Contribute As You Earn (CAYE) Implementation Guide for Corporate Service Buyers

Information accurate as at 11 June 2026

Central Provident Fund Board

7 HABITS OF HIGHLY EFFECTIVE CORPORATE SERVICE BUYERS

01 UPDATE CORPPASS STAFF ACCESS

Update the accesses at corppass.gov.sg.

02 KEEP ADMIN POINT-OF-CONTACT UPDATED VIA CAYE DIGITAL SERVICES

For updates on CAYE, it is crucial that your point of contact is valid.

03 OBTAIN NECESSARY APPROVAL

Obtain internal approval within the organisation prior to any CAYE payment or CAYE refund.

04 DOUBLE CHECK PAYMENT DETAILS

Double check payment details for and the NRIC of self-employed persons that you are making payment to.

05 MAKE CAYE CONTRIBUTIONS AND NET SERVICE FEE WITHIN SELF-EMPLOYED PERSON'S PAYMENT CREDIT TERM

To do so, cater for processing time of at least:
a) 5 working days for payment to be processed via bank mode; or
b) 2 working days, if payment is submitted before 5pm via CAYE digital services.

06 PAY PROMPTLY

Make CAYE contribution on the same day the net service fee was made to the self-employed person (for payment submitted via CAYE digital services).

07 ENSURE SUFFICIENT BANK BALANCE FOR CAYE DEDUCTION

Avoid unnecessary bank admin charges by checking your Company's bank transaction limit before you make payment.

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1. Contribute As You Earn (CAYE)

1.1 Background

What is CAYE?

CAYE helps self-employed persons (SEPs) make smaller and regular contributions to their MediSave Account.

How does CAYE work?

Under CAYE, when an SEP completes a job with a Corporate Service Buyer, a portion of the SEP's payment will be credited in his/her MediSave Account, with the remainder paid to the SEPs' bank account.

1.2 Who are involved?

Who are the Corporate Service Buyers involved?

- CAYE applies to all government agencies who engage SEPs for their services e.g. MOE, Community Centres

Which self-employed persons are involved?

- Sole-proprietors registered with the Accounting and Corporate Regulatory Authority (ACRA) as single business owners (i.e. not partners) and have a 9 or 10-digit UEN issued by ACRA.
- Individual SEPs who bid for jobs with government agencies via their NRIC numbers and are not registered ACRA as private limited companies.

Self-Employed Persons

Under the CPF Act, a **Self-Employed Person (SEP)** refers to "any person, being a citizen or permanent resident of Singapore, who derives from Singapore or receives from outside Singapore income in respect of any trade, business, profession or vocation other than employment under a contract of service".

Have questions?

- View our FAQs and website
- Scan the QR Code to visit CAYE digital services
- Or write to us.

2. Key CAYE On-boarding Activities

✓ This section will cover key CAYE on-boarding information and activities for CSBs.

2.1 Apply for CAYE digital service ID

Follow the steps below to gain access to CAYE digital services to view and submit CAYE transactions.

Key Actions required

1. Add and assign CAYE digital service ID at corppass.gov.sg.
2. Create user account for new staff, if required, handling CAYE transactions.
3. Update your staff's Corppass accesses where necessary.
4. View our step-by-step guide to apply for CAYE digital service ID.

2.2 Apply for CAYE CPF Submission Number (CSN)

What is a CAYE CSN?

✓ A CAYE CSN will enable SEPs to identify the CSB that made CAYE contributions on their behalf.

Example

CSB	CAYE CSN	DDA Acct
NYP	1992123456-01	123-12345-1
NYP – School of Business	1992123456-02	123-12345-1
NYP – School of Engineering	1992123456-03	123-12345-2

✓ For your first CAYE CSN application, follow point 2 of our guide.

What is the difference between CAYE CSN and Employer CSN?

✓ CAYE CSN is used for making CAYE contributions only.

✓ The Employer CSN is used for making CPF contributions for employees and cannot be used for CAYE transactions, and vice versa.

How can I apply for more CSNs?

✓ To apply for additional CSNs, please write to us.

2.3 On-boarding process for Payment Modes

CAYE contributions can be made using Bank Mode or CAYE digital services.

1

Bank Mode (Section 2.3.1)

- Under Bank Mode, OCBC Bank handles CAYE payment transactions.
- CSBs will deposit the gross service fee into CPFB's CAYE bank account with OCBC.
- OCBC will then compute, and credit the MediSave contributions to the SEP's MediSave account, and pay the remaining net service fee to SEPs via PayNow NRIC or UEN

2

CAYE digital services (Section 2.3.2)

- MediSave contributions made via the CAYE digital services at CPFB website will be deducted via Direct-Debit Authorisation (DDA).
- CSBs are to pay the remaining net service fees to SEPs separately.

2.3.1 Bank Mode

Key Features

1 Auto-computation and crediting of net service fee and CAYE contribution.

2 OCBC will split and transmit the payment accordingly.

- Net service fee will be paid via PayNow NRIC or UEN to SEPs
- MediSave amount will be credited to the SEP's MediSave account

Key Actions required

01 Link up with CPFB:

- Establish new SFTP system link-up and create new account and/or folder with CPFB

Workflow

- CSBs to send payment file to CPFB with SEP's NRIC and PayNow details.
- CPFB will return an acknowledgement file upon receipt of payment file.
- CSBs will send a payroll file to their corporate bank after processing acknowledgement file.

- CSB's corporate bank will transmit the gross service fee to the CAYE bank account
- OCBC will pay the net service fee to the SEP's bank account via PayNow NRIC or UEN, and credit the CAYE contribution to the SEP's MediSave Account.

For unsuccessful payments

Submit unsuccessful payments in the next batch of payments.

2.3.2 CAYE digital services

Key Features

1 CSBs can choose between manual entry or file upload

2 Automated computation of CAYE contributions and net service fee amount.
- CAYE contributions deducted automatically via Direct Debit Authorisation
- CSB to make net service fee payment to SEP separately

Key Actions required

01 CSBs to key in SEP's NRIC and gross amount via [CAYE digital services.](#) CAYE digital service automatically computes the MediSave amount based on the SEP's CAYE contribution rate.

02 CSBs can then schedule the CAYE payment to be deducted via Direct-Debit Authorisation, anytime from 3 to 15 calendar days from the current date.

03 Upon successful deduction of CAYE contribution amount, CSBs to make remaining net service fee payment to self-employed person on the same day.

Failed DDA Deduction

- For the 1st failed DDA deduction, a 2nd deduction will be scheduled 7 calendar days later (or the next working day, if the 7th calendar day falls on a public holiday).
- CSBs will be informed via email. CSBs need to ensure that there is sufficient balance in their bank account for the deduction.
- For the 2nd failed DDA deduction, CSBs will receive a notification to re-submit CAYE contributions.

Payment Correction

- In the event of an erroneous payment submission, CSBs can make changes via CAYE digital services within 3 working days before the DDA deduction.

3.

Administering CAYE

✓ This section will cover important information for CSBs to administer CAYE.

3.1 Identify invoices under CAYE

CAYE Invoices

- CAYE is payable on all taxable payments to SEPs under a Contract-For-Service unless otherwise exempted.

  Exempted payments

  CAYE contributions are required on all taxable payments to SEPs except for certain classes of exempted payments (e.g. payments made to SEPs via intermediaries, payments made in foreign currency, etc). More details can be found here.

Identification of CAYE Invoices

- SEPs will be identified based on their login ID at Vendors@Gov. They will be informed of CAYE when they log in at Vendors@Gov via a pop-up prompt.

- The daily e-invoice file format interfaced to CSBs will have two additional fields – CAYE indicator and SEP's NRIC. CSBs must be able to process these new fields in order to identify e-invoices under CAYE and SEP's NRIC to credit CAYE contribution.

Tips:

1. Need more information on how to identify hardcopy invoices that are under CAYE? Please write to us.

2. For invoices billed outside of Vendors@Gov, CSBs will need to identify them for CAYE separately. Please write to us if you require assistance.

3.2 Request refund of erroneous contributions

Made a wrong contribution?

Submit a refund request

Requests for refunds of CAYE contributions must be made via CAYE digital services within 1 year from the time the contribution was credited into the SEP's MediSave Account. CSBs are to notify the SEP(s) affected by the refund before submitting the request.

Retrieve net service fee from self-employed person

CSBs are to approach the SEPs directly as CPFB can only refund the CAYE contribution.

Wait 15 working days for CAYE contribution refund

CPFB will refund the CAYE contribution to the CSB's bank account. Refunds are subject to there being sufficient balances in the SEP's MediSave Account.

4.

Additional Information

- ✓ This section will cover additional information and guides to aid CSBs in administering CAYE.

4.1 Guide to navigate features of CAYE digital services

Step-by-Step Guide

Refer to our step-by-step guide for information on:

- Applying a CAYE CSN number
- Navigating CAYE digital services
- Making a CAYE contribution through CAYE digital services
- Viewing transaction status and history
- Requesting a refund or reversal of CAYE contributions

4.2 Handling of enquiries from SEPs

Received a question about CAYE?

Types of enquiries by SEPs	Enquiries to be addressed by
• Disputes related to service fees • Refund of erroneous payments	CSBs
• CAYE Contributions (e.g. SEP's CAYE contribution rate, non-payment of MediSave contribution)	Refer to FAQs where applicable. If not, refer SEPs to submit an enquiry through Write to Us .CPFB will contact them directly.

Have questions?

- View our FAQs and website
- Scan the QR Code to visit CAYE digital services
- Or write to us.

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