

Empowering you  
to make informed  
decisions in life



There are many decisions to be made throughout the different stages of your life: starting work, getting married, buying a house, making an investment, and attaining age 55. Sometimes, you are not sure what the right decision should be. You may not even know where to start, given the many issues and factors that you have to consider.

Singapore's Central Provident Fund (CPF) Board was set up in 1955 to provide many working Singaporeans with a sense of security and confidence in their old age. With the increasing sophistication of the population, the Board has turned to the use of infocomm technology in creative ways to deliver its information to its stakeholders.

In its drive to enhance its customer service, CPF has developed comprehensive information packages in **my cpf** so that members are empowered to make informed decisions about their CPF funds. From being a new CPF member to planning for retirement, **my cpf** is an online service that is available anytime, anywhere to suit the needs of the members. A new inbox feature is added to allow online access of letters addressed to the members. Members are also alerted via email notifications when new letters are received.

Another major step taken by the CPF includes the ability to allow employers to submit contributions electronically and the enhancement of the CPF statement retrieval process. These are important milestones that saw the reduction of manual labour and the improvement in the operations process flow. Continual upgrade of software has been made to ensure that e-submission and retrieval transactions can be carried out smoothly.



## CHALLENGES

- The need to reduce tedious and manual effort in statement retrieval, submission of employee contributions and in the dissemination of hardcopy letters

## SOLUTION

- **my cpf** Inbox to provide a personal, consolidated and secured electronic mailbox
- e-Submission via Auto-eXcel Plus to facilitate the submission of CPF contribution details by employers
- Web Linkup 2.0 for CPF Statements which automates the CPF statement retrieval process

## BENEFITS

- Enhanced user experience among members
- Reduced risk of data loss and submission errors by employers
- Convenient and secured access to CPF information anytime, anywhere

## A PERSONAL AND SECURED MAILBOX – *my cpf* INBOX

*my cpf* Inbox Service is a Common System Service (CSS). It is a CPF initiative that aims to provide a personal, consolidated and secured electronic mailbox to view Board's correspondences including the following required objectives:

- To provide CPF members with convenient access to CPF letters anytime, anywhere on a secured online platform.
- To allow CPF members to print a copy of the correspondences and retain a copy of the outgoing correspondences.
- To provide a facility for CSOs to assist members on their enquiries pertaining to the letters received.
- To provide services for business administrator to configure various settings of *my cpf* Inbox.
- To provide services for business administrator to enquire the inbox correspondences as well as generate relative reports.

"We constantly strive to bring better service experience to our customers.

By harnessing the power of technologies, we hope we can meet the expectations of our customers more effectively."

Mr Ng Hock Keong, Director, Service & Process Planning Division

## PROVIDING CONVENIENCE TO EMPLOYERS THROUGH CPF E-SUBMISSION VIA AUTO-EXCEL PLUS

All employers have to pay CPF contribution for their employees every month.

Currently, approximately 80,000 employers submit their employees' CPF contributions electronically.

In 2004, CPF developed Auto-eXcel, a software to facilitate employers in the submission of their CPF contribution details with auto-computation of CPF contributions payable. Although Auto-eXcel was very popular with employers, both CPF and employers faced challenges with it. The Auto-eXcel software had to be installed before it could be used, and had to be updated via CD-Roms whenever there were CPF contribution rate changes or software upgrades. Less tech-savvy employers faced difficulties installing the software, and would lose their data if there were virus attacks or computer crashes. CPF looked for new technological innovations to make it easier for employers to e-submit their CPF contributions.

In March 2010, Auto-eXcel was converted to an online application known as Auto-eXcel Plus. Employers can now e-submit their contributions from any computer without installing any software, even if there are changes in CPF contribution rates. Employers no longer have to worry about data loss as the information is stored online by CPF. In addition, fewer steps are now required for e-submission transactions, and less tech-savvy employers find Auto-eXcel Plus much easier to use compared to the previous version.

## SELF-SERVICE STATEMENT RETRIEVAL USING WEB LINKUP 2.0 FOR CPF STATEMENTS

In an effort to counter integration issues in the use of web service for statement retrieval, a sophisticated system that facilitates automatic retrieval of CPF statement was developed by CPF. This system allows partners to initiate a web service call through Government Web Service Exchange (GWS-X) to retrieve the member's statement data and populate the needed information onto their online application form. This is only applicable upon the authorisation by their customers.

As a result, work efficiency and productivity is improved as manual efforts are no longer required to download the statements.

The screenshot displays the 'my cpf' interface on the Central Provident Fund Board website. It includes a navigation menu, a welcome message, and a 'Submission of Contribution Details (Auto-eXcel Plus)' section with four steps: Select Month Paid For, Prepare Contribution Details, Confirmation & Payment, and Acknowledgement. Below this is a search area for CPF Account No. and a table for 'Import Employee Details' with columns for SN, CPF Account No., Name of Employee, CPF To Be Paid (\$), Agency, Agency Fund (\$), Employment Status, and Last Date of Employment. A summary table at the bottom lists various contributions and their amounts, including Total CPF Contributions, CPF Late Payment Interest, Foreign Worker Levy (FWL), Skills Development Levy (SDL), and Total ECF Contributions.

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