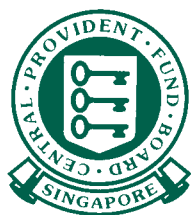


Bridging the Digital Divide

Empowering Citizens to Plan for a Secure Retirement



Singapore's Central Provident Fund Board (CPF Board) was set up in 1955 to provide financial security for Singaporeans in their retirement. It has since evolved into a comprehensive social security savings plan providing for the retirement, healthcare and housing needs of Singaporeans. Working Singaporeans and their employers contribute a percentage of their monthly income to their accounts. When CPF members retire, they will receive a monthly retirement income paid out from their own accumulated CPF savings. As at 31 March 2009, CPF Board had 3.26 million members and managed S\$156.1 billion of Singaporeans' savings.

As Singapore has one of the fastest aging populations who are increasingly more sophisticated and demanding value-added public services, CPF Board has to ensure that its services address the changing demographic profiles of its citizens. This led to the launch of *my cpf* (www.cpf.gov.sg) January 2004.

my cpf is a holistic customer service framework. The systems, network and portal are developed, integrated and maintained by NCS. It leverages on IT to educate and empower Singaporeans to plan early for a secure retirement. It also caters to Singaporeans at opposite extremes of IT maturity.



CHALLENGES

- Tapping on Infocomm Technology (IT) to deliver public services to an aging but increasingly sophisticated population
- The need to involve the less IT-savvy when introducing the new IT initiatives

SOLUTION

- Personalised Online Services: *My Statement, My Requests, My Messages* etc.
- iCARE Customer Relationship Management System (CRMS)
- For citizens who are busy and on-the-move: mPAL (mobile) and Short Message Service (SMS)
- For the less IT-savvy: e-Concierge service
- Biometric e-counters

BENEFITS

- Effective and secured outreach to Singapore's citizens
- Greater convenience and accessibility

A SEAMLESS BLEND OF PERSONALISATION, INNOVATION AND RELEVANCE

my cpf weaves different advanced technologies into a suite of integrated services to provide personalised services to citizens anytime, anywhere, using their preferred platform.

CPF schemes and services are packaged according to citizen's life events e.g. Starting Work, Buying a House, Reaching 55, etc. Citizens are shown how decisions made at each life event could affect their overall retirement savings.

Personalised *my cpf* Online Services via the *my cpf* portal (www.cpf.gov.sg) such as *My Statement*, *My Requests*, *My Messages* etc. to enable checking of accounts, perform transactions at their convenience, and monitor their applications in real-time.

Different Strokes for Different Folks *my cpf* provides a variety of channels to suit different needs and IT maturity of Singaporeans. The iCARE Customer Relationship Management System (CRMS) that allows profiling of customers and personalises the interactions with the citizens.

- For citizens who are **busy and on-the-move**, mPAL (mobile) and Short Message Service (SMS). Citizens can check their statements and transact on-the-go. They can also use 560 islandwide kiosks for CPF services. When in need, they can call the Internet Protocol Call Centre or make an e-Appointment for assistance.



- For the **less IT-savvy**, the e-Concierge service (a single free-format form for customers' convenience) make e-transactions simple. Those still finding it difficult can approach CPF e-ambassadors or contact CPF e-Helpdesk for real-time assistance.
- For the **elderly and handicapped**, the biometric e-Counters authenticate the customers' thumbprints with those on their identity cards, enabling them to login without passwords.

On top of providing alternatives to e-service like counter and call centre services, CPF has also **used IT to help those who are technologically-challenged!** This approach is unlike many other moves towards e-service, which are at the expense of the non-IT savvy.

CPF has introduced **biometric e-counters** to help elderly Singaporeans who cannot remember passwords. Users only need to match their thumbprints with their identity cards to log onto *my cpf*. **e-Ambassadors** are stationed onsite to help them navigate the e-services. Singaporeans who have difficulty using our e-services can also contact our **e-Helpdesk** online or by phone.



Enabling planning for a secure retirement

WINNING ACCOLADES

The basis of customer segmentation and the packaging of services in an integrated manner catering to the needs of all citizens, that underlies *my cpf*, can be applied to all public services.

In 2008, *my cpf* won the following awards:

- the "Best Business Enabler (Government)" category of the **Managing Information Strategies (MIS) Asia IT Excellence Awards**;
- the "e-Inclusion & e-Community" category of the **Infocomm Singapore Awards**;
- the "e-Government" category of the **Government Technology Awards**;
- the "e-Inclusion & e-Community" category of the **Asia Pacific ICT Alliance (APICTA) Awards**;
- the "Top 3" Award in the **International Data Corporation (IDC) Enterprise Innovation Awards**.

my cpf also received a Commendation Award in the **Commonwealth Association of Public Administration and Management (CAPAM) International Innovations Awards**, and was a finalist in the **Stockholm Challenge**.

my cpf has revolutionised public service. Engaging Singapore's citizens through innovative use of IT has resulted in a suite of customised retirement planning e-services that is accessible to all Singaporeans.