

# Adding Credit

## Top-up cards in general

In the PaperCut system value or credit is associated with your user ID. Note: Metropolia balance and HSL card balance are two different things.

## Adding credit

You can buy credit online using a Finnish netbank ID. Instructions [here](#). If you do not have a netbank ID, you can buy top-up cards from Metropolia libraries (except Aralis common library).

Starting from year 2023 you cannot buy top-up cards from Karamalmi common library.

## Payment options

- [PaperCut - Top-up cards and the browser](#)
- [PaperCut - Balance Refund](#)
- [PaperCut - Online payment](#)
- [PaperCut - Online payment for partner organizations](#)

## Returning credit / Selling credit

You must take care of your balance at the end of your studies. We recommend that you sell the remaining credit to other students.

### [Credit transfer \(selling\)](#)

Metropolia does not refund a credit balance less than 10€. If you have a lot of credit, it can be refunded to you. A three euro handling fee will be deducted from the refunded credit.

## Problems with payments

If there are any problems the first thing to do is to clear the browser cache. E.g. the "Disallowed Key Characters" error can be fixed by clearing the cache.

Instructions on how to clear cache can be found [here](#).

If clearing the browser cache does not help, please create a ticket of the incident at [here](#).

[Arvon lataaminen](#)