



User Guide

Ver 1.2 (Mar 2003)

mPAL User Guide

Version 1.3

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1. Introduction

Mobile Personal Auto-Link (mPAL) is a system that enables employers with 10 or fewer employees to submit and enquire their monthly CPF details via a mobile phone (Nokia model 7650).



Nokia 7650

Some general guidelines on the keys programmed in mPAL for the Nokia 7650:

- The **Right Selection Key** usually provides means to proceed from the current screen (usually named as 'Next', 'OK' and 'Submit' etc.).
- The **Left Selection Key** usually provides lists of options such as 'Back', 'mPAL Menu' and 'Exit'.
- The **Joystick** found below the left and right selection keys provides means to make a selection by moving left, right, up or down and then pressing it.
- The **'Exit' Key** will exit the user from the mPAL application. Users are to note that selecting the 'Exit' key anywhere within mPAL will result in exiting the mPAL application. To resume his/her transaction, the user is required to re-login to the system.

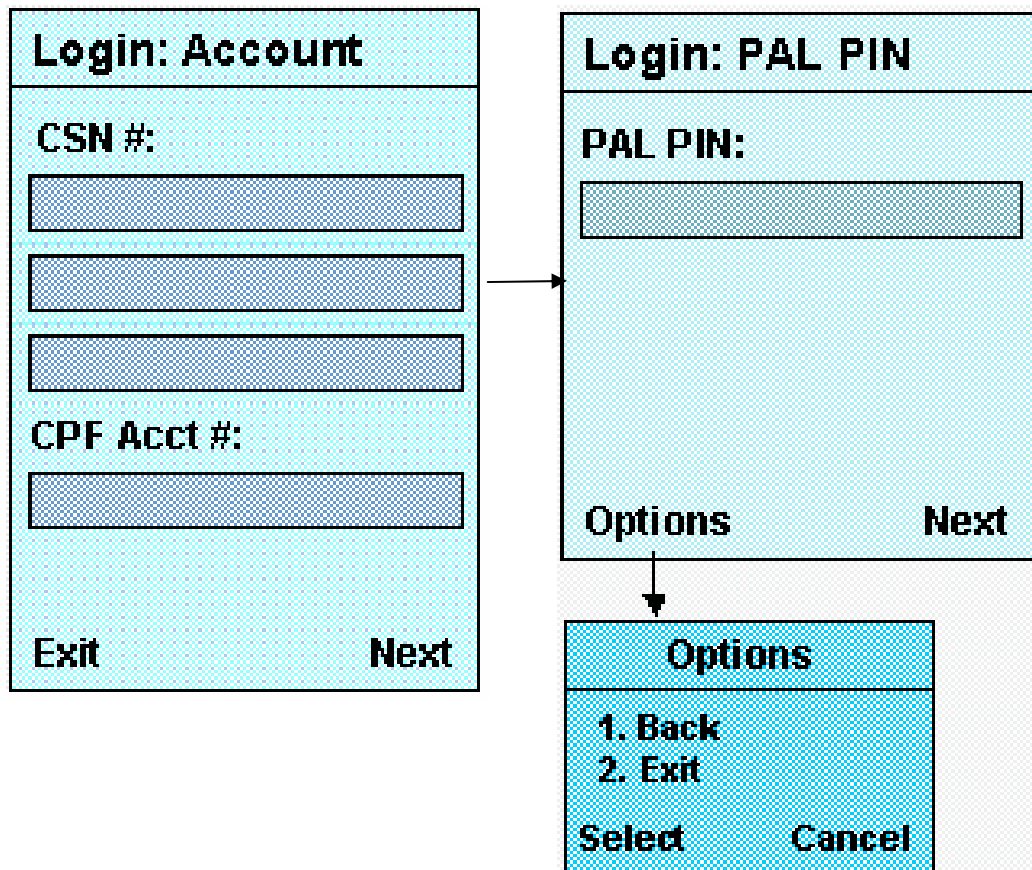


2. Application Guide

2.1 Login

To login to the system, the following information is required from the user:

- **CPF Submission Number (CSN)**
- **User's CPF Account Number**
- **User's Phone PIN**



- When prompted for access point during login, select 'M1 Internet GPRS'.
- Upon successful login, the mPAL Main Menu would be displayed.



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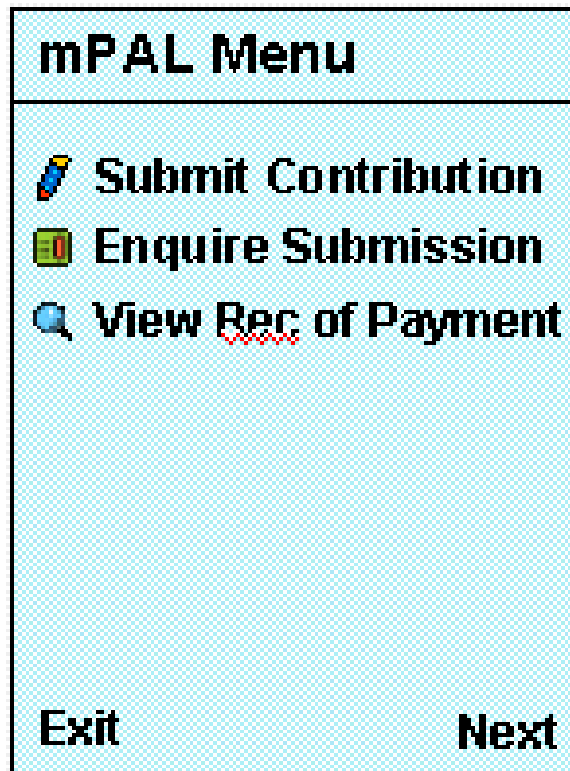
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2.2 mPAL Main Menu

The menu lists the following functions for selection:

- [Submit Contribution](#)
- [Enquire Submission](#)
- [View Record of Payment](#)

To select a function, highlight the desire function using the joystick and click on 'Next', the right selection key on the phone.





2.3 (I) Submit Contribution

This function enables authorized user to submit their CPF contribution for his/her employer and the employees of the company. There are five main screens within this function.

CPF Submission	
Payment Month (mmyyyy):	<input type="text" value="092002"/>
Choose a template:	
<input checked="" type="radio"/> Aug 2002 (20020801)	
<input type="radio"/> Jul 2002 (20020702)	
<input type="radio"/> Jul 2002 (20020701)	
<input type="radio"/> Blank	
Is Change Required?	
<input checked="" type="radio"/> Yes	
<input type="radio"/> No	
Options	Next

↓

Options	
1. Next	
2. mPAL Menu	
3. Exit	
Select	Cancel

CPF SUBMISSION

On the left is the first screen that will be displayed after the function 'Submit Contribution' is selected from the mPAL Main Menu.

3 mandatory inputs are required for this screen:

- **Payment Month**
 - If current day is on or before the 14th, the system defaults to previous month.
 - If current day is on or after the 15th, the system defaults to current month.
- **Template Selection**
 - Templates from the 3 latest submissions made by the user for the employer will be listed.
 - A blank template is always available.
- **Is Change Required?**
 - Choose 'Yes' (default) if you want to make changes on contributions of individual employees and employer.
 - Choose 'No' if no changes are required.

Clicking on the right selection key 'Next' on the screen above will bring user to the next screen – Submission Details or Confirmation.

Clicking on the left selection key 'Options' will list 3 options:

- 'Next' – to proceed to Submission Details screen.
- 'mPAL Menu' – to return to mPAL Main Menu.
- 'Exit' – to exit the mPAL application.



(I) Submit Contribution (cont...)

Submission Details

This is the screen where employees' contribution details could be submitted (see screen below). It shows the CPF Submission Number and Name of the Employer that the user has entered at 'Login'. It also displays the Payment Month selected at the 'CPF Submission' screen.

Following these, name(s) of employee(s) will be listed beneath the header 'Contribution Details' if the submission details are based on a template of a previous month with employee's contribution.

Submission: Details
CSN:29660100D-PTE-01 Name: Employer 1 Payment Month: Sep 2002
Contribution Details: ● David Lim ○ Clara Pang
Options ▼ Next

↓

Options
1. Modify 2. Add 3. Delete 4. Summary 5. mPAL Menu 6. Exit
Select Cancel

There are 6 possible actions a user may perform at this screen:

- (1) *Adding an individual employee contribution.*
- (1) *Modifying an employee contribution.*
- (1) *Deleting employee contribution.*
- (1) *Proceeding to submit the employee contribution.*
- (1) *Returning to mPAL main menu.*
- (1) *Exiting the mPAL application.*



(I) Submit Contribution (cont...)

(1) *Adding an individual employee contribution:*

- 1) Click on the left selection key 'Options' and select 'Add' (Refer to 'Submission Details' screen below).
- 2) At the 'Add Employee' screen enter the employee information and contributions.
- 3) Use the joystick to move between the entry fields.
- 4) Click on the left selection key 'Options' and select 'OK' after all available entries are entered as in the screen on the left.

Add Employee

[You are at New Rec 4]

Name:

CPF Acct #:

CPF:

Ordinary Wage:

Additional Wage:

MBMF:

SINDA:

CDAC:

ECF:

Options Cancel

↓

Options

1. OK
2. Exit

Select Cancel

**Submission:
Details**

CSN:29660100D-PTE-01
Name: Employer 1
Payment Month: Sep 2002

Contribution Details:

◆ David Lim
○ Clara Pang

Options Next

↓

Options

1. Modify
2. Add
3. Delete
4. Summary
5. mPAL Menu
6. Exit

Select Cancel



(I) Submit Contribution (cont...)

Modify Employee	
[You are at Rec 3/3]	
Name:	Tricia Fong
CPF Acct #:	S1234567D
CPF:	0
Ordinary Wage:	0.00
Additional Wage:	0.00
MBMF:	0.00
SINDA:	0.00
CDAC:	0.00
ECF:	0.00
Options	Cancel

↓

Options	
1. OK	
2. Exit	
Select	Cancel

(2) *Modifying an employee contribution:*

- 1) Using the joystick, select the desired employee.
- 2) Click on the left selection key 'Options' and select 'Modify'. (Refer to 'Submission Details' screen below) This option is only available if there is at least one employee contribution for the payment month.
- 3) At the 'Modify Employee' screen, amend the employee details and contribution amounts as required.
- 4) Click on the left selection key 'Options' and select 'OK' when the amendment is done.

Submission: Details	
CSN:29660100D-PTE-01	
Name: Employer 1	
Payment Month: Sep 2002	
Contribution Details:	
● David Lim	
○ Clara Pang	
Options	Next

↓

Options	
1. Modify	
2. Add	
3. Delete	
4. Summary	
5. mPAL Menu	
6. Exit	
Select	Cancel



(I) Submit Contribution (cont...)

(3) *Deleting an employee contribution:*

Delete Employee
[You are at Rec 1/3]
Name: David Lim Acct #: S1122334A
Date Left (dd/mm/yyyy): <input type="text" value="01/09/2002"/>
Options Cancel

↓

Options
1. OK 2. Exit
Select Cancel

↓

Confirmation
Do you wish to delete employee ?
Yes No

- 1) Use the joystick to select the employee to be deleted.
- 2) Click on the left selection key 'Options' and select 'Delete'. (Refer to 'Submission Details' screen below).
- 3) If the selected record belongs to an existing employee, the 'Delete Employee' screen displays the Name and CPF Acc No of the employee and prompts the user for the employee's Date Left (see screen on the left). Enter the date left of the employee and click on 'Options' and select 'OK' to delete the employee.
- 4) If the selected record belongs to a newly added employee, the 'Delete Employee' screen will display a prompt for confirmation to delete the employee. Use the right selection key to affirm the deletion. The deleted employee will not appear in the Contribution Details after the deletion. (see screen on the left).

Submission: Details
CSN:29660100D-PTE-01 Name: Employer 1 Payment Month: Sep 2002
Contribution Details: ● David Lim ○ Clara Pang
Options ▾ Next

↓

Options
1. Modify 2. Add 3. Delete 4. Summary 5. mPAL Menu 6. Exit
Select Cancel



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(I) Submit Contribution (cont...)

Submission: Details	
CSN:29660100D-PTE-01 Name: Employer 1 Payment Month: Sep 2002	
Contribution Details:	
<input checked="" type="radio"/> David Lim <input type="radio"/> Clara Pang	
Options	Next

↓

Options	
1. Modify 2. Add 3. Delete 4. Summary 5. mPAL Menu 6. Exit	
Select	Cancel

(4) *Proceeding to submit the employer contribution:*

- 1) Click on the right selection key 'Next' (Refer to 'Submission Details' screen above) or
- 2) Click on the left selection key 'Options' and select 'Summary' (Refer to 'Submission Details' screen above)

(5) *Returning to mPAL main menu:*

- 1) Click on the left selection key 'Options' and select 'mPAL Menu'. (Refer to 'Submission Details' screen above)

(6) *Exiting the mPAL application:*

- 1) Click on the left selection key 'Options' and select 'Exit'. (Refer to 'Submission Details' screen above)



(I) Submit Contribution (cont...)

Submission Summary

This screen shows the CPF amount (the total of all the employees' CPF contributions) and accepts input of other contribution. (Refer to the screen below)

Submission: Summary	
CPF Summary: CPF: \$710	
CPF Penalty Interest:	<input type="text" value="0.00"/>
FWL:	<input type="text" value="0.00"/>
FWL Penalty Interest:	<input type="text" value="0.00"/>
SDL:	<input type="text" value="55.00"/>
Community Chest:	<input type="text" value="0.00"/>
MBMF:	<input type="text" value="0.00"/>
Options ▼	Submit
↓	
Options	
1. Submit	
2. Back to Details	
3. mPAL Menu	
4. Exit	
Select	Cancel

Use the joystick to scroll down the screen for more entry fields.

After the employer's contribution has been completed, click on the right selection key 'Submit' to submit the contribution (Refer to screen on the left).

Alternatively, click on the left selection key 'Options' for the following selections (Refer to screen on the left):

- 'Submit' – to submit the CPF contribution for the payment month.
- 'Back to Details' – to return to Submission Details screen.
- 'mPAL Menu' – to return to mPAL Main Menu.
- 'Exit' – to exit the mPAL application.



(I) Submit Contribution (cont...)

Confirmation

This screen displays the employer's CPF Summary and the employees' CPF Contribution upon submission. User could verify all contribution amounts before committing to pay for the submission. The confirmation details are divided into 3 main sections: (Refer to screen below)

Confirmation	
Your total payment of \$795.00 for Sep 2002 will be deducted through GIRO.	
CPF Summary: CPF: \$710 SDL: \$55.00 CDAC: \$30.00	
Contribution Details: 1. David Lim (S1122334A) CPF: \$230 CDAC: \$10.00 2. Clara Pang (S5850014C)	
Options ▼	Pay
↓	
Options	
1. Pay	
2. Amend	
3. mPAL Menu	
4. Exit	
Select	Cancel

- A message that shows the total amount for the payment month to be paid to the board via the agreed mode of payment, e.g. GIRO.
- A breakdown of the employer CPF contribution will be found beneath the header 'CPF Summary':
 - CPF amount
 - CPF Penalty Interest (if amount > 0)
 - FWL (if amount > 0)
 - FWL Penalty Interest (if amount > 0)
 - SDL (if amount > 0)
 - Community Chest (if amount > 0)
 - MBMF (if amount > 0)
 - SINDA (if amount > 0)
 - CDAC (if amount > 0)
 - ECF (if amount > 0)
- A breakdown of the contribution details by employees will be displayed beneath the header 'Contributions Details':
 - Name of employee
 - CPF Acc No
 - CPF amount
 - Ordinary wage (if amount > 0)
 - Additional wage (if amount > 0)
 - MBMF (if amount > 0)
 - SINDA (if amount > 0)
 - CDAC (if amount > 0)
 - ECF (if amount > 0)



(I) Submit Contribution (cont...)

Confirmation

Confirmation	
Your total payment of \$795.00 for Sep 2002 will be deducted through GIRO.	
CPF Summary: CPF: \$710 SDL: \$55.00 CDAC: \$30.00	
Contribution Details: 1. David Lim (S1122334A) CPF: \$230 CDAC: \$10.00 2. Clara Pang (S5850014C)	
Options ▼	Pay
↓	
Options	
1. Pay	
2. Amend	
3. mPAL Menu	
4. Exit	
Select	Cancel

To confirm payment, click on the right selection key 'Pay' (Refer to screen on the left).

Alternatively, click on the left selection key 'Options' for the following selections: (Refer to screen on the left)

- 'Pay' – to confirm payment
- 'Amend' – to amend details in 'Submission Summary' screen
- 'mPAL Menu' – to return to mPAL Main Menu
- 'Exit' – to exit mPAL application

Upon clicking the selection key 'Pay' or 'Options' then 'Pay', user will be prompted to confirm payment with 'Yes' or 'No'. (Refer to screen below)

Confirmation	
Confirm Payment ?	
Yes	No

Acknowledgement

Acknowledgement	
Thank you for paying your CPF through mPAL.	
Your payment for Sep 2002 (20020901) under CPF Submission Number 29680100D-PTE-01 has been submitted to the Board.	
Exit	OK

An acknowledgement will be displayed upon user's confirmation to pay the submission.

It shows the Payment Month, Submission Number and the CPF Submission Number and a message that the payment has been submitted to the Board. (Refer to screen on the left)



2.4 (II) Enquire Submission

This function enables authorized user to enquire on contributions they have submitted for his/her employer for the last three months. There are two main screens within this function:

Enquire Submission	
Select a Submission #:	
<input checked="" type="radio"/> Aug 2002 (20020902)	
<input type="radio"/> Aug 2002 (20020901)	
<input type="radio"/> Jul 2002 (20020801)	
<input type="radio"/> Jun 2002 (20020702)	
<input type="radio"/> Jun 2002 (20020701)	
Options	OK

↓

Options	
1. mPAL Menu	
2. Exit	
Select	Cancel

The screen on the left is the first screen that will be displayed after the function 'Enquire Submission' is selected at the mPAL main menu. A list of all the submissions of the previous three months will be shown.

Use the joystick to move to the desired Submission Number and click on the right selection key 'OK' to proceed to 'Submission Details' screen to view the details as in *screen 6.1*.

Alternatively, click on the left selection key 'Options' for the following selection: (Refer to screen on the left)

- Retrieve – to view the submission details of the selected Submission Number
- mPAL Menu – to return to mPAL main menu
- Exit – to exit the mPAL application



(II) Enquire Submission (cont...)

Submission Details	
CSN: 29660100D-PTE-01	
Name: Employer 1	
Payment Month: Aug 2002	
Submission #: 20020902	
Date: 10/09/2002	
Time: 10:55:00 AM	
Status: Submitted	
CPF Summary:	
CPF: \$710	
SDL: \$55.00	
CDAC: \$30.00	
Total Amt: \$820.00	
Contribution Details:	
1. David Lim	
(S1122334A)	
CPF: \$230	
Ord Wage: \$1450.00	
CDAC: \$10.00	
Options	OK

↓

Options	
1. Back	
2. Exit	
Select	Cancel

Submission Details

This screen displays all details of the selected submission number as follows: (Refer to *screen 6.2* for a sample of the screen)

- CPF Submission Number
- Employer Name
- Payment Month
- Submission Number
- Submission Date
- Submission Time
- Submission Status
- Submission Amount

- *CPF Summary (of Employer):*
CPF Amount, CPF Penalty Interest, FWL, FWL Penalty Interest, SDL, Community Chest, MBMF, SINDA, CDAC, ECF

- *Contribution Details (of Employees)*
Employee Name,
Employee CPF Account Number, CPF Amount,
Ordinary Wage, Additional Wage,
MBMF, SINDA, CDAC, ECF

After viewing the record, click on the right selection key 'OK' to return to the 'Enquire Submission' screen as shown in screen above.

Alternatively, click on the left selection key 'Options' for the following selections: (Refer to screen above)

- Back – to return to 'Enquire Submission' screen
- Exit – to exit the mPAL application



2.5 (III) View Record of Payment

This function enables user to view CPF Payment Records submitted for his/her employer for the last three months. There are two main screens within this function:

View Record of Payment	
Select a Statement #:	
<input checked="" type="radio"/> Aug 2002 (20020902)	
<input type="radio"/> Aug 2002 (20020901)	
<input type="radio"/> Jul 2002 (20020801)	
<input type="radio"/> Jun 2002 (20020702)	
<input type="radio"/> Jun 2002 (20020701)	
Options	OK

↓

Options	
1. mPAL Menu	
2. Exit	
Select	Cancel

The screen on the left is the first screen that will be displayed after the function 'View Record of Payment' is selected at the mPAL main menu. A list of the all statement numbers of the previous three months will be shown.

Use the joystick to move to the desired Statement Number and click on the right selection key 'OK' to proceed to 'Record of Payment' screen to view the details.

Alternatively, click on the left selection key 'Options' for the following selection: (Refer to screen on the left)

- Retrieve – to view the details of the selected payment record
- mPAL Menu – to return to mPAL main menu
- Exit – to exit the mPAL application



(III) View Record of Payment (cont...)

Record of Payment	
CSN: 29660100D-PTE-01 Name: Employer 1 Statement #: 20020902 Payment Received On: 08/09/2002 Payment Month: Aug 2002	
Payments Received: CPF: \$710 SDL: \$55.00 CDAC: \$30.00 Total Amt: \$795.00	
Contributions: 1. David Lim (S1122334A) Amt: \$230.00 2. Clara Pang	
Options ▼	OK

Options	
1. Back	
2. Exit	
Select	Cancel

Record of Payment

This screen displays all details of the selected statement number as follows: (Refer to screen on the left)

- CPF Submission Number
- Employer Name
- Statement Number
- Payment Received Date
- Payment Month

- *Payments Received (of Employer):*
CPF Amount, CPF Penalty Interest, FWL, FWL Penalty Interest, SDL, Community Chest, MBMF, SINDA, CDAC, ECF

- *Contributions (of Employees):*
Employee Name, Employee CPF Account No, CPF Amount, Ordinary Wage, Additional Wage, MBMF, SINDA, CDAC, ECF

After viewing the record, click on the right selection key 'OK' to return to the 'View Record of Payment' screen.

Alternatively, click on the left selection key 'Options' for the following selections: (Refer to the screen above)

- Back – to return to 'View Record of Payment' screen
- Exit – to exit the mPAL application



3. Appendixes

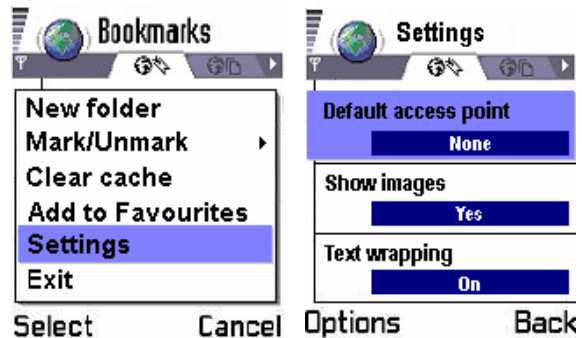
3.1 Appendix I - Configuration of Nokia 7650 to Access Internet on GPRS

3.1.1 GRPS on Nokia 7650

1. Press the left button for **Menu**. Scroll down to **Services**. Select **Options** and choose **Open**. Alternatively click once on the navigating button.
(*Bookmarks Screen* appears)



2. Under the *Bookmarks Screen*, click on **Options** and choose **Settings**.
(*Settings Screen* appears)



3. Change the Default access point by clicking on **Options** and choose **Change**.

If no access points currently defined, you will be prompted to define one. Choose Yes to define new access point.

If there are existing access points, *Access Point Screen* appears which list all the existing access points. Create new access point by clicking on **Options** and select **New Access Points** followed by selecting **Use default settings**.
(*New Connection Screen* appears)



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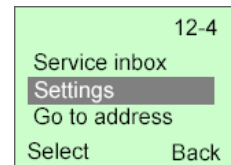
4. Type the following for the new connection setting:
 - Connection Name: Mi World GPRS
 - Data bearer: GPRS
 - Access point name: miworld
 - User name: 659xxxxxxx (where the last 7 digits is your mobile number)
 - Prompt password: No
 - Password: 1234
 - Authentication: Normal
 - Gateway IP address: 172.16.1.23
 - Homepage: <http://wapsvr.m1.com.sg:8000/>
 - Connection security: Off
 - Session mode: Permanent
5. Once finish, click on Back to go back to *Access Point Screen*.
6. Select the newly added access point. (*Settings Screen* reappears)
7. To begin accessing Mi World GPRS, go to **Menu** → **Services** and select **Mi World GPRS**.



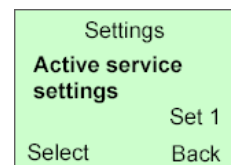


3.1.2 GRPS on Nokia 6610 and Nokia 6100

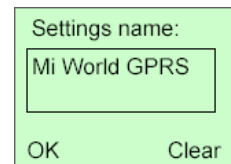
1. Press the left button for **Menu**. Scroll to **Services** and press **Select**. Scroll down to **Settings** and press **Select**.



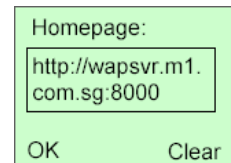
2. Select **Active service settings** and press **Select**.



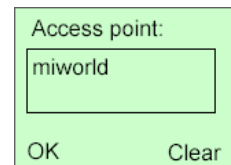
4. Select **Set 1** and press **Activate**.
Scroll down to **Edit active service settings** and press **Select**.
At **Settings name**, press **Select**.
Enter **Mi World GPRS** and press **OK**.



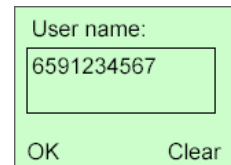
5. Scroll down to **Homepage** and press **Select**.
Enter **http://wapsvr.m1.com.sg:8000** and press **OK**.



6. Scroll down to **Session mode** and select **Permanent**.
Scroll down to **Connection security** and select **Off**.
Scroll down to **Data bearer** and select **GPRS**.
Scroll down to **GPRS connection** and select **When needed**.
Scroll down to **GPRS access point**, enter **miworld** and press **OK**.



7. Scroll down to **IP address**, enter **172.016.001.023** and press **OK**.
Scroll down to **Authentication type** and select **Normal**.
Scroll down to **Login type** and select **Automatic**.
Scroll down to **User name**, enter **65xxxxxxx** (where the last 8-digit is your mobile phone number) and press **OK**.



8. Scroll down to **Password**.
Enter **user123** and press **OK**.
Enter **user123** again to verify password.
9. To begin accessing Mi World, go to **Menu > Services** and select **Home**.



3.1.3 GRPS on SonyEricsson P800

1. Click on the right top icon and the list shows:
 - CommuniCam
 - Pictures
 - Video
 - .
 - .
 - .
 - Solitaire
2. Click on **Control Panel** and select **WAP accounts**.
3. Tap on **Basic** and select **New**. Enter the following:
 - Account Name: MiWorld GPRS
 - Internet account: Preferred
 - User Proxy: ✓
 - Address: 172.16.1.23
 - Port: 9201
4. Go back to Control Panel and select **Internet accounts**.
Click on **New** and type the following:
 - Account Name: MiWorld GPRS
 - Connection Type: GPRSOnce you click **Done**, select **MiWorld GPRS** under **Preferred** dropdown list.
Click **Done**.
5. Click on the 3rd top icon from the right.
Click **Edit** and select **Preferences**
Type in the following:
Homepage location: <http://wapsvr.m1.com.sg:8000>
WAP account: **MiWorld GPRS**
6. To access MiWorld, click on the top right icon and select **Internet**.



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3.2 Appendix II - Installing mPAL Application Via OTA (Over-The-Air)

1. Press the menu key for the **Menu**. Scroll down to **Services** and click on the joystick.
2. Under **Services**, select **Mi World GPRS** and click on the joystick. When prompted with “Connection to server needed. Connect?”, select **Yes**.



3. Under MiWorld page, select **News + Info** and click on the joystick.
4. Select **Government** and click on the joystick.



5. Select **mPAL CPF Download** and click on the joystick.
6. Select **your phone model** and click on the joystick. When prompted with message “Download and install mPAL supplied by CPF?”, select **Yes**.



7. Select **Options**, scroll down to **Exit** and click on the joystick.