

# Start your CPF journey as an employer in 5 steps

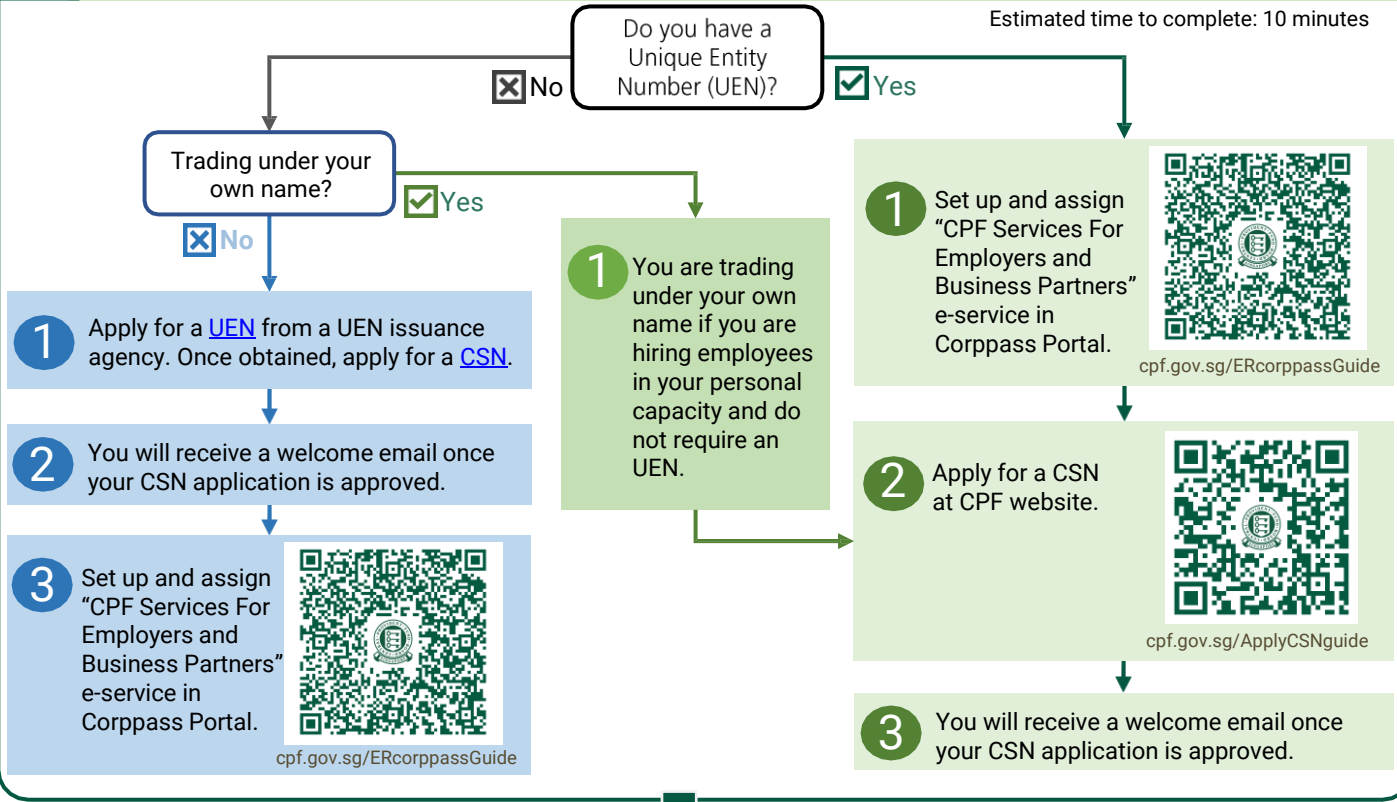
All employers need a CPF Submission Number (CSN) to transact with CPF Board.

## STEP 1

### Apply for your CPF Submission Number (CSN)



Estimated time to complete: 10 minutes



## STEP 2

### Choose your CPF submission mode after your CSN is approved



Estimated time to complete: 2 minutes

Submission mode	Suitable for	Recommended device	Singpass login	Payment mode	Go to
<b>CPF EZPay (website)</b>	Everyone. Comes with CPF auto-computation	Laptop/Desktop 	<input checked="" type="checkbox"/>	<ul style="list-style-type: none"> <li>Direct Debit</li> <li>PayNow QR</li> </ul>	Step 3 and 4A
<b>Electronic Standing Instruction (ESI)</b>	Your employees' wages do not change monthly	Laptop/Desktop 	<input checked="" type="checkbox"/>	<ul style="list-style-type: none"> <li>Direct Debit</li> </ul>	Step 3 and 4B
<b>CPF EZPay Mobile</b>	You have less than 10 employees and transact on-the-go	Mobile phone 	<input checked="" type="checkbox"/>	<ul style="list-style-type: none"> <li>PayNow QR</li> </ul>	Step 4C



### CPF contributions are due at the end of every month

Timely submission of payment provides you sufficient time to rectify your submission in case of errors

Use our calculators to help you with your CPF contribution matters ([cpf.gov.sg/EmployerCalculator](http://cpf.gov.sg/EmployerCalculator)).



### Important Notes:

1. If you fail to submit and pay your CPF contributions for the month by the 14<sup>th</sup> of the following month\*, late payment interest of 1.5% per month (from the first day of the following month) will be imposed.

\*If 14<sup>th</sup> falls on a Saturday, Sunday or Public Holiday, it will be next working day.

2. CPF Board has a system to detect employers who are late in paying CPF contributions. If you no longer have any employees in your service, you must tell us as soon as it happens to avoid potential enforcement actions ([cpf.gov.sg/updateEmployees](http://cpf.gov.sg/updateEmployees)).

### STEP 3 One-time setup for CPF EZPay

#### for CPF EZPay (website) and Electronic Standing Instruction (ESI)

Estimated time to complete: 7 minutes

##### For UEN-registered entities only

i) For UEN-registered entities, you must **assign "CPF EZPay" e-service at Corppass Portal** to allow access to CPF EZPay at CSN level for your authorised users.



[cpf.gov.sg/CorppassUserGuide](http://cpf.gov.sg/CorppassUserGuide)

ii) **Apply for Direct Debit** to have the option to deduct payment automatically from your bank account after each submission.



[cpf.gov.sg/ApplyforDDA](http://cpf.gov.sg/ApplyforDDA)

### STEP 4 Submit your CPF via CPF EZPay

Estimated time to complete: 5 minutes

#### STEP 4A for CPF EZPay (website)

You can easily submit your monthly CPF and pay using the Direct Debit or PayNow QR



[cpf.gov.sg/CPFEZPayQuickGuide](http://cpf.gov.sg/CPFEZPayQuickGuide)

#### STEP 4B for Electronic Standing Instruction (ESI)

You can set up **standing instruction** to enjoy monthly recurrent submission and automatic deduction via Direct Debit.



[cpf.gov.sg/CPFEZPayESIGuide](http://cpf.gov.sg/CPFEZPayESIGuide)

Note: You only need to "Amend ESI" if your employees' wages change.

For ad-hoc payment (e.g. bonus), you can either:

- Perform "Additional Submission" (Step 15 of ESI guide)
- Or submit via **CPF EZPay Mobile** and pay using PayNow QR (see Step 4C).

### STEP 4C Submit your CPF via CPF EZPay Mobile

Estimated time to complete: 3 minutes

i) Download CPF EZPay Mobile app from Apply Store or Google Play Store (see user guide for more info).

ii) You can now submit CPF on the go and **pay using PayNow QR!**



[cpf.gov.sg/MobileUserGuide](http://cpf.gov.sg/MobileUserGuide)

### STEP 5 Verify your submission on your Record of Payment (ROP)

Estimated time to complete: 3 minutes

ROP is available on CPF EZPay (website) 3 working days after successful deduction.

Note: For UEN-registered entity, you will need a one-time set-up for your CSN to view your ROP (see Step 3i).



[cpf.gov.sg/ROPGuide](http://cpf.gov.sg/ROPGuide)

As an employer, you must keep your particulars up-to-date to receive important and latest CPF information.

To update your principal place of business or contact details, you may refer to the [Step-by-step guide](#).

Visit [cpf.gov.sg/employer/FAQ](http://cpf.gov.sg/employer/FAQ) for frequently asked questions

If your question is not available in our FAQs, you may [write to us](#).

