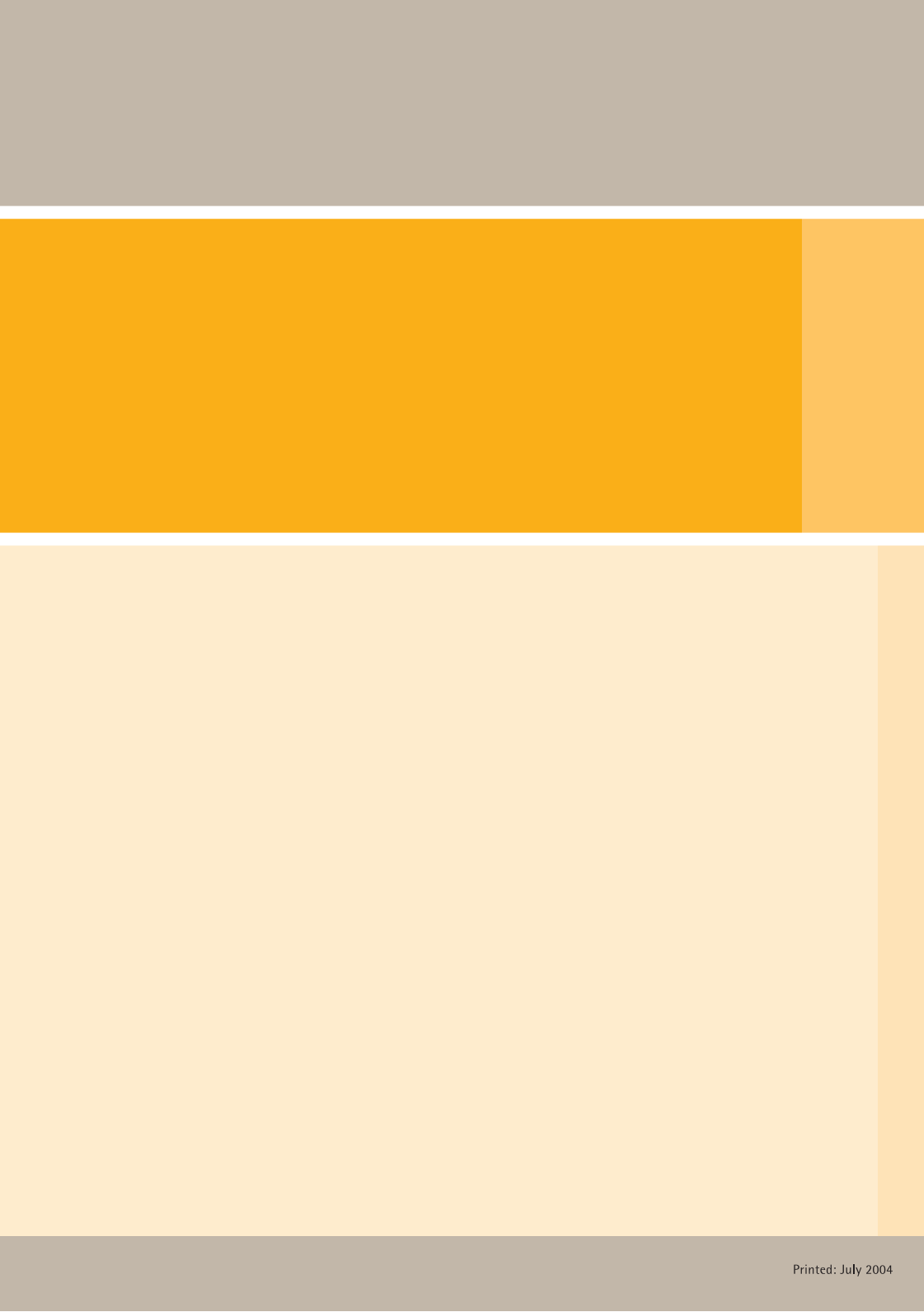


Your guide to
electronic submission
and payment of CPF





Go "e" now for a simpler, faster and more secure way of submitting your CPF contribution details. Plus, you can save yourself the processing fee.



From January 2005, employers who submit CPF contribution details for 11 to 99 employees using the hard copy Payment Advice will have to pay a processing fee of \$7 per employee per month.

The fee is already in place for employers with 100 or more employees. It may also be extended to employers with one to 10 employees in the future. Do convert early, so that you have time to carry out a trial test and adjust to your new mode of submission.

E-submit your CPF details and enjoy these benefits:

- ↪ Save time
- ↪ Track your submission status
- ↪ No lost cheques
- ↪ Accurate submission
- ↪ Submit anywhere, anytime
- ↪ Data is encrypted to ensure security
- ↪ Limit access to authorized staff

For added convenience, CPF payment is deducted electronically. Deduction will take place upon receipt of your contribution details, so you have control over your funds.

Overview of **electronic submission** options

Electronic submission mode	Suitable for	How it works	Cost	Mode of Payment
Employer Returns (File Transfer) <i>Using payroll system</i>	Companies with payroll system	Extract the information from your payroll system and transmit it as an electronic file through the Internet. Direct submission via your payroll system is also available for selected payroll systems.	Free if you use the 128-bit Secure Sockets Layer (SSL) security option	E-payment GIRO MEPS
Employer Returns (File Transfer) <i>Using Auto-eXcel</i>	Companies with no payroll system	Download the free Auto-eXcel application from the CPF website. Key in your employees' details into the template and the CPF contributions will be computed automatically. Submit the file electronically and save the information for subsequent submissions.	Free if you use the 128-bit Secure Sockets Layer (SSL) security option	E-payment GIRO MEPS
Employer Returns (Online Form)	Companies with no payroll systems and with 20 or fewer employees	Key in your employees' details in the online template at the CPF website and submit. Amend the saved template for subsequent submissions.	Free if you use the 128-bit Secure Sockets Layer (SSL) security option	E-payment GIRO MEPS
CPF/IRAS Line	Companies who have a payroll system and want to submit CPF, IRAS and GST returns using one system	Extract the information from your payroll system and transmit it as an electronic file through the Internet. Or, you can key in the details online and transmit them.	Monthly cost of \$5 - \$25, depending on the number of employees. Fees are payable to CrimsonLogic.	GIRO MEPS
mPAL	Companies with 10 or fewer employees	Download the mPAL application into your mobile phone. Key in your employees' details in the template and submit. Amend the template for future submissions.	GPRS charges, payable to your mobile phone service provider	GIRO

Overview of **electronic payment** options

Electronic payment mode	Suitable for	How it works	Benefits
E-Payment	Employers who have an Internet banking account* with DBS, UOB or Citibank.	After you have submitted the CPF contribution details, log on to the bank's website to initiate payment. A check is done to ensure you have sufficient funds and payment is deducted immediately.	You have absolute control over the deduction date, and you don't have to worry about bounced cheques.
GIRO <i>Next day deduction</i>	All employers	Payment is deducted two working days after the Board receives your contribution details. No deduction is made until you submit your contribution details.	You control when deduction takes place by deciding when to submit the contribution details.
GIRO <i>Deduction on the 14th</i>	All employers	Payment is deducted from your designated bank account on the 14th of each month, if CPF contribution details are received between the 1st and 12th of the month.	Maximise your interest earned as deduction only takes place on the last day of the grace period.
MAS Electronic Payment System (MEPS)	All employers	Submit a form to your bank every month to transfer funds from your designated bank account to the CPF Board.	You have control over your funds as deduction only takes place upon your instruction.

* Please refer to www.cpf.gov.sg for a list of the type of bank accounts.

Follow these simple steps to go "e" now:

1. Register for an electronic submission and electronic payment mode.
2. Do a trial test after receiving an e-mail instruction from the Board.
Note: No trial test is required for Employer Returns (Online Form) mode and mPAL.
3. Receive notification to go "live".
4. Submit contribution details and pay CPF electronically.

Employer Returns

Service



There are two modes of submission under the Employer Returns service. Choose from:

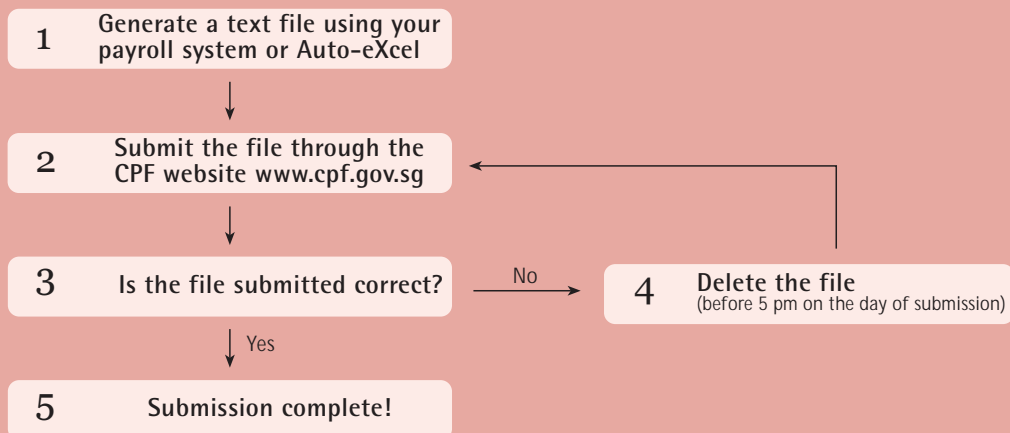
- **File Transfer mode** Generate a file using your payroll software or the Auto-eXcel application and submit it through the CPF website; or
- **Online Form mode** Fill in an online form at the CPF website to submit your CPF contribution details.

What you need to use the Employer Returns service:

- A computer with an Internet connection (dial-up or broadband)
- An e-mail account
- A web browser (e.g. Internet Explorer, Netscape)
- Your CPF Account Number, SingPass and Employer Reference Number
- An electronic payment arrangement (E-payment, GIRO or MEPS) with the Board

Using the File Transfer mode

Follow the steps below if you are e-submitting your CPF contributions using the File Transfer mode.



Step 1.A

Steps for generating a file from your payroll system

1. Log on to your payroll system.
2. Generate the relevant CPF contribution file(s).
3. Save the file(s).

Go to step 2.

Step 1.B

Steps for generating a file using Auto-eXcel

1. Download the free Auto-eXcel from www.cpf.gov.sg.
Note: Only for first-time users. However, you will need to update the application if there are changes in CPF contribution rates, or enhancements to the application.
2. Install the Auto-eXcel and an icon will be created on your desktop.
3. Double click the icon to launch the application.
4. Key in your employees' details into the template for your first submission. You can copy details from a saved template and make amendments for subsequent submissions.
5. Generate and save the file(s).

Go to step 2.

Step 2

Submitting your file through the CPF website

After you have generated your file using your payroll software or Auto-eXcel, follow these steps to submit the file through the CPF website.

1. Go to www.cpf.gov.sg.
2. Click on "Employers" followed by "Employer Returns - Submit and pay CPF online".
3. Click on "Login via SSL mode".
4. Log in using your CPF Account Number, SingPass and Employer Reference Number.
5. Click on "Submission of contribution details".
6. Click on "Browse" and select your text file. Click "Open" to attach the file.
7. Select your payment mode.

Step 3

Checking your file submission

If the file has been received by the Board, a File Transfer Acknowledgement page will be displayed. You will also receive an e-mail notification of this file submission.

You can also check the file submission by clicking on “Enquiry on submission status” on the Employer Returns webpage. The details of the file will be displayed. Check that the total amount is correct. If it isn’t, follow the instructions below to delete the file and re-submit your amended file.

If the file is rejected (e.g. due to errors in the file layout), we will contact you within two working days.

Step 4

Deleting a file

You can only delete a file which you have submitted, before 5 pm on the same day. Follow these steps to delete a file.

1. Log on to the Employer Returns service (see step 2, points 1-4).
2. Click on “Submission of contribution details”.
3. There will be a prompt to tell you that a file is being processed. Click “Delete”.
4. Click “Confirm” to delete the file.

You will receive an e-mail to notify you of the deletion. Remember to re-submit the correct file by the 14th of the month.

Note: Online Form users will not be able to delete their submission. Instead, they can retrieve their submission, amend it if required and re-submit it by the 14th of the month.

Using the Online Form mode

Fill up the online form for submission by following these steps:

1. Go to www.cpf.gov.sg.
2. Click on "Employers" followed by "Employer Returns - Submit and pay CPF online".
3. Click on "Login via SSL mode".
4. Log in using your CPF Account Number, SingPass and Employer Reference Number.
5. Select the month for which you are paying the contributions.
6. Copy the details from a previous template or use a blank template.
7. Amend or key in the details.
8. Print a copy if required and click "Submit". You can also save your template for submission later by clicking "Save", but remember to submit it by the 14th.
9. Select your payment mode.

You will receive an e-mail notification when we receive your submission.

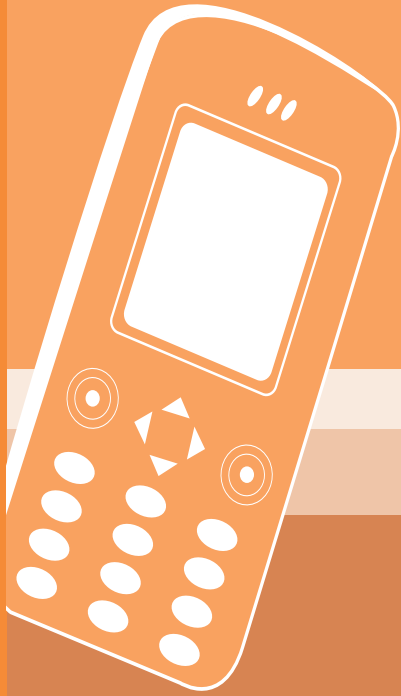
Refer to page 7 on how to retrieve and re-submit your file.

CPF/ IRAS Line

CPF/IRAS Line allows submission of CPF contributions to CPF; and the IR8A, IR8B and GST returns to IRAS using one system. It is an online application maintained by CrimsonLogic. Log in to www.cpfirasline.com.sg to use the service, or to find out more. The charges for this service can also be found on this website.

What you need to use the CPF/IRAS Line service:

- A computer with an Internet connection (dial-up or broadband)
- An e-mail account
- A web browser (e.g. Internet Explorer or Netscape)
- Your ID and password issued by CrimsonLogic
- An electronic payment arrangement (GIRO or MEPS) with the Board



mPAL

A service specially designed for small enterprises, the mPAL allows employers with 10 or fewer employees to submit CPF contribution details using a mobile phone. Payment will be deducted through GIRO.

What you need to use the mPAL:

- A compatible, GPRS enabled mobile phone, such as the Nokia 3100, 3650, 6100, 6108, 6610, 6600, 7650 and Sony Ericsson P800*.
- Your CPF Account Number, CPF Phone PIN and Employer Reference Number.
- A GIRO arrangement with the Board.
- * Refer to www.cpf.gov.sg for the latest list of compatible phones.

You will need to download the mPAL programme into your mobile phone. Follow these steps to submit your CPF:

1. Launch the mPAL programme in your mobile phone.
2. Log in with your CPF Account Number, CPF Phone PIN and Employer Reference Number.
3. Click on "Submission of contribution details".
4. Enter the month for which you are paying the contributions and choose a blank template or copy from a previous one.
5. Key in the contribution details and/or amend if necessary and click "Submit".
6. Click "Pay" to submit the contribution details to CPF Board. Payment will be deducted by GIRO.

Frequently Asked Questions



Frequently Asked Questions

Q1) What happens after I submit my registration form?

A1) Employers who sign up for the Employers Returns (File Transfer) mode will receive e-mail instructions to perform a trial test, five working days after we have received your application. Please do the test within one week.

For CPF/IRAS Line, CrimsonLogic will co-ordinate the trial test.

No trial test is needed for the Employer Returns (Online Form) mode and mPAL. You will receive an approval letter from the Board telling you when you can start e-submitting.

You should also sign up for an electronic mode of payment if you have not done so (see page 3).

Q2) How long does it take for me to start e-submitting and e-paying?

A2) It may take up to three months for employers to convert to e-submission and payment. The time taken depends on how long you take to complete your trial test (if required). If you are signing up for GIRO, banks require two to three weeks to approve the application.

Q3) I'm from a new company and I need to e-submit immediately. What should I do?

A3) You can register for the Employer Returns (Online Form) mode and use MEPS for your first CPF payment. However, banks may charge a fee for each MEPS transaction. You should also sign up for GIRO or E-Payment at the same time, so that you can pay future CPF contributions electronically. Contact our Receipts and Payment Section at 6229 3539 if you need to sign up for MEPS. Please de-register your MEPS arrangement after the first payment.

Frequently Asked Questions

Q4) Is it safe to submit the information through the Internet?

A4) Yes. The information that you submit is encrypted using the 128-bit SSL, which is supported by most web browsers. You do not need to buy or download any additional software. The SSL-128 bit security option is used by major online merchants, financial institutions, and brokerages worldwide to transmit confidential documents via the Internet.

For added security, an acknowledgement will be sent to the designated e-mail account(s) after each successful submission. You can also enquire the submission status and view the Record of Payment online, in real time! What's more, you can modify the staff access when they are no longer required.

Q5) How much is the processing fee and when will it take effect?

A5) The processing fee for hard copy submissions is \$7 per employee per month. It will apply to employers with 11 to 99 employees from January 2005. The fee is already in place for employers with 100 or more employees, and may be extended to employers with one to 10 employees in the future.

Q6) I'm not affected by the processing fee for the time being. Can I convert later?

A6) Employers are encouraged to convert early. Even if you have 10 or fewer employees at the moment, staff turnover or hiring temporary staff may increase the number of employee records you are submitting. Hence, you should convert to e-submission as early as possible.

Frequently Asked Questions

Q7) What is SingPass and how do I get one?

A7) SingPass stands for Singapore Personal Access. It is the common password for Singapore Citizens, Permanent Residents, and Employment and Dependant Pass holders to transact with the Government online. You can apply for your SingPass by submitting an online request through the CPF website, or visiting any Singapore Post office in person with your NRIC. Your SingPass will be sent to the local address that you have maintained with the Government within seven working days. To get your SingPass immediately, visit any CPF office or Community Development Council (CDC), or selected Community Clubs/Centres (CC) with your NRIC. Visit www.cpf.gov.sg for the lists of CDCs and CCs.

Q8) Can I get a corporate SingPass for my company?

A8) For security purposes, we do not issue SingPass for corporate use. Staff transacting online on behalf of the company will have to use his/her own SingPass.

Q9) Is there an electronic submission mode I can use if I do not have a Singpass?

A9) Yes, you can sign up for the CPF/IRAS Line. This service does not require a CPF Account Number or SingPass. You will log on to this service using the ID and password issued by CrimsonLogic.

Q10) What is the difference between the CPF Phone PIN and SingPass?

A10) SingPass is an alphanumeric password of eight to 24 characters which can be used for different types of Government online services. The CPF Phone PIN is an eight digit (numeric only) PIN used for the CPF PAL Phone and mPAL services. It cannot be used for other Government services.

What do other employers think?

"Initially, I thought it would be difficult to e-submit CPF contribution details. But I decided to try it since it means less paperwork. Although I sometimes forget the steps, I've had excellent support from the help team. I'm glad I made the switch. You should try it yourself—e-submission is so much easier!"

Ms Theresa Foo, owner of Whiz Link Manpower, employing 43 staff.

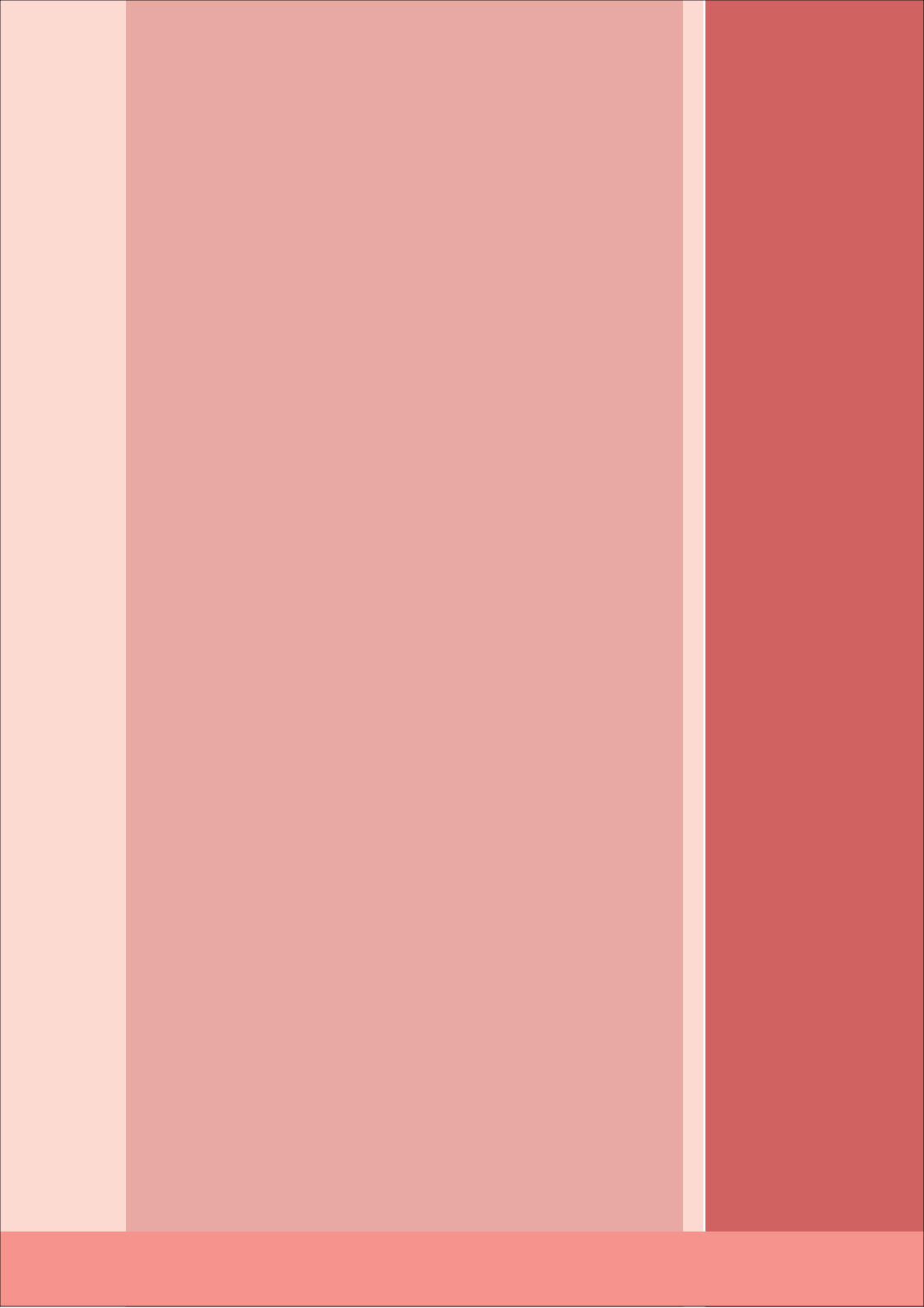


"As an employer, going 'e' with CPF has helped me gain a very important asset—time."

Mr Jeffrey Tan Siak Lian, Chairman and CEO, WesTech Electronics Limited, employing 84 employees in Singapore.

"Although we had to key in the whole list of names and CPF information for our first submission, it was a minor inconvenience compared to the benefits we are now enjoying. E-submission is definitely better than manual submission. It is more convenient and saves us precious time."

Mr Ram Menon, an accountant at T Y Enterprises Pte Ltd, employing 68 staff.





Contact Us

www.cpf.gov.sg

For technical enquiries on Employer Returns and mPAL:

Electronic Submission Section

Tel: 6229 3195

E-mail: Er-Con@cpf.gov.sg

Fax: 6229 3499

For enquiries on CPF/IRAS Line

Tel: 6887 7888 (Option 115)

E-mail: cpf_irasline@CrimsonLogic.com.sg

For enquiries on GIRO and e-Payment

Tel: 6229 3540

For enquiries on MEPS

Tel: 6229 3539

For enquiries on CPF contributions and liabilities

CPF Call Centre: 1800-227 1188 (Code 2)

E-mail: Employer@cpf.gov.sg