

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

Information accurate as at 26 June 2025



**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 vendors that you are making payment to.

05

MAKE CAYE CONTRIBUTIONS AND NET SERVICE FEE WITHIN SELF-EMPLOYED VENDOR'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 vendor.

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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Commonly-used abbreviations

Acronym	Description
CAYE	Contribute As You Earn
CPFB	Central Provident Fund Board
CSB	Corporate Service Buyers
CSN	CPF Submission Number
SEP	Self-Employed Person
TWG	Tripartite Workgroup
UEN	Unique Entity Number

Points of Contacts

Types of Enquiries	Name	Email Address/Hyperlink
e-Invoice file	Ms Janelle Loh	Janelle_LOH@agd.gov.sg
Policy-related matters	Ms Sabrina Liow Mr Triston Cheong	Sabrina_liow@mom.gov.sg Triston_cheong@mom.gov.sg
CAYE administration matters	Ms Yuwei Wee/Mr Aw Chee Wei/ CPFB	Wee_yuwei@cpf.gov.sg AW_Chee_Wei@cpf.gov.sg Write To Us

1. Contribute As You Earn (CAYE)

What is CAYE?

CAYE helps self-employed vendors make smaller and regular contributions to their MediSave Account.

How does CAYE work?

- Under CAYE, when a self-employed vendor completes a job with a government agency, a portion of the self-employed vendor's payment will be credited in his/her MediSave Account, with the remainder paid in cash to SEPs' bank account.

Implementation

- The Government, as a service buyer, has taken the lead to implement CAYE for self-employed vendors that it contracts with (unless the self-employed vendors are exempted from CAYE) since January 2020.
- These obligations are supported in CPF legislation.

1.1 Background

■ Who are the Corporate Service Buyers involved?

- CAYE applies to all Corporate Service Buyers (CSBs) who engage self-employed vendors to provide services for them.
 - e.g. MOE, Community Centres

■ Which groups of self-employed vendors are involved?

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

Payment invoices

- CAYE applies to all tax-liable payments to freelancers and sole-proprietors under a Contract for Service.
- Corporate Service Buyers are required to implement CAYE for invoices received from self-employed vendors that are dated on or after 1 January 2020, or where no invoices are issued, all payments made on or after 1 January 2020.
- To help Corporate Service Buyers, Vendors@Gov will automatically tag invoices which are under CAYE. The daily e-invoice file format interfaced to Corporate Service Buyers have introduced two additional fields – CAYE indicator and self-employed vendors' NRIC.
- 'Buy-and-claim' purchases are excluded from CAYE as these purchases are very small in value which the staff is prepared to pay in advance and seek reimbursement thereafter.
- Refer to Section 3.1 on identifying invoices under CAYE.

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".



Tips:

Self-employed vendors are encouraged to take up e-invoicing for easier identification of invoices under CAYE.

Key Actions required of Corporate Service Buyers

- 01 Deduct the MediSave contribution payable from self-employed vendor's service fee.
- 02 Credit the MediSave contribution payable to the self-employed vendor's MediSave Account (MA), before paying the remainder of the service payment to the self-employed vendor.

Tips:

- For invoices billed outside of Vendors@Gov, Corporate Service Buyers will need to identify them for CAYE separately. Please [write to us](#) if you require assistance.

1.2 Statutory Function

- The CAYE collection model is administered by CPF B as part of its [statutory function](#) for the collection of MediSave contributions from self-employed vendors.
- The CAYE requirements have been set out to impose obligations on Corporate Service Buyers through the CPF legislation.
- MOM is the policy owner of CAYE, while CPF B is the administrator for CAYE.

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 Corporate Service Buyers.

2.1 Applying for CAYE digital service ID

Objectives

- ✓ Gain access to CAYE digital services for viewing and submission of CAYE transactions.

Key Actions required

- 01 Add and assign CAYE digital service ID at corppass.gov.sg.
- 02 Create user account for new staff, if required, handling CAYE transactions.
- 03 Update your staff's Corppass accesses where necessary.
- 04 View our [step-by-step guide](#) to apply for CAYE digital service ID.

2.2 Applying for CAYE CPF Submission Number (CSN)

What is a CAYE CSN?

- ✓ A CAYE CSN will enable self-employed vendors to identify the Corporate Service Buyer that made CAYE contributions on their behalf.

Example

Corporate Service Buyer	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

What is the difference between CAYE CSN and Employer CSN?

- ✓ CAYE CSN is for the purpose of making CAYE contributions only.
- ✓ Please note that the Employer CSN for making CPF contributions for employees 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](#) for the required forms.

Have questions?

- View our [FAQs](#) and [website](#)
- Scan the QR Code to visit CAYE digital services
- Or [write to us](#).



2.3 On-boarding process for Payment Modes

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

1

Bank Mode (Section 2.3.1)

- Under Bank Mode, OCBC Bank is the Board's vendor handling CAYE payment transactions.
- Corporate Service Buyers will deposit the gross service fee into CPF's CAYE bank account with OCBC.
- OCBC will then pay the net service fee to self-employed vendor via PayNow NRIC or UEN, before deducting and crediting the MediSave portion to the self-employed vendor's CPF MediSave account.

2

via CAYE digital services (Section 2.3.2)

- Make MediSave payments via the CAYE digital services at CPF's website using Direct-Debit Authorisation (DDA).
- Please [write to us](#) to request a DDA form to make CAYE contributions for your self-employed vendors. Once you complete and mail the DDA form to us, the bank generally takes up to 21 working days to process the DDA application. You will be informed of the application status via email. Alternatively, you may check the status of your application via [CAYE digital services](#).
- Corporate Service Buyers to pay net service fees to self-employed vendors separately.

2.3.1 Bank Mode

Key Benefits

- 1
- Auto-computation of net service fee and CAYE contribution.
OCBC will split and transmit the payment accordingly.
- 2
- Net service fee payment paid via PayNow NRIC or UEN to self-employed vendor's PayNow-registered bank account.
 - MediSave amount paid to CPF.
- 3
- Self-employed vendors will receive SMS/email notifications from CPF when both payments are made.

Key Actions required

- 01
- Link up with CPF:
 - Establish new SFTP system link-up and create new account and/or folder with CPF

Workflow



Send Payment File to CPF

- Payment file contains self-employed vendor's NRIC and PayNow details.



- CPF will return an acknowledgement file upon receipt of payment file.
- Corporate Service Buyer will send a payroll file to their corporate bank after processing acknowledgement file.
- Once Corporate Service Buyer's corporate bank transmits the gross service fee to the CAYE bank account, OCBC will pay the net service fee to the self-employed vendor's bank account via PayNow, and credit the required CAYE contribution to the SEP's MediSave account.



Resubmit unsuccessful payments

Submit unsuccessful payments in the next batch of payments.



Payments made in error

- Submit a refund request to CPF within 1 year from the time the CAYE contribution was credited into self-employed vendor's MediSave account.
- Seek a refund of the remaining service fee from the self-employed vendor directly.

2.3.2 CAYE digital services

Key Benefits

- 1** Corporate Service Buyers can decide how/when to submit payment.
 - Choose between manual entry or file upload
 - Save up to 3 drafts
- 2** Automated computation of CAYE contributions and net service fee amount.
 - The breakdown by transaction level is available for download on CAYE digital services.
- 3** Made an erroneous payment submission?
 - Make changes via CAYE digital services within 3 working days before DDA deduction.
- 4** Receive an acknowledgement email upon successful payment of CAYE contributions.

■ Direct-Debit Authorisation (DDA)

- For the 1st failed DDA deduction, a 2nd deduction will be automatically scheduled 7 calendar days later (or the next working day, if the 7th calendar day falls on a public holiday).
- Corporate Service Buyers will be informed via email. Please ensure that there is sufficient balance in your bank account for the deduction.
- For the 2nd failed DDA deduction, Corporate Service Buyers will receive a notification to re-submit CAYE contributions.
- Upon successful deduction of CAYE contribution amount, make remaining net service fee payment to self-employed vendor.

When in doubt:

- ✓ Always refer to the [list of FAQs](#).
- ✓ If your query cannot be addressed via the list of FAQs, direct the query to the respective points of contact.

Have questions?

- View our [FAQs](#) and [website](#)
- Scan the QR Code to visit CAYE digital services
- Or [write to us](#).



3.

Administering CAYE

- ✓ This section will cover important information for Corporate Service Buyers to administer CAYE duties.

3.1 Identify invoices under CAYE

CAYE Invoices

- CAYE is payable on all payments to self-employed vendors under a Contract-For-Service unless otherwise exempted.
- For transactions with no invoices, CAYE will apply on payments made on or after 1 Jan 2020.

Identification

- Self-employed vendors will be identified based on their login ID at Vendors@Gov.
 - These vendors 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 Corporate Service Buyers will have two additional fields – CAYE indicator and self-employed vendors' NRIC.
 - Corporate Service Buyers must be able to process these new fields in order to identify e-invoices under CAYE and self-employed vendor's NRIC to credit CAYE contribution.



Tips:

Need more information on how to identify hardcopy invoices that are under CAYE?

- [Write to us](#)

List of exempted payments

The following payments are exempted from CAYE:

- 1. Payment under a contract of employment (e.g. employee income)
- 2. Fee, remuneration or allowance payable to Board directors
- 3. Payment to self-employed vendors via factoring Corporate Service Buyers, since they are considered B2B transactions
- 4. Buy-and-claim purchases (e.g. if public officer pays the self-employed vendor upfront and claims from Corporate Service Buyer afterwards, CAYE would not be applied on the payment)
- 5. Payments made to a partnership
- 6. Payments made to self-employed vendors providing their services as a Collective (e.g. Collective arrangement by Arts freelancers)
- 7. Honoraria paid to academia/experts with no invoices
- 8. Payment made in foreign currency
- 9. Payment made through a service intermediary platform used by the Collector to engage services from self-employed vendors
- 10. Fee, remuneration or allowance paid to a Member of Parliament
- 11. Payments to self-employed vendors from projects on public-private partnership, since they involve private sector buyers and are considered out of scope of the pilot phase
- 12. Reimbursement by the Government to a provider under Government voucher programme (e.g. National Myopia Prevention Programme (NMPP) and Community Development Council (CDC) Vouchers)
- 13. Reimbursement made to self-employed vendors for expenses incurred while carrying out their services
- 14. Government grants
- 15. Sub-contracted jobs from Corporate Service Buyers

3.2 Make CAYE contributions through preferred payment modes

Key Actions required of Corporate Service Buyers

- 01 Decide on a preferred payment mode for CAYE contributions.
 - Refer to Section 2.3 Payment Modes for more information on the two payment methods offered under CAYE.
- 02 Inform CPFB by [writing to us](#).

3.3 Request refund of CAYE contributions

Made a wrong contribution?

Request a refund of the CAYE contributions from CPF

- ✓ Within 1 year from the time the contribution was credited into self-employed vendor's MediSave Account.
- ✓ CPF will refund the full amount of credited CAYE contributions to Corporate Service Buyers' bank account.
 - Please note that CAYE contributions can only be refunded if there are sufficient balances in self-employed vendor's MediSave Account.

Take note:

- Corporate Service Buyer will have to seek a refund of the remaining service fee from the self-employed vendor directly.
- All refunds will be made to Corporate Service Buyer's bank account only.
- CPF does not accept credit notes for the CAYE contribution.

Workflow



Submit your request

Please do so within 1 year from the time the contribution was credited into self-employed vendor's MediSave Account. All contributions made after 1 year will be deemed to be correctly made and are not refundable.



Retrieve net service fee from self-employed vendor

Corporate Service Buyers are to approach self-employed vendor directly as CPF can only refund the CAYE contribution.



Wait 15 working days for CAYE contribution refund

CPF will refund the CAYE contribution to the Corporate Service Buyer's bank account.

4.

Additional Information

- ✓ This section will cover additional information and guides to aid Corporate Service Buyers in administering CAYE duties.

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 by self-employed vendors

Received a question about CAYE?

Direct the question to the appropriate channels

- ✓ Maintain Single-Source of Truth.
- ✓ Clear delegation of responsibilities.

Types of enquiries by self-employed vendor	Enquiries to be addressed by
<ul style="list-style-type: none">• Dispute of service fees (such as non-payment and late payment)• Erroneous service fees (such as overpayment and underpayments)• Refund of erroneous payments	Corporate Service Buyers
<ul style="list-style-type: none">• CAYE Contributions (e.g. self-employed vendor's CAYE con rate, non-payment of MediSave contribution)	Refer to FAQ where applicable. If not, refer self-employed vendors to submit an enquiry through Write to Us . CPF B will contact them directly.

When in doubt:

- ✓ Always refer to the [list of FAQs](#).
- ✓ If your query cannot be addressed via the list of FAQs, direct the query to the respective points of contact.

Have questions?

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