

# Multiply Money app FAQs

## 1. Getting the app

### How do I get the Multiply Money app?

You can download the Multiply Money app from the Google Play Store for Android devices or from the App Store for Apple devices. Search for **Multiply Money**.

### Who can get this app?

The app is available to Multiply members.

### What operating systems are supported?

iOS 7 or later for Apple and Android 4.3 (Jelly Bean) or later for Android phones.

### What does it cost to use the Multiply Money app?

The app is provided free of charge; however, data used for download and app usage will be subject to the charge levied by your service provider.

### How do I register for the Multiply Money app?

The Multiply Money app uses the same login credentials as multiply.co.za or momentum.co.za. If you don't have these credentials, you can register on the app. These same credentials can also be used to log into multiply.co.za or momentum.co.za.

### What if I have forgotten my password for the Multiply Money app?

- Step 1** Select the "Forgot Password" option.
- Step 2** Enter your email address/username.
- Step 3** A new password will be sent to your email address.
- Step 4** Log in and change your password (Remember this will change your momentum.co.za login details as well.)

### What should I do if my account is locked?

We lock your account after three failed login attempts. To reset your password, please follow the "Forgot Password" process above.

### Do I need to be online to use the Multiply Money app?

Yes, internet connectivity is required for you to use the Multiply Money app.

### What can I do on the Multiply Money app?

#### Watch your cashbacks grow

The Multiply Money app is your gateway to Multiply Money. Keep track of all the cashbacks you get in your Multiply Money savings wallet when you shop at our cashback partners and watch your cashbacks grow with a high interest rate.

## Spend your cashbacks

- Transfer cashbacks between your Multiply Money savings wallet and payment wallet.
- Use the mobile payment option at a qualifying retailer to pay for your shopping.
- Send money to family and friends who are also Multiply Money users.

## Manage your Multiply Visa® Card

- Link your Multiply Visa® Card to your Multiply Money payment wallet so you can swipe your card anywhere in South Africa to use your cashbacks.
- Set a PIN to use your Multiply Visa® Card to pay for online transactions.
- Reset your PIN, stop your card or reorder a new card.

## 2. Manage your Multiply Money wallets

### What can I do on the app with my Multiply Money wallets?

#### You can do the following on the app:

- View the cashbacks transferred into your Multiply Money savings wallet.
- Transfer your cashback from your Multiply Money savings wallet to your Multiply Money payment wallet to spend them.
- Spend your cashbacks by using mobile payments or send cashbacks to other Multiply Money users.
- Manage your Multiply Visa® Card: apply, activate, link, re-order or stop your card and change your PIN or a PIN for online 3D secure payments.

### What are mobile payments?

Mobile payments are payments made from a mobile device such as a cellphone. These payments are operated under financial regulation.

### How do I spend my cashbacks using mobile payments?

- Download the Multiply Money app and log in or register.
- Then make sure you have transferred enough cashbacks from your Multiply Money savings wallet to your Multiply Money payment wallet.
- Check the updated list of retailers approved for mobile payments on the app or on [multiply.co.za](https://multiply.co.za).
- Go to Transact → Mobile Payments on the app and select the store where you want to make the payment.
- Generate a code by following the instructions on the app and present it to the cashier to scan.
- The code lasts for 15 minutes only for security reasons, so only generate it when you're ready to pay.

### How do I send cashbacks to others?

- First, make sure you have transferred enough cashbacks from your Multiply Money savings wallet to your Multiply Money payment wallet.
- You can send your cashbacks to anyone who has Multiply Money. Log into the Multiply Money app and select Payments.
- You will need to know the cellphone number of the recipient, which must be the same cellphone that they use for Multiply Money.
- There is a transaction fee for sending your cashbacks. Find a full list of fees on [multiply.co.za/multiplymoney](https://multiply.co.za/multiplymoney).

## 3. Security

### How am I protected when I use the Multiply Money app? Is it safe?

#### We keep your credentials safe.

We always encrypt your data, including usernames and passwords, before transmission or storing. This encryption is done using 256-bit encryption, the same that banks use. Your credentials are never seen by employees or any other person.

**We secure your data at all times.**

Apart from encryption, we also store your credentials separately to your transactional data, and remove all information that could identify you. This means that, even in the unlikely event that your data is intercepted and that it can be decrypted, your information cannot be linked to you.

**We restrict access to your data.**

If you log a security issue with the app, it may be necessary to investigate and review system logs, which may include your depersonalised data, to understand the issue. Employees will never see your credentials or account information.

**We get our security independently audited.**

Our systems are regularly audited by experts in the information security industry. These audits include the apps, APIs and access to our servers. Any audit findings that pose a viable security risk are immediately resolved.

**What should I do if I suspect fraud?**

Report all incidents to the institution where your account is held and change your password immediately. We will co-operate with any investigations conducted by the institution. If it is found that data or information you entrusted to us is lost, stolen or compromised because of our negligence and an amount of money is stolen from your account as a direct result, we will refund you that amount.

**How do I report an issue with the app?**

Please mail us on [appsupport@multiply.co.za](mailto:appsupport@multiply.co.za). for us to investigate, you'll need to provide us with the following information, as we cannot see your personal data for your protection:

- a screenshot of the error with sensitive data removed
- a description of the steps taken which resulted in the error
- the date and time the error occurred