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1 What is Scan to pay?

Scan to pay is a new feature in our Nedbank Money app. Selecting Scan to pay from the pre-login screen will allow you to scan a QR code and use your Nedbank card(s) to pay at merchants (businesses) that present a QR code at their point of sale. Scan to pay can be used to [scan Masterpass, Pay@, SnapScan and Zapper QR codes](#) at tillpoints, online merchants and weekend market stalls, and on utility and restaurant bills.

2 How do I pay with Scan to pay?

You need to have a Nedbank debit, cheque, prepaid, credit, or charge card (American Express®, Mastercard or Visa branded). Once you have downloaded and registered for the Nedbank Money app, simply look out for a [Masterpass, Pay@, SnapScan or Zapper QR code](#) when paying and use the Scan to pay feature to take a photo of it. You'll then be prompted to enter or confirm the payment details, and authorise the payment by entering your Nedbank Money app login information (fingerprint/touchID, app PIN or NedbankID password).

3 Is it safe to pay using Scan to pay?

Absolutely! Each Scan to pay purchase will prompt you to authorise it by entering your Nedbank Money app login details (fingerprint/touchID, app PIN or NedbankID password).

4 Are there any costs to use Scan to pay?

There are no costs to use Scan to pay.

5 Will I earn rewards points for Scan to pay transactions?

Yes. Scan to pay is a card purchase transaction, so you will earn rewards points (Greenbacks or American Express Membership Rewards) at the same rate as if you had used your card in the card machine.

6 How much data do I need to use Scan to pay?

You will need data to download the Nedbank Money app. The Nedbank Money app is a zero-rated app, which means that it uses very little data. Minimal data is consumed for background analytics and geolocation services, but no data is consumed for using app features such as Scan to pay.

7 How do I add my cards for Scan to pay?

The Nedbank Money app will [automatically](#) load all your open and active Nedbank cards during the registration process and will also maintain this list as you obtain new cards, replace lost and stolen cards, and renew expired cards. The Nedbank Money app will check which card types are accepted by the merchant and allow you to select only one of those cards for payment. You can set your preferred card for Scan to pay purchases in the [Scan to pay management menu](#) (Login → More → Scan to pay management) in the Nedbank Money app. Please note that if you block your cards for online purchases, they will not work for Scan to pay since online purchases and Scan to pay are both card-not-present transactions.

8 How do I know if my payment was successful?

You will see a receipt after your payment has been processed. This receipt will indicate whether the transaction was successful or if it was declined. If the transaction was declined, the receipt will include an explanation. Your last 10 receipts will also be saved to the Scan to pay management menu for future reference. If there is a technical error, it may mean that something went wrong and the payment could not be completed. You will be asked to try again.



9 Why would I scan a QR code?

Some merchants may not have a card machine but a QR code – weekend markets are a good example. With the Nedbank Money app you can securely Scan to pay such merchants without having to first drive to an ATM to withdraw cash – it is safe, easy and convenient. With Scan to pay you will also earn Greenbacks or American Express Rewards points at no additional cost.

When paying at a restaurant where the QR code is printed on the bill, you can quickly Scan to pay without having to wait for the waiter to come back with the card machine.

For online shopping you can checkout with a QR code (Masterpass or SnapScan) and Scan to pay the merchant without having to enter all your card information and follow the 3D Secure process. It is faster and secure.

Using Scan to pay means that you don't always need to have your wallet with you.

10 What must I do if my phone is lost or stolen?

Please contact your network provider to block your phone SIM card and then let us know so that we can block your Nedbank Money app as well. You can then download the Nedbank Money app to your new phone. It is not necessary to block your bank cards, unless they were also stolen.

11 Can I use Scan to pay at international merchants?

Yes, as long as the merchant displays the Masterpass, SnapScan or Zapper logo.

12 What happens if I buy from an online merchant and the goods are not delivered?

As with all e-commerce purchases with an association-branded card, you may dispute the non-delivery of goods with the merchant or contact Nedbank to assist you.

13 What should I do if I see an unauthorised transaction on my card statement or in a transactional SMS?

Please contact us immediately, as every Nedbank Money app Scan to pay purchase is approved with your Nedbank Money app login information.

14 Can I scan to pay from my Greenbacks SHOP Card?

The Greenbacks SHOP Card is an American Express Card and can be used at any QR code that accepts American Express. The Nedbank Money app has functionality to check which cards are accepted at the merchant and notify you if your American Express Card is not accepted.

15 Why should I give the Nedbank Money app™ permission to access my camera?

The Nedbank Money app will use your phone camera to scan/take a picture of the QR code.

16 What is a purchase code and when should I use it?

The purchase code is a number that is written beneath the QR code. You can use it if you aren't able to scan the QR code with your phone, e.g. if your camera is not working.



17 What happens if I pay the wrong amount?

If you pay less than the amount due, then you can make another payment for the difference owed. If you pay more than the amount due, then ask the merchant to refund you the excess payment in cash. The receipt generated after a successful payment will show you the amount that was deducted from your card.

18 Is there a limit to the transaction amount for Scan to pay?

The available balance on your card is the only limit. Each transaction, regardless of the amount, will need to be authorised with your Nedbank Money app login information.

19 Can I use Scan to pay to withdraw cash?

Unfortunately not. Scan to pay is a payments only solution.

20 Do merchants have access to my details?

Only information required to process the payment is shared with the merchant.

21 How do I change my default card for Scan to pay?

Please log in to the Nedbank Money app and select More → Scan to pay management → Set default card. You may select only one default card. So switching on one card will switch off the one previously selected.

22 Where do I find my Scan to pay purchase receipts?

Please log in to the Nedbank Money app and select More → Scan to pay management → Scan to pay receipts. The last 10 receipts will be displayed.

23 What does it mean if I get an 'Invalid QR code' error?

This means that there is something wrong with the merchant's QR code. If you manually entered the purchase code instead of scanning the QR code, then we recommend that you try enter it again.

24 Will Scan to pay work on my phone?

As with the Nedbank Money app, you need a smartphone to enjoy this functionality.

25 Why do some of my Nedbank cards not show up on the Scan to pay 'Choose card' screen?

There are few potential explanations for this, which are as follows:

- Your card has expired or is in a status not open to transact (i.e. it will decline if used).
- Your card has been cancelled.
- You have blocked your card for online purchases. Scan to pay and online purchases are both 'card not present' transactions. So blocking your card for online purchases will also block it for Scan to pay, unfortunately. Simply use the Nedbank Money app to toggle the 'Online purchase' switch back to 'On' for the card you wish to use.
- You have an American Express Card and it is not accepted by the merchant.