BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Coupons & Cash-Back Apps

Store apps, digital coupons, Rakuten, Ibotta and Fetch — explained in plain English, one step at a time

A plain-English guide for seniors and families

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For store apps, digital coupons & cash-back apps · facts current November 2026

What's Inside

This is your guide to saving money with store apps, digital coupons and cash-back apps, written for shoppers in Portage County and the family members who help them. Read it in any order and at your own pace. Every program comes with what it actually does *for you*, plus slow, step-by-step directions, and an honest word about privacy, overspending and scams. There are no referral or affiliate links anywhere in this guide. Stores change their apps and offers often, so wherever a number matters, this guide tells you where to double-check it.

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PART 1

Getting Started

Why stores are moving their best prices into apps, the words you'll see along the way, and a little setup that makes everything else easier. Start here.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you've noticed a sign at the store that says "digital coupon" or "app price" and wondered why you're paying more than the person behind you in line, this guide is for **you**. It's also for the son, daughter or grandchild who has been asked to "put the coupons on Mom's phone."

I'm Bill. I've spent more than 30 years working with technology, and these days I help folks here in Portage County feel at home with theirs. I wrote this guide the way I'd explain it sitting at your kitchen table: patiently, in plain English, and without trying to sell you anything. There are no referral links or sign-up bonuses in this guide, and there never will be. When a word like "clip" or "pending" comes up, I'll stop and explain it right then.

What this guide will do for you

- Explain why so many sale prices now live inside store apps, and whether that's worth your time.
- Walk you through the store programs that matter around here: Giant Eagle myPerks, Walmart, Target Circle, Acme Fresh Market, CVS ExtraCare, myWalgreens and Dollar General.
- Show you how the three big cash-back apps, **Rakuten**, **Ibotta** and **Fetch**, really work, including how and when you actually get paid.
- Cover the free offers hiding in your own bank and credit card apps.
- Be honest about what you give up in privacy, and how to keep "savings" from turning into extra spending.
- Point out the scams: fake coupons on Facebook, "free gift card" surveys and look-alike apps.

The big promise: you can't break it

Clipping a coupon you don't use costs nothing. Opening an app and looking around costs nothing. The worst thing that usually happens is a coupon doesn't come off and you pay the regular price, which is what you'd have paid anyway. The only things that call for real care are your passwords, your card numbers and anyone who asks you for money or a code, and I'll mark those clearly.

WHAT THIS DOES FOR YOU

Why this matters

Groceries, prescriptions and household basics are a big part of most budgets. A few minutes with the right app before you shop can take real money off the bill, without changing where you shop or what you buy.

GOOD TO KNOW

You don't have to do all of it

Nobody needs every app in this guide. Most people do well with just their main grocery store's app and perhaps one pharmacy app. Pick what fits your week and skip the rest.

And I'm only a phone call away

If anything in this guide leaves you unsure, call me at **(330) 200-8042**. There's no such thing as a silly question, especially when it's your money.

So let's start with the big question: why did the coupons move into the phone?

— Bill

CHAPTER 2

Why the Best Prices Moved into Apps

Not long ago, coupons came in the Sunday paper and the weekly ad came in the mail. Today, many stores put their best prices behind a free loyalty account and an app. You still walk the same aisles, but the lowest price on the shelf tag may say "with card" or "digital coupon."

What the store gets out of it

- **Your shopping history.** When you sign in or give your phone number at the register, the store learns what you buy and how often. That helps it decide what to stock and what to offer you next.
- **Your attention.** An app on your phone lets the store send you deals, reminders and ads directly.
- **Your loyalty.** Points, perks and rewards give you a reason to come back to the same store.
- **Lower costs.** Digital coupons are cheaper to run than printed ones.

What you get out of it

- Lower prices on things you already buy, often with no clipping at all once you're signed in.
- Rewards like fuel discounts, store credit or a birthday treat.
- Your receipts in one place, which helps with returns and budgeting.

HEADS UP

The trade is real

Loyalty programs are free in dollars, but you pay with information about your shopping. For most people that's a fair trade for groceries. Chapter 19 explains what's collected and how to keep it to a minimum.

Is it worth your time?

Here's my honest rule of thumb. If you shop at one main grocery store and one pharmacy, setting up those two apps is almost always worth it. Cash-back apps are worth it if you already shop online a fair amount, or if you don't mind snapping a photo of a receipt. If an app makes you feel rushed, nagged or confused, it's fine to delete it.

WHAT THIS DOES FOR YOU

What this does for you

Knowing *why* stores want you in their app helps you use it on your terms: take the savings, skip the pressure, and stay in charge of what you share.

CHAPTER 3

The Words You'll See

Coupon and cash-back apps have their own vocabulary. Here's a plain-English list you can come back to any time.

Word	What it means
Loyalty card / account	A free membership with a store, like Giant Eagle myPerks or CVS ExtraCare. It's usually tied to your phone number.
Digital coupon	A coupon that lives in your loyalty account instead of on paper. It comes off automatically when you use your card or phone number.
Clip / Load to card / Send to card	Different stores' words for the same thing: tapping a digital coupon to attach it to your account before you shop.
Manufacturer coupon	A coupon paid for by the brand, such as a cereal maker. It can work at many stores.
Store coupon	A coupon paid for by the store itself. It only works at that store.
Cash back	Money returned to you after you buy something, from an app, a store or a card.
Points / perks	Rewards counted in points instead of dollars. Each program converts them differently.
Pending	Cash back that's been noticed but not yet approved. It can still be canceled, for example if you return the item.
Confirmed	Cash back that's been approved and will be paid on the program's schedule.
Payout minimum	The least you must have earned before an app will pay you.
Card-linked offer	A deal you add inside your bank or credit card app. You pay with that card and get a credit later.
Browser extension	A small add-on for a web browser on a computer, like the Rakuten button, that spots deals as you shop.

TIP

Same idea, different buttons

One store says **Clip**, another says **Load to card**, another says **Send to card**. They all mean "attach this coupon to my account." If you understand one, you understand them all.

WHAT THIS DOES FOR YOU

What this does for you

When the app uses a word you don't know, you won't have to guess. Most of the confusion with these apps is vocabulary, not difficulty.

CHAPTER 4

A Little Setup That Saves a Lot of Trouble

Ten minutes of setup now saves a lot of "I forgot my password" later. Do this once, on a calm day, perhaps with a family member beside you.

Decide on three things

1. **One email address** you check regularly. Use it for every store account so receipts and codes all go to one place.
2. **Your phone number.** Most store programs use your phone number as your loyalty ID at the register. Use your own number, the one you'll have with you when you shop.
3. **A safe place for passwords.** Your phone's built-in password manager is the easiest: the **Passwords** app on an iPhone, or Google Password Manager on Android. A written notebook kept at home is fine too.

Installing a store app safely

1. Open the **App Store** (iPhone) or **Google Play Store** (Android). Never install an app from a link in a text, email or Facebook post.
2. Search for the store's name, for example **Giant Eagle**.
3. Check the name under the app: it should be the store itself (Giant Eagle, Inc., Walmart, Target, and so on), not a lookalike. Chapter 23 explains why this matters.
4. Tap **Get** or **Install**, then open the app.
5. Sign in, or create an account with your email address and a new password you don't use anywhere else.
6. If you already have a paper or plastic loyalty card, look for a place to add or link it, so your old points come along.

> **TIP**
>
> **Say no to most notifications**
>
> When an app asks to send notifications, it's fine to say **Don't Allow**. You can still open the app and find your deals whenever you like. Fewer pop-ups means less temptation to buy things you didn't plan to.

STAY SAFE

Turn on two-step sign-in where offered

Store accounts hold your rewards, your address and sometimes a saved card. If an app offers two-step verification or a passkey, turn it on. It means a stolen password alone isn't enough to get in.

If you're helping a parent

- Set the account up in **their** name and with **their** phone number, so the savings work when they shop alone.
- Write the account email and where the password is kept on the cheat-sheet in Chapter 26.
- Show them the one or two buttons they'll actually use, and hide the rest in a folder.

WHAT THIS DOES FOR YOU

What this does for you

With one email, your own phone number and passwords kept safely, every app in this guide becomes a five-minute job instead of a frustrating afternoon.

PART 2

Grocery Store Apps Around Here

The loyalty programs and digital coupons at the grocery stores most of us use in Northeast Ohio: Giant Eagle, Walmart, Target, Acme Fresh Market and a few others.

CHAPTER 5

Giant Eagle myPerks

For many families in Portage County, Giant Eagle is the everyday grocery store, so **myPerks** is the single most useful program in this guide. It's free, and it replaced the old Giant Eagle Advantage Card.

How myPerks works

- You earn **perks** as you shop: 1 perk for every $1.00 you spend on groceries.
- Every **50 perks** can be turned into **$1.00 off** groceries or gas.
- Your myPerks account is also where Giant Eagle's **digital coupons** live.
- At the register, scan your myPerks card or the barcode in the app, or give the phone number on your account.

Clipping digital coupons in the Giant Eagle app

1. Open the **Giant Eagle** app and sign in to your myPerks account.
2. Go to the **Savings** section.
3. Browse the digital coupons, or search for something on your list.
4. Tap the button on each coupon you want to clip. It changes to show the coupon is on your card.
5. Shop as usual. At checkout, use your loyalty card, the app barcode or your phone number, and the clipped coupons come off automatically.

TIP

Clip before you check out

Clip coupons at home or in the parking lot, before the cashier totals your order. A coupon clipped after you've paid generally won't be added to that trip.

GOOD TO KNOW

Ibotta and myPerks don't double up

Ibotta offers can work at Giant Eagle through your myPerks account. But Ibotta's help center says a myPerks digital coupon and an Ibotta offer can't both be used on the *same* product. Pick the bigger one. Chapter 16 covers Ibotta.

HEADS UP

Check the dates

Each coupon shows its own end date in the app. Giant Eagle can change how long perks last, so check your perks balance and any expiration in the app every month or so.

WHAT THIS DOES FOR YOU

What this does for you

Your regular groceries can also earn money off gas. If you drive to Giant Eagle anyway, a myPerks account and a few clipped coupons are the easiest savings in this whole guide.

CHAPTER 6

Walmart: Walmart Cash & Manufacturer Offers

Walmart doesn't run clip-to-card coupons the way a grocery store does. Instead, it has **Walmart Cash**: store credit you earn by claiming **Manufacturer Offers** in the Walmart app or on Walmart.com, and then buying those items.

How Walmart Cash works

- Offers show a checkbox labeled **Get Walmart Cash**. Tap it to claim the offer.
- Buy the item before the offer's expiration date. Once it's purchased, delivered or picked up, Walmart adds the offer's value to your Walmart Cash balance.
- In the store, you can scan a product's barcode with the scanner in the Walmart app's search bar to see whether it has an offer.
- Spend Walmart Cash on future Walmart purchases, in the store or online.
- Walmart Cash doesn't expire, according to Walmart's FAQ.

Forgot to connect at checkout?

If you paid at the register without using Walmart Pay or your account, you can still earn Walmart Cash on the offers you claimed. Scan the barcode on your receipt in the Walmart app within **7 days** of the purchase.

1. Keep the paper receipt.
2. Open the **Walmart** app and sign in.
3. Use the app's scanner to scan the barcode printed on the receipt.
4. Check your Walmart Cash balance in a day or two.

Rules worth knowing

- **Returns:** if you return an item, the Walmart Cash you earned on it is taken back out of your balance.
- **Paper wins:** if you hand over a paper coupon for an item that also has a claimed offer, Walmart honors the paper coupon and you don't get Walmart Cash for that item.
- **Offers expire, your balance doesn't:** each offer has its own end date, but Walmart Cash you've already earned stays in your account. Most people simply spend it on the next order.

GOOD TO KNOW

Walmart+ is separate

Walmart+ is Walmart's paid membership for free delivery and other perks. You don't need it to earn Walmart Cash. If you're thinking about Walmart+, the Walmart App guide covers it in detail.

WHAT THIS DOES FOR YOU

What this does for you

Two minutes of tapping **Get Walmart Cash** on things you already buy turns into store credit that doesn't expire, with no paper coupons to remember.

CHAPTER 7

Target Circle

Target Circle is Target's free loyalty program. You can join at Target.com/circle or in the Target app. There's also a paid tier, **Target Circle 360**, that adds delivery perks; you don't need it to get Target Circle deals.

What free members get

- **Target Circle deals**: sale prices and offers for members, found in the app.
- **A birthday reward**: add your birth date and Target gives you 5% off a future purchase on your birthday, good for 30 days.
- **Target Circle Rewards**, earned by completing a **Target Circle Bonus** (a challenge such as buying certain items).

HEADS UP

The old 1% is gone

If you remember earning 1% back on every Target purchase, that ended when Target relaunched Target Circle in 2024. Older articles and videos may still mention it. Rewards now come from bonuses, deals and the birthday reward.

Finding your deals and rewards in the app

1. Open the **Target** app and sign in.
2. Tap the **My Target** tab at the bottom of the screen.
3. Tap **Target Circle** to see your personal dashboard: deals, bonuses and rewards.
4. Look in the **Wallet** tab for your birthday reward and your barcode for the register.
5. At checkout, scan the Wallet barcode or give your phone number so your deals and rewards apply.

HEADS UP

Rewards can expire

Target Circle Rewards don't expire while you're active, but Target says they expire if you haven't earned or redeemed any rewards for a year. If you only visit Target now and then, use rewards when you have them.

WHAT THIS DOES FOR YOU

What this does for you

Adding your birthday takes ten seconds and earns a discount every year. Checking Target Circle deals before a planned trip means you're not leaving member prices on the table.

CHAPTER 8

Acme Fresh Market, Aldi, Meijer & Kroger

Northeast Ohio has its own mix of grocery stores, and each one handles coupons differently. Here's the short version for the others you're likely to visit.

Acme Fresh Market

Acme Fresh Market is the Akron-area, family-owned grocery chain. It offers digital deals through its own app and acmestores.com, tied to your **Acme Fresh Market Savings Card**. Read each deal's fine print in the app; most can be used once per card.

1. Install the **Acme Fresh Market** app (check that the maker is Acme Fresh Market), or go to acmestores.com.
2. Create an account and add your Savings Card number.
3. Open the digital deals and add the ones you want.
4. Use your Savings Card or account at the register.

TIP

Two different Acmes

There's also a chain called **ACME Markets** on the East Coast, with its own app. It's a different company. When you search the app store, choose **Acme Fresh Market** for our local stores.

Aldi

Aldi keeps things simple on purpose: it doesn't take manufacturer coupons and doesn't run a loyalty card. Its prices are meant to be low for everyone. The **ALDI USA** app is useful for the weekly ad and online orders, but don't expect clip-to-card coupons.

SCAM ALERT

"Aldi coupon" posts

Because Aldi doesn't run regular coupons, posts on Facebook offering a big Aldi coupon or gift card are a red flag. Chapter 22 explains how those scams work.

Meijer mPerks

If you shop at the Meijer in Stow or another Meijer store, **mPerks** is its free rewards program. Making an account in the Meijer app signs you up. You use your phone number and a PIN at checkout, and digital coupons work on pickup and delivery orders too.

Kroger

Kroger is a big name in central and southern Ohio, but you won't find one close to Portage County. If you shop at a Kroger while visiting family, its digital coupons work the same basic way as the others in this chapter: sign in to the Kroger app, clip, and use your Kroger card or phone number.

WHAT THIS DOES FOR YOU

What this does for you

You'll know which stores reward the app and which don't, so you only bother with the apps that actually save you money where you shop.

PART 3

Pharmacy & Dollar Store Apps

CVS ExtraCare, myWalgreens and Dollar General, plus what to do when a digital coupon doesn't come off at the register.

CHAPTER 9

CVS ExtraCare

ExtraCare is CVS's free loyalty program. It's known for long receipts, but these days most of the savings live in the **CVS Health** app, where you send coupons and rewards to your card before you shop.

Two kinds of savings

Type	What it is
Digital coupons	Offers you choose in the app or on CVS.com and send to your ExtraCare card.
ExtraBucks Rewards	Store rewards you earn from promotions and qualifying purchases. They also need to be sent to your card before you can use them.

Sending coupons to your card

1. Open the **CVS Health** app and sign in. If you haven't yet, link your ExtraCare membership to your CVS account so the app knows which card is yours.
2. Open the **ExtraCare** savings section.
3. Browse the offers and tap **Send to card** on the ones you want.
4. Do the same for any ExtraBucks Rewards you want to use.
5. At checkout, scan your ExtraCare card or the barcode in the app, or enter your phone number. Sent offers apply automatically.

TIP

Send close to shopping day

Some coupons can get a shorter expiration date once you send them to your card. Send them the day you plan to shop, then use them on that trip.

HEADS UP

Look for "sent to card"

Before you check out, make sure each offer shows as sent to your card. If it doesn't, it won't come off when you scan your card or enter your phone number. Each reward also shows its own expiration date in the app, so use ExtraBucks Rewards soon after you send them.

ExtraCare Plus, the paid version

CVS also sells **ExtraCare Plus**, a paid membership. As of November 2026 it's listed at $5.00 a month or $48 a year, and it adds things like free prescription delivery on qualifying orders. Only consider it if you use CVS often enough to come out ahead; regular ExtraCare is free.

WHAT THIS DOES FOR YOU

What this does for you

If you pick up prescriptions at CVS, you're there anyway. Sending a few coupons and your ExtraBucks to your card before you go turns routine errands into real savings.

CHAPTER 10

myWalgreens

myWalgreens is Walgreens' free rewards program. You earn **Walgreens Cash** rewards and can clip digital coupons in the Walgreens app or on Walgreens.com.

How myWalgreens works

- Earn **1%** in Walgreens Cash on most purchases, and **5%** on Walgreens-brand products.
- Pharmacy out-of-pocket costs can earn Walgreens Cash too, but you can't spend Walgreens Cash on prescriptions.
- Walgreens Cash rewards expire after 12 months, and an account with no activity for 6 months can lose its rewards.

Clipping coupons

1. Open the **Walgreens** app and sign in to your myWalgreens account.
2. Find the **digital coupons** and tap to clip the ones you want.
3. Shop as usual.
4. At checkout, scan your digital myWalgreens card in the app or give the phone number on your account. Clipped coupons and your Walgreens Cash can be applied.

TIP

Clip first, then pay

Coupons clipped after a purchase generally aren't added to it. If you're standing in line, clip now, before the cashier finishes.

WHAT THIS DOES FOR YOU

What this does for you

If you fill prescriptions at Walgreens, your copays and everyday purchases quietly add up to store credit for the things you buy anyway.

CHAPTER 11

Dollar General

Dollar General has stores in towns all over Portage County, and its free **Dollar General** app has digital coupons, often called **DG digital coupons**. They're tied to your phone number.

Using DG digital coupons

1. Install the **Dollar General** app from the App Store or Google Play and create an account with your phone number.
2. Browse the digital coupons and clip the ones you want.
3. Shop as usual.
4. At checkout, after the cashier has scanned your items, enter your phone number on the card keypad when asked. Clipped coupons should come off.
5. Check the receipt before you leave.

TIP

Watch the store's special days

Dollar General often runs app-only deals for a single day, such as a dollars-off coupon when you spend a certain amount. The app shows the exact terms and dates. Read the fine print: these are usually in-store only and exclude some items.

HEADS UP

Self-checkout can be fussy

If you're counting on several digital coupons, a cashier lane can make it easier to fix one that doesn't come off. Once the receipt prints, coupons generally can't be added afterward.

WHAT THIS DOES FOR YOU

What this does for you

For basics like paper towels, detergent and cleaning supplies, a few clipped DG coupons can make a small store trip noticeably cheaper.

CHAPTER 12

When a Coupon Didn't Come Off

It happens to everyone: you clipped the coupon, bought the item, and the discount isn't on the receipt. Don't worry. Most of the time it's one of a handful of simple causes, and it can often be fixed right at the service desk.

The usual reasons

- **The account didn't connect.** The cashier didn't scan your card or you didn't enter your phone number, or you entered a different number than the one on the account.
- **The wrong item.** Coupons are usually for a specific size, flavor or count. "12 oz" doesn't match "16 oz."
- **Not enough items.** "Save $1.00 when you buy 2" needs two in the order.
- **Clipped too late.** You clipped it after the order was totaled.
- **Expired or already used.** Most digital coupons can be used once.
- **Two discounts on one item.** Many stores allow only one digital coupon per item.

What to do, in order

1. Before you leave, look at the receipt. Savings usually appear under each item or at the bottom.
2. Open the app and check that the coupon shows as clipped or used, and read its fine print.
3. If it should have worked, go to the service desk or ask the cashier, with the receipt and the app open. Stay friendly; they deal with this all the time.
4. If you're already home, use the store's help or chat in the app, or call customer service, and have the receipt handy.
5. If it was just a mistake on your part, let it go. You paid the regular price, nothing more.

TIP

A screenshot helps

Before a big trip, take a screenshot of your clipped coupons. If something doesn't come off, you can show the cashier exactly what you clipped.

STAY SAFE

Only use the store's official help

If you search online for a store's customer service number, scam sites sometimes appear at the top. Use the help section in the store's own app, or the number on the store's real website. A real store won't ask for gift cards or your password to fix a coupon.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the common causes means a missed coupon becomes a quick fix at the desk, not a reason to give up on digital savings.

PART 4

Cash-Back Apps: Rakuten, Ibotta & Fetch

How cash-back apps really work, how and when they pay you, and an honest look at the three best known: Rakuten for online shopping, Ibotta for name-brand groceries and Fetch for receipts.

CHAPTER 13

How Cash-Back Apps Really Work

Store apps save you money at the register. Cash-back apps work differently: you pay the normal price, and the app pays you back later. Once you understand where that money comes from and why it takes a while to arrive, these apps stop feeling mysterious.

Where the money comes from

- **Stores pay a commission.** When you shop online through an app like Rakuten, the store pays the app a fee for sending you there. The app shares part of that fee with you as cash back.
- **Brands pay for attention.** Ibotta and Fetch are paid by brands, such as a cereal or detergent maker, that want you to try or keep buying their products.
- **Your shopping information has value.** Receipt and loyalty data help companies understand what people buy. Chapter 19 covers this trade honestly.

The life of a cash-back reward

1. **You activate or add the offer.** You start from the app, tap an offer, or link an account, *before* you buy. This step is how the app knows the purchase was yours.
2. **You buy.** You shop as you normally would.
3. **The reward shows as pending.** The app has noticed the purchase, but the store or brand hasn't approved it yet.
4. **It becomes confirmed.** After the return window passes, the reward is approved. If you return the item, the reward is usually taken back.
5. **You reach the payout minimum.** Each app pays only after you've earned a certain amount.
6. **You get paid.** By check, PayPal, gift card or another option, on the app's schedule.

> GOOD TO KNOW
>
> **Patience is part of it**
>
> Pending rewards can take weeks to confirm, especially for online orders. That's normal, not a sign something went wrong. Chapter 21 explains what to do if a reward truly never shows up.

Payout minimums at a glance

App	When you can get paid (as of November 2026)
Rakuten	At least $5.01 in confirmed cash back. Paid every three months by check or PayPal.
Ibotta	At least $20.00 in earnings, including at least one name-brand offer. Withdraw in the app to PayPal or a gift card.
Fetch	Points, not dollars. Most rewards need at least 3,000 points; about 1,000 points is worth roughly $1.00 in gift cards.

HEADS UP

About referral links

Friends, websites and videos often share "sign up with my link" codes, because the person sharing earns a bonus. This guide never includes referral links, and you don't need one to join. Install the app yourself from the App Store or Google Play.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the steps from "pending" to "paid" means you can tell the difference between a reward that's simply on its way and one that needs a quick follow-up.

CHAPTER 14

Rakuten: Cash Back on Online Shopping

Rakuten (once called Ebates) is free and pays you cash back when you shop online at thousands of stores, from department stores to pharmacies to travel sites. The key habit is simple: start your shopping trip from Rakuten, not from the store's own website.

Getting started

1. Install the **Rakuten** app from the App Store or Google Play, or type **rakuten.com** into your web browser yourself.
2. Create a free account with your email address and a strong password you don't use anywhere else.
3. Open your account settings and choose how you want to be paid: **PayPal** or a **check** in the mail.

Earning cash back on an online order

1. Open the Rakuten app or website and search for the store, for example a department store or a pharmacy.
2. Read the cash-back rate and the fine print. Some items or gift cards may not count.
3. Tap the button to shop at that store. Rakuten opens the store's website for you.
4. Shop and check out as you normally would, in that same window.
5. Watch for the purchase to appear in your Rakuten account as pending.

> TIP
> **Turn off other deal add-ons for that trip**
> If you hop to a coupon website or click an ad partway through, the store may credit that site instead of Rakuten, and your cash back can disappear. Start at Rakuten and go straight through to checkout.

Getting paid

Rakuten pays your confirmed cash back **every three months** by the method you chose, check or PayPal. You need at least **$5.01** in confirmed cash back before a payment date; if you have $5.00 or less, it simply carries over to the next one.

In-store cash back

Rakuten also offers **In-Store Cash Back** at some stores and restaurants. You link a Visa, Mastercard or American Express card to your Rakuten account, add the offers you want in the app, and then pay with that same card. There's no receipt to upload, and offers must be added *before* you shop.

HEADS UP

Cash back is never a reason to buy

Five percent back on something you didn't need is still 95 percent spent. Use Rakuten for purchases you were already going to make.

WHAT THIS DOES FOR YOU

What this does for you

If you already order prescriptions, gifts or household items online, starting from Rakuten adds a little money back on purchases you'd make anyway, paid to you four times a year.

CHAPTER 15

Browser Extensions on a Computer

If you shop on a laptop or desktop computer, cash-back and coupon companies offer **browser extensions**: small add-ons for Chrome, Edge, Firefox or Safari that pop up when you're on a store's website. They can be handy, but they deserve a careful look, because an extension can see the web pages you visit.

The Rakuten extension

Rakuten's extension is free and works with **Chrome**, **Edge**, **Firefox** and **Safari** on a computer. When you visit a participating store, it shows the cash-back rate and lets you turn it on with one click. It can also try eligible coupon codes at checkout.

Installing an extension safely

1. Go to the company's own website by typing the address yourself, such as **rakuten.com**, and look for its link to the extension. Or open your browser's official store: the **Chrome Web Store**, the **Microsoft Edge Add-ons** site, **Firefox Add-ons**, or the **App Store** on a Mac for Safari.
2. Check that the publisher's name matches the company.
3. Read what the extension asks permission to do before you click **Add**.
4. After it's installed, pin it to the toolbar only if you'll actually use it.

Why care is needed

- **Extensions can read pages.** A shopping extension usually needs to see the sites you visit to spot deals. That's a lot of trust to give, so stick with well-known companies.
- **Fake extensions exist.** Some look like a coupon helper but show ads, change your search engine or collect data.
- **Fewer is better.** Two or three shopping extensions can fight over the same purchase, and only one gets credit.

GOOD TO KNOW

Google tightened the rules in 2025

After complaints that some coupon extensions quietly swapped in their own tracking codes, Google changed the Chrome Web Store rules in March 2025. Extensions must now disclose affiliate programs and can't insert those codes without something you did, such as clicking to activate cash back.

Removing an extension you don't want

1. In Chrome or Edge, click the puzzle-piece **Extensions** button next to the address bar.
2. Click the three dots next to the extension and choose **Remove** (Chrome) or **Remove from Microsoft Edge** (Edge).
3. Confirm. The extension is gone; your Rakuten account and cash back are not affected.

STAY SAFE

Never from a pop-up

If a website pops up a message saying you "need" a coupon extension or your browser is "out of date," close it. Install extensions only from the company's own site or your browser's official store.

WHAT THIS DOES FOR YOU

What this does for you

One trusted extension can remind you about cash back you'd otherwise forget, without you having to remember to start at Rakuten every time.

CHAPTER 16

Ibotta: Cash Back on Groceries

Ibotta is a free app that pays cash back on specific name-brand products, mostly groceries and household goods. Brands put offers in the app, such as money back on a certain coffee or laundry detergent, and you collect by buying the item at a participating store.

The basic routine

1. Install **Ibotta** from the App Store or Google Play and create an account.
2. Choose your store in the app and browse its offers.
3. Tap to add the offers you want to your list **before** you shop.
4. Buy the exact product the offer describes, the right brand, size and count.
5. Get credit in the way your store supports: through a linked loyalty account, an online order, or a receipt where that's offered.

Linking Giant Eagle myPerks

At Giant Eagle, Ibotta works through your **myPerks** account, so there's nothing to scan after you shop. In the Ibotta app, open the **Giant Eagle** store page, tap **Link account** and sign in with your myPerks email and password. Then scan your myPerks card or enter your phone number at checkout, as usual.

- Link your myPerks account **before** you shop. Purchases made before linking don't count.
- Only one myPerks account can be linked to one Ibotta account at a time.
- Ibotta says paper-receipt submissions for Giant Eagle ended on **July 1, 2026**, so linking is now the way to earn there.
- A myPerks digital coupon and an Ibotta offer on the *same* product don't combine; if both are clipped, the savings go to myPerks.

Getting your money out

You can withdraw once you have at least **$20.00** in earnings, and at least one of those earnings has to come from a name-brand offer. Withdrawals to **PayPal** or to a **gift card** are done in the Ibotta app, not on the Ibotta website. Some gift cards have a higher minimum, such as $25.

TIP

Check your list before the store, not after

Ibotta offers come and go. Open the app the night before your grocery trip, add the offers that match your list, and ignore the rest.

HEADS UP

Brand offers can steer you

Ibotta offers are ads from brands. A store brand without an offer is sometimes still cheaper than the name brand after cash back. Compare the shelf price, not just the reward.

WHAT THIS DOES FOR YOU

What this does for you

Once myPerks is linked, Ibotta adds a second layer of savings to your regular Giant Eagle trip with no receipts to keep and no extra steps at the register.

CHAPTER 17

Fetch: Points for Your Receipts

Fetch is a free app that gives you points for photos of your receipts, from almost any store, restaurant or gas station. You trade the points for gift cards and other rewards. It's the easiest of the three to understand, and the one that asks for the most information about your shopping.

How Fetch works

- You **snap** a photo of a paper receipt in the app. Fetch reads it and gives you points.
- Receipts must be snapped within **14 days** of the date printed on them.
- Fetch limits how many receipts you can snap: up to **35** in a rolling 7-day period.
- Some brands give bonus points for buying their products.
- About **1,000 points** is worth roughly **$1.00** in gift cards, and most rewards need at least **3,000 points**. Fetch can change these minimums, so check the Rewards tab.
- If you go more than 90 days with no activity, Fetch says your account may become inactive.

Snapping a receipt

1. Open **Fetch** and tap the camera or **Snap** button.
2. Lay the receipt flat in good light. For a long receipt, follow the prompts to take it in sections.
3. Make sure the store name, date and total are clear.
4. Submit it, then wait for the points to appear.

TIP

Make it a habit at the kitchen table

Put the day's receipts in one spot and snap them all at once in the evening. Then they're ready for returns too.

Online orders: eReceipts

Fetch can also give points for online orders by connecting to your shopping accounts or your email. In the app, go to the **Account** tab (called **Profile** in some versions), choose **eReceipts**, pick the account to connect, such as Amazon or Walmart, and follow the sign-in steps. For other stores, Fetch can look for receipts in a connected email inbox.

HEADS UP

Think before connecting your email

Connecting an email inbox lets Fetch look through your messages for receipts. If that makes you uncomfortable, skip it and just snap paper receipts. Chapter 19 talks about this kind of trade.

WHAT THIS DOES FOR YOU

What this does for you

Fetch turns receipts you'd throw away into small gift cards over time, with no coupons to clip and no special store to shop at.

PART 5

Card Offers, Privacy & Your Budget

The free offers already sitting in your bank and credit card apps, what you give up in privacy for all these savings, and how to keep deals from turning into extra spending.

CHAPTER 18

Card-Linked Offers in Your Bank & Credit Card Apps

Many people have free savings waiting inside their bank or credit card app and never notice. These are called **card-linked offers**: you add an offer to your card, pay with that card, and get a credit or cash back afterward. There's nothing to clip at the register and no receipt to photograph.

What they're called

Bank or card	Name of the offers section
Chase	Chase Offers
American Express	Amex Offers
Bank of America	BankAmeriDeals
Capital One	Capital One Offers
Other banks	Often called "offers," "deals" or "rewards" in the app. Local banks and credit unions may have their own.

How to use them

1. Open your bank or credit card app and sign in.
2. Look for the offers section. It's often on the main screen or under a card's details.
3. Read an offer, for example a few dollars back at a restaurant or pharmacy, and its fine print: the minimum spend, the end date and whether it's in-store, online or both.
4. Tap to **add** or **activate** the offer. With most banks this step is required; the offer won't work if you only look at it.
5. Pay with **that same card**, directly with the store. Paying through another service, such as a food-delivery app, may not count.
6. Watch for the credit on your statement. It often takes a few weeks.

GOOD TO KNOW

Each bank does it a little differently

Chase and Amex offers are added to one specific card. Bank of America deals apply to your eligible Bank of America cards. Capital One Offers usually work by shopping through a link inside the offers section. Your bank's app explains its own version in the offer's details.

TIP

Add the ones you'll really use

Some offers disappear once you add them to a different card, so add each one to the card you actually carry. Skim the list once a month and add offers for places you already go.

STAY SAFE

Your bank won't text you a link to "claim" an offer

Real offers live inside your bank's own app or website. If a text or email says you have a cash-back reward and asks you to tap a link and sign in, don't. Open your bank app yourself instead.

WHAT THIS DOES FOR YOU

What this does for you

This is free money for things you already buy, from a company that already has your card number. There's no new app to install and no new account to create.

CHAPTER 19

Privacy: What You Trade for the Savings

Loyalty and cash-back programs are free in dollars, but they aren't free. You pay with information about what you buy, where and when. For many people that's a fair trade, especially for groceries. The goal of this chapter is to help you make that trade on purpose, and share no more than you need to.

What these programs may learn

What you share	What it can reveal
Store loyalty account	Everything you buy at that store while signed in or using your phone number, plus your contact details.
Ibotta and Fetch	What's on your receipts or linked loyalty accounts, including brands, prices and stores.
Email-connected receipts	The app can look through your inbox for receipts. Choose this only if you're comfortable with it.
Linked cards	Purchases with that card at participating stores, so the program can confirm you earned the offer.
Location	If you allow it, where you shop and when. Many apps work fine without it.
Browser extensions	The shopping websites you visit on that computer.

Five ways to share less

1. **Pick a few apps, not a dozen.** Each account is one more company holding your information.
2. **Limit location.** On an iPhone: **Settings** > **Privacy & Security** > **Location Services**, then choose the app and pick **While Using the App** or **Never**. On Android: press and hold the app's icon, tap **App info** > **Permissions** > **Location**.
3. **Say no to tracking.** On an iPhone, when an app asks to track your activity across other apps, tap **Ask App Not to Track**. You can review this later in **Settings** > **Privacy & Security** > **Tracking**.
4. **Skip the email connection** in receipt apps unless the extra points really matter to you.
5. **Read the marketing choices** in each app's account settings and turn off the ones you don't want, such as promotional texts.

GOOD TO KNOW

Deleting the app isn't deleting the account

Removing an app from your phone doesn't close your account or erase your history. If you're done with a program, look in the app's account or privacy settings for an option to delete the account, or ask the company's support to close it. Use up any rewards first.

HEADS UP

Don't give more than they need

A coupon app has no reason to ask for your Social Security number, your bank password or your Medicare number. If one does, stop and check that you're in the real app. Chapter 23 explains look-alikes.

WHAT THIS DOES FOR YOU

What this does for you

A few minutes in your settings lets you keep the savings while cutting back on what's collected, so the trade works on your terms.

CHAPTER 20

Keeping Savings from Turning into Spending

Coupons and cash back are designed to bring you back to the store, and they work. That's fine when they lower the cost of what you planned to buy. It's a problem when a "deal" talks you into buying something you didn't need. Here are some gentle guardrails.

Questions to ask before you clip

- Was this on my list before I saw the offer?
- Would I buy it at the regular price?
- Is the store brand still cheaper, even after the coupon?
- Does "buy 3, save $2.00" mean I'm buying two things I don't need?
- Will I really use it before it spoils or expires?

Habits that help

1. **Make the list first, then look at the app.** Clip offers that match your list, and close the app.
2. **Turn off most notifications.** "Flash deal" alerts are made to create a rush. You won't miss anything that matters.
3. **Count the savings, not the rewards.** Look at what you actually paid on the receipt.
4. **Watch spend-to-earn offers.** "Spend $50, get $10" only saves money if you were going to spend $50 anyway.
5. **Treat cash back as a small bonus.** Move PayPal payouts to savings, or use gift cards for things on your list.

HEADS UP

Paid memberships add up

Store memberships like Walmart+, Target Circle 360 and ExtraCare Plus charge a monthly or yearly fee. They can pay off for frequent shoppers, but check your bank or card statement once in a while to make sure you still use what you pay for. The free versions of each program are enough for most people.

TIP

A simple tally

Most receipts and store apps show "You saved" for each trip. Jot that number on a calendar or in a notes app for a month. It shows which apps are earning their place on your phone.

WHAT THIS DOES FOR YOU

What this does for you

These habits keep the apps working for your budget instead of the other way around, so the money you save stays saved.

PART 6

When Things Go Wrong

Missing cash back, rejected receipts, forgotten passwords and locked accounts, plus the coupon scams and look-alike apps that are worth knowing about.

CHAPTER 21

Missing Cash Back, Rejected Receipts & Lost Passwords

Sooner or later a reward doesn't show up, a receipt gets rejected, or an app asks for a password you can't remember. None of these is a disaster. Work through the steps below calmly, one at a time.

If your cash back didn't show up

1. **Give it time.** Online cash back can stay pending for weeks. Check the app's own estimate for that store before worrying.
2. **Check the start.** For Rakuten, did you start from the Rakuten app, website or extension, and go straight to checkout? For Ibotta, was the offer added and your loyalty account linked *before* you shopped? For card-linked offers, did you add the offer and pay with that card?
3. **Check the fine print.** Was it the exact product, size and count? Did the order meet the minimum? Were gift cards or certain items excluded?
4. **Check for returns.** A returned item usually cancels its reward.
5. **Ask for help in the app.** Each app has a help or support section where you can report a missing reward. Have your order number, date, total and receipt ready.

TIP

Keep the proof until you're paid

Hang on to the receipt or order email until the reward is confirmed. A screenshot of the order confirmation is enough for most apps.

If a receipt was rejected

- **Too old.** Fetch accepts paper receipts only within 14 days of the date on them.
- **Hard to read.** Retake the photo flat, in good light, with the store name, date and total showing.
- **Already used.** The same receipt usually can't be submitted twice.
- **Not accepted for that store.** Some stores don't take receipt photos at all. At Giant Eagle, for example, Ibotta now works through your linked myPerks account instead (Chapter 16).

If you forgot your password

1. On the sign-in screen, tap **Forgot password?** or a similar link.
2. Enter the email address on the account. Check your inbox, and your spam or junk folder, for the reset message.
3. Open the reset link within a short time; most expire.
4. Choose a new password and save it in your phone's password manager or your notebook.

If you're locked out

After several wrong tries, many apps lock the account for a while. Wait, then use **Forgot password?** rather than guessing again. If you no longer have the email or phone number on the account, contact the company through the help section of its official app or website, and expect to prove who you are.

STAY SAFE

Nobody legitimate needs your code

A real company will never call or text to ask you to read back a sign-in code or a reset link. If someone does, it's a scam. Hang up, and change your password from the app yourself.

WHAT THIS DOES FOR YOU

What this does for you

Most "lost" rewards and locked accounts come back with a few patient steps, so a hiccup doesn't cost you the savings you earned.

CHAPTER 22

Coupon Scams & "Free Gift Card" Surveys

Wherever there's money to be saved, someone is trying to take it. Coupon scams are common on Facebook and in text messages, and they often use the names of real grocery stores. Fact-checkers have flagged fake coupons using the names of chains such as Kroger, Publix and Aldi, and local news has reported a fake Giant Eagle survey aimed at myPerks shoppers.

How the scam usually works

1. A post or message offers a huge coupon or gift card, such as $100 off groceries, often for an anniversary or holiday.
2. It asks you to **share the post**, comment, or tap a link to "claim" it.
3. The link leads to a look-alike page and a short **survey**.
4. The survey asks for your name, address, phone, email, birth date, and sometimes a card number "for shipping" or "to verify."
5. There's no coupon. Instead, your information is sold or misused, and some people find they've been signed up for a monthly charge that's hard to cancel.

Red flags

- A coupon worth more than you'd normally spend, or more than any store could afford to give away.
- "Share this to get yours" or "only 200 left."
- A page or profile that isn't the store's verified account, or a web address that isn't the store's real website.
- Any request for a card number, bank details or Social Security number to receive a coupon.
- A store that doesn't do coupons at all, like Aldi, suddenly offering a giant one.

SCAM ALERT

Real coupons live in the real app

If you want to know whether a deal is real, close the post. Open the store's own app or type the store's web address yourself, and look in the coupons or deals section. If it isn't there, it isn't real.

SCAM ALERT

"Pay a fee to release your cash back"

No real cash-back app makes you pay to receive your money, buy gift cards to unlock it, or give someone remote access to your computer. Anyone who asks is a scammer, even if they use a real company's name.

SCAM ALERT

Fake customer service numbers

Searching online for an app's phone number can turn up fake "support" lines. Use the help section inside the app or the company's real website instead. Support won't ask for gift cards, your password or a code sent to your phone.

If you already clicked or shared

1. Don't enter anything else. Close the page.
2. If you gave a card number, call the number on the back of your card and tell them.
3. If you used a password you also use elsewhere, change it on those accounts.
4. Delete the post you shared, so friends don't fall for it.
5. Report it to the platform, and to the FTC at **ReportFraud.ftc.gov**.
6. Watch your card and bank statements for a few months for charges you don't recognize.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the pattern means you can scroll past these posts without a second thought and warn a friend who shared one.

CHAPTER 23

Look-Alike Apps, Phishing Texts & Account Takeovers

Your store and cash-back accounts hold real value: rewards points, cash-back balances and sometimes a saved card. That makes them a target. The good news is that a few habits protect them well.

Look-alike apps

Some apps in the app stores copy the names and logos of real stores, or promise "all your coupons in one place." Many are just full of ads; a few are worse.

1. Install only from the **App Store** or **Google Play**, never from a link in a text, email or post.
2. Look at the name under the app: the developer should be the company itself.
3. Check the number of reviews. Real store apps usually have a very large number.
4. If an app asks for permissions that make no sense, such as your contacts for a coupon app, don't allow them.

Phishing texts and emails

A common trick is a message saying "Your rewards points expire today," "You have $50 in cash back waiting" or "Your account has been locked," with a link to sign in. The link leads to a fake sign-in page that steals your password.

SCAM ALERT

Don't tap the link

Close the message and open the store or cash-back app yourself. If there's really a problem or an expiring reward, you'll see it there. On most phones you can forward a scam text to 7726 (SPAM) to report it to your carrier, then delete it.

Protecting the account

- Use a **different password** for each store and cash-back account.
- Turn on **two-step verification** or a **passkey** wherever the app offers it.
- Keep the email account linked to these programs well protected, because it's the key to resetting all the others.

- Check your rewards balance now and then. A sudden drop you didn't cause is a warning sign.

If someone got into your account

1. Change the password from the official app, and turn on two-step verification.
2. Contact the company's support through the app and tell them your rewards were used without permission.
3. Remove any saved card, or call your card company if you see charges you didn't make.
4. Change the password on any other account that used the same one.

WHAT THIS DOES FOR YOU

What this does for you

With unique passwords and a healthy suspicion of links, your points and cash back stay yours.

PART 7

Putting It All Together

A simple weekly routine, an honest word about when a hand is worth it, and your cheat-sheet.

CHAPTER 24

A Simple Weekly Routine

The people who save the most with these apps aren't the ones with the most apps. They're the ones with a small, steady routine. Here's one that takes about fifteen minutes a week.

Before you shop

1. Write your shopping list as usual.
2. Open your main grocery app, such as Giant Eagle, and clip coupons that match the list.
3. If you use Ibotta, add offers for items on the list.
4. If you'll stop at the pharmacy, send CVS offers to your card or clip Walgreens coupons.
5. Glance at your bank app's offers for any store you'll visit.

At the register

1. Scan your loyalty card or app barcode, or enter your phone number, **before** you pay.
2. Pay with the card that has any offers you added.
3. Look at the receipt before you leave. If a coupon didn't come off, Chapter 12 explains what to do.

Back home

1. Snap paper receipts in Fetch if you use it, within 14 days.
2. Put receipts in one envelope or folder until rewards are confirmed and the return window has passed.
3. Once a month, check your cash-back balances and use rewards before they expire.

TIP

Start with one

If this list looks like a lot, start with just your main grocery store's app for a month. Add one more only when the first feels easy.

Helping a parent from a distance

- Set up the account in their name, with their phone number, so it works when they shop alone.
- Many store apps can be signed in on two phones at once. Ask them first, then you can clip coupons for their account before their weekly trip.
- Keep the account email and where the password is stored on their cheat-sheet (Chapter 26).
- Remind them that no store will ever call to ask for their password or a code.

WHAT THIS DOES FOR YOU

What this does for you

A short routine turns scattered apps into a habit that saves money every week, without taking over your day.

CHAPTER 25

When to Call Bill

Most of what's in this guide you can do yourself, at your own pace. But part of being helpful is being honest about when a hand saves you time, money or worry. Here's my straight advice, with no pressure.

Times it's well worth a call

- **Getting set up**: installing your store and pharmacy apps, linking old loyalty cards, and saving passwords safely, all done together so it works on your next trip.
- **Linking accounts**: connecting myPerks to Ibotta, or adding a card for in-store cash back, when the screens get confusing.
- **Setting up a parent's phone** so the right buttons are easy to find and the rest are out of the way.
- **Cleaning up**: removing apps and browser extensions you don't need, and tightening privacy settings.
- **Something feels off**: a text about your rewards, a strange charge, an account you can't get into, or a post you're not sure about.

What I don't do

I don't sell any of these apps, I don't earn anything when you sign up, and I'll never ask you to use a referral link. I also never need your passwords written down or your sign-in codes read to me; you'll type those yourself while I guide you.

What working with me is like

I work at your pace, explain what I'm doing in plain words, and never talk down to anyone. I'll tell you honestly when something isn't worth your time, including paid memberships you may not need. I've been doing this kind of work for more than 30 years, and I serve Portage County, Ohio, in person, and folks farther away by remote help.

FROM BILL

How to reach me

Call **(330) 200-8042** or book a time at **billshometech.com/book**. My help is **$49 remote · $99 in your home**. This guide is yours to keep for free; if you'd like a hand, I'm only a phone call away.

GOOD TO KNOW

You may meet Sophie first

When you call or visit billshometech.com, you might be greeted by **Sophie**, my AI receptionist. She can answer quick questions and help you book a time. A real person, me, does the actual help.

Thank you for taking the time to learn this. A little care with these apps adds up, week after week. Take it one step at a time.

— Bill

CHAPTER 26

Your Coupons & Cash-Back Cheat-Sheet

The whole guide, boiled down. Keep a copy wherever you make your shopping list.

The essentials

Program	Remember
Giant Eagle myPerks	Free. 1 perk per $1.00 on groceries; 50 perks = $1.00 off groceries or gas. Clip in the Giant Eagle app.
Walmart Cash	Tap Get Walmart Cash on offers, then buy. Forgot to connect? Scan the receipt in the app within 7 days.
Target Circle	Free. Deals and bonuses in the app; add your birthday for 5% off.
CVS ExtraCare	Send coupons and ExtraBucks Rewards to your card before you shop.
myWalgreens	1% Walgreens Cash on most purchases, 5% on Walgreens brand.
Dollar General	Clip in the app; enter your phone number at checkout.
Aldi	No coupons or loyalty card. Low prices for everyone.
Rakuten	Start online shopping from Rakuten. Paid every three months once you have $5.01.
Ibotta	Add offers before you shop. Withdraw at $20 to PayPal or a gift card.
Fetch	Snap receipts within 14 days. Most rewards from 3,000 points.
Card-linked offers	Add the offer in your bank app, then pay with that card.

Write it down once

Item	Mine
Email for store accounts	_____
Phone number used at registers	_____
Where my passwords are kept	_____
Main grocery app	_____
Pharmacy app	_____
Cash-back apps I use	_____
How I get paid (PayPal email or check)	_____
Family helper's name and number	_____

When something's wrong, in order

1. **Coupon didn't come off?** Check the receipt, then the app, then ask at the service desk (Chapter 12).
2. **Cash back missing?** Give it time, check the fine print, then report it in the app (Chapter 21).
3. **Forgot your password or locked out?** Use Forgot password? on the sign-in screen (Chapter 21).
4. **A post, text or call about a big coupon or reward?** Don't tap or answer. Check in the real app (Chapters 22 and 23).
5. **Still stuck?** Call Bill at (330) 200-8042. $49 remote · $99 in your home.

SCAM ALERT

The one rule

No real store or cash-back app will ever ask for gift cards, a fee to release your money, your password or a code sent to your phone.