KaChing Privacy Policy

Control

KaChing does not allow you to access, amend and/or delete your data.

Data Collection

KaChing collects the following user details.

- First Name

- Last Name

- Email Address

- Location (only if one has location services enabled on one's smartphone)

- Upon signup to the KaChing app, a user creates an account identified by a username.

- Account Transaction History

    o KaChing records and maintains transactions by user. For each transaction, the date, amount, and the username is recorded.

- KaChing collects bank account information.

    o This is done using Electronic Funds Transfer (EFT) technology. EFT technology identifies one's banking institution, one's branch, and one's bank account.

        ▪ Funds added to KaChing may come from a bank using EFT technology.

        ▪ Funds may be deposited to one's bank account using EFT technology.

Security

The security of your personal information is extremely important. We take the following precautions to make sure it cannot be accessed or altered:

- Data encrypted in storage

- Industry standard Internal security protocols

Advertising

KaChing includes adverts.

This information KaChing collects about users may be used to assess how the KaChing app is used.

KaChing merchant users may choose to advertise by presenting a company image. The company image will be displayed in the app when KaChing consumer users are in the company location.

Direct Marketing

From time to time, KaChing merchant users might contact consumer users via Message Within the App.

Location Services

KaChing accesses consumer locations so it can provide direct marketing and advertising from local merchants and perform analytics.

These may be sent:

- Serve content to consumers for relevant merchant locations
- Geo-tagging content (e.g photos) for local merchants

Your device allows control whether this app accesses your location or not. Visit your device settings screen/s for more information.

Payments

KaChing is a universal gift card. The gift card can be used at any participating merchant. Gift card purchases are made using available credit on the gift card. Transfers are made to merchants via a merchant one-time-use QR Code scanned by the consumer smartphone. Once scanned the transfer is complete.
Credit cards or debit cards are not required.