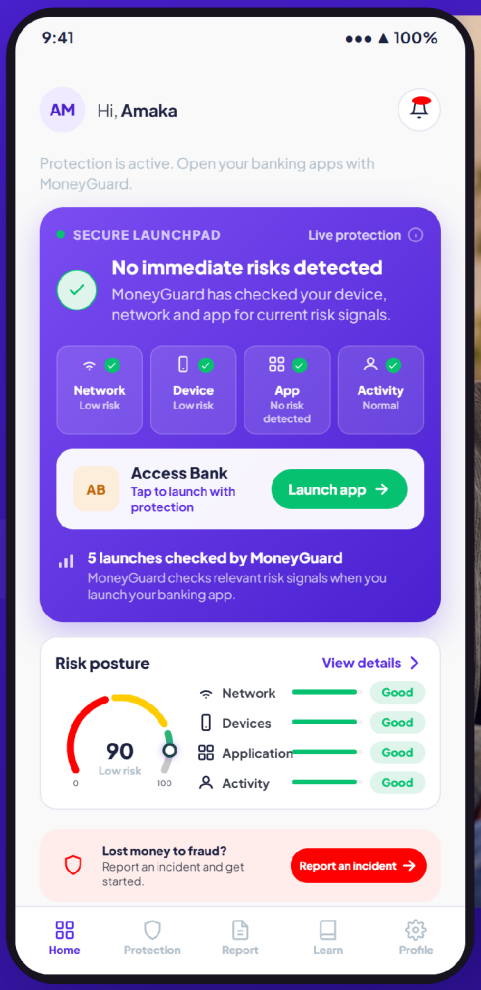
MoneyGuard

APP GUIDE

Stop fraud before it hits your bank account.

A step-by-step guide to setting up MoneyGuard, opening your bank safely, and getting reimbursed if fraud still gets through.





Regulated financial protection
Backed by Linkage Assurance ▪ Approved by NAICOM

November 2026
For customers in Nigeria

WELCOME

MoneyGuard at a glance

MoneyGuard protects your Nigerian bank accounts from digital fraud in two ways. It checks for risk before you open your banking app, and it reimburses eligible fraud losses up to your Coverage Limit.

Stops fraud early

Checks your network, device, apps and activity each time you launch your bank, and warns you first.

Shows where you stand

A Protection score out of 100 sums up your current risk at a glance.

Reimburses eligible losses

Report fraud in the app. Know where you stand within 48 hours.

Teaches you to spot scams

Short Learn lessons on phishing, SIM swap and phone theft.

48 hrs to know where you stand after a report

7 days for eligible losses to be reimbursed

4 checks every time you launch your bank

~~₦675~~ a month, when you pay annually for ₦500,000 cover

Before you start

- A Nigerian bank account
- Your 11-digit BVN
- The phone number registered to your BVN
- An email address you can check now

MoneyGuard is provided by Wimika RMS Technologies. Reimbursement is underwritten by Linkage Assurance Plc and approved by NAICOM.

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Quick answers to common questions

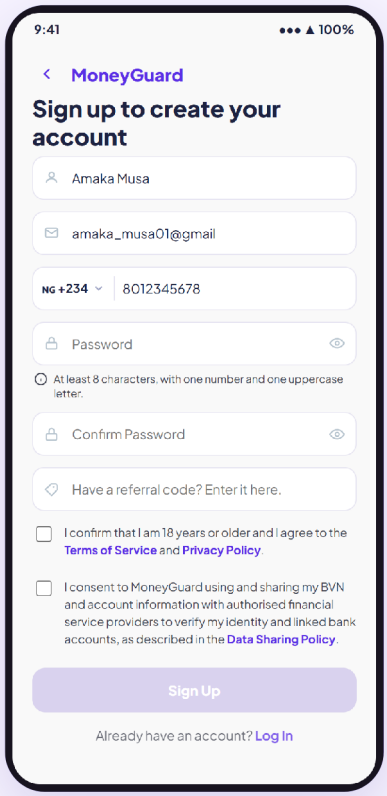
01 GETTING STARTED

Set up in four stages

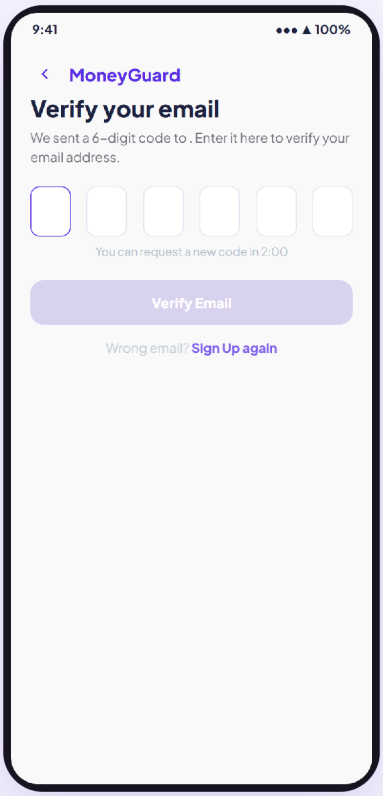
Create your account, verify your identity, choose what to protect, then pay. After the four intro screens, tap **Protect My Account** to begin.

STAGE 1 Create your account

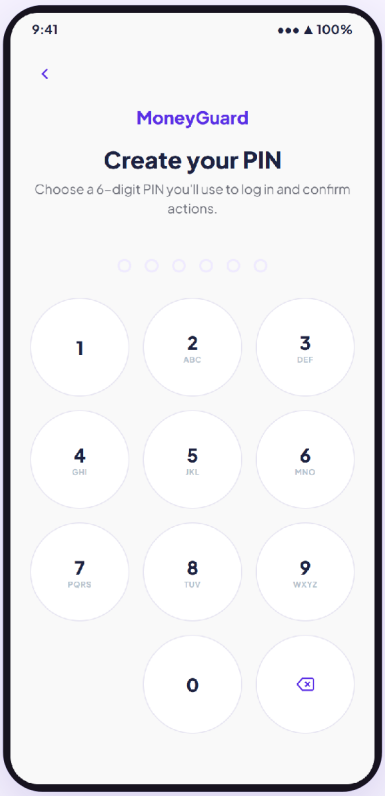
1. On **Sign Up**, enter your full name, email address, phone number and a password.
   - Your password needs at least 8 characters, one number and one uppercase letter.
   - A non-Nigerian phone number works for login, but you still need a Nigerian bank account and BVN.
   - Have a referral code? Enter it here.
2. Tick both boxes: you're 18 or older and accept the Terms of Service and Privacy Policy, and you consent to MoneyGuard using your BVN and account information to verify you.
3. Enter the 6-digit code sent to your email. You can request a new code after 2 minutes.
4. Create a 6-digit PIN to log in and confirm actions. Or tap **I'll do this later** and set it from Profile.



Sign up



Verify your email



Create your PIN

STAGE 2

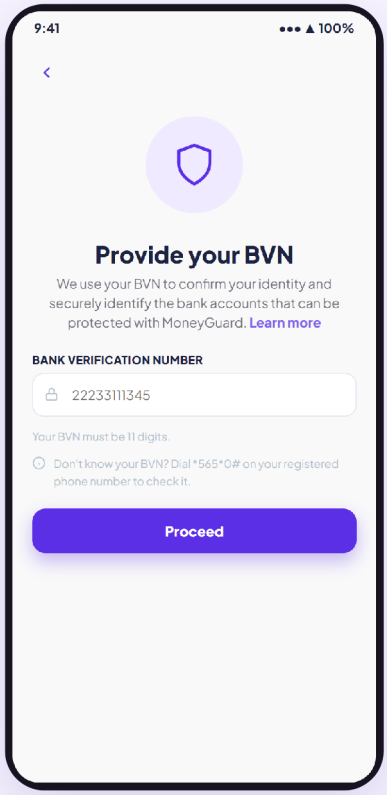
Verify your identity with your BVN

MoneyGuard uses your BVN to confirm who you are and to find the bank accounts it can protect.

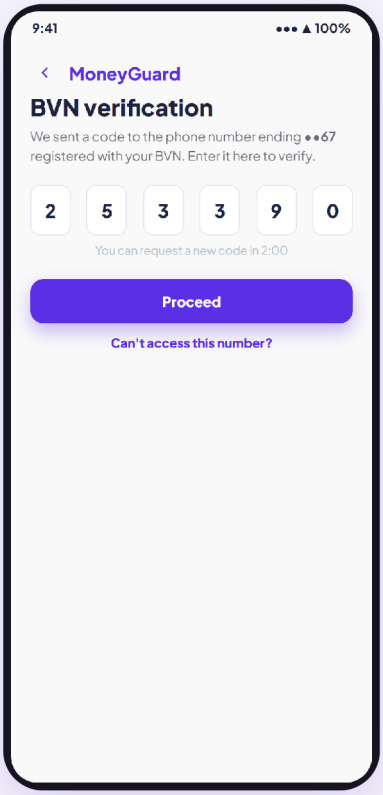
1. Enter your 11-digit BVN and tap **Proceed**.
2. Enter the code sent to the phone number registered with your BVN.
3. When you see **Identity Verified**, tap **Set Up Protection**.

Don't know your BVN?
Dial ***565*0#** from the phone number registered with your bank.

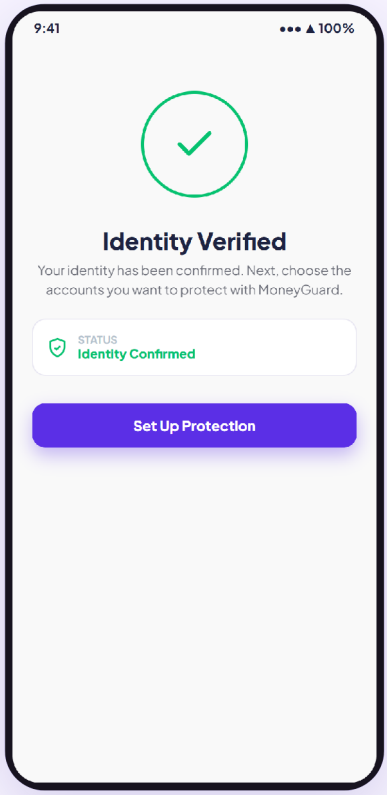
Can't get the code?
Tap **Can't access this number?** on the BVN verification screen.



Enter your BVN



Enter the BVN code



Identity verified

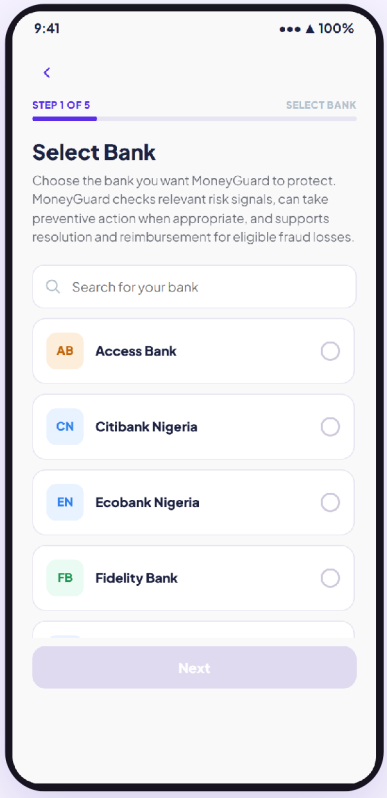
STAGE 3

Set up your protection

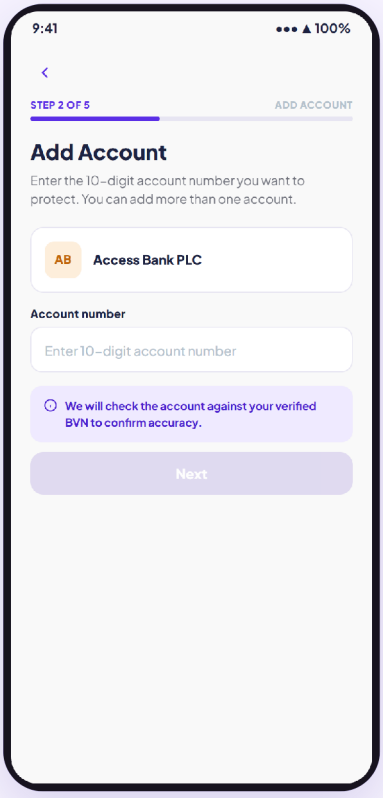
Five short steps, shown as "Step 1 of 5" at the top of each screen.

1. **Select Bank.** Search for and choose the bank you want MoneyGuard to protect.
2. **Add Account.** Enter a 10-digit account number and tap **Verify account**. MoneyGuard checks it against your verified BVN. Tap **+ Add another account** to protect more than one. Only the accounts you add are protected.
3. **Coverage Limit.** Choose the most MoneyGuard will reimburse per Coverage Year. One limit is shared across all your protected accounts.
4. **Payment.** Pay in one payment or in instalments, and set **Auto-renewal** on or off. See the next page.
5. **Protection Summary.** Check your bank, accounts, limit, payment, auto-renewal and end date. Tap **Edit** to change accounts, then **Proceed to Payment**.

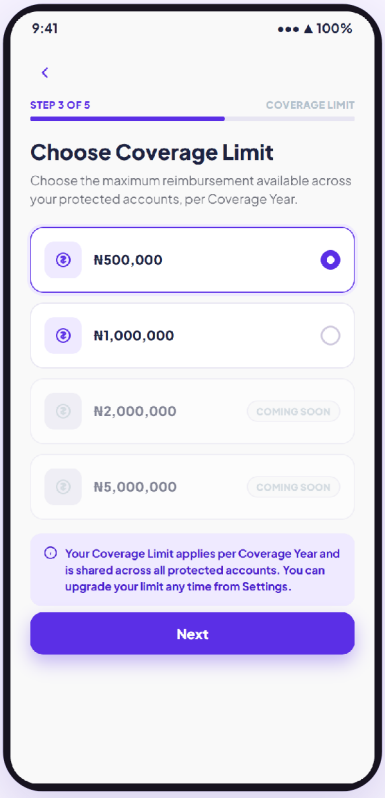
Coverage Limits
₦500,000 and ₦1,000,000 are available now. ₦2,000,000 and ₦5,000,000 are coming soon.



Step 1 · Select bank



Step 2 · Add account



Step 3 · Coverage Limit

STAGE 3

Choose how to pay

MoneyGuard protects you for one year. Pay for it in one payment, or in instalments across the year. Prices below are for a ₦500,000 Coverage Limit.

Monthly

₦900 / month

12 payments across the year

Total for the year **₦10,800**

Quarterly SAVE 10%

₦2,430 / quarter

4 payments · ₦810 a month

Total for the year **₦9,720**

Annually SAVE 25%

₦8,100 / year

1 payment · ₦675 a month

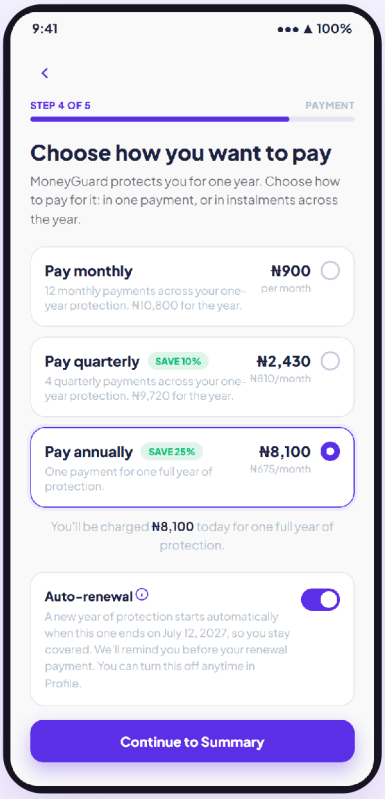
Total for the year **₦8,100**

Instalments are fixed

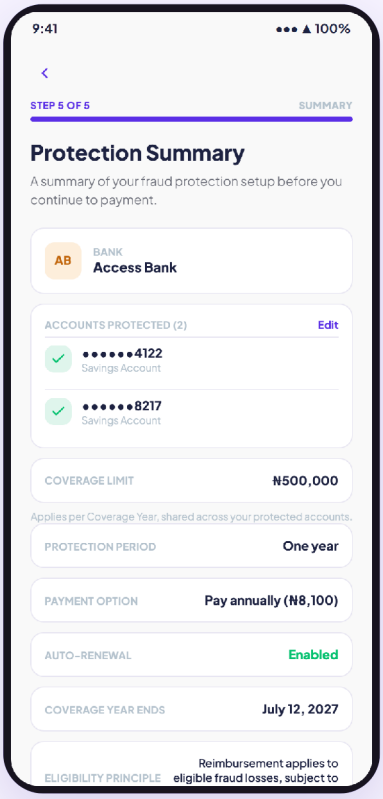
MoneyGuard is an annual protection, so monthly and quarterly payments continue until your Coverage Year ends.

Auto-renewal is your choice

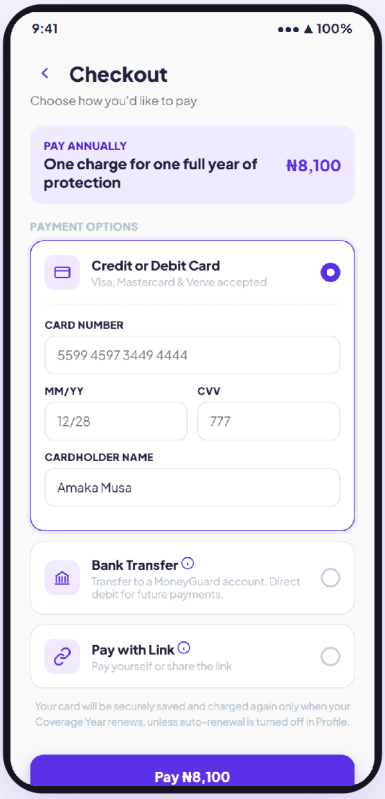
It decides whether a new Coverage Year starts after this one. Turn it off on any payment option and your cover ends on the Coverage Year end date.



Step 4 · Choose how to pay



Step 5 · Protection Summary



Checkout

STAGE 4

Pay and activate

At **Checkout**, choose one of three ways to pay.

Card

Visa, Mastercard or Verve. Saved for later instalments and renewal. Paying annually with auto-renewal off? It's charged once and not saved.

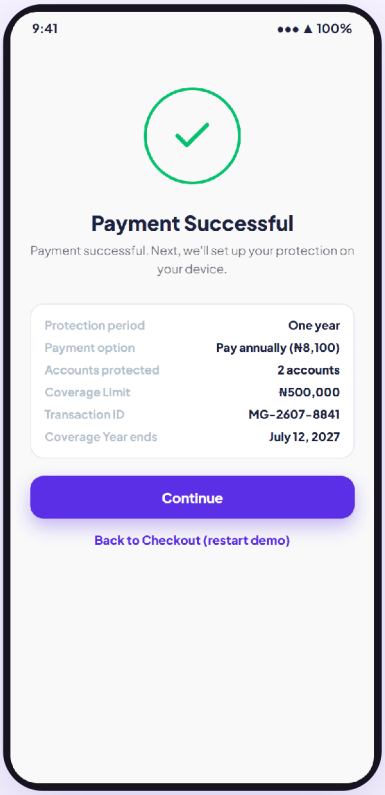
Bank Transfer

Transfer to a MoneyGuard account number that expires in 15 minutes. Later payments are collected by direct debit.

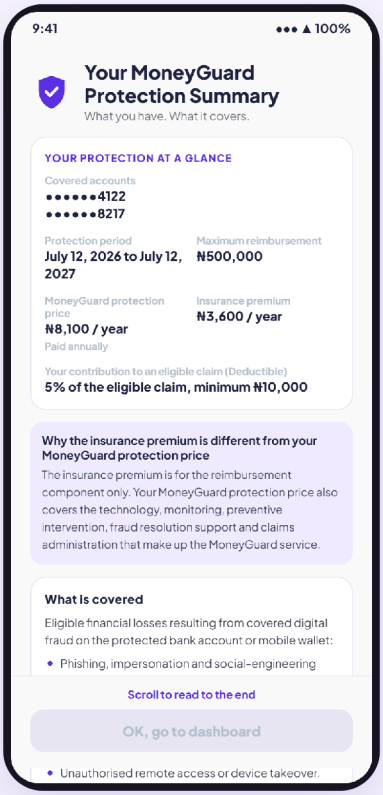
Pay with Link

Tap **Generate Payment Link**, then open it to pay yourself, or share it with someone who can pay for you.

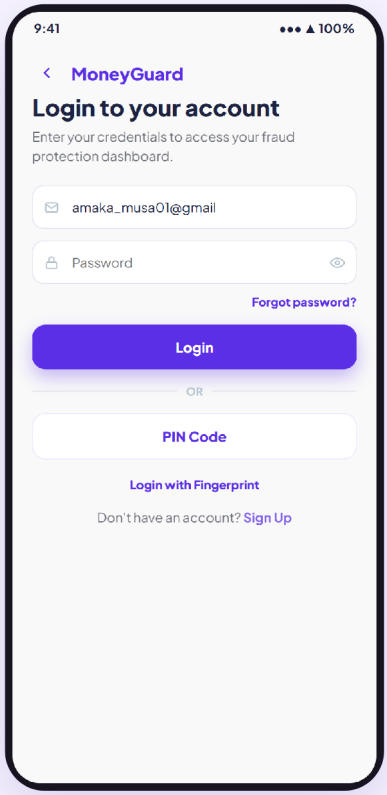
1. After **Payment Successful**, allow notifications and location access. MoneyGuard needs both to alert you and spot suspicious activity.
2. Read your **Protection Summary** to the end: what's covered, what isn't, and your deductible. **OK, go to dashboard** unlocks once you reach the bottom.
3. On your first visit to Home, a short tour points out the key features. Replay it any time from **Profile → App tour**.
4. MoneyGuard then offers to add a protected **bank shortcut** to your home screen. See page 10.



Payment successful



Read your Protection Summary



Logging in later
Password, PIN or fingerprint

02 FINDING YOUR WAY AROUND

Five tabs take you everywhere

Home
Launch your bank safely, see your protection, report fraud

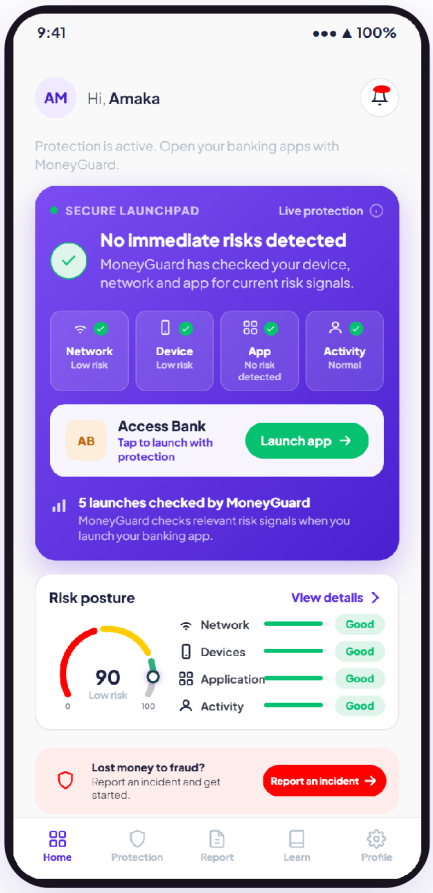
Protection
Your score out of 100 and what's behind it

Report
Report fraud and track your claims

Learn
Short fraud-awareness lessons

Profile
Account, payments, coverage and support

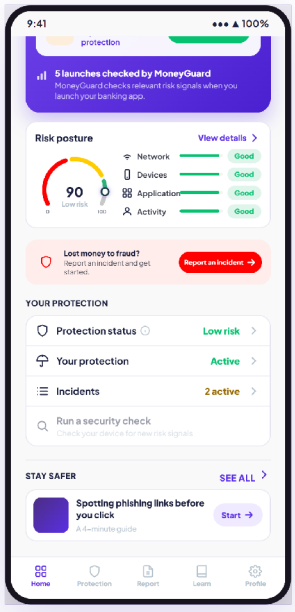
The Home screen



Home, top

1. **Protection banner.** Confirms protection is active. If it says *Protection is not active*, tap **Tap to review** and turn MoneyGuard's permissions back on in your phone's Settings.
2. **Secure Launchpad.** Checks your phone, then opens your banking app with protection. See page 9.
3. **Launch counter.** How many banking app launches MoneyGuard has checked for you.
4. **Risk posture.** Your current risk level. Tap **View details** for the full Protection page.
5. **Lost money to fraud?** A shortcut to **Report an incident**.
6. **Your protection.** Protection status, whether your policy is active (and your policy document), open incidents, and **Run a security check**, which is coming soon.
7. **Stay safer.** A suggested Learn lesson.

The **bell icon** opens your Notifications.



Home, scrolled down
Your protection card and Stay safer

Secure Launchpad

Always open your banking app from the Secure Launchpad on Home. MoneyGuard checks four areas each time Home loads, then shows the result.

Network
Whether your Wi-Fi or connection is secured

Device
Screen lock, rooting and your phone's software

App
Malware, spyware, fake apps and phishing sites

Activity
Whether your login details appear in known data breaches

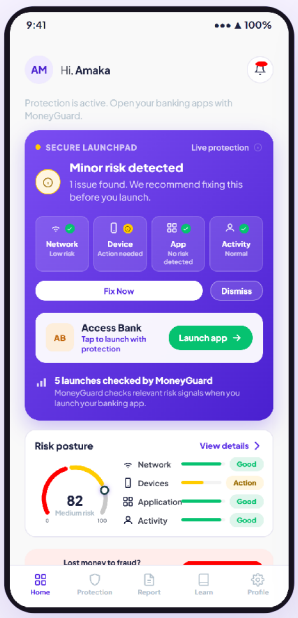
All clear
Tap your bank to launch it with protection.

Low risk
For example, screen lock is off. Tap **Fix Now** for the issue and a button to the right setting. You can still launch.

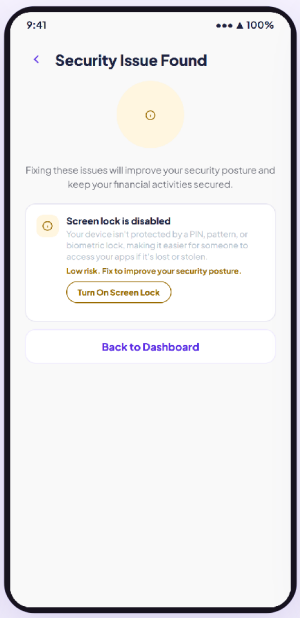
High risk
For example, an unsecured network or a rooted phone. Tap **Fix Now** and fix the issues before you bank.

Launching anyway affects your cover

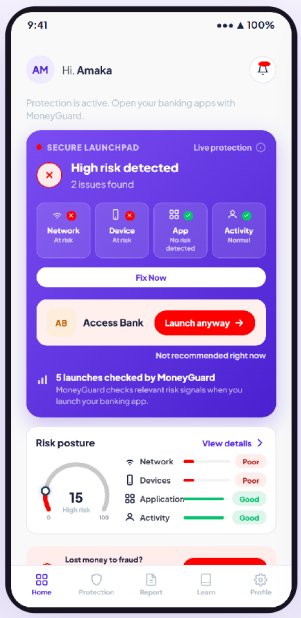
If you choose **I understand. Launch anyway** while a high risk is unresolved, fraud losses from that banking session won't be eligible for reimbursement.



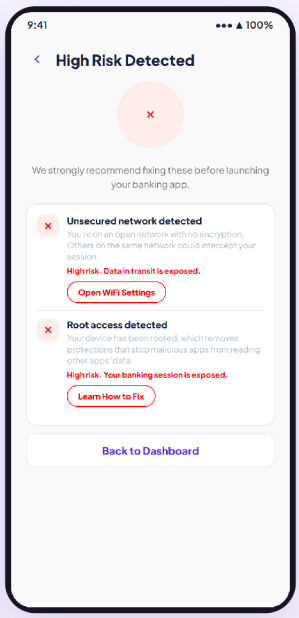
Low risk found



Fix Now · low risk



High risk found



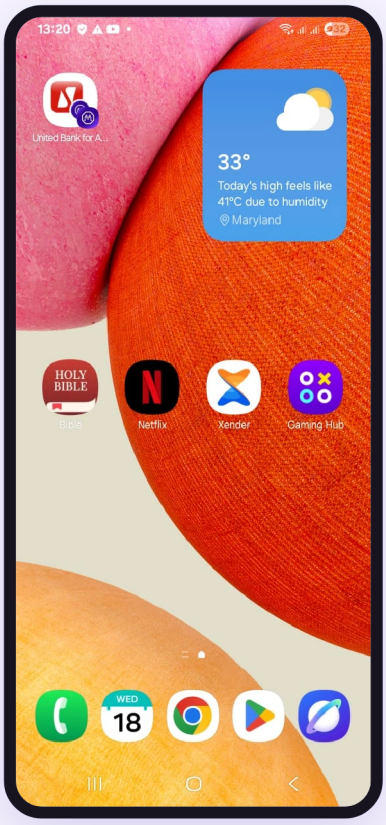
Fix Now · high risk

Your protected bank shortcut

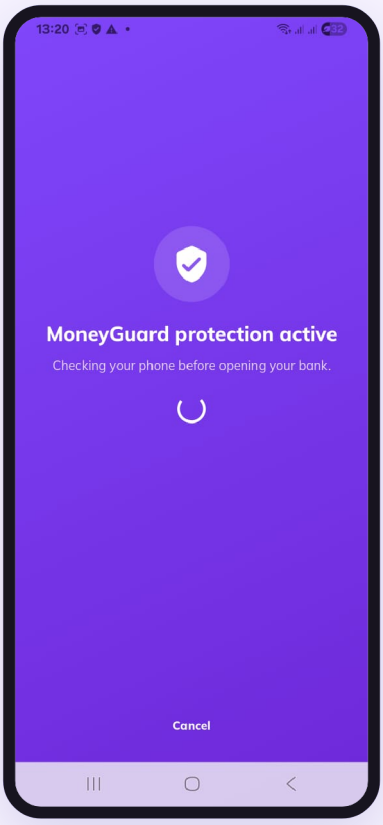
Once setup is complete, MoneyGuard offers to add a protected shortcut for your bank to your phone's home screen. It works like the Secure Launchpad, without opening MoneyGuard first.

1. When the option appears, add the shortcut. It shows your bank's app icon with a small MoneyGuard badge.
2. Tap the shortcut whenever you want to bank. MoneyGuard shows **MoneyGuard protection active** while it checks your phone. Tap **Cancel** to stop.
3. When the check finishes, MoneyGuard tells you how many issues it found, if any. Tap **Open** with your bank's name to continue, or **Fix issues first**.

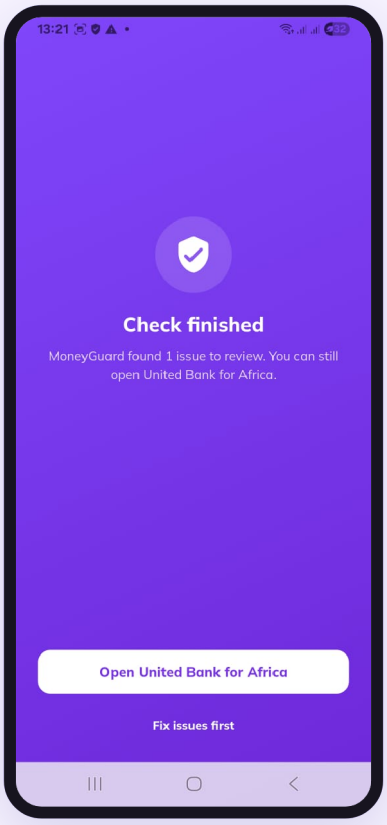
Make it your new bank icon
Use the shortcut in place of your bank's usual app icon, so every banking session is checked.



The shortcut on your home screen



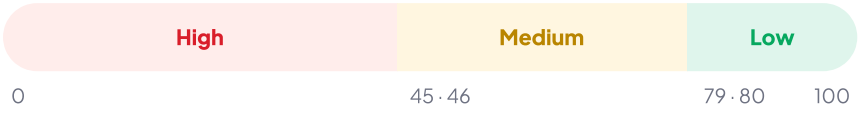
Checking your phone



Check finished

Your protection score

The Protection tab shows a score out of 100 and your current risk level.

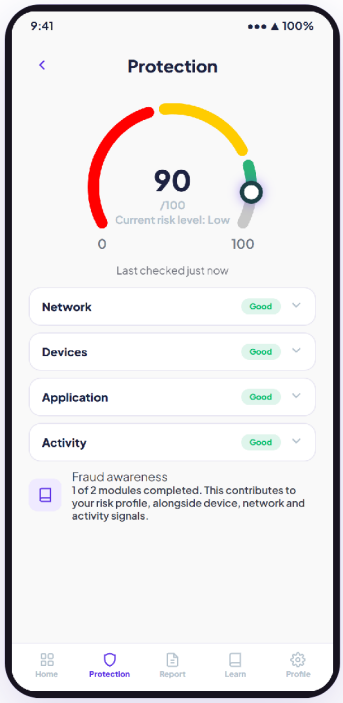


- The score reflects your network, device, app and account activity as of the last check.
- It updates every time you launch a banking app.
- Completing Learn lessons also counts toward it.
- It's a guide, not a guarantee against fraud.

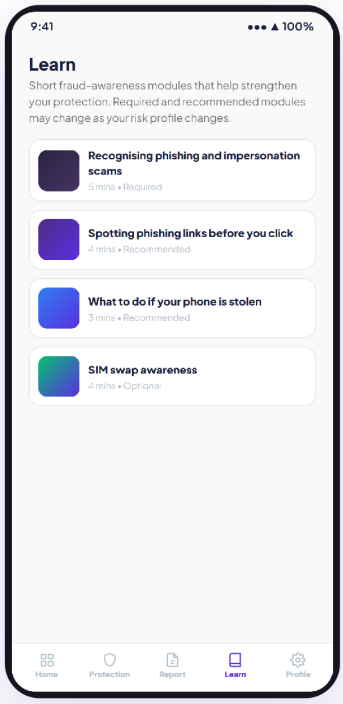
Learn: fraud-awareness lessons

Short lessons of 3 to 5 minutes. Labels can change as your risk changes.

LESSON	LENGTH	LABEL
Recognising phishing and impersonation scams	5 mins	REQUIRED
Spotting phishing links before you click	4 mins	RECOMMENDED
What to do if your phone is stolen	3 mins	RECOMMENDED
SIM swap awareness	4 mins	OPTIONAL



Protection tab



Learn tab

06 IF FRAUD GETS THROUGH

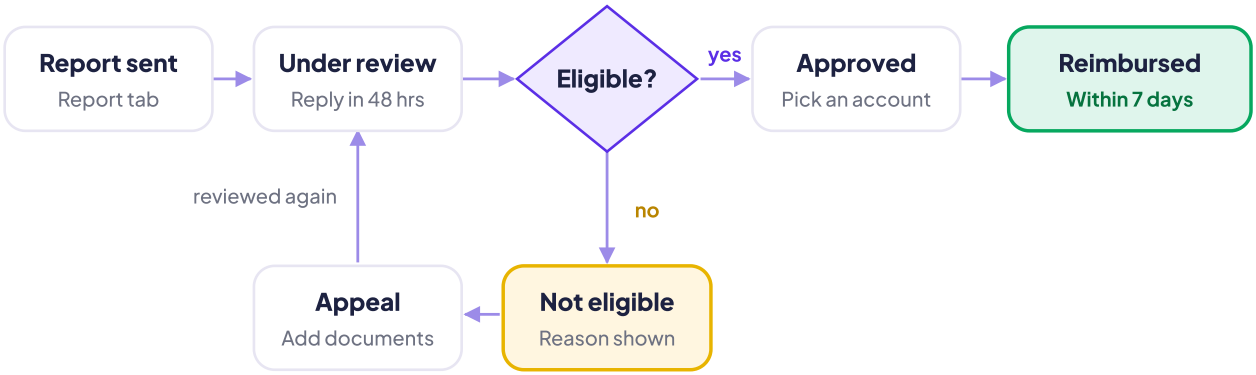
Report fraud and get reimbursed

If you lose money to fraud, report it as soon as you can. You'll hear where you stand within 48 hours, and eligible losses are reimbursed within 7 days.

1. Go to **Report** and tap **Report an incident**, or use **Lost money to fraud?** on Home.
2. Choose the type of fraud: phishing, social engineering, account takeover, stolen credentials, device compromise, SIM swap, unauthorised transfer or payment, or other.
3. Enter when it happened, the affected account and the amount lost.
4. Explain what happened. Add screenshots of bank alerts, receipts or chat logs if you have them.
5. Confirm the details are true and tap **Submit Incident**.



How a claim moves



Approved

Tap **Reimburse my Account**, choose one of your verified accounts and tap **Proceed**.

Not eligible

Claim details shows the reason. Tap **Submit an Appeal** with supporting documents. You can appeal each claim once.

Your deductible

You pay 5% of each eligible claim, minimum ₦10,000. The rest is reimbursed up to your Coverage Limit.

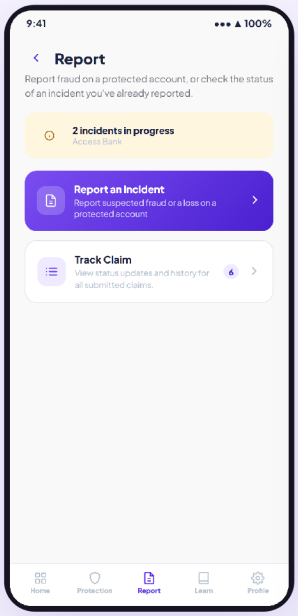
Track your claim

Tap **Track Claim** on the Report tab. Claims are grouped into four tabs, and each claim shows a step-by-step timeline from submission to reimbursement.

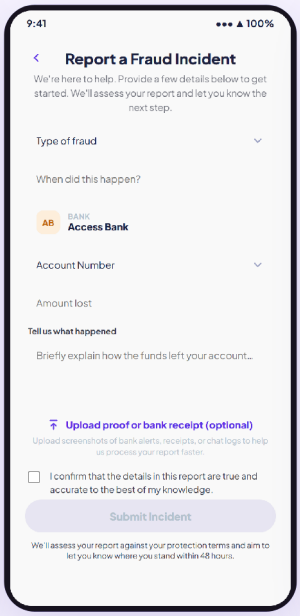
IN PROGRESS	NOT ELIGIBLE	APPROVED	REIMBURSED
Submitted or under review	Decision made, with the reason	Ready to reimburse your account	Payment complete

Only report what really happened

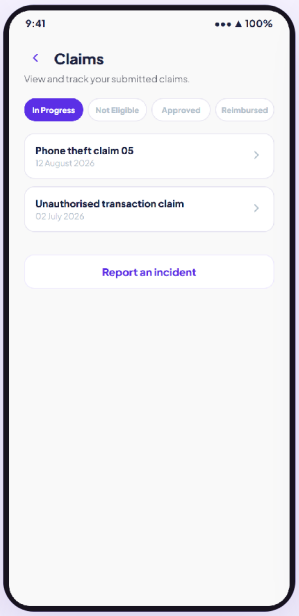
Submitting a false or malicious report is fraud. It can have legal consequences and get your account suspended.



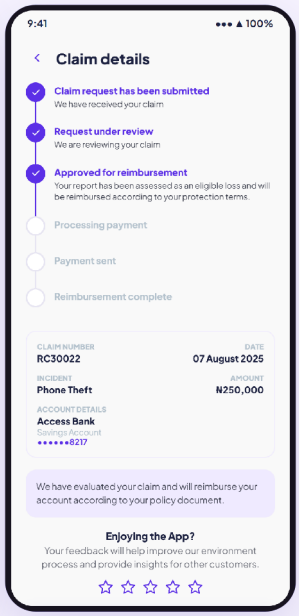
Report tab



Report an incident



Track your claims



Claim details

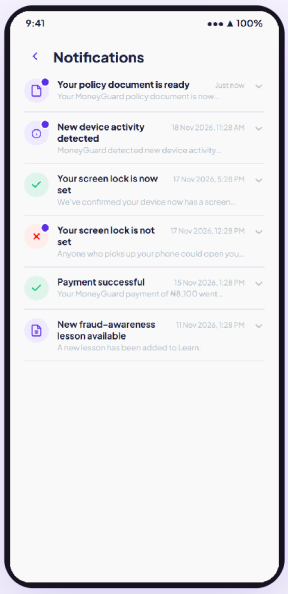
07 ALERTS

Alerts and what to do

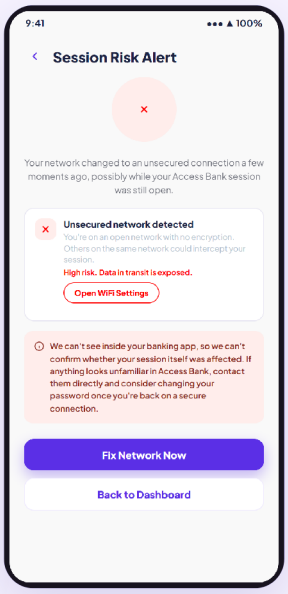
MoneyGuard sends a push notification when something needs your attention. Every alert also appears under the bell icon on Home.

ALERT	WHAT TO DO
RISK **Risk detected during your session** Your network changed to an unsecured one while your banking app may have been open	Tap it, then **Fix Network Now**. If anything looks unfamiliar in your bank app, contact your bank and change your password once you're on a secure network
RISK **New device activity detected** A new device was seen in a protected banking session	If it wasn't you, change your password in Profile → Password & security and contact support straight away
ACTION **Your screen lock is not set** Your phone has no PIN, pattern or fingerprint lock	Set a screen lock in your phone's settings. MoneyGuard confirms once it's on
INFO **Your policy document is ready** Your new or updated policy document can be downloaded	Download it from the alert, or from Your protection on Home
DONE **Payment successful** Your MoneyGuard payment went through	Nothing. Manage payments in Profile
INFO **New fraud-awareness lesson** A lesson was added to Learn	Start it from the Learn tab

What MoneyGuard can and can't see
MoneyGuard can't see inside your banking app. When a risk appears mid-session it alerts you, but it can't confirm whether that session was affected.



Notifications



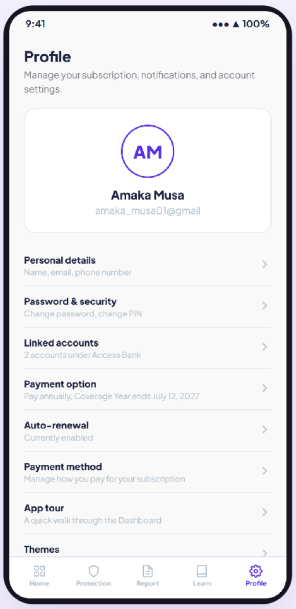
Session risk alert

08 PROFILE

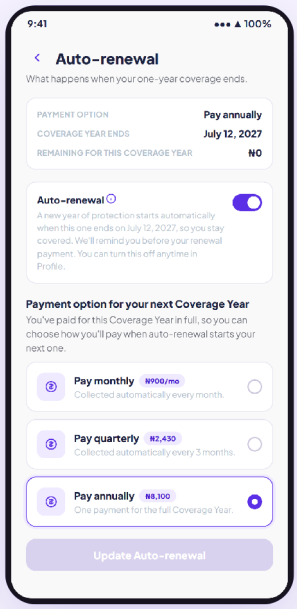
Profile and settings

Everything about your account, coverage and payments lives in the **Profile** tab.

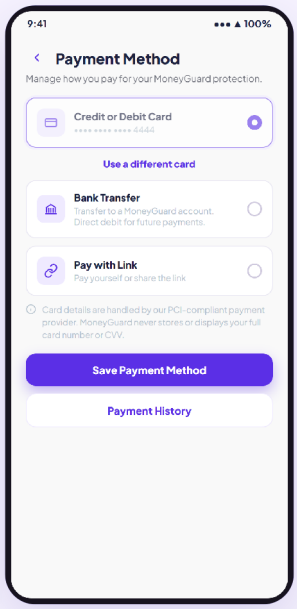
SETTING	WHAT YOU CAN DO
Personal details	View your name, email and phone. Change your email or phone after verifying the new one with a code
Password & security	Change your password or your 6-digit PIN
Linked accounts	See protected accounts. Change accounts or your Coverage Limit
Payment option	Switch between monthly, quarterly and annual payment for this Coverage Year. Your coverage period and limit stay the same
Auto-renewal	Turn auto-renewal on or off, and choose how you'll pay for your next Coverage Year
Payment method	Use a card, Bank Transfer or Pay with Link. See Payment History and receipts
App tour	Replay the walkthrough of the Home screen
Themes	Light, Dark or System Default
Legal documents	Terms of Service, Protection & Subscription Terms, Privacy Policy, Data Sharing Policy
Help & support	Message support, call or email us, read FAQs
Referral code	Share your code, or make your own, and earn points when friends join



Profile tab



Auto-renewal



Payment method

Change your accounts or Coverage Limit

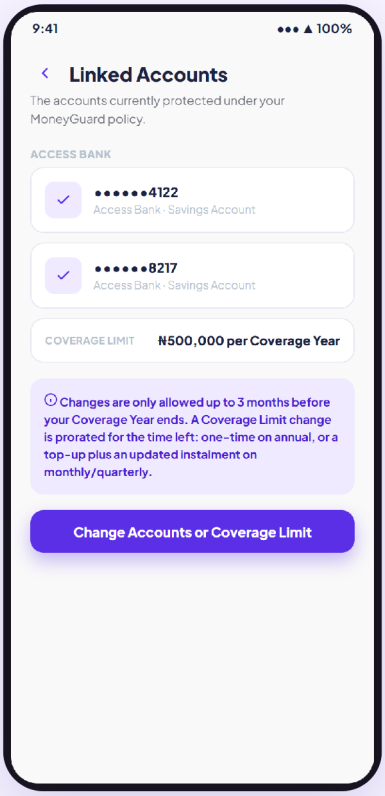
1. Go to **Profile → Linked accounts** and tap **Change Accounts or Coverage Limit**.
2. Update your accounts or limit, then review the **Confirm Changes** screen.
3. A higher limit is prorated for the time left: a one-time charge on annual payment, or a top-up plus a new instalment on monthly or quarterly.

Changes lock in the last 3 months
You can't change accounts or your limit in the final 3 months of a Coverage Year. You'll be notified when your updated policy document is ready.

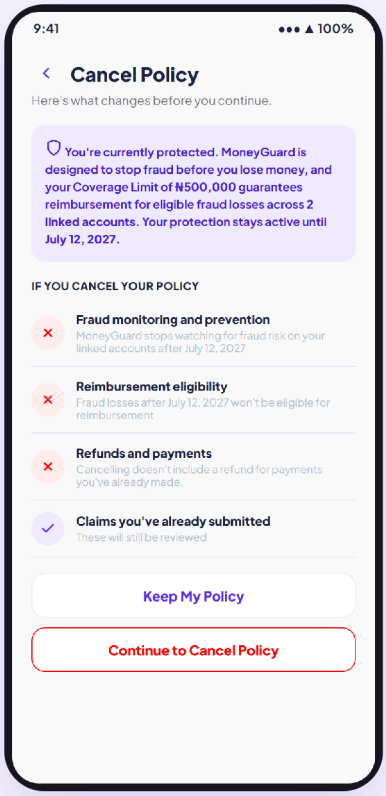
Cancel your policy

Go to **Profile → Cancel policy**. Two screens explain what changes, then ask you to confirm.

- Your protection stays active until the end of your Coverage Year.
- There's no refund for payments you've already made.
- If you pay monthly or quarterly, your remaining instalments are still collected until the Coverage Year ends.
- Claims you've already submitted are still reviewed.
- Your account stays open, so you can renew any time.



Linked accounts



Cancel policy

09 FAQ

Questions and quick fixes

Q What fraud is covered?

Eligible losses from digital fraud on a protected account: phishing, impersonation and social engineering; malware and spyware; SIM swap and account takeover; stolen login details; unauthorised remote access; and fraud after your registered phone is lost or stolen.

Q What isn't covered?

Failures your bank is responsible for, cash and ATM transactions, fraud you took part in, fraud that started before your protection began, losses that can't be shown to be fraud after investigation, and replacing your phone.

Q Why is the insurance premium lower than what I pay?

The premium (~~₦~~3,600 a year on a ~~₦~~500,000 limit) covers reimbursement only. Your MoneyGuard price also pays for monitoring, risk checks, fraud resolution support and claims handling.

Q How quickly will I hear back on a claim?

Within 48 hours of reporting. Eligible losses are reimbursed within 7 days.

Q I launched my bank app despite a high-risk warning. Am I covered?

No. Losses from that banking session aren't eligible. Fix the issue first, then launch again.

Q The app says "Protection is not active".

MoneyGuard has lost a permission it needs. Tap **Tap to review** and allow notifications and location in your phone's Settings.

Q I forgot my PIN or password.

On the login screens, tap **Forgot your PIN?** or **Forgot password?**. A password reset link expires in 15 minutes.

Q Can I protect accounts at more than one bank?

Each setup covers one bank. You can protect several accounts under that bank.

Q Can someone else pay for my protection?

Yes. Choose **Pay with Link** at Checkout, then tap **Share link** to send it to them. You can switch payment method any time in Profile.

Q I pay monthly. Can I turn off auto-renewal?

Yes, in **Profile** → **Auto-renewal**. Your cover then ends on your Coverage Year end date. Monthly payments continue until then, because MoneyGuard is an annual protection.

NEED HELP?

We're here when you need us.

In the app, go to **Profile → Help & support** to send us a message with screenshots. Or reach us directly.

support@wimika.ng
Email us any time

+234 813 444 0598
9am to 5pm WAT

wimika.ng/contact
Visit our website

Report → Report an incident
To report suspected fraud in the app

MoneyGuard is provided by Wimika RMS Technologies. Reimbursement for eligible losses is guaranteed and underwritten by Linkage Assurance Plc. This guide highlights how the app works. Your policy document sets out the full terms, conditions, limits and exclusions.