# Privacy Policy for Ecocash Mobile App

Effective Date: 25 November 2024 | Last Updated: 25 November 2024

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Welcome to the EcoCash Mobile App. Your privacy is critically important to us. This Privacy Policy outlines how we collect, use, and protect your personal information when you use our app.

## 1. Information We Collect

### Personal Information

- **Login Details:** We collect your MSISDN (phone number) and PIN for authentication purposes.
- **Contact Information:** With your explicit consent, we access your phone's contacts to facilitate transactions such as sending money or buying airtime.
- **Camera Access:** With your explicit consent, your camera is used for scanning QR codes for payments and cash-out transactions.

### Transaction Information

- We securely record transaction details, including amounts, dates, and recipient information, to provide accurate records and enhance your user experience.

### Device Information

- We may collect non-identifiable device information, such as app usage patterns, to improve app functionality and user experience.

### OTP and SMS Permissions

- The app uses the SMS Retriever API to automatically extract OTPs for secure and convenient verification.

## 2. How We Use Your Information

- Authenticate and secure your account.
- Facilitate transactions such as sending money, purchasing bundles, paying bills, or cashing out funds.
- Enhance app functionality, including accessing your contacts for recipient selection or enabling QR code payments with your camera.
- Provide transaction history and support for your financial records.
- Improve the app experience by analysing usage patterns (without storing personal information).

## 3. How We Protect Your Information

- All sensitive data, including your PIN and transaction history, is encrypted using industry-standard security protocols.
- We do not store your PIN or other login credentials on your device or our servers.
- Transactions are securely stored in a database for accurate record-keeping.
- The app automatically logs you out after a period of inactivity to safeguard your account.

## 4. Permissions Requested

### Contacts

- To simplify transactions like sending money or buying airtime for saved contacts. You can revoke this permission at any time from your device settings.

### Camera

- To scan QR codes for payments and cash-outs. This permission is only active when using the related features.

### SMS

- To automatically retrieve OTPs for secure login and authentication using the SMS Retriever API.

## 5. Third-Party Services

- The app may integrate with third-party services for functionalities like SMS OTP verification or QR code scanning. These services comply with privacy and data protection standards.

## 6. Data Retention

### Transactional Data

- Stored securely to provide a history of your activities and comply with financial regulations.

### Session Data

- Not retained after you log out, ensuring your privacy.

## 7. Your Rights

### Access

- You can view your transaction history and account details anytime within the app.

### Revocation of Permissions

- You can revoke app permissions from your device settings without affecting your ability to use other features.

### Deletion Requests

- If you wish to delete your account or personal data, please contact our support team.

## 8. Updates to the Privacy Policy

- We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. Notifications will be provided through the app for significant changes.

## 9. Contact Us

- If you have any questions about this Privacy Policy or how your data is handled, please contact us:

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|---|---|
| **Email** | makanat@etl.co.ls |
| **Phone** | +266 62225648 |

Thank you for trusting EcoCash App with your financial transactions!