

HOW TO Submit CPF contributions with CPF EZPay

ESI

CPF EZPay - Electronic Standing Instruction (ESI)

The Electronic Standing Instruction (ESI) function is suitable for employers whose CPF contributions do not change each month. By activating the ESI arrangement, you will authorise the auto-deduction of a fixed amount via Direct Debit for your employees every month. In order to use ESI, you will need to have an active Direct Debit arrangement with the Board.

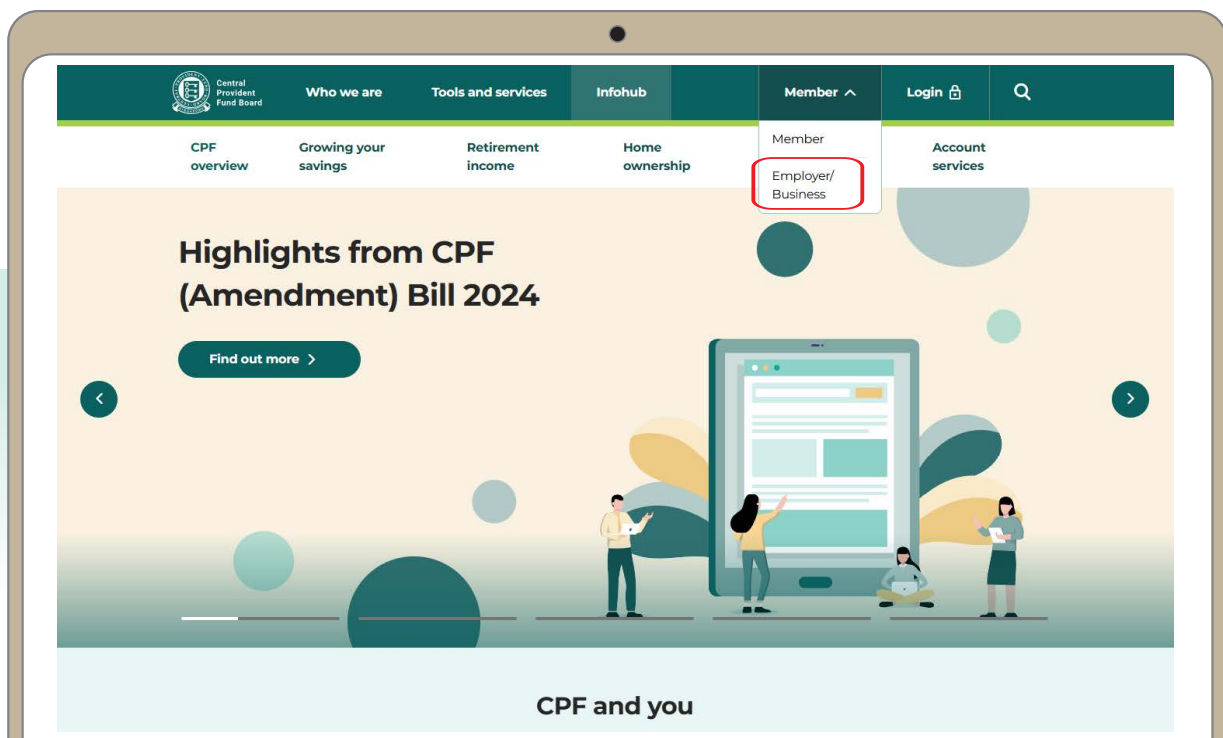
IMPORTANT NOTE:

You will need to activate the ESI arrangement before the 14th of the following month (or the next working day if the 14th falls on a Saturday, Sunday or Public Holiday).

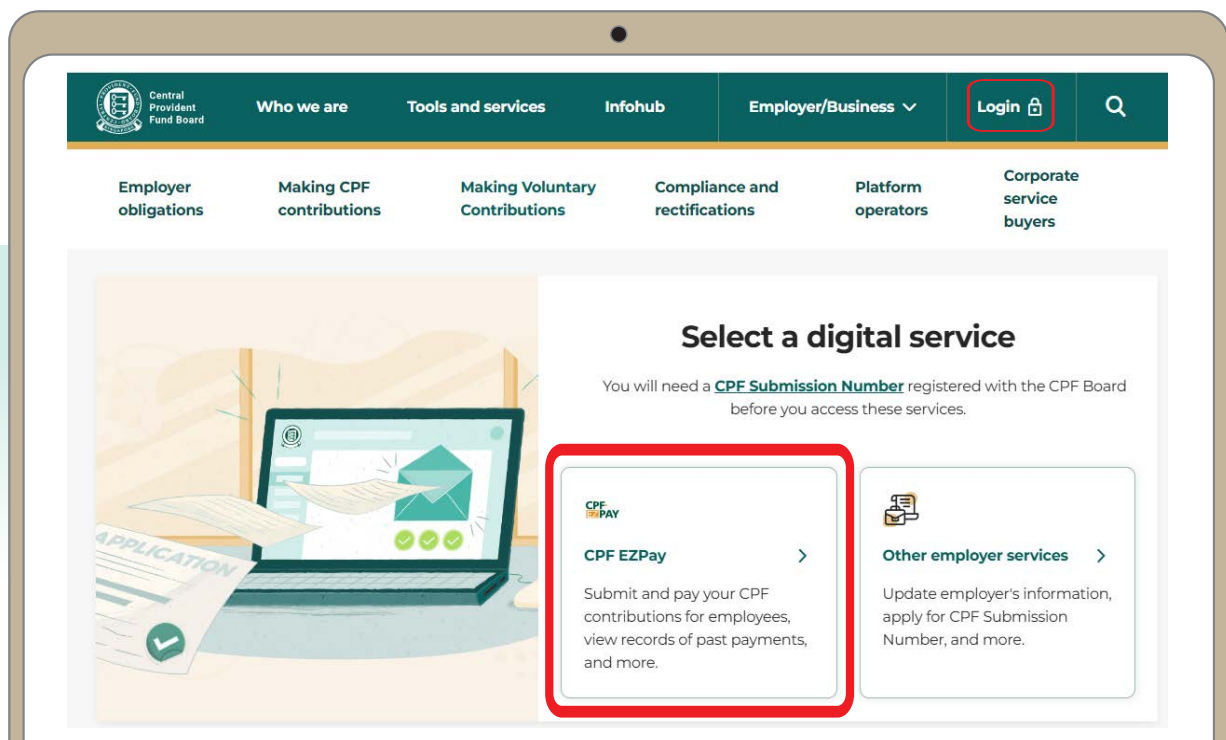
To amend the ESI details, you must do so by the 14th of the following month before deduction is made.

If you have terminated your Direct Debit arrangement, your ESI arrangement will also be deactivated automatically. However, if you have deactivated your ESI arrangement under CPF EZPay, this will not automatically terminate your Direct Debit authorisation. You will separately need to terminate your Direct Debit authorisation if you are no longer using it.

1. Go to cpf.gov.sg
2. Select **Employer/Business**

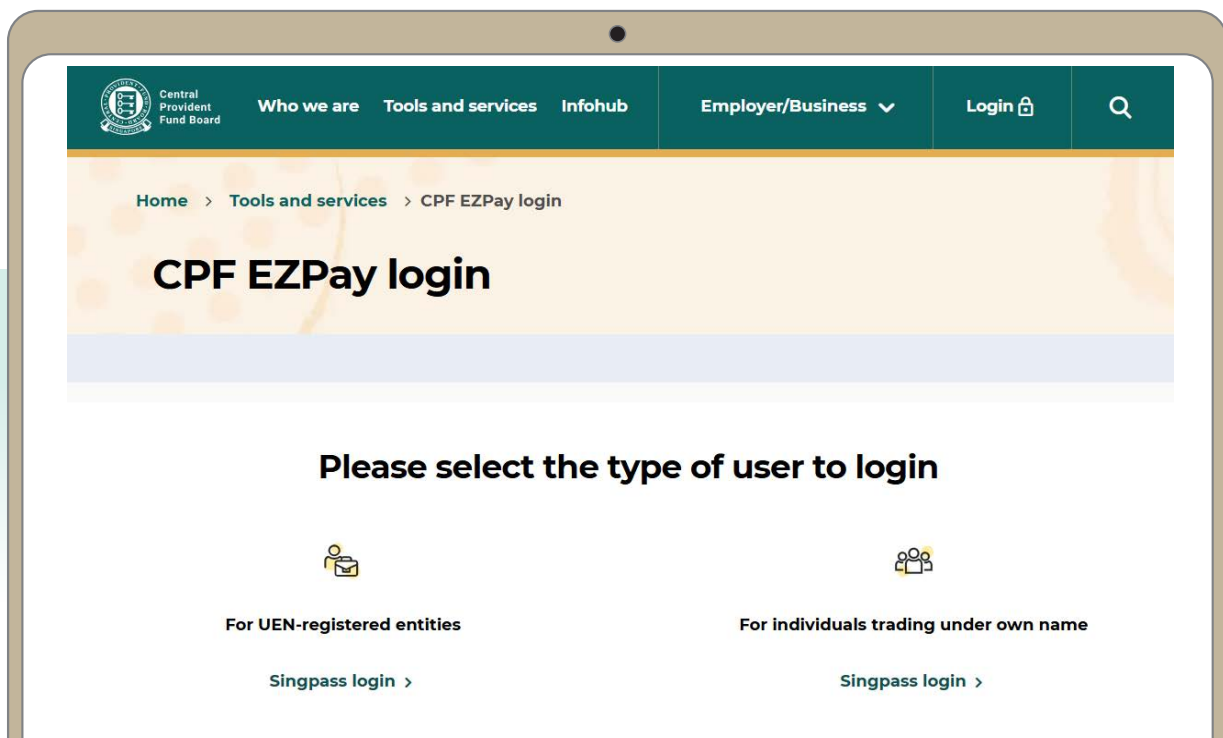


3. Click on **Login**, then **CPF EZPay**.



4. Select the type of business entity applicable to you and log in with your **Singpass**.

*For UEN-registered entities, [learn how](#) to setup and assign access to your user in Corppass portal.
For individuals trading under own name, [learn how](#) to manage your user's access in CPF EZPay.*



5. Select **Activate Electronic Standing Instruction (ESI)**.

CPF EZPAY

Welcome, **STAFF A** (CPF Account Number: SXXXX014C)
Your last login to CPF EZPay was on **04 Oct 2024 at 02:22 PM (GMT+8)**.

CPF Submission No. 12345XXXX-XXX-XX
Company Name COMPANY

- To keep pace with rising wages and strengthen retirement adequacy of senior workers, there will be changes to the CPF Ordinary Wage ceiling and contribution rates from 1 Jan 2025. Find out more about these changes.
- You are required to declare accurate wage information of your employees when making your monthly CPF submission. This is so that CPF Board can verify that the correct CPF contributions were paid. It is an offence under the CPF Act to knowingly submit inaccurate wage information.
 - You should still declare the actual full wage information of your employee, even if it is above the Ordinary Wage and Additional Wage Ceilings.
- Total CPF contribution should be rounded off to the nearest dollar, and cents should be dropped for the employee's share of CPF contribution.
- The "Statement No." in the Record of Payment has been renamed to "Submission ID" for new Record of Payment issued from 9 Oct 2024.
- Payments for Skills Development Levy (SDL), Self-Help Groups (SHGs) and SHARE donation should only be made using CSN for CPF contributions. From 16 Oct 2024, submissions made using CSN for voluntary contributions (i.e. CSN with payment code VCT, AMS or MSE) with these payments will be rejected and refunded.
- Please read through the "Terms and Conditions" before using CPF EZPay.

Submit Contribution

- CPF EZPay
- CPF EZPay (FTP)
(For payroll software users)
- Activate Electronic Standing Instruction (ESI)**

Manage Records & Preferences

- View / Amend / Delete Submission
- View Record of Payment
- Manage Preferences

6. Read the instruction to determine if ESI is suitable for your company and click on **Continue**.

Set up your CPF Electronic Standing Instruction (ESI)

The ESI allows you to setup a one-time standing instruction to auto-submit your employees CPF contributions every month. For more information, please download our ESI user guide (PDF, 0.71MB).

How ESI works?

1

Should I use ESI?

The ESI is suitable for you if your employees' wages do not change every month.

As the CPF contributions are auto-computed based on their wages, you are required to amend your employees' wages in ESI if there are changes so that CPF contributions to be deducted are updated.

Example:

Jan 2022 - Wages of \$1,400
Feb 2022 - Wages of \$1,400
Mar 2022 - Wages of \$1,400

2

Activate ESI

You will need to activate the ESI arrangement before the 14th of the following month (or the next working day if the 14th falls on a Saturday, Sunday or Public Holiday).

To amend the ESI details, you must do so by the 14th of the following month before deduction is made.

Any changes made after the 14th will only be effected in the following month.

Example:

Month Paid For: Jan 2022
Activation Date: By 14 Feb 2022

Month Paid For: Jul 2022
Activation Date: By 15 Aug 2022

3

Auto-Submission

Once your ESI is set up, your monthly submission and deduction will be automatically made.

If you have an employee who is leaving the company, he will be removed automatically from the ESI in the contribution month after the 'Date Left Employment'. Hence, you should declare the employee's pro-rated wages accordingly for the last contribution month. Otherwise, the full CPF contribution amount will be deducted.

Example:

If 'Date Left Employment' for an employee is indicated as 28 Aug 2022, he will be removed from ESI with effect from the contribution month of Sep 2022. To avoid overpayment of CPF contributions, you would need to pro-rate the employee's wages based on the number of days he worked in Aug 2022 and update the ESI by 14 Sep 2022.

4

Notification

In total, you will receive 4 email notifications from us:

- Upon ESI activation (one-time)
- Reminder to review ESI details (5th of each month)
- ESI details have been processed (usually 15th of each month)
- Monies have been credited to employees' CPF accounts.

[Back](#) [Continue](#)

Submit CPF contributions with CPF EZPay ESI

7. Key in the **CPF Account No.**, **Name of Employee** (as stated in NRIC) and other details of your employee.

8. Select **Detail** to key in other required information (see next step).

Note: You will be logged out after 15 minutes of inactivity.

Setup ESI

(STEP 1) Update Employee Database (STEP 2) Update Summary (STEP 3) Confirmation (STEP 4) Acknowledgement

- Please complete all mandatory fields indicated by an asterix(*).
- Please indicate the name of your employee as shown in their NRIC.
- To remove an employee record, select the check box beside employee and click "Delete Employee Record".

Search By CPF Account No.

Page 1 of 1

| S/N | * CPF Account No. (SXXXXXXXXA) | * Name of Employee (as per NRIC) | * Ordinary Wages (\$) | * Additional Wages (\$) | Agency Fund (\$) | Staff Info |
|--------------------------|-----------------------------------|----------------------------------|-----------------------|-------------------------|------------------|--|
| <input type="checkbox"/> | 1. SXXXXX90A | STAFF C | 5000.00 | 0.00 | MBMF | 2.00 <input type="button" value="Detail"/> |
| <input type="checkbox"/> | 2. SXXXXX14C | STAFF B | 2400.00 | 0.00 | CDAC | 0.50 <input type="button" value="Detail"/> |
| <input type="checkbox"/> | 3. | | 0.00 | 0.00 | - | 0.00 <input type="button" value="Detail"/> |
| <input type="checkbox"/> | 4. | | 0.00 | 0.00 | - | 0.00 <input type="button" value="Detail"/> |
| <input type="checkbox"/> | 5. | | 0.00 | 0.00 | - | 0.00 <input type="button" value="Detail"/> |

9. Key in the amount for other payments, if applicable.

Select **Continue**.

| S/N | Description | Amount (\$) | Computed : |
|--------------------|---|-------------|-----------------|
| 1. | Total CPF Contributions | 2738.00 | \$2,738.00 |
| 2a. | Skills Development Levy (SDL) - For Local Employees | 17.25 | \$17.25 |
| 2b. | Skills Development Levy (SDL) - For Foreign Employees | 0.00 | |
| 3. | Donation to Community Chest | 0.00 | Donor Count : 0 |
| 4. | Total MBMF Contributions | 2.00 | Donor Count : 1 |
| 5. | Total SINDA Contributions | 0.00 | Donor Count : 0 |
| 6. | Total CDAC Contributions | 0.50 | Donor Count : 1 |
| 7. | Total ECF Contributions | 0.00 | Donor Count : 0 |
| Grand Total | | 2757.75 | |

10. Tick the declaration checkbox and click on **Activate ESI**.

| S/N | Description | Amount (\$) | | |
|--------------------|-------------------------------|-----------------|---------------|------------|
| 1. | Total CPF Contributions | 2,738.00 | Computed : | \$2,738.00 |
| 2. | Skills Development Levy (SDL) | 17.00 | Computed : | \$17.25 |
| 3. | Donation to Community Chest | 0.00 | Donor Count : | 0 |
| 4. | Total MBMF Contributions | 2.00 | Donor Count : | 1 |
| 5. | Total SINDA Contributions | 0.00 | Donor Count : | 0 |
| 6. | Total CDAC Contributions | 0.50 | Donor Count : | 1 |
| 7. | Total ECF Contributions | 0.00 | Donor Count : | 0 |
| Grand Total | | 2,757.50 | | |

☒ I declare that all the information provided in this submission are true and correct.

[Back](#) [Activate ESI](#)

11. You will see an online acknowledgement screen that your ESI details have been updated. Please make sure to maintain sufficient funds for successful deduction. An email will also be sent to your email address(es) registered with the Board.

Setup ESI

| (STEP 1) | (STEP 2) | (STEP 3) | (STEP 4) |
|--------------------------|----------------|--------------|-----------------|
| Update Employee Database | Update Summary | Confirmation | Acknowledgement |

ELECTRONIC STANDING INSTRUCTION (ESI) ACTIVATED

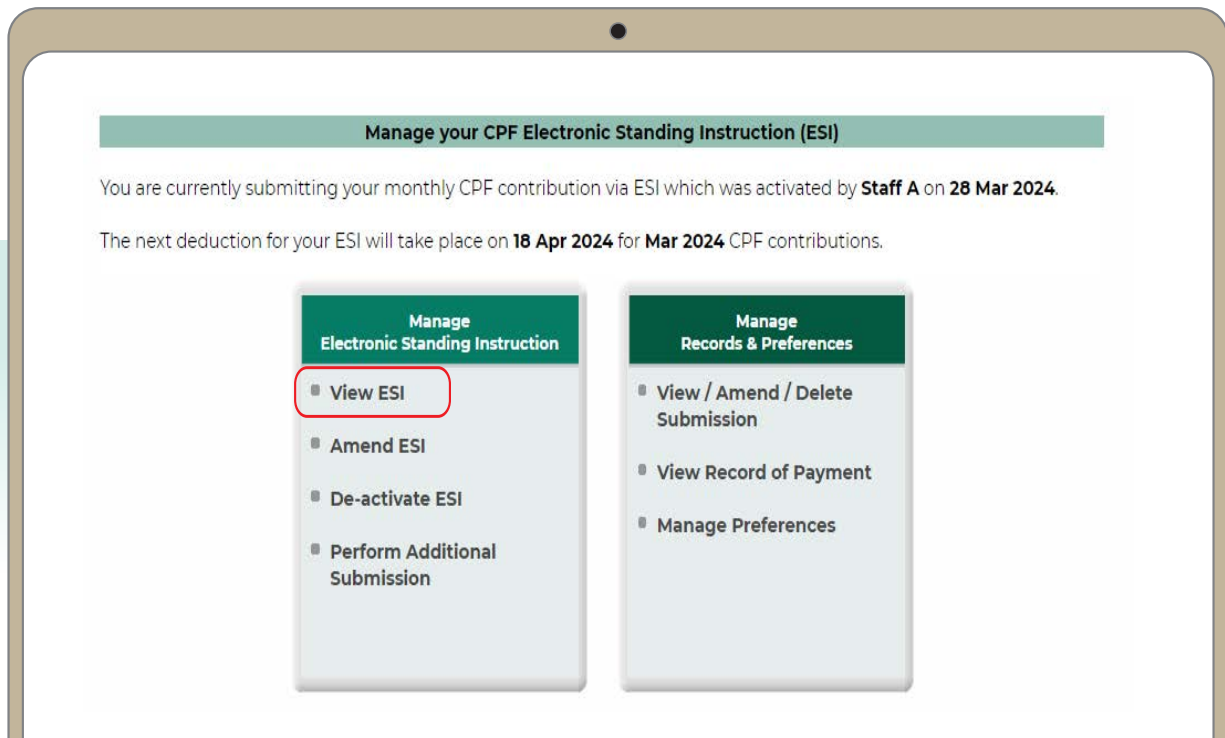
Your ESI has been activated.

| | |
|-------------------------------|-------------|
| Grand Total | \$2,757.50 |
| Direct Debit Deduction | 18 APR 2024 |
| Activated By | Staff A |
| Date of Activation | 28 MAR 2024 |

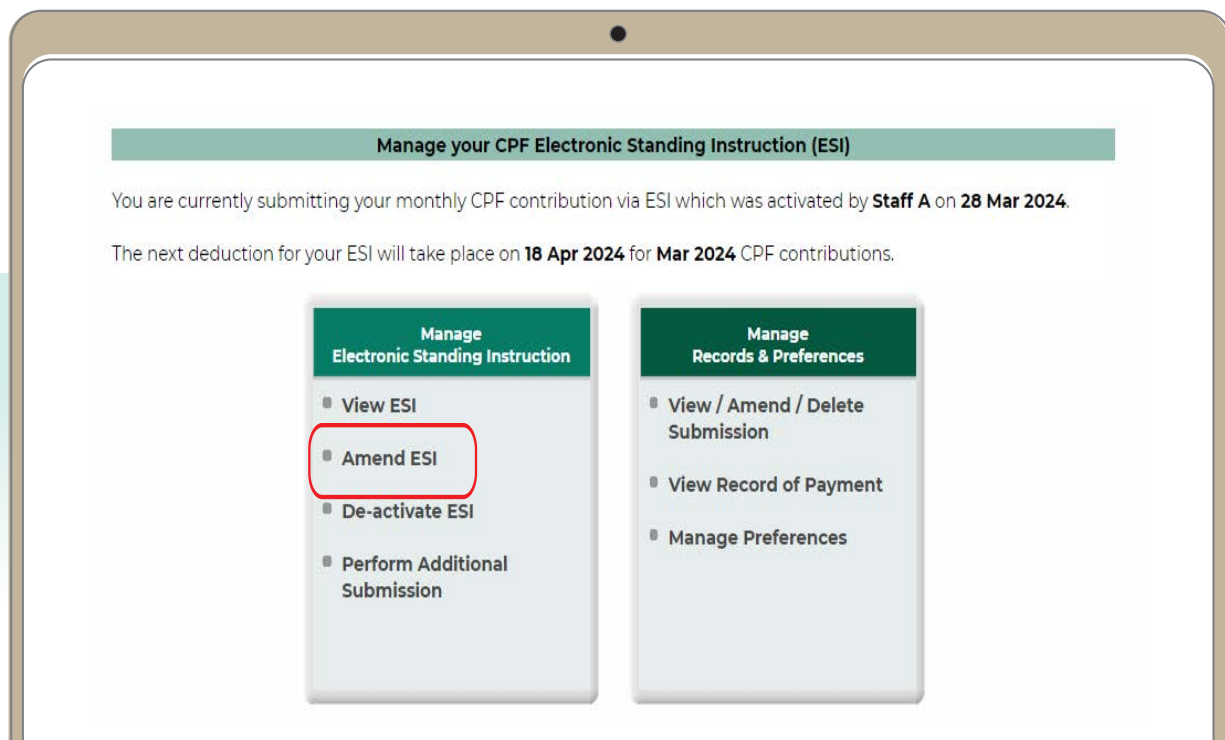
Click [here](#) to view your ESI details.

[Back to Main](#)

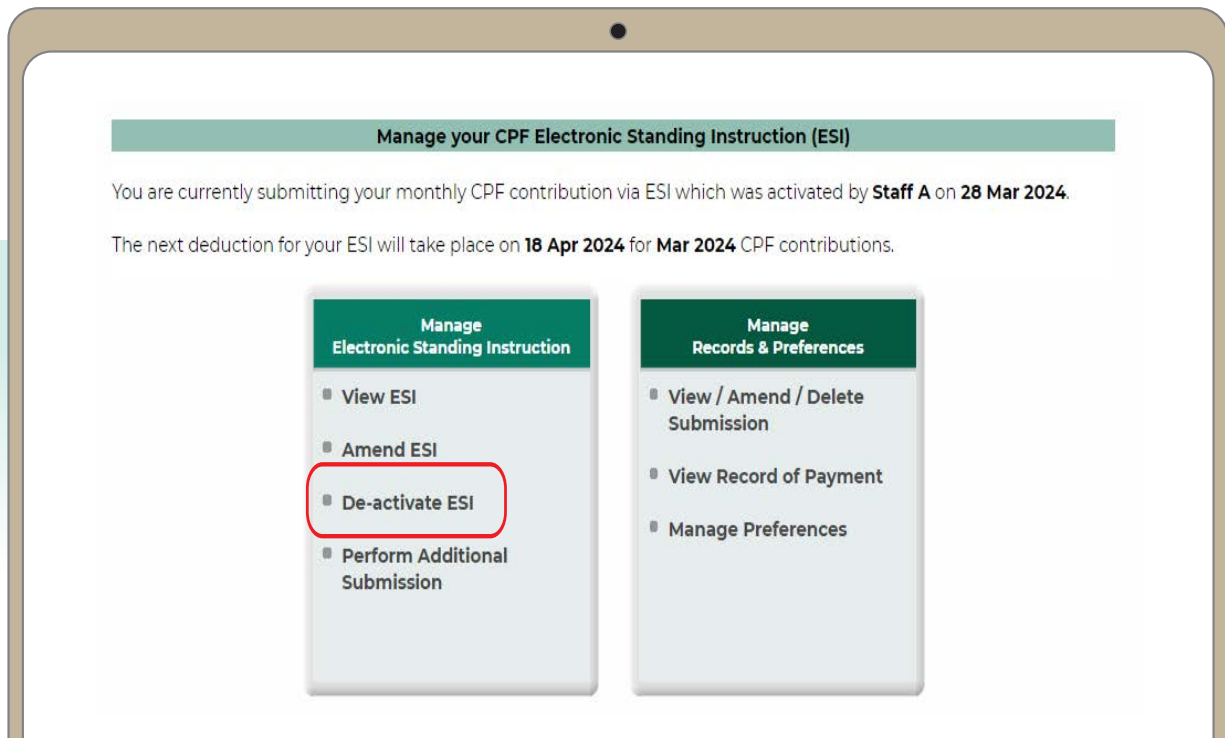
12. Select **View ESI** to view your ESI arrangement.



13. Select **Amend ESI** if there are changes to your employees' contribution details. Verify the changes in the confirmation page and select **Update ESI**.



14. Select **De-activate ESI** to stop the existing ESI arrangement.



15. Select **Perform Additional Submission** to make additional, back payment or CPF late payment interest on top of the existing ESI deduction. Please refer to this [guide](#) for more information.

