

# Do it all with MyCash

**It's quick, safe and secure.**

Your new **MyCash** mobile wallet guide.

## **What is MyCash?**

The new mobile wallet for you to:

- 1 Send money**
- 2 Top Up and get 2x more**
- 3 Pay bills**

**And more...**



Download the **MyCash** app now



Or dial **\*888\*** to get started



# User Guide Contents:

- Do it all with MyCash..... 4
- Self-activation ..... 5
- Are you a Digicel Mobile Money User? ..... 6
- Load, Hold and Withdraw Money ..... 6
- Top Up ..... 8
- Sending and Receiving Money ..... 9
- Pay Bills ..... 10
- View Transaction History ..... 11

## Watch Out For These New MyCash Services

- QR Code Payments .....12

## Frequently Asked Questions

- How do I download MyCash?.....13
- How can I change my PIN?..... 13
- How can I reset my PIN?..... 13
- How much money can I hold in my MyCash mobile wallet? .....14
- How can I locate a MyCash agent?.....14
- Is there a charge for paying my bills with MyCash?..... 14
- What happens if someone steals my phone?.....15
- What happens to my MyCash mobile wallet if I change my phone (but not the phone number)?.....15
- What happens to my MyCash mobile wallet if I change my mobile number?.....15
- I already have a Digicel Mobile Money Wallet. Do I lose my information when downloading the new MyCash App and signing up?.... 16
- What is a QR code?..... 16
- Where do I find my personal QR code? .....17
- What is the difference with a Merchant’s QR code? ..... 17
- Will using the QR code result in additional charges? ..... 17
- What information does the QR code contain?  
Is the QR code safe? ..... 18
- What is P2P?..... 18
- What happens if I send money to the wrong number? ..... 18

# Do it all with MyCash!

The new **MyCash app** allows your phone to be a convenient mobile wallet. The app interfaces and enhances the **Digicel Mobile Money** service with the ease of a user friendly app.

**Use your MyCash mobile wallet today to do the following transactions:**

- **Buy Top Up** for your phone or send to another **Digicel phone number**
- **Load, hold and withdraw money** in a secure account
- Send and receive money **person-to-person** (P2P)
- Pay merchants with **QR code payment**
- **Pay bills** instantly
- Check your **balance**
- See **transaction history**
- View and change your **personal details**

## Watch Out For These New MyCash Services

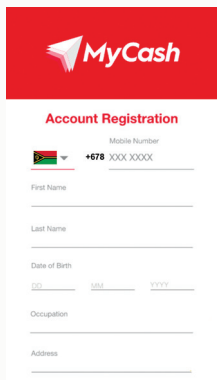
- **Free to register** and open an account
- Secure – no need to handle cash and mobile money are accessible only by confirming your secret **4 digit PIN code**
- **Real-time instant payment solution;** just pay your bills with a tap of a finger – no need to visit payment locations
- No need to physically interact with another person to receive payments

## How to get started with MyCash?

You can activate your **MyCash account** by downloading the MyCash App, or dialing **\*888#** to get started with the USSD Menu if you do not have a smartphone.

# Self-activation

1. **Download the MyCash app** from the Google Play Store or the Apple App Store. If you have a feature phone dial **\*888#** to access the **USSD menu**.
2. Enter your registered phone number, First Name, Last Name, Date of Birth, Occupation, and Address.
3. If you are a new user, you will receive a SMS message with a **6-digit verification code** to enter in the MyCash app.
4. You will receive a welcome message and a temporary PIN (personal identification number) via **SMS in your phone**.
5. **Log into the MyCash app** using the temporary PIN and you will be prompted to enter a new 4-digit PIN.
6. You're now set to start using your **MyCash mobile wallet!** Visit your nearest Digicel Store or **MyCash Agent** to add funds and start using your wallet.



MyCash

**Account Registration**

Mobile Number  
+678 XXX XXXX

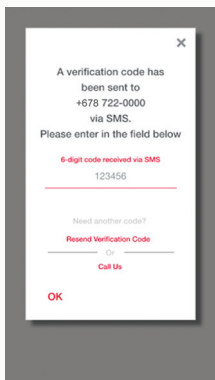
First Name

Last Name

Date of Birth  
DD / MM / YYYY

Occupation

Address

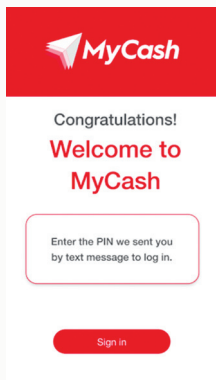


A verification code has been sent to +678 722-0000 via SMS. Please enter in the field below

6-digit code received via SMS  
123456

Need another code?  
Resend Verification Code  
Or  
Call Us

OK

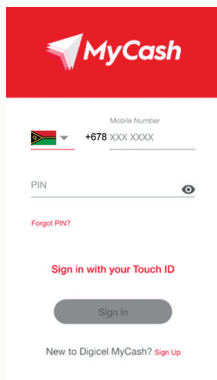


MyCash

Congratulations!  
**Welcome to MyCash**

Enter the PIN we sent you by text message to log in.

Sign in



MyCash

Mobile Number  
+678 XXX XXXX

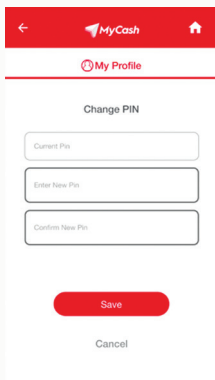
PIN

Forgot PIN?

Sign in with your Touch ID

Sign in

New to Digicel MyCash? [Sign Up](#)



MyCash

My Profile

Change PIN

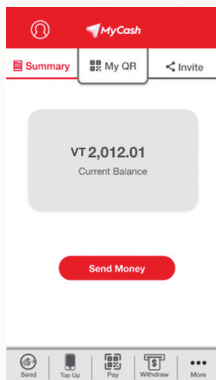
Current Pin

Enter New Pin

Confirm New Pin

Save

Cancel



MyCash

Summary My QR Invite

VT2,012.01  
Current Balance

Send Money

Send Top Up Pay Withdraw More

# Are you a Digicel Mobile Money User?

Your **MyCash mobile wallet** is created automatically if you are a Digicel Mobile Money user.

Simply download the **MyCash app** and log in with your registered number and **PIN**.

If you're having difficulty, please follow the registration steps on the previous page to complete your new registration or call our **Customer Care on 123**.

## Load, Hold and Withdraw Money

### Load

Loading money in your **MyCash mobile wallet** is free and secure.

Visit any **Digicel Store** or **MyCash Agent** to deposit money into your **MyCash mobile wallet** and start using the service.

You will need to provide your registered phone number, valid ID and have your phone with you to verify your identity and then the authorized **MyCash Agent** will confirm the transaction.

### Hold

You will be able to save money by holding money securely in your **MyCash mobile wallet** without any fees.

Your **MyCash mobile wallet** has a limit of **VUV500,000** with a daily total transaction limit of **VUV500,000**.

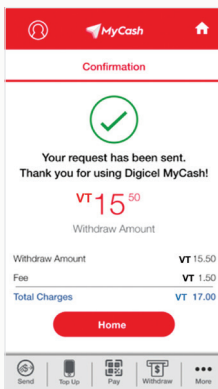
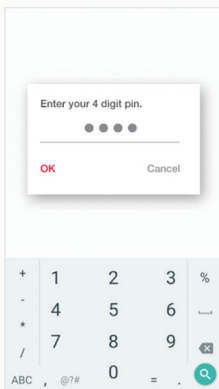
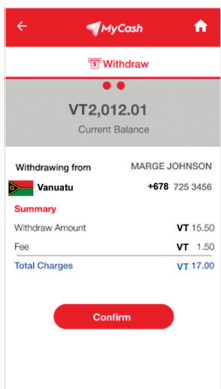
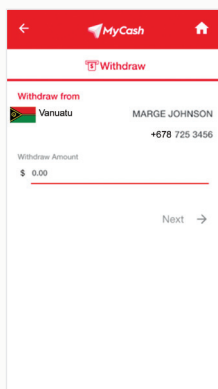
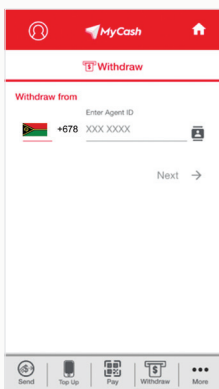
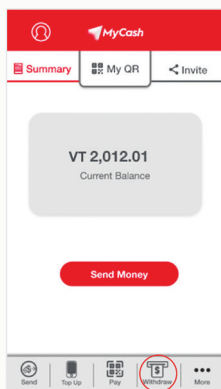
# Withdraw

You can withdraw money from your **MyCash mobile wallet** by visiting any Digicel Store or authorized **MyCash Agent**.

Using your **MyCash** app, tap **"Withdraw"** and enter the registered phone number linked to the MyCash Agent's account.

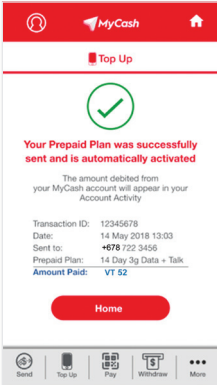
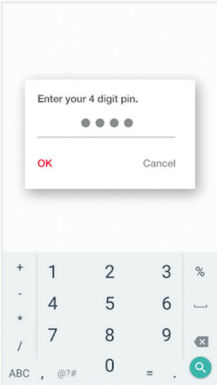
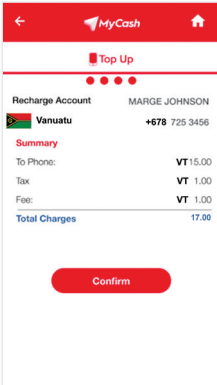
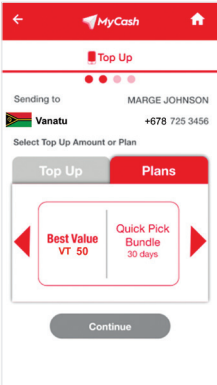
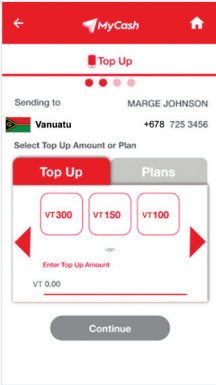
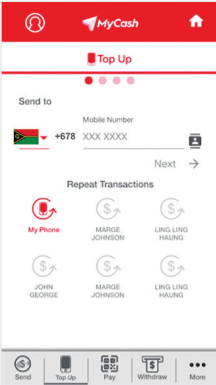
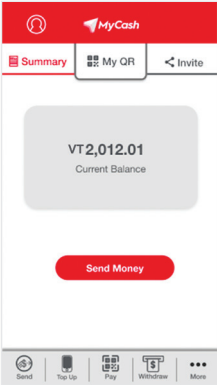
Enter the amount you wish to withdraw and press **"Next"**. Review your transaction details and confirm. Enter your **4-digit PIN** to confirm the transaction via your **MyCash mobile wallet**.

Show your valid ID and transaction receipt to the **MyCash Agent** to check and receive your cash. You will receive a SMS notification of the completed transaction. Note that a withdrawal fee will be charged.



# Top Up

You can **Top Up** yourself or send **Top Up** to your Digicel family and friends from your **MyCash mobile wallet**. It's really easy and it means that you can **Top Up** your phone or another number anywhere, anytime.



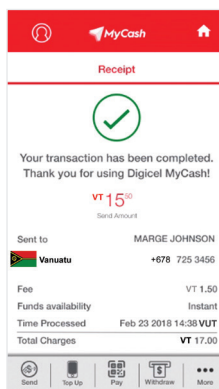
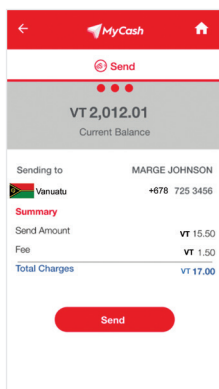
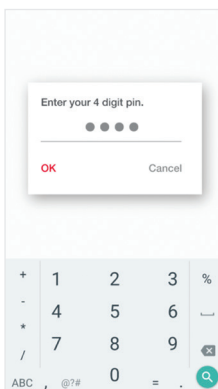
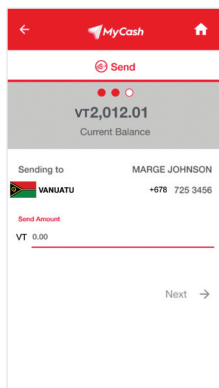
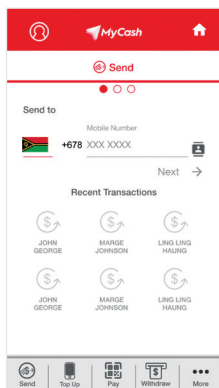
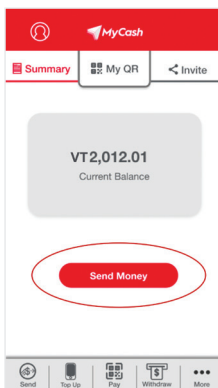
# Sending and Receiving Money With Family And Friends In The Country

Send or receive money with your **MyCash mobile wallet** at anytime by just providing your Digicel phone number or scanning the **QR Code in the recipient's MyCash wallet app** if you are near each other.

P2P Send Money transactions occur when you send money to another **MyCash** user using your **MyCash** mobile wallet app or by dialing **\*888#** to access the main menu for the Send Money option.

You will get a notification to confirm the transaction and the recipient will receive an SMS or app notification to tell them that their **MyCash mobile wallet** has been credited.

**MyCash mobile wallet P2P transactions are FREE\*** for a limited time only.



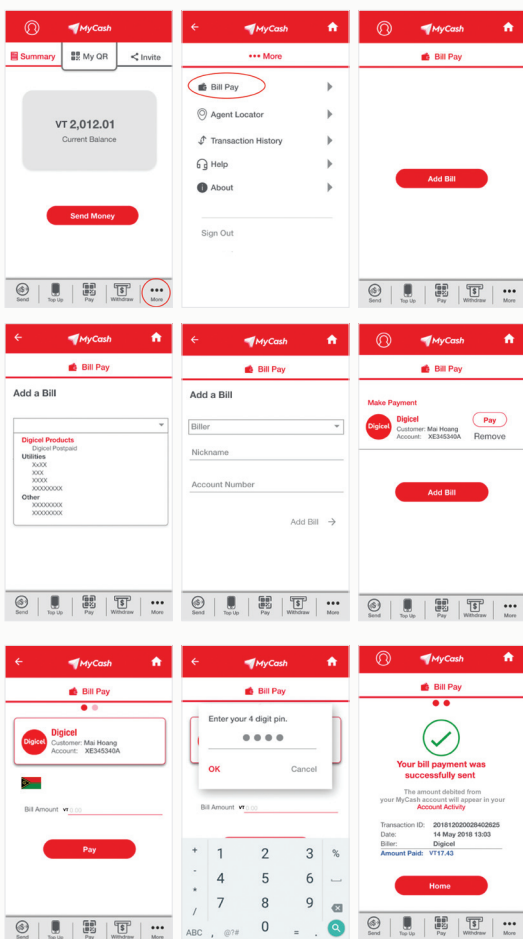
# Pay Bills

Use your **MyCash mobile wallet** to pay any Digicel bill or utility bill. Tap the **"More"** option on your home screen and then **"Bill Pay"**.

Add a bill from the drop down menu and assign them a nickname and account number so you can make a payment from your **MyCash mobile wallet**.

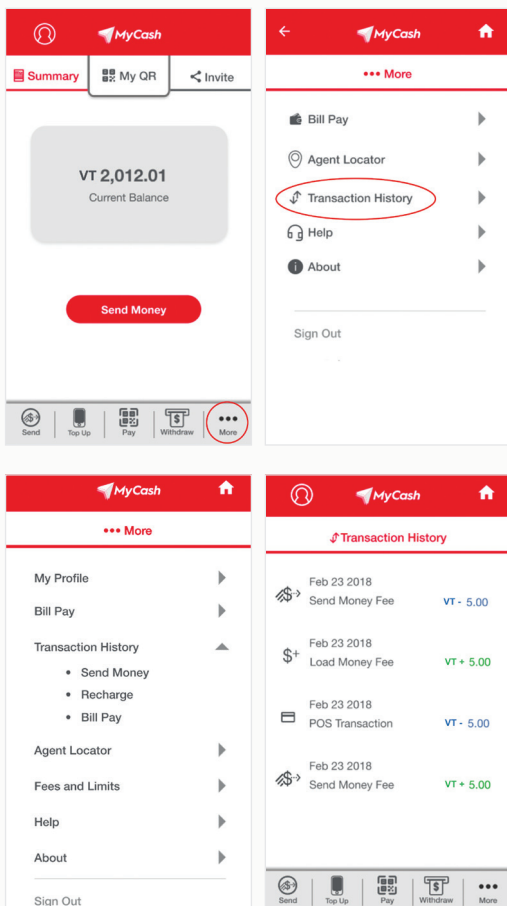
After you add the biller you'll go back to the **"Bill Pay"** screen and select **"Pay"** in the biller you wish to pay. Enter the amount you wish to pay and click **"Pay"**.

Enter your **4-digit PIN** and you will be able to see your transaction confirmation.



# View Transaction History

When you want to see past transactions, tap on **“More”**. Then click the tab **“Transaction History”** to see your recent **MyCash** transactions.

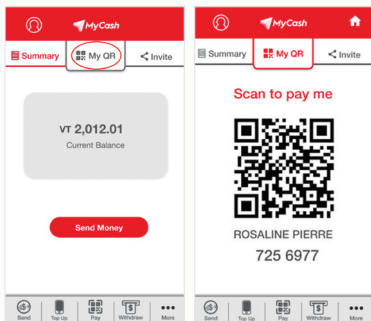


# Watch out for these new MyCash services around you

## QR Code Payments

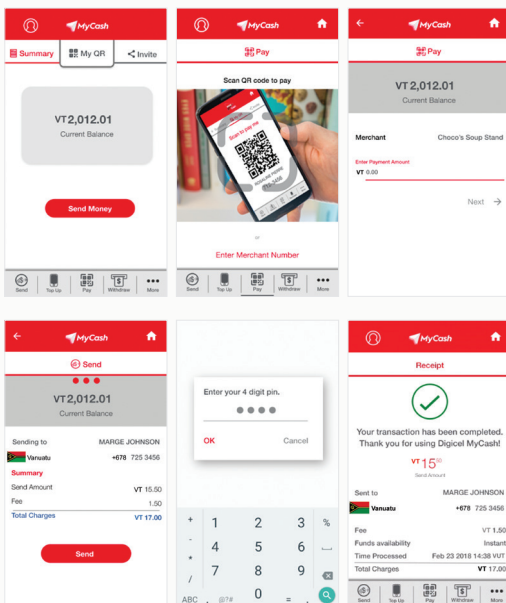
**MyCash** provides you with a **QR code** that you can use to pay at merchants or send money to other **MyCash mobile wallets**.

You can find your QR code by tapping on **"My QR"** on the top of your **MyCash app** home screen.



To pay, use the Pay function which activates your phone's camera to scan the merchant or other **MyCash** user's QR code and confirm payment or sending of money.

**You will need to enter your 4-digit PIN to confirm payment.**



# Frequently Asked Questions

## How do I download MyCash?

To download the **MyCash App**, please visit:

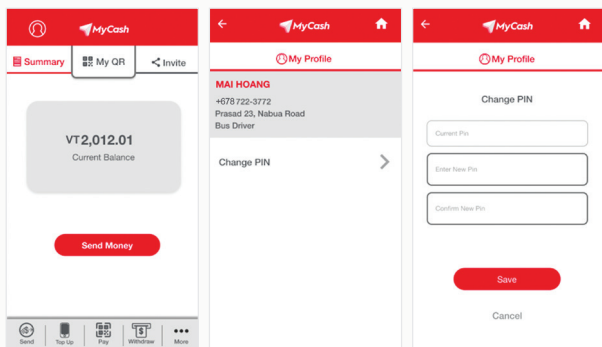
- Google Play Store on your Android smartphone
- The App Store on your iOS device

If you do not have a smartphone, you can still access the **MyCash** service by dialing **\*888#** to access the USSD menu on your feature phone.

## How can I change my PIN?

Tap the Profile  option on your home screen. Then select the **“Change PIN”** option.

Enter your current PIN and the new PIN you would like to change this to. Save your changes and you're all set!



## How can I reset my PIN?

**To reset your PIN** you will need to call Customer Care at 123 from your phone. A Customer Care representative will help you complete the process. Otherwise, visit your closest Digicel Store with a **valid ID**.

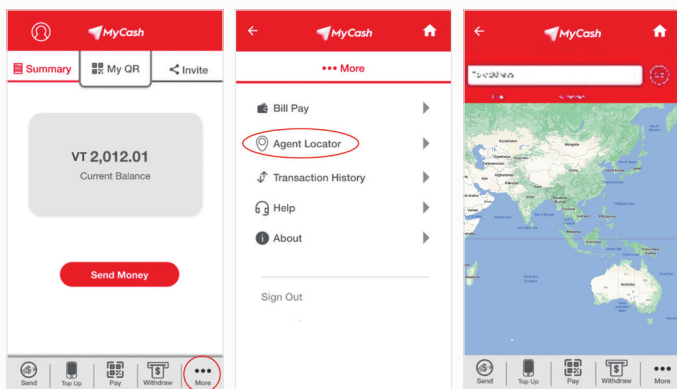
# How much money can I hold in my MyCash mobile wallet?

Your **MyCash mobile wallet** has a limit of **VUV500,000** with a daily total transaction limit of **VUV500,000**.

You can visit an authorized **MyCash Agent** or a Digicel store to load money in your wallet and start using it.

# How can I locate a MyCash Agent?

When using the **MyCash app**, tap the “**More**” option in your main screen. Then, tap on “**Agent Locator**”, and enter the name of agent (if you know it) or search by city and the map in your screen will update and display the agent details automatically.



# Is there a charge for paying my bills with MyCash?

Yes, there is a fee to process any bill payment. You will be able to review the fee in your confirmation screen when making the payment via your **MyCash mobile wallet**.

## What happens if someone steals my phone?

Your **MyCash mobile wallet** is linked to your registered phone number, not your mobile handset.

You are the only one that can access your wallet using the **PIN code** thus your **MyCash mobile wallet** is secure even after losing your phone.

## What happens to my MyCash mobile wallet if I change my phone (but not the phone number)?

If you are changing your device, nothing will change in your **MyCash mobile wallet**.

When you have your new device, visit your **Google Play Store** or **App Store** and download the **MyCash app**.

Sign in as normal into your account using your registered phone number and PIN and you will be ready to go.

## What happens to my MyCash mobile wallet if I change my mobile number?

If you change your mobile number you will need to register your new number for **MyCash mobile wallet** first.

Then if you have both the old and new mobile numbers (**sim card**), you can send money from the old **MyCash account** to the new **MyCash account**.

If you no longer have access to the old mobile number, you can visit a **Digicel store** and provide your details and ID verification and the transfer of money will need to be arranged by back end staff.

## I already have a Digicel Mobile Money wallet, do I lose my information when downloading the new MyCash App and signing up?

No, your information is not lost. All your information and money are linked directly to your **MyCash mobile wallet**.

Simply use your registered Digicel number and PIN to log into your **MyCash mobile wallet** after completing the app registration and you will be able to see your balance and latest transactions and continue using the new **MyCash mobile wallet** as normal.

## What is the QR code?

**QR code or Quick Response** code is a barcode that contains information about the user who will perform a transaction. **The MyCash QR** code will allow you to make payments and receive money with the MyCash App simply by scanning the code with your phone.

## Where do I find my personal QR code?

You will be able to find your personal QR code in your **MyCash App** in the tab named **"My QR"**.

## What is the difference with a Merchant's QR Code?

**A merchant's QR code** is the QR Code you will find displayed at a Merchant's cashier counter for making QR payments. You will be able to scan the **Merchant's QR code** and complete your transaction by selecting **"Pay"** and scanning the code in your **MyCash App**; or keying in the Merchant's displayed mobile number.

## Will using the QR code result in additional charges?

No, there is no charge associated when using your QR code when paying merchants. There is also no charge for **sending money person-to-person (P2P)** using the QR code, however this is for a limited time only. Therefore enjoy it during the promotion period.

## What information does the QR code contain? Is the QR code safe?

The **QR code** contains personal information such as your phone number to be able to identify your **MyCash mobile wallet**. However, it does not contain the amount of money available in your wallet. They are meant to keep information private and to make transactions faster.

## What is P2P?

**P2P refers to “person-to-person”** which means sending money from one **MyCash mobile wallet** to another **MyCash mobile wallet**. The P2P transaction can be done by only using the phone number of the person you are sending money to or by scanning the **MyCash QR code**.

## What happens if I send money to the wrong number?

If you send money to a wrong number, please **immediately** call 123 and we will support you as much as we can by trying to roll back the funds if still available in the wrong number's wallet. **However, there are ways you can avoid this situation by:**

- **Using your QR code** – When sending money to other **MyCash app** users and they are close to you, ask the person to show you their QR code. They will be able to find this under the **“My QR”** tab in the main app screen. You will need to tap the **“Pay”** option on your own device and hover your camera view over the QR code to go ahead with the transfer.
- **Use the contact list** – Another secure way for sending money on the **MyCash app** is to tap on the **“Contact”** tab located on the right side of the screen. You will be able to go over your contact list and select the correct recipient to send the money. If you send money to that person frequently, you can also see this in your **“Recent Transactions”** screen and be able to tap on that contact again to facilitate the process again.

# **MyCash Customer Support**

You can get support from any Digicel Store,  
or contact us on 123, +678 5556001 or  
**MyCash.Vanuatu@digicelgroup.com**

**<https://mycash.vu/>**



***MyCash***