



Central Provident Fund Board (CPFB)  
Last updated in May 2025

## STEPS TO BE TAKEN

### 1. INTERFACE SET-UP

The monthly opt-in status query is performed over SFTP. Please provide the following details to kickstart the interface set-up:

1. SFTP client IP
2. Public PGP keys
3. Public SSH keys (*please provide in .pub format*)

Our IT team will follow up with you to assist in the setup.

You may refer to this [link](#) for full details about the interface (including the CPF B IP address to be whitelisted).

## 2. QUERY SCHEDULE

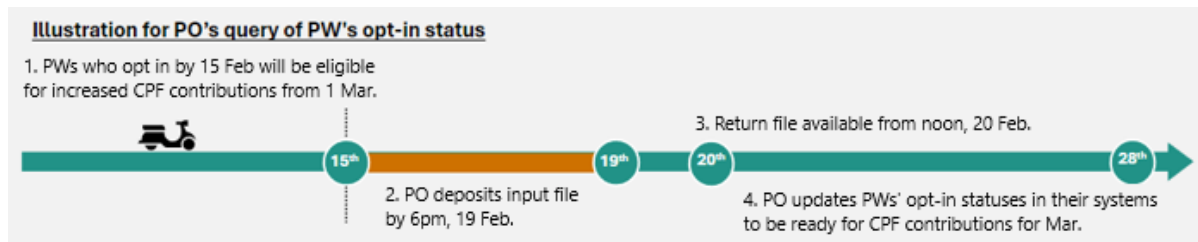
The cutoff date for platform workers (PWs) to opt in is the 15<sup>th</sup> of each month. Example:

- PWs who opt in by 15 Feb will be eligible for increased CPF contributions from 1 Mar.
- PWs who opt in on 16 Feb will be eligible for increased CPF contributions from 1 Apr.

The query of PWs' opt-in statuses takes place once a month.

- a. Platform operators (POs) are to deposit the input file into the designated folder by 6pm, on the 19<sup>th</sup> of every month.
  - i. The input file is to contain all PWs working with the PO as of the 15<sup>th</sup> of the month.
  - ii. POs need not query PWs with birth year 1995 or later, who are in the mandatory cohort.
  - iii. POs need not query PWs who have been queried previously to be in the opt-in cohort.
  - iv. POs should not query opt-in status of other members who are not registered PWs with them.
- b. The output return will be available from the designated folder from noon, on the 20<sup>th</sup> of each month.

*Note: Platform operators are to avoid depositing or retrieving files from the SFTP folder during 0400H-1200H as there are planned maintenance activities during that time on Sundays.*



### 3. FUNCTIONAL REQUIREMENTS

#### a. Input query file

The interface filename is to follow the convention: **CPFOPTIN.[zzz].txt**, where [zzz] is the PO source name, to be provided by CPF Board.

The following tables describe the details of the interface file to be generated and deposited into SFTP folder to be picked up by CPF Board. Please ensure all letters within the file are in uppercase (e.g. the S or T in the NRIC).

One header record is always included in the interface file and is always the first record in the file. The following table describes the header record row in the file.

Field	Start Position	Length	Description/Remarks
Record Type	1	X (1)	Set to '1'
Source	2	X (10)	Set to assigned PO abbreviation name
Effective Date	12	X (8)	YYYYMMDD. This is the file generation date
Filler	20	X (61)	Set to SPACES

The following table describes the detail record row(s) which contain the PW data in the file.

Field	Start Position	Length	Description/Remarks
Record Type	1	X (1)	Set to '2'
NRIC No.	2	X (9)	PW NRIC No. First byte is either S or T and last byte is the check digit.
Filler	11	X (70)	Set to SPACES

One footer record is always included in the interface file and is always the last record in the file. The following table describes the footer record row in the file.

Field	Start Position	Length	Description/Remarks
Record Type	1	X (1)	Set to '3'
Number of records	2	X (7)	NNNNNN. This is the total number of records in the detail records.
Filler	9	X (72)	Set to SPACES

b. Output result file

The interface filename will follow the convention: **CPFOPTIN.RESULT.[zzz].txt**, where [zzz] is the PO source name, to be provided by CPF Board.

The following tables describe the details of the interface file to be generated and deposited into SFTP folder to be picked up by POs.

One header record is always included in the interface file and is always the first record in the file. The following table describes the header record row in the file.

Field	Start Position	Length	Description/Remarks
Record Type	1	X (1)	Set to '1'
Source	2	X (10)	Set to assigned PO abbreviation name
Effective Date	12	X (8)	YYYYMMDD . This is the file generation date
Filler	20	X (61)	Set to SPACES

The following table describes the detail record row(s) which contain the PW data in the file.

Field	Start Position	Length	Description/Remarks
Record Type	1	X (1)	Set to '2'
NRIC No.	2	X (9)	PW NRIC No. First byte is either S or T and last byte is the check digit.
Opt in Status	11	X (1)	<b>Y</b> if PW has opted in <b>N</b> if PW has not opted in <b>M</b> if PW is from mandatory cohort BLANK if record has validation/retrieval error.
Return Code	12	X (4)	<b>0000</b> if successful <b>1001</b> if NRIC is null or empty (i.e. mandatory) <b>1002</b> if invalid NRIC <b>1003</b> if not a CPF member <b>1004</b> if duplicate NRIC found <b>9999</b> if unsuccessful
Return Message	16	X (35)	Successful NRIC is mandatory Invalid NRIC Not a CPF member Duplicate NRIC Unsuccessful
Filler	51	X (35)	Set to SPACES

One footer record is always included in the interface file and is always the last record in the file. The following table describes the footer record row in the file.

Field	Start Position	Length	Description/Remarks
Record Type	1	X (1)	Set to '3'
Number of records	2	X (7)	NNNNNN. This is the total number of records in the detail records.
Filler	9	X (72)	Set to SPACES

The following table describes the necessary actions to be taken if the return code is not successful.

Return Code	Return Message	Action
1001	NRIC is mandatory	The NRIC No. field is empty, please verify submission.
1002	Invalid NRIC	The submitted NRIC No. is not in a valid format, please verify submission.
1003	Not a CPF member	The submitted NRIC No. belongs to an individual who does not have any existing CPF accounts. If the individual is born in 1995 or later, there is no need to query the status of this individual; please use M as opt-in status. Otherwise, use N. CPF accounts for these individuals will be created upon submission of contributions.  Please note that CPF contributions are payable only for Singapore Citizens and Permanent Residents.
1004	Duplicate NRIC	The submitted NRIC No. was already queried in this file. No further action required.
9999	Unsuccessful	Unable to retrieve PW opt-in status record, please verify submission.

**-- END --**