



Guide to making voluntary top-up to MediSave Account

- ✓ Your cash top-ups via Paynow are generally credited almost instantly
- ✓ You can check the status of your transactions online

Via Web

Scan the QR code or visit cpf.gov.sg/topupmedisave



- Follow the instructions to complete the application form
- Review your application and click "Submit". After you click "Submit", a PayNow QR code will be generated for you to complete your payment.
- Login to your bank's mobile app, scan the QR code generated with your bank's mobile app and authorise the payment.
- You may follow the steps in pages 2 to 4 to guide you to make a PayNow QR payment.

Via CPF Mobile App

Scan the QR code to download the CPF Mobile App



Apple App Store



Google Play Store

- Tap on "CPF Mobile" app to begin
- Login using your SingPass
- From the Navigation bar, select "Services "
- Select "Top up MediSave Account "
- Follow the instructions to complete the application form.
- If you are making payment via:
 - PayNow: Select the payment mode "PayNow QR". A PayNow QR will be generated for you. Save the QR code in your device, upload it into your PayNow participating bank's app and authorise the payment.
 - OCBC Digital: Select the payment mode "OCBC Digital". You will be redirected to the OCBC Digital app for your authorization of the payment.

Other useful links

- Visit IMDA's [website](#) to learn more about e-Payments and Digital banking
- Visit the nearest [SG Digital community hub](#) to get one-on-one guidance from IMDA's digital ambassador

How do I make a payment using PayNow QR?

After you complete the “Top up MediSave Account” form, a PayNow QR code will be generated.

Step 1: Scan the QR code

You have two options to proceed:

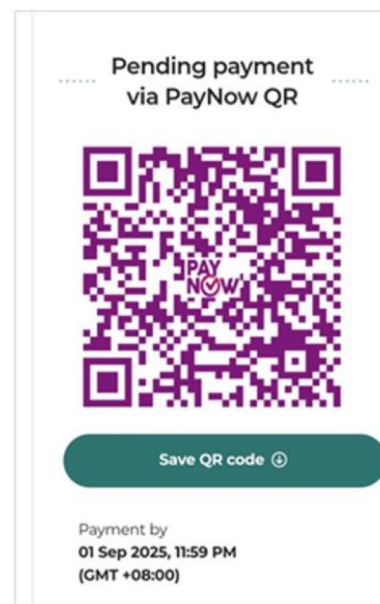
Option A: Scan directly with your phone

- Open your banking app.
- Look for "Scan & Pay" icon from the main screen.
- Scan the PayNow QR code generated for the transaction.

Option B: Save and upload the QR code

If you are using same device for both the submission and payment:

- Click “Save QR code”
- Open your banking app
- Select "Scan & Pay" icon (Look for it on the banking app main screen).
- Import the saved QR code from the photo gallery.



→ **Option A:** You may scan the QR code directly with your phone.

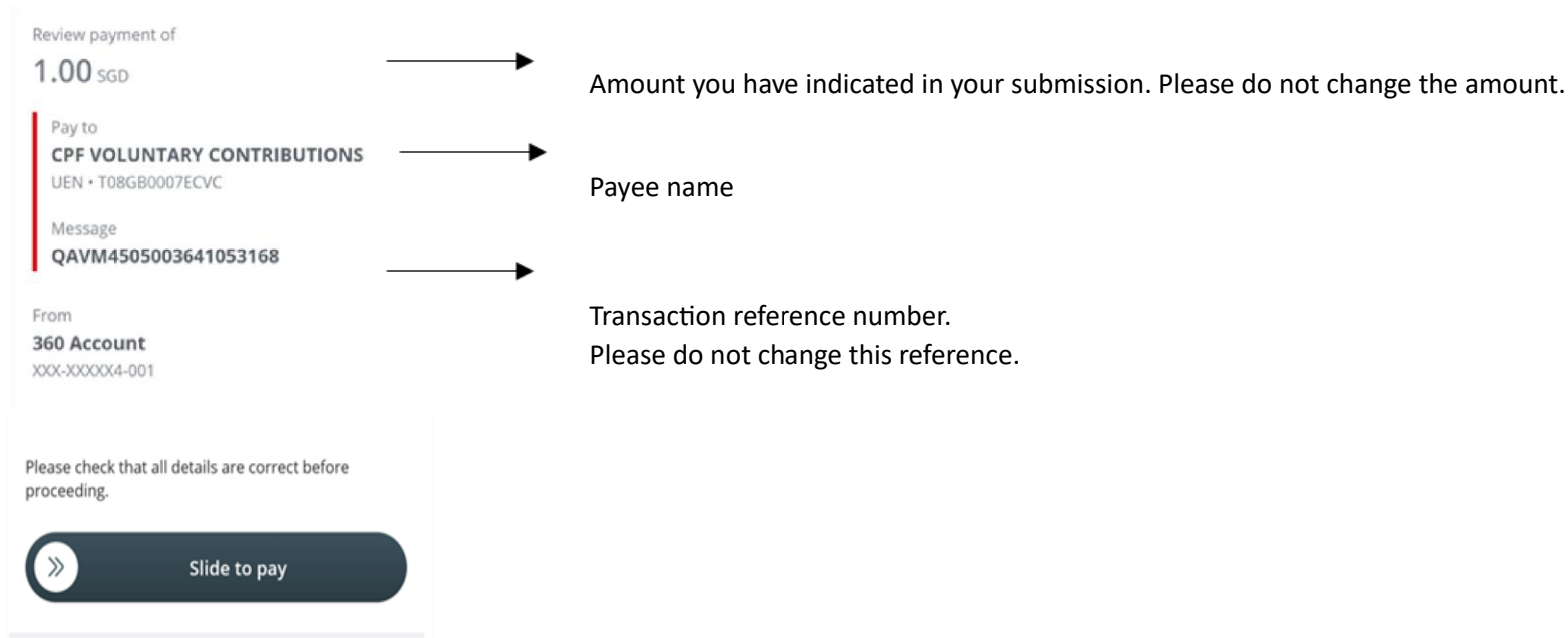
→ **Option B:** Alternatively, you may save the QR code.

Please note that the PayNow QR code will expire by the same day, 11:59pm.

Step 2: Verify Payment Details

Once the PayNow QR code is scanned, your banking app will display these details:

- i) Payee name: This will indicate the organization you are paying to i.e. "CPF Voluntary Contributions".
- ii) Amount to pay: You will need to ensure that the amount is the same as what you have indicated in the form.
- iii) Transaction reference number: This is a unique number generated for your submission.



Important

If any information is incorrect, please cancel the payment and perform the top-up again. The submission will be cancelled if payment is not received on the same day.

The visuals shown are provided for reference only.
Last updated in July 2026.

Step 3: Authorise Payment

Your banking app may ask you to confirm the payment. Follow the prompts to complete the authorisation.

You may log out from your banking app once the payment is successful.



1.00 SGD paid

To
CPF VOLUNTARY CONTRIBUTIONS [Share](#)
UEN • T08GB0007ECVC

Message
QAVM4505003641053168

When
01 Sep 2025

[See transaction details](#)

Transaction ID: 2509010117147177

[Log out](#)

Step 4: Confirmation of payment

After successful payment, you will receive a confirmation email at the email address in our records.

You may also login to cpf.gov.sg to check your "Activities" or transaction history.

Need Help? *If you are having trouble scanning the PayNow QR code, please reach out to your bank for assistance.*

The visuals shown are provided for reference only.

Last updated in July 2026.