



## HealthSaver QR code payments: Frequently asked questions

### How do I pay for point-of-sale transactions using my HealthSaver funds?

You will be able to use Scan to Pay with HealthSaver on the Momentum App to pay with your available HealthSaver funds.

Click [here](#) to view the wrap, which provides screenshots and explains the steps to follow. Alternatively, follow the process below:

- Log in to the Momentum App, and select Momentum Medical Scheme;
- Tap on Scan to Pay with HealthSaver;
- The camera on your device will open and you will be able to scan the QR code; and
- The amount will appear on your device for you to approve, or you will be prompted to enter the amount and approve the transaction.

### What must I do with my current HealthSaver Card?

You can destroy your current HealthSaver Card, as it will no longer be valid.

### Why didn't you provide more notice prior to making the change?

We were informed in mid-April 2025 that the physical HealthSaver Cards would be discontinued by our service provider from 1 May 2025. This meant that we had to move to Scan to Pay as quickly as possible. We apologise for any inconvenience that this may cause and reassure you that we are working tirelessly to offer you a seamless, safe way to spend your HealthSaver funds.

### I currently have the Momentum App on my device but I can't see the Scan to Pay from HealthSaver feature. What must I do?

Make sure that you have the latest version of the Momentum App on your device (V2.94.3 or later). If not, check for the update in your app store. If you can't view the Scan to Pay with HealthSaver feature after updating your Momentum App, you may need to delete the app and reinstall it.

### I currently don't have the Momentum App on my device; how do I download it?

Download the app from your device's app store:



### Is there a limit on how much I can spend when using payment via the QR code?

There is no maximum amount you can spend, however it is limited to the available funds in your HealthSaver account.



### **What is a QR code?**

A QR code (Quick Response code) is a type of two-dimensional barcode consisting of black squares arranged on a white background. They can be scanned using a camera or a QR code reader app on a smartphone. When scanned, the QR code allows for immediate payment from your HealthSaver account at point of sale.

### **Which QR codes are currently compatible with Scan to Pay?**

Healthcare providers and merchants can currently accept payments if they display any of these QR codes: Scan to Pay, Masterpass, SnapScan, Zapper, Pay@, FNB QR, EasyPay or Netcash.

### **How do I access the QR code when making a payment from HealthSaver?**

The cashier at the practice or merchant will provide you with the QR code to scan. Log in to your Momentum App, select Momentum Medical Scheme and then tap on Scan to Pay with HealthSaver. The camera on your device will open and you will be able to scan the QR code. The amount will appear on your device for you to approve, or you will be prompted to enter the amount and approve the transaction.

### **Can my dependants who currently have a HealthSaver Card still access my available HealthSaver funds?**

Yes, your dependants, including your spouse and children (who are 18 years and older), can use Scan to Pay with HealthSaver on the Momentum App. If they do not have the app, they will need to download it and register as an online user.

### **What happens when children who are not living with their parents, or who are studying, need to use HealthSaver funds for point-of-sale transactions?**

Dependants who are 18 years or older can download the Momentum App and use Scan to Pay with HealthSaver. Dependants who currently have a HealthSaver Card will automatically have access to Scan to Pay with HealthSaver on the app. However, if dependants do not currently have a HealthSaver Card, we will require approval from the principal member in order to allow them to use Scan to Pay.

### **Where can I use the QR code to pay with my available HealthSaver funds?**

You can use HealthSaver approved providers, like hospitals, pharmacies, medical practitioners and vets who accept compatible QR code payments for point-of-sale transactions.

### **What happens if my healthcare provider does not offer QR code payments?**

Where healthcare providers do not currently support compatible QR code payments, we will assist them with the process to enable the functionality. An online form has been created to gather the relevant information from providers and a dedicated team is available to assist them in setting up this service.



### **Can I still use my HealthSaver funds if my healthcare provider does not offer QR code payments?**

Yes, you can. Your healthcare provider can submit the account via the usual claims process. Alternatively, you will need to pay the account upfront at the provider, and then submit your claim via the Momentum App or email at [claims@momentumhealth.co.za](mailto:claims@momentumhealth.co.za), for reimbursement from your HealthSaver funds. Please remember to include your Momentum Medical Scheme membership number on the claim.

### **Will the QR code be for the exact amount, or will it round up or down to the closest rand?**

The cashier at the practice or merchant will provide you with a QR code to scan. It will either be for the exact amount, or you will need to enter the amount when prompted on the Momentum App (for static QR codes).

### **How long will the QR code be valid for?**

QR codes are not limited to a specific timeframe. Where the practice or merchant uses a static QR code, the code is valid indefinitely and you will need to enter the amount and approve the payment when prompted on the Momentum App. Where the practice or merchant uses integrated QR codes, the amount will appear and you will need to approve it when prompted on the Momentum App.

### **What happens if I do not have data or access to Wi-Fi, how will I be able to scan the QR code?**

You need minimal data to access the app and pay via the QR code. Alternatively, you can pay upfront and submit the claim via the normal claims process.

### **Do any transaction fees apply when I use QR code payments?**

No transaction fees apply.

### **Are there any additional fees associated with the QR code payment solution, similar to the annual card fee?**

No annual fees are payable for using the QR code payment solution.

### **If I joined in April and requested the card, will I still be liable for the card fee?**

Primary HealthSaver Cards are issued free of charge and a monthly fee of R15 is charged for any additional cards requested and issued. Therefore, if you joined in April and requested additional cards, you will pay the additional card fee of R15 for the month of April only.

### **Will I get a partial refund on my card fee?**

No card fees have been charged, thus no refunds will apply.



### **If I apply for a HealthSaver account now, will I be able to use Scan to Pay via the Momentum App immediately?**

Once your HealthSaver account has been activated and you have downloaded the app and registered as an online user, you will be able to use Scan to Pay with HealthSaver on the app, provided you have HealthSaver funds available.

### **Did Momentum consider USSD codes as an alternative to QR codes and Scan to Pay?**

We investigated various options, including USSD codes, and found that Scan to Pay is a more secure and user-friendly service.

### **Will the HealthSaver Card be reintroduced?**

At this stage, we are focussing our efforts on moving to a more secure, digital payment method.

### **Who do I contact if I have a problem when using Scan to Pay with HealthSaver?**

If you have any queries or need assistance, you are welcome to:

- chat to us on [momentummedicalscheme.co.za](https://momentummedicalscheme.co.za);
- WhatsApp us on 0860 11 78 59;
- email [member@momentumhealth.co.za](mailto:member@momentumhealth.co.za);
- call 0860 11 78 59; or
- visit [momentummedicalscheme.co.za](https://momentummedicalscheme.co.za), and go to "Contact us" to join an online help session.

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