



# Multiply Visa<sup>®</sup> Card FAQs

## 1. An overview of your Multiply Visa<sup>®</sup> Card

### What is the Multiply Visa<sup>®</sup> Card?

The Multiply Visa<sup>®</sup> Card lets you spend your money smartly in two ways:

- 1. Spend your cashbacks:** Use your card anywhere in South Africa to pay for your purchases with the cashbacks in your Multiply Money payment wallet.
- 2. Pay for medical expenses:** If you're a Momentum Health member, you can now swipe your card at a healthcare provider, pharmacy or even a vet in South Africa using the funds in your Momentum HealthSaver account.

## 2. Applying for your Multiply Visa<sup>®</sup> Card

### Do I qualify for the Multiply Visa<sup>®</sup> Card?

Multiply Premier and Provider members can apply for a Multiply Visa<sup>®</sup> Card. Multiply Starter members need to have a HealthSaver account to get a Multiply Visa<sup>®</sup> Card.

### How do I apply for the Multiply Visa<sup>®</sup> Card?

You can apply for the Multiply Visa<sup>®</sup> Card by logging in to [multiply.co.za](https://multiply.co.za) or by contacting Multiply Money on 0860 111 183 or [multiplymoney@multiply.co.za](mailto:multiplymoney@multiply.co.za).

### Can I get additional Multiply Visa<sup>®</sup> Cards for my partner or dependant to use?

- If you have Multiply Money only, one card can be issued in your name and linked to your Multiply Money payment wallet.
- If you have a HealthSaver account, up to two cards can be issued to either the principal member, adult dependant or spouse. The principal member will be responsible for any transactions or fees on all the linked cards.

### What does the Multiply Visa<sup>®</sup> Card cost?

If you are a Multiply Premier or Provider member, you will not pay any monthly fees for the Multiply Visa<sup>®</sup> Card.

If you have Multiply Starter with a HealthSaver account, the Multiply Visa<sup>®</sup> Card costs just R10 a month. All card fees will be debited from your HealthSaver account. Additional card charges may apply. Visit [multiply.co.za/visacard](https://multiply.co.za/visacard) to find the complete list of fees.

## 3. Receiving your Multiply Visa<sup>®</sup> Card

### Delivery and tracking of your card

After your successful application, you will get a call from our couriers within 48 hours of applying for your card to arrange for delivery (weekends not included). Your card will be delivered to you within 7 working days. You can call the Multiply Money contact centre on 0860 111 183 and speak to a service consultant to track the delivery of your card.

### Do I get charged for ordering a card or delivery of the card?

No, there are no charges for ordering the card or delivering the card to you. However, if you do successfully order the card and then schedule an appointment with our courier company to receive the card and you miss this delivery, you may have to carry the cost for the next delivery attempt. You can also choose to have your card delivered on the same day, which carries a fee of R160. For more on card charges and fees, visit [multiply.co.za/visacard](https://multiply.co.za/visacard) and click on Fees.

## 4. Activating your Multiply Visa® Card

### How do I activate my Multiply Visa® Card?

- Your card will be activated automatically once your FICA documents have been verified. You will get an SMS once your card has been activated and you will then be able to use your card.
- Please allow 24 hours after delivery for FICA verification. The FICA verification can only happen once we have received all your FICA documents and we have confirmed that they are correct.

### What FICA documents do I need?

Before you can collect your card from the courier, you need to provide the following:

- Proof of identity – a valid South African ID or Smart ID, valid driver's licence or valid South African passport.
- Proof of address – a valid utility bill or property rental/bond statement which shows your name and address.

## 5. Using your Multiply Visa® Card

### How do I use the Multiply Visa® Card?

- When applying for your Multiply Visa® Card, you can choose to have it linked to either your Multiply Money payment wallet or your HealthSaver account or to both.
- If your card is linked to Multiply Money, you can use your card for point-of-sale or online purchases at Visa-enabled merchants anywhere in South Africa.
- If your card is linked to your HealthSaver account, you can use your card at healthcare providers, pharmacies and veterinarians in South Africa.

### If I already have a Multiply Visa® Card and I get Multiply Money, do I need to get another card to link to my Multiply Money payment wallet?

No, you can simply link your existing Multiply Visa® Card to your Multiply Money payment wallet.

### What happens when I link my Multiply Visa® Card linked to both my Multiply Money payment wallet and my HealthSaver account?

If you choose to have your card linked to both Multiply Money and to your HealthSaver account, your purchases will automatically use the money in your HealthSaver account when you shop at healthcare providers, pharmacies and vets in South Africa and from your Multiply Money payment wallet for all other purchases.

### What happens when I do not have sufficient funds in my HealthSaver account when I make a purchase at a healthcare provider, pharmacy or vet but I have sufficient funds in my Multiply Money payment wallet?

The transaction will be declined. We will not use the funds in your Multiply Money payment wallet when there are insufficient funds in your HealthSaver account.

### What happens when my Multiply Visa® Card is not linked to a HealthSaver account and I make a purchase at a healthcare provider, pharmacy or vet?

The purchase amount will be deducted from the balance in your Multiply Money payment wallet.

### Can I split my purchase between my HealthSaver account and Multiply Money payment wallet?

No. The card will always use one of the payment values at a time based on how your card is linked.

### Can I split my purchase between my Multiply Visa® Card and my bank card?

Yes, if the retailer allows split payments.

### Where will I not be able to use my Multiply Visa® Card?

- You will not be able to use your card to draw money at an ATM or to do any EFTs.
- You will not be able to use your card internationally, which includes non-South African retailers.

## What happens if I use my Multiply Visa® Card incorrectly?

Your transaction will decline if you try to draw money at an ATM or attempt a transaction when you have insufficient funds. You may also incur a penalty fee of R3 for each attempt. For any disputes on transactions, please contact the call centre on 0860 111 183. Disputes may take 45 to 100 days to resolve, and fees may apply. Please refer to the Fees document on [multiply.co.za/multiplyvisacard](https://multiply.co.za/multiplyvisacard) for more details.

## Why was my transaction declined when I used my card to make an online purchase?

Possible reasons for failed online transactions may include:

- Insufficient funds in your Multiply Money payment wallet
- Incorrect 3D Secure PIN
- Geographical location of merchant (only South African online merchants are accepted)
- Merchant does not accept such cards e.g. certain online sites only accept credit cards
- Merchant error e.g. merchant does not send PIN to us to verify

## 6. Managing your Multiply Visa® Card

### How do I manage my card?

You can manage your Multiply Visa® Card by logging into the Multiply Money App or on [multiply.co.za](https://multiply.co.za).

As a cardholder, you can:

- Stop your card
- Change your card PIN
- Create a PIN for online transactions
- Re-order a card

### What do I do if my card gets lost or stolen?

If your card is lost or stolen, or if you would like to cancel your card, you can contact Multiply Money on 0860 111 183 or log into the Multiply Money App to stop your card. You can also SMS 'stop' followed by the cardholder's RSA ID number to 47205. Example: stop 9106024106083

## 7. Momentum Health and your Multiply Visa® Card

### How do I submit a claim for an insured benefit?

Get a refund to your HealthSaver account if you submit a purchase which qualifies as a claim from the medical scheme. Send the invoice, proof of payment and SMS reference number to [RefundHealthSaver@momentum.co.za](mailto:RefundHealthSaver@momentum.co.za), or take a picture of the invoice and upload it to your Momentum Health app.

### How do I check my HealthSaver balance and get my monthly statement?

You will receive a monthly HealthSaver statement. You can also log into [momentum.co.za](https://momentum.co.za) or use the Momentum Health app to check your balance and view your statements.

### What happens if my employer contributes to my HealthSaver?

Your employer may restrict access to the funds that they have contributed to your HealthSaver. However, you can use the card to access any contribution you make and all HealthReturns earned.

### Who can I contact if I have any other questions?

**For card queries:** Multiply Money on 0860 111 183 or [multiplymoney@multiply.co.za](mailto:multiplymoney@multiply.co.za)

**HealthSaver queries:** Momentum Health on 0860 117 859 or [member@momentumhealth.co.za](mailto:member@momentumhealth.co.za)

## 8. Multiply Visa® Card contactless payments

### What is a contactless payment?

You perform a contactless payment when you tap your contactless card against a contactless-enabled device.

## How does it work?

A contactless card consists of an embedded computer chip with an antenna that sends the transaction signal wirelessly at a small distance. Simply tap your card against the card reader to pay for your purchases. No PIN is required for amounts less than R200.

## What are the limits for contactless payments?

The limit for contactless transactions is R200 per transaction. If a purchase above R200 is required, the conventional method of inserting the card and entering the PIN will apply.

## What if I want to buy goods more than R200?

Purchases above R200 will require a PIN to be entered.

## Is the contactless card and transaction secure?

Yes. Your contactless card has advanced technology to protect you against accidental, duplicated and unauthorised payments. The transactions are as secure as your PIN authenticated transactions.

## How do I know if my card is contactless enabled?

Look for the contactless symbol  on the front of your card to make sure it is a contactless card.

## What if I don't have a contactless card?

Not to worry. You will receive a contactless card when you renew or replace your existing card.

## Can I use my contactless card at any merchant or point of sale?

You can use your Multiply Visa® contactless card at any Visa® Merchant with a contactless-enabled POS device.

