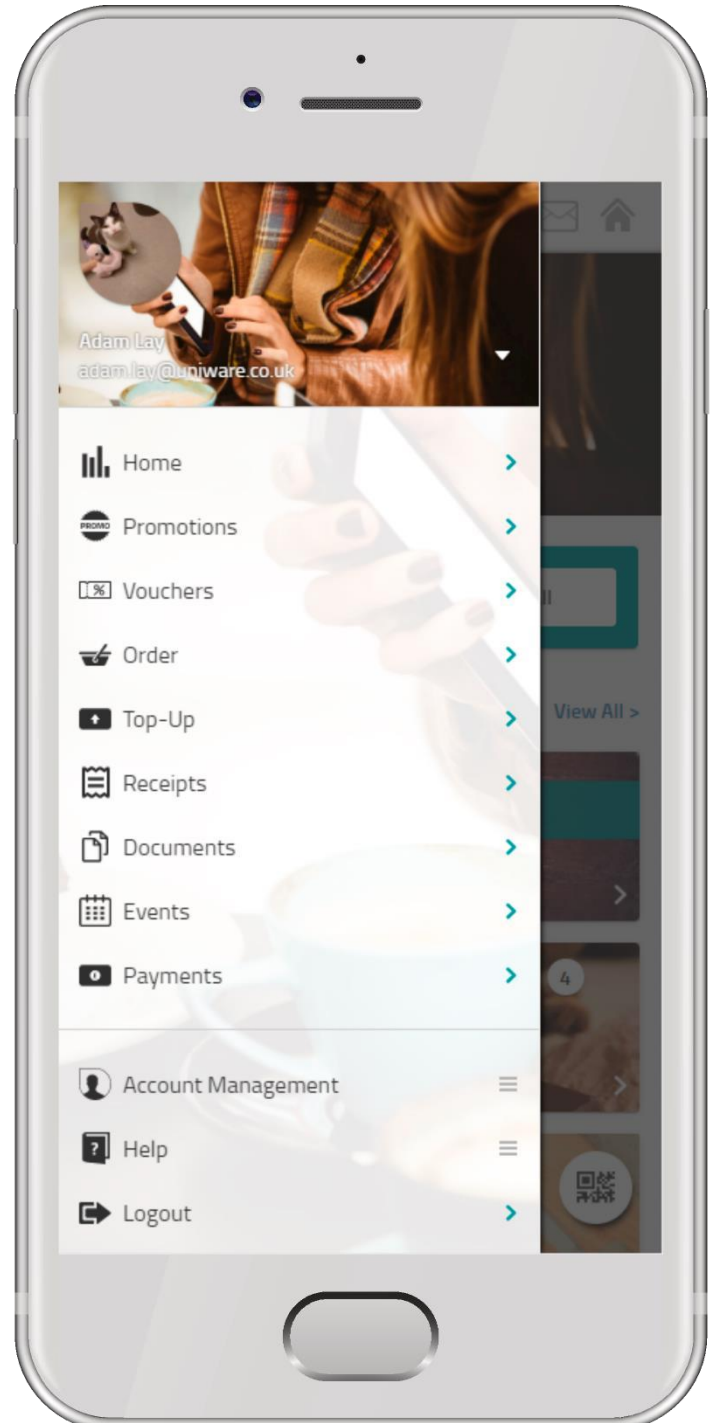
EVENTS

LOYALTY

Some sites allows you to accumulate loyalty points when you make purchases on site or via the Order module.

Your loyalty points accumulation is visible on the home screen via the balance carousel or 'Scan Now' QR code.

You will be shown a loyalty points total and its corresponding value. You will be able to redeem your loyalty points at the till or in the Order module when making a purchase.

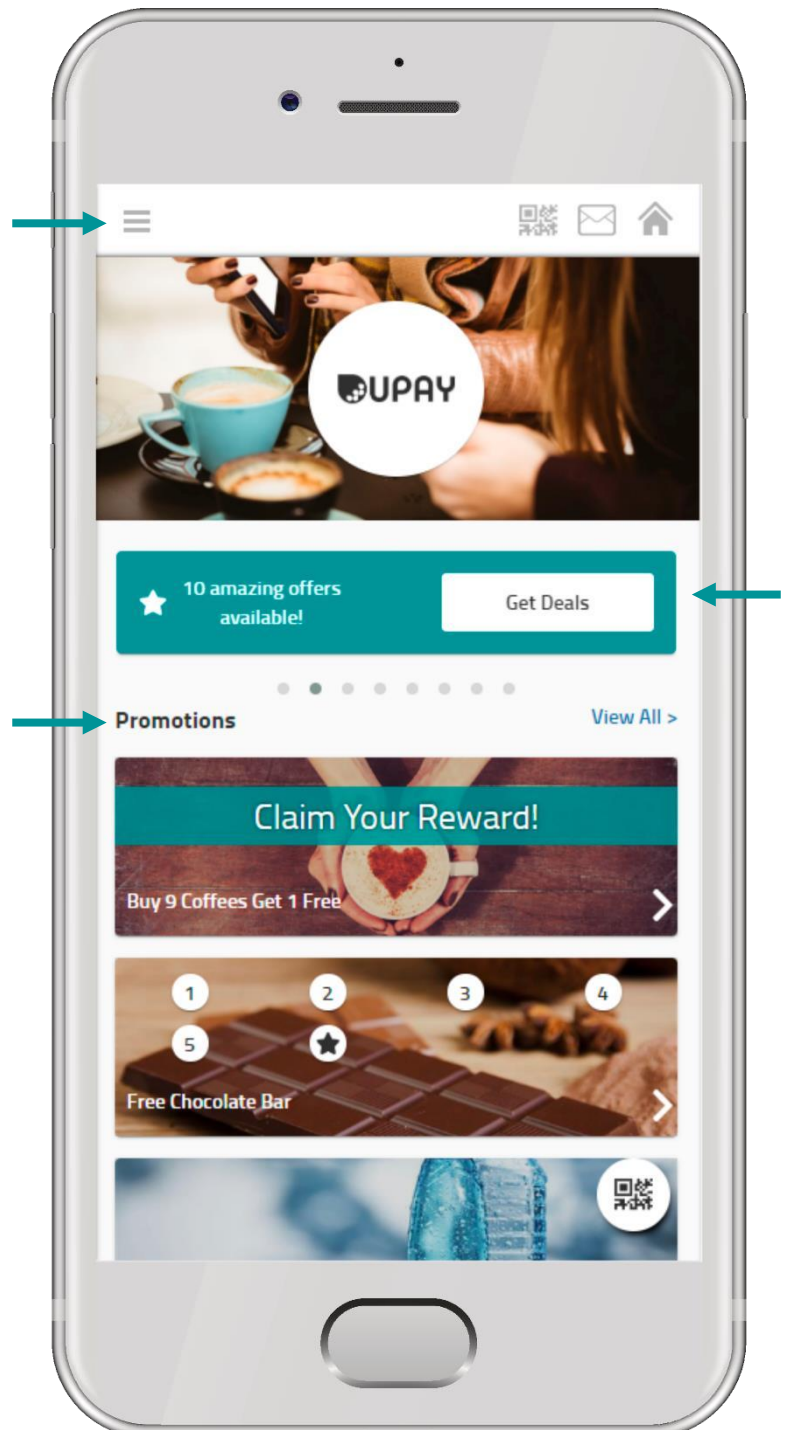


PROMOTIONS

Promotions can be set by your retailer for discounts, meal deals, stamp cards and more.

You can see available promotions in different areas of the app including:

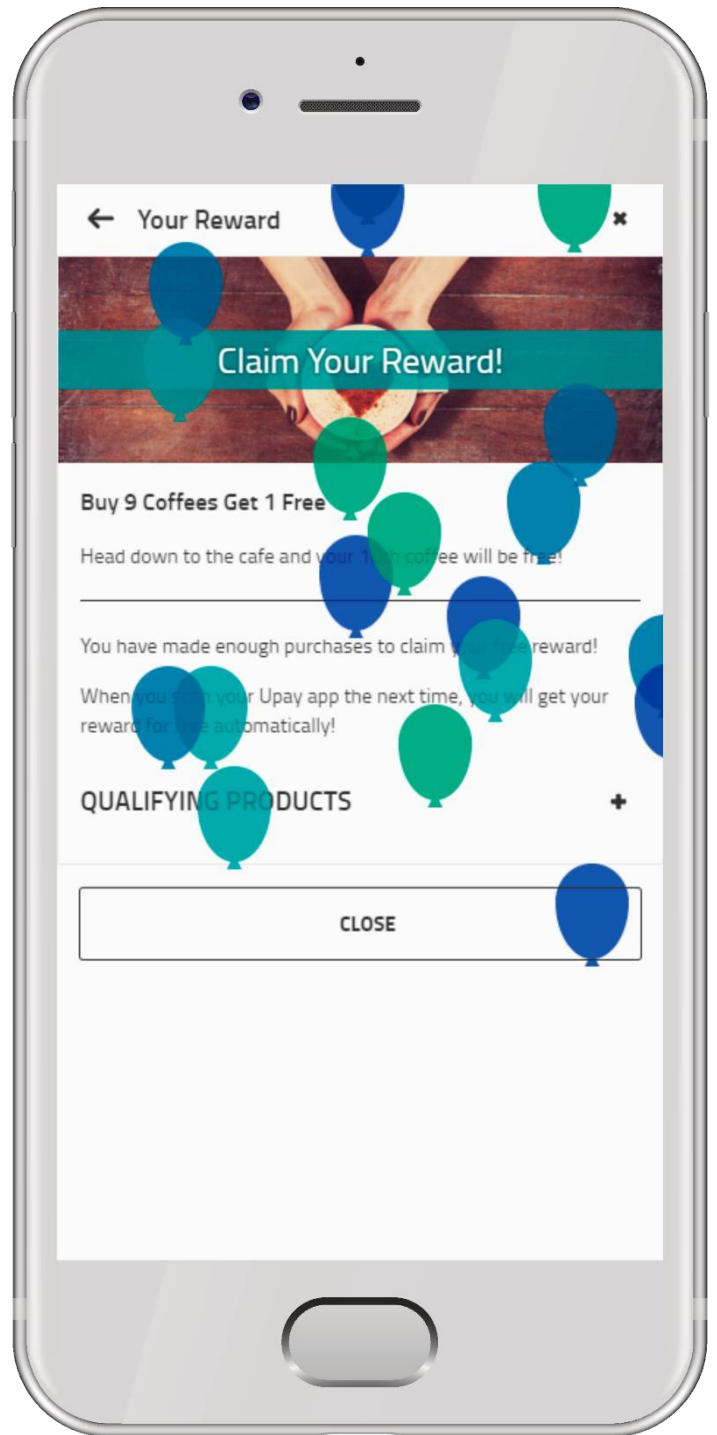
- > The carousel on the home screen, press 'Get Deals'
- > Up to 4 promotions are listed on the home screen, click 'View All' to see the full list
- > Via the main menu



REDEEMING PROMOTIONS

When purchasing qualifying products, promotions will be applied automatically.

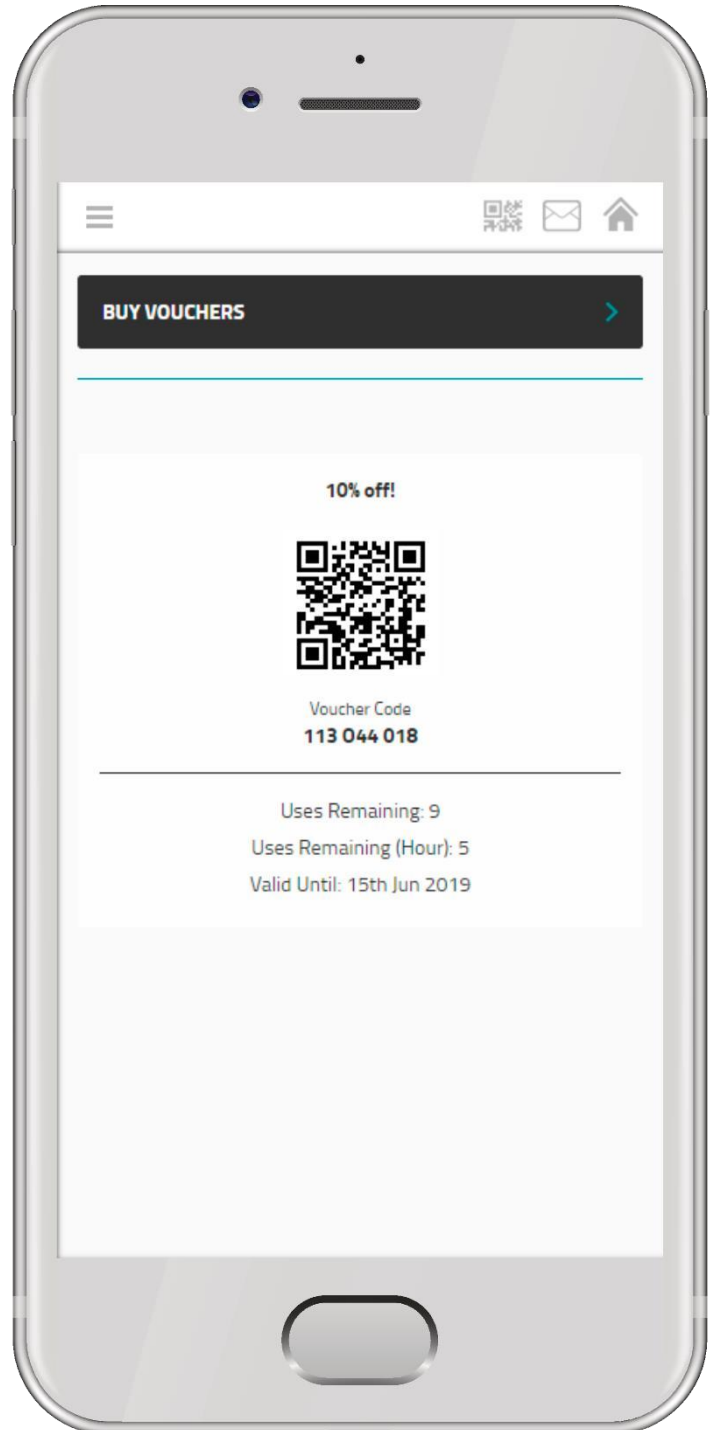
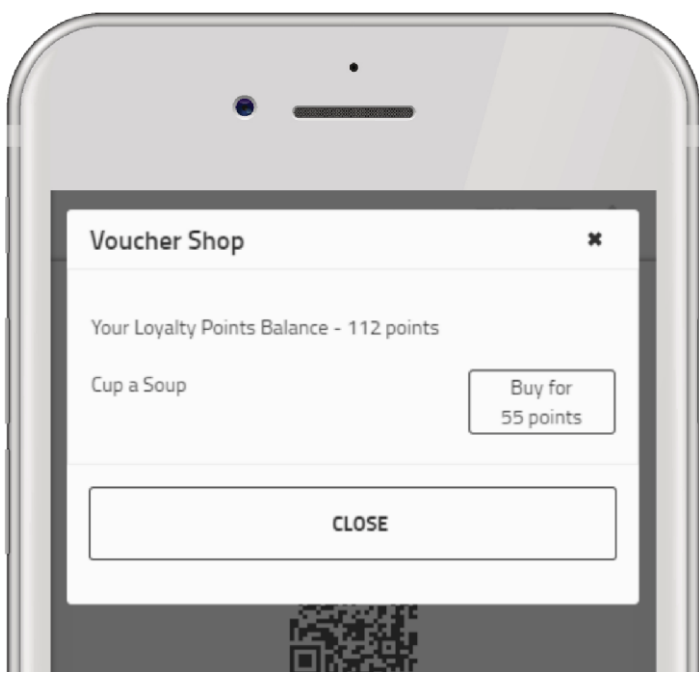
For 'stamp card' promotions such as, 'Buy 9 Coffees Get 1 Free', you can track your accumulation every time you buy a qualifying product. A tick will cover the numbered circles in your promotion.



VOUCHERS

The voucher system enables customers to purchase vouchers with a cashless balance or loyalty points or vouchers can be issued as a reward by the retailer.

Vouchers can then be redeemed by scanning the QR code in the Upay app, a printed receipt or a specially designed printed voucher issued by the retailer.



If vouchers are available, you can access this from the main menu.

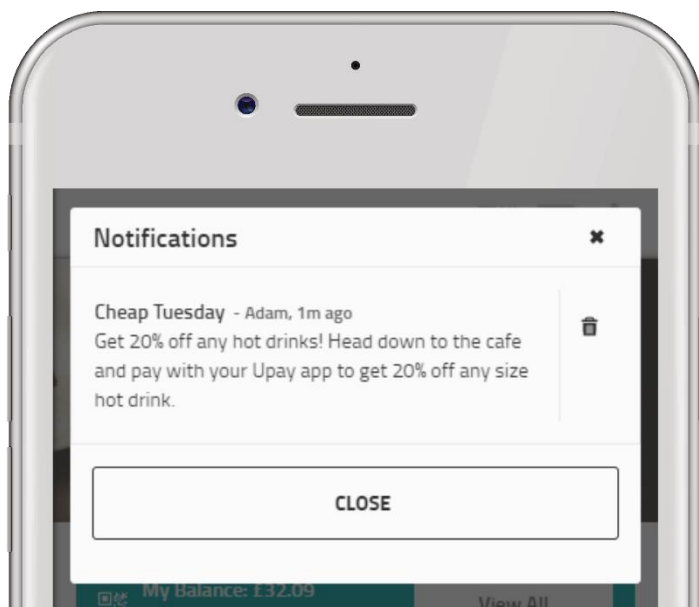
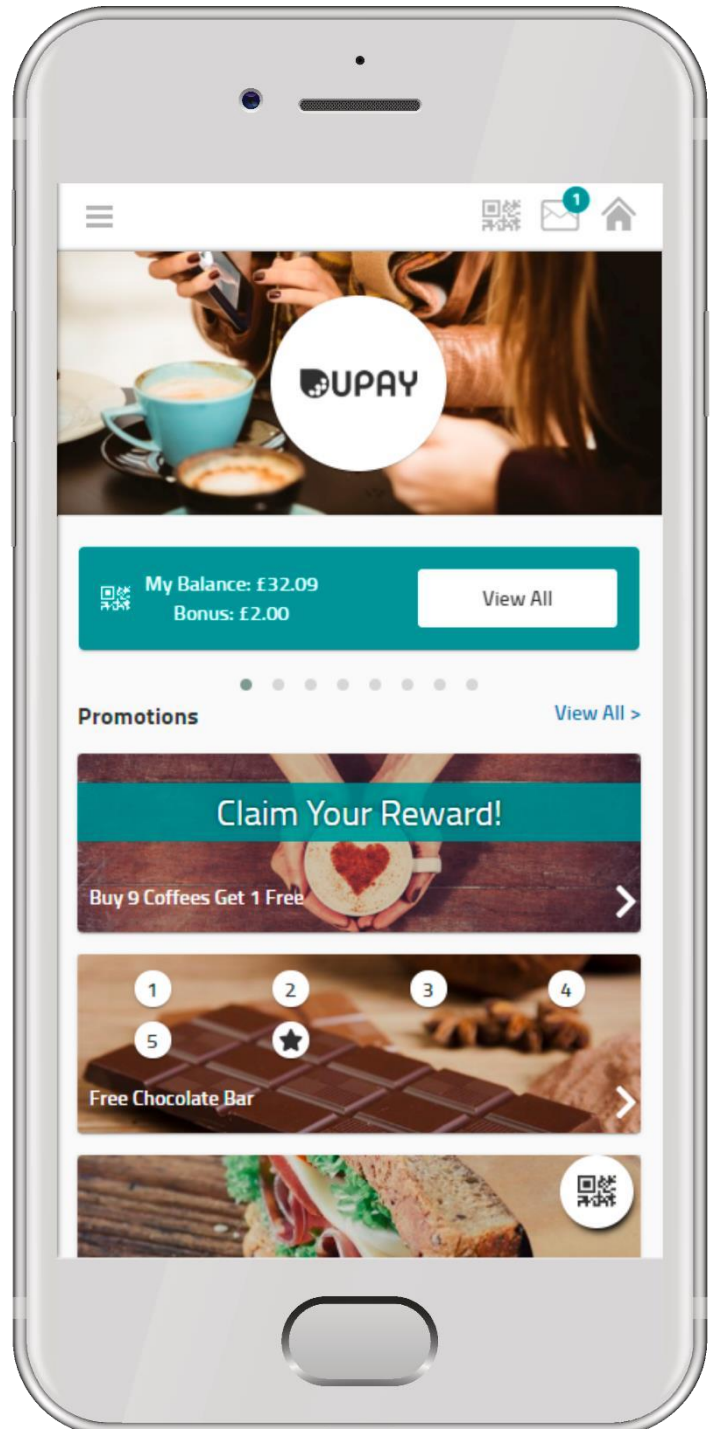
NOTIFICATIONS

Upay will ping you helpful notifications, such as low balances and other system related messages.

Your outlet(s) may also send you messages about latest news and offers.

Unread notifications will show in the header.

Marketing messages are optional, you can set your preferences in 'Account Management'.

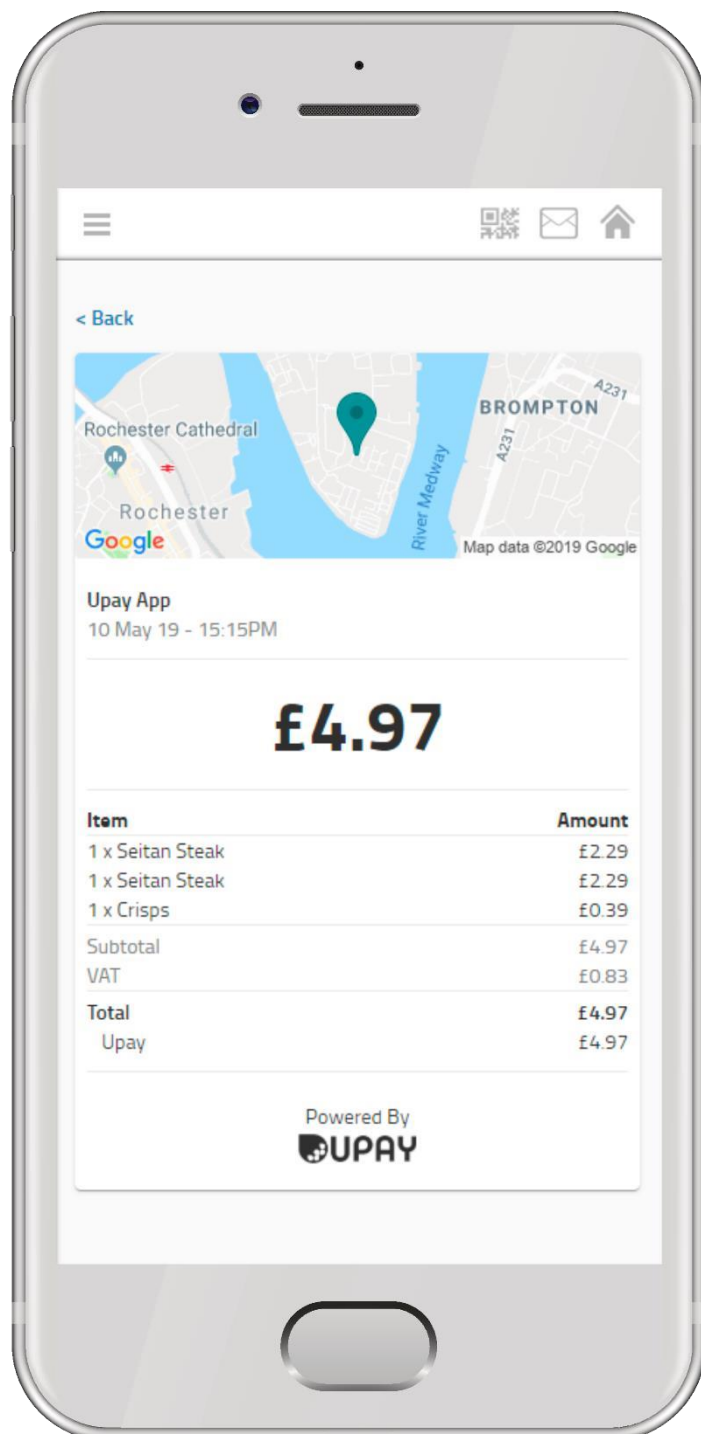
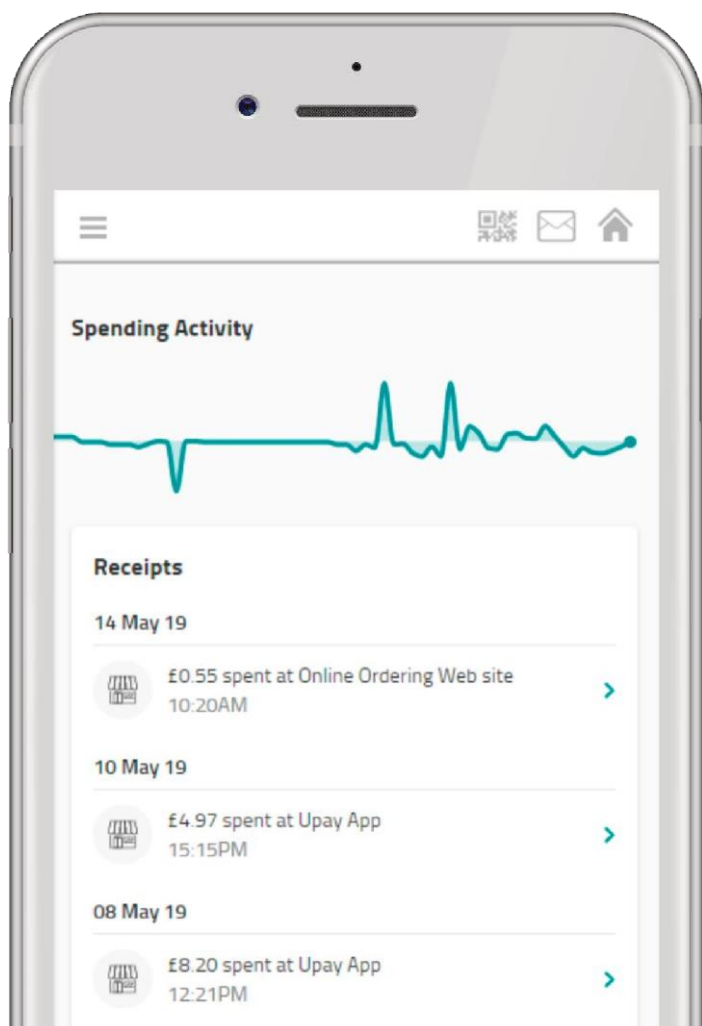


If vouchers are available, you can access this from the main menu.

RECEIPTS

Your spending activity can be accessed from the bottom of the home page or via the main menu under 'Receipts'.

Click on a receipt item to see what, where and how you purchased.

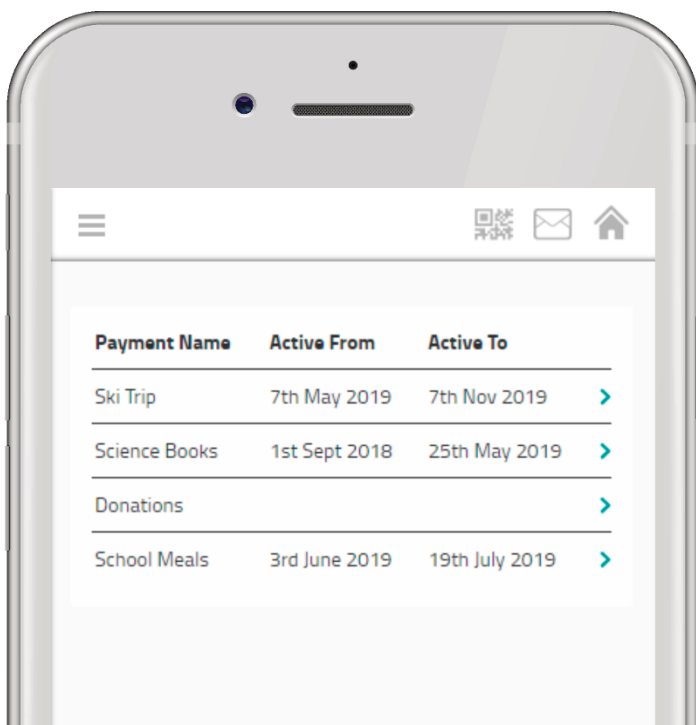
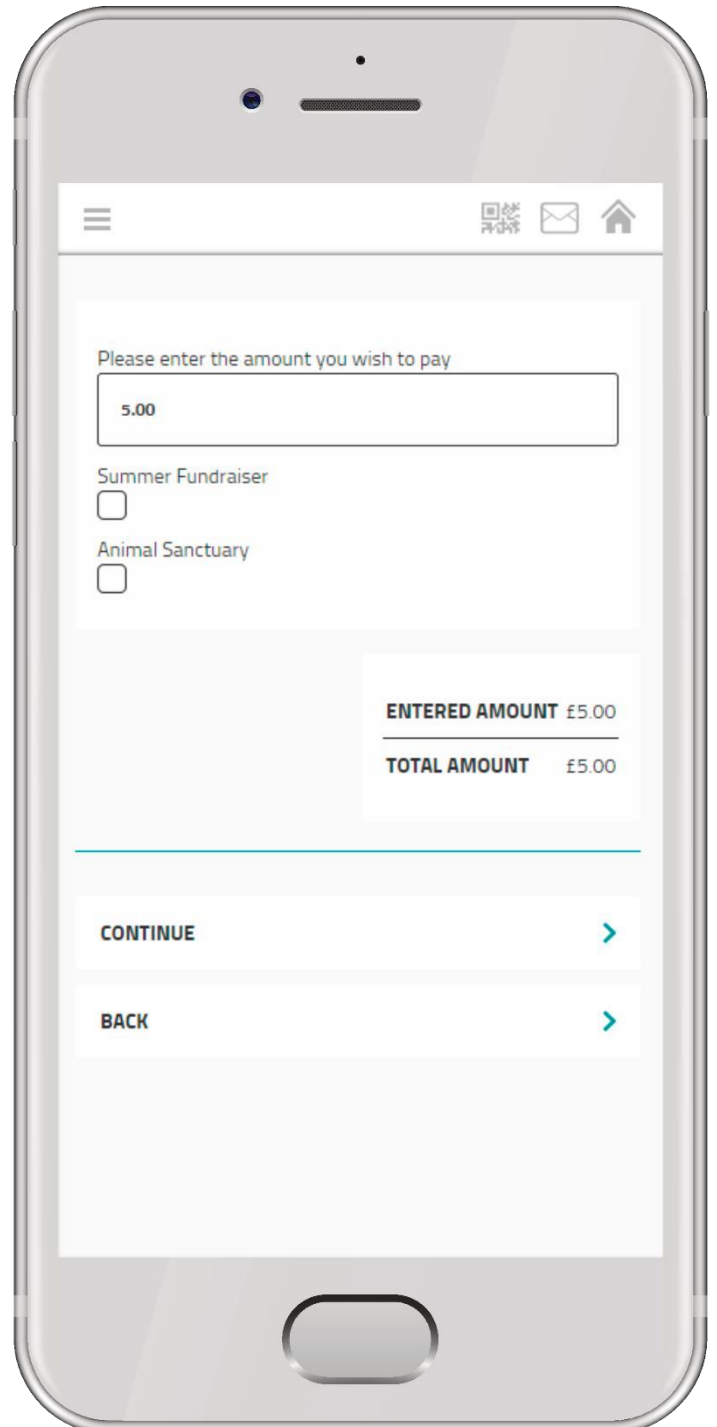


PAYMENTS

This is an area in Upay where you can make multiple or single payments for a specific event, membership, trip or fee.

You can access Payments via the home screen or main menu.

This feature will only show if your site has granted you access to this.



EVENTS

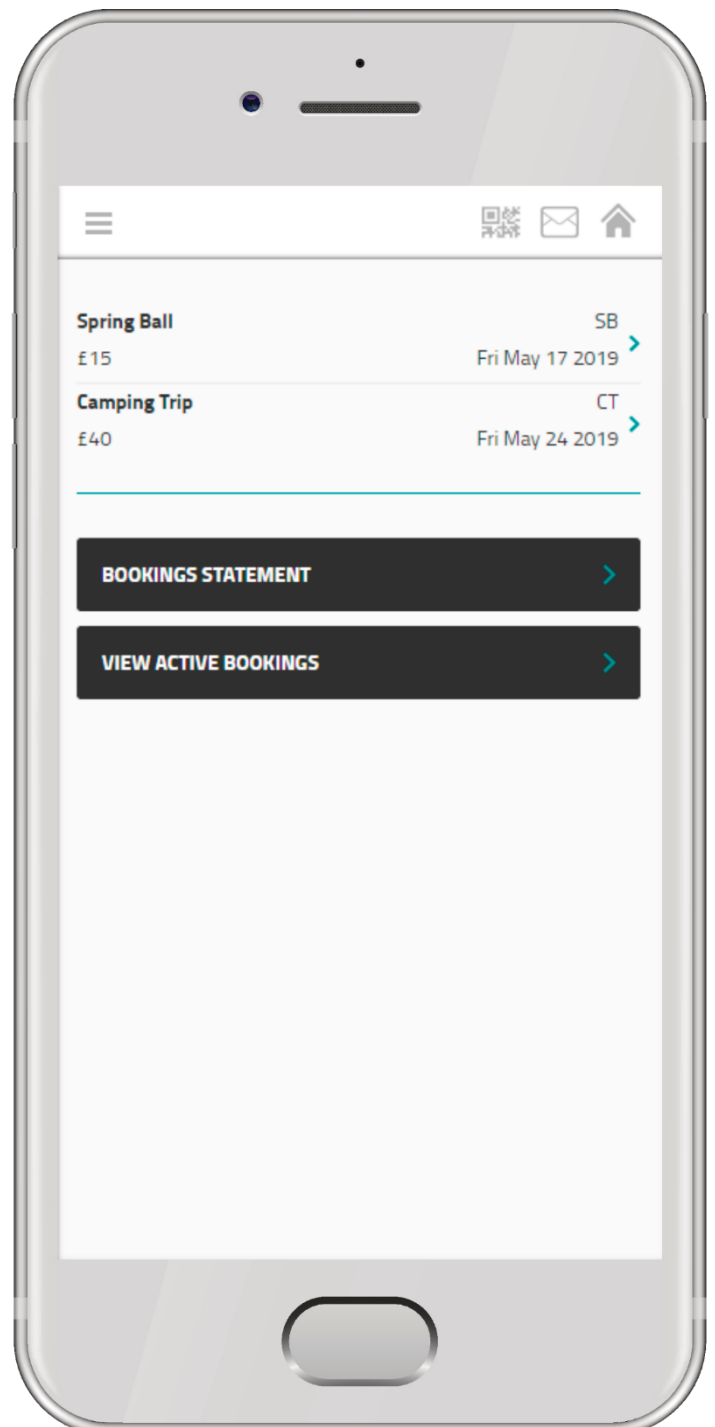
Book onto exciting events that your site is running.

See information including the attendance list, menus and choose meal options for your event (if applicable).

If the event allows it, you can not only book for yourself, but for other guests too!

You can access Events via the home screen or main menu.

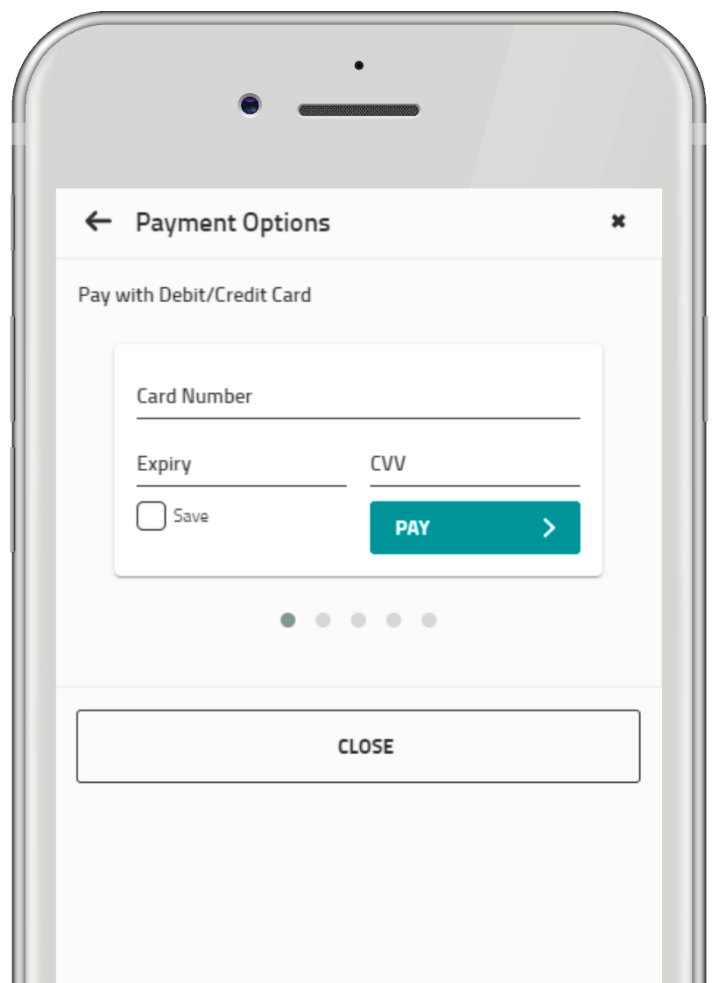
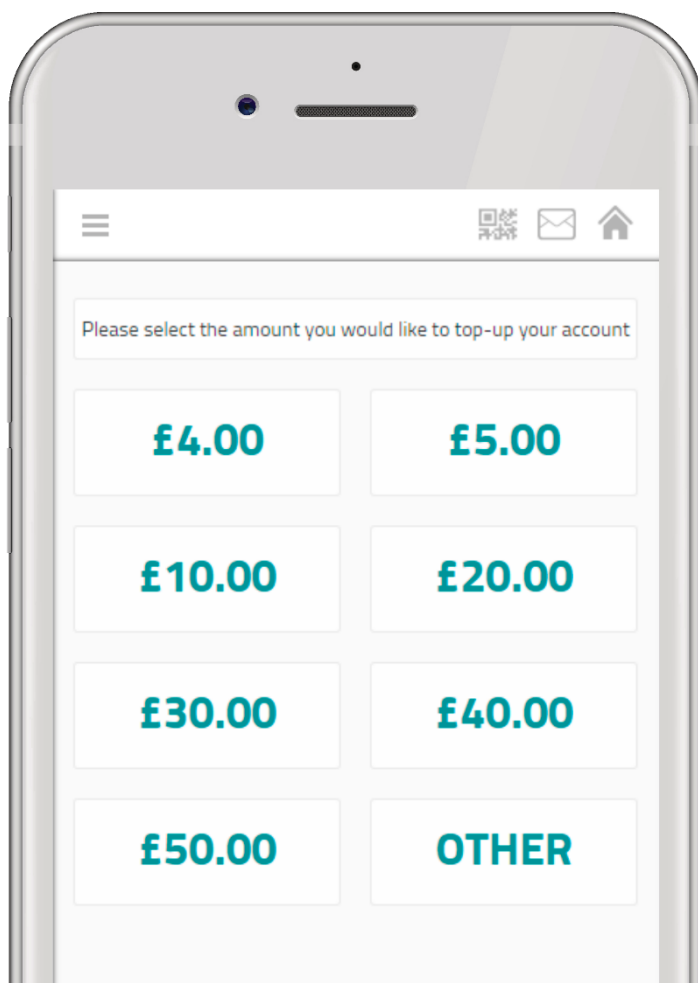
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PAY AS YOU GO TOP-UP

Pay as you go top-up allows you to top-up your account in a manual, adhoc way. If you click on Top-Up from the home screen or main menu you can choose how much you want to top-up or enter another value. [Please note, if your site does not allow alternative top-up methods \(Payroll/Guest\) you will be taken straight into the top-up workflow.](#)

Pay as you go top-up is a great and easy way to top-up whilst on the move, giving you complete control over when and where you want to add money into your account.



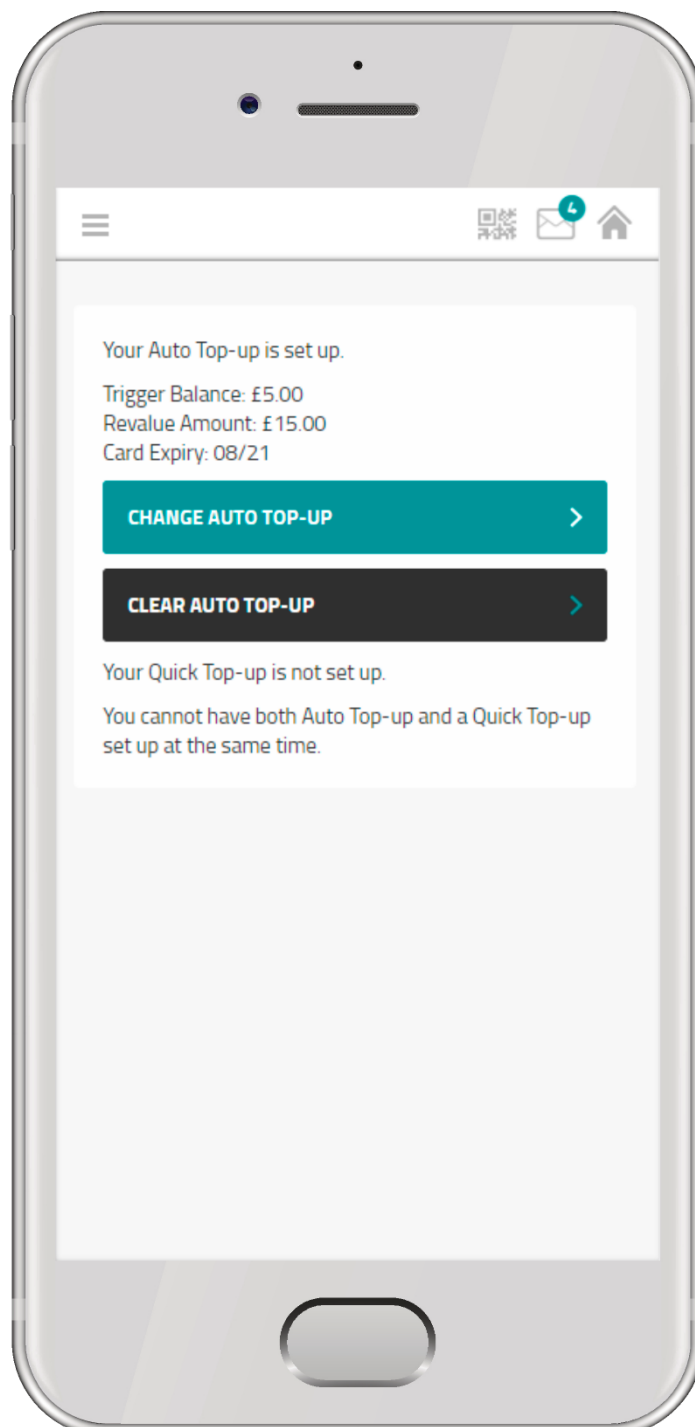
AUTO TOP-UP – Recommended for RTYC

This is an optional feature that tops up your account when you hit a pre-set minimum amount so that you never run out of money on your account.

To set this up, go to Account Management in the main menu and then select 'Auto Top-Up'.

You will then be asked to set a minimum trigger amount.

Once you have set your trigger amount, you will then need to set your revalue amount. This is the



among that your account will automatically be topped up by, using the debit or credit card you select.

your cards security code and confirm. If not, choose from a list of your saved card or enter new card details.

Some sites allow their staff to top-up via payroll.

In this process, top-up and the amount will be deducted from your monthly payroll at the end of the month.

Select Top-Up from the home screen or main menu.

This feature will only show if your site has granted you access to this.

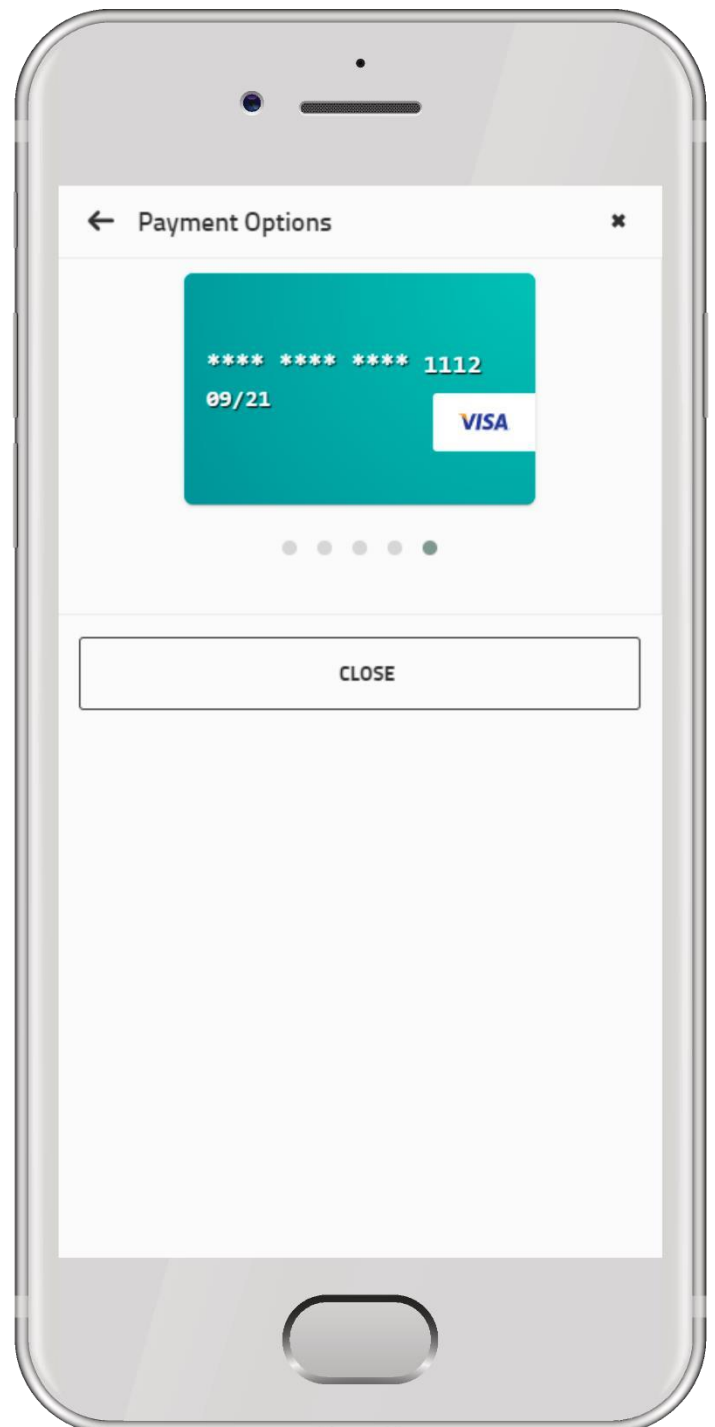
MY WALLET

You can save your data securely with Upay, allowing you to benefit from a quicker top-up process with Pay as You Go, Auto Top-Up and for Upay Go payments.

If you wish to add a card, go to 'Wallet' under Account Management.

You will be able to see limited information of saved card details and can add or remove cards.

Upay provides a safe service for topping up and is fully compliant with PCI security standards for processing debit and credit cards.



DOCUMENTS

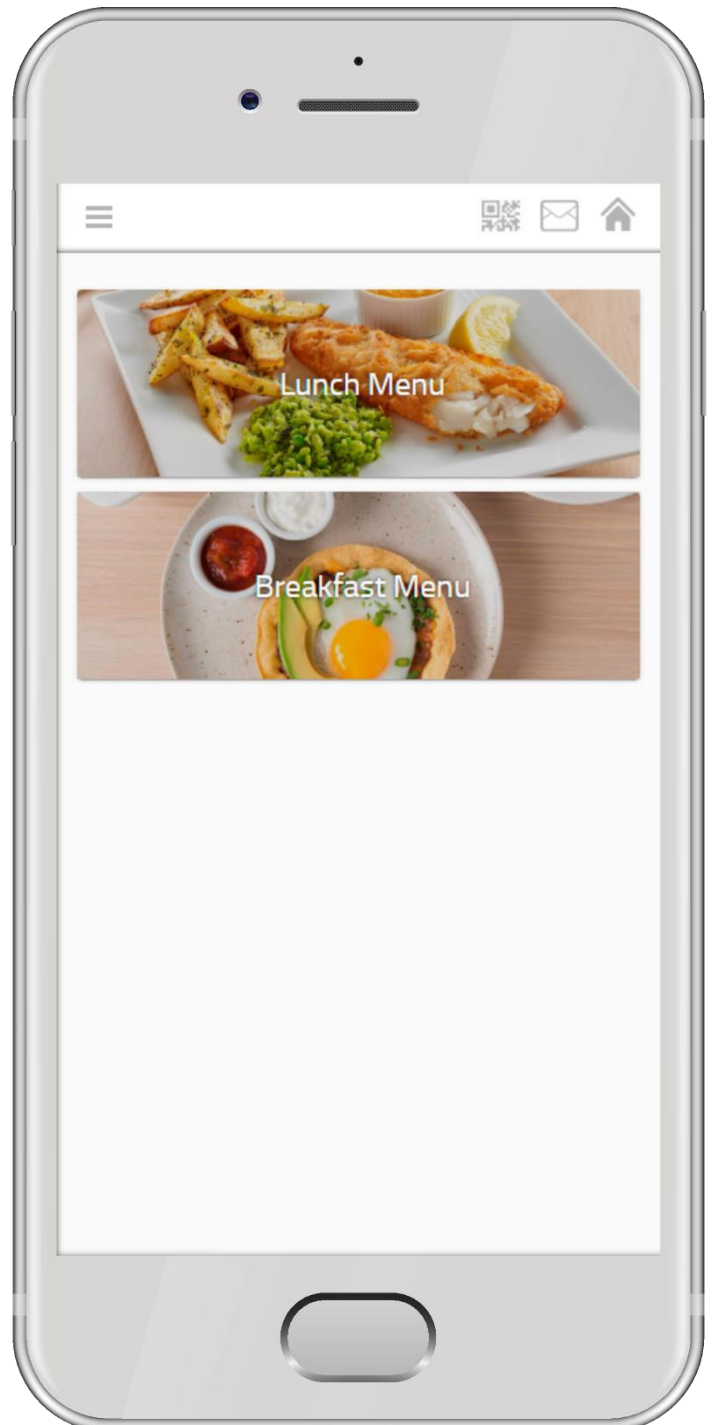
Various documents may be uploaded by your caterers, retailers or facilities teams that use Upay.

These could include:

- > Latest offers
- > Menus
- > Company T's & C's >
- Event information
- > Other useful information

Be sure to keep an eye out for exciting information!

You can access Documents via the home screen or main menu.



ACCOUNT MANAGEMENT

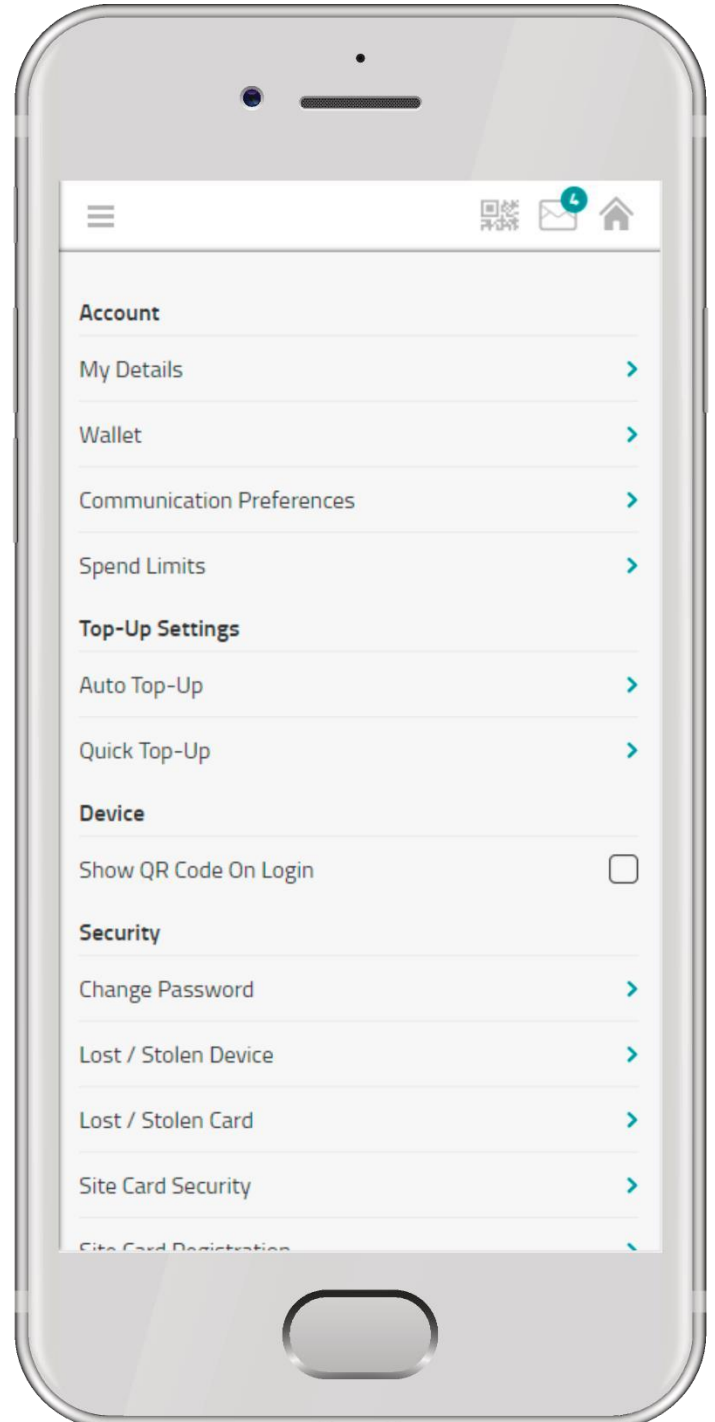
Manage your account quickly and easily.

In Account Management, you can tailor your account and amend settings.

Make changes to:

- > Your details > Wallet
- > Spend limits
- > Top-up settings
- > Change password > Change email
- > Lost/stolen device
- > Close your account

You can access Account Management via the carousel on the home screen or main menu.



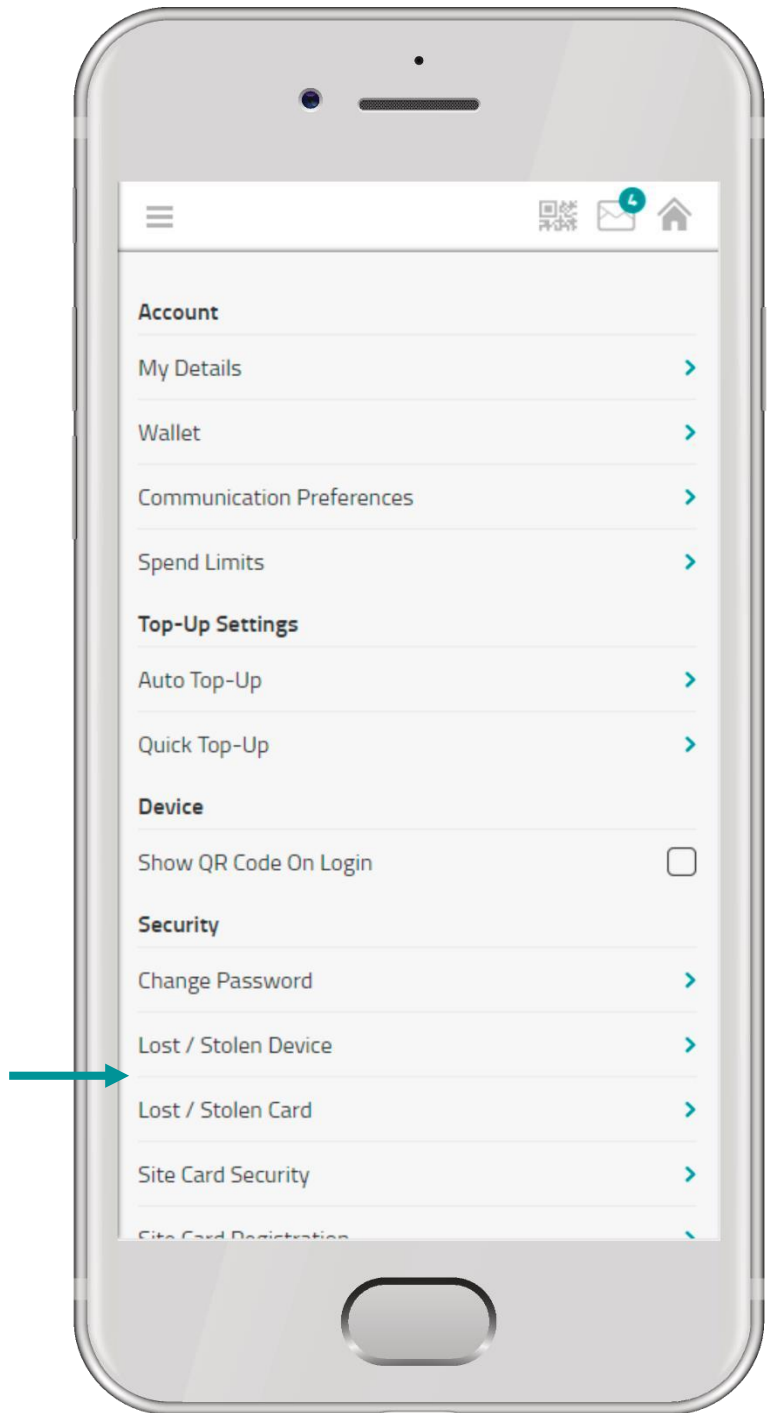
SECURITY

Upay takes the privacy of your personal information and your data security very seriously.

We follow payment industry standards to ensure your data and funds are safe.

Upay works with MasterCard SecureCode and verified by Visa for peace of mind when using your debit/credit card online.

You can manage your security settings from the Account Management menu.



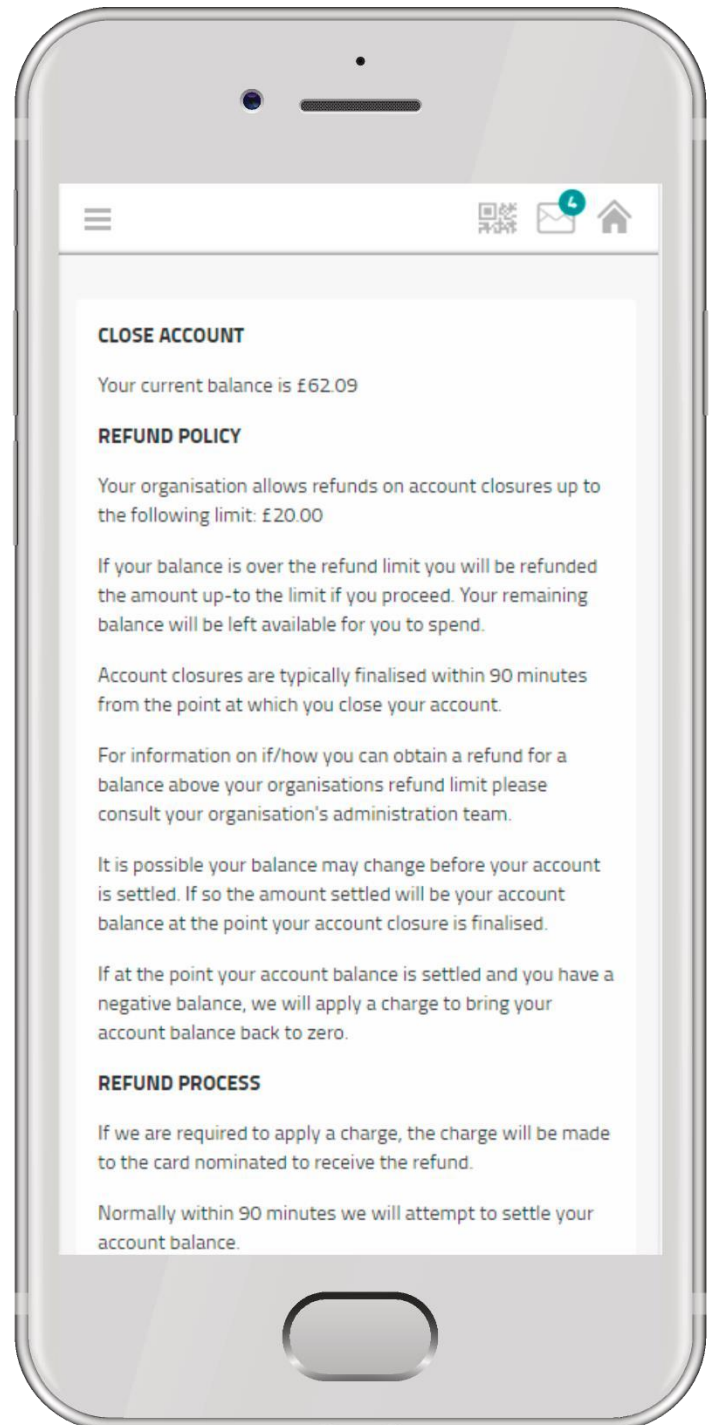
Upay is a service created by Uniware

ACCOUNT CLOSURE

If you need to close your account, head to Account Management, scroll down and click 'Close Account'.

If you have no funds, you will just need to confirm that you wish to complete this action. If you do have an outstanding balance, you will be able to refund your account balance to a new or saved card.

Please note, there may be a refund limit set up by your company or institution. If this is the case and your account balance is above the accepted refund total, you will be notified within the account closure process.





THANK YOU!

If you have any questions, please have a look through the help guides on the Upay app or website. These are located in the footer of the desktop menu or in the help section that can be accessed from the main menu.



If you want to share the love, please leave us a review on the App Store or the Google Play store.

