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SINGAPORE · PRACTICAL GUIDE

Switching payroll software without breaking your year

What to move, what to reconcile and what quietly breaks. And why the cutover date decides most of it.

Edition	Market	Author	Verified	Sources
2027 cutover	Singapore	Vijaykrishna Ravichandran	12 September 2026	CPF Board · IRAS · MOM

01: START HERE

The date you pick matters more than the software you pick

Nobody plans a payroll migration. It happens to you.

The contract renews. The vendor drops a market you've just hired into. Somebody finally loses patience with the spreadsheet. And then you are doing it in whatever month you happen to be standing in, because that is the month the decision arrived.

I'd argue that month matters more than which software you picked.

Not because of the data load (that part is usually fine). Because of the numbers the new system was never given. Singapore payroll is full of running totals that reset once a year, and a system that starts from zero in the middle of a year will calculate confidently, and wrongly, until December.

So this guide is built around a **1 January 2027 cutover**, which is the boundary where those totals genuinely reset. It also covers what changes if you have to move mid-year, which sometimes you do.

The mechanism, in one example

CPF has two ceilings. The Ordinary Wage ceiling is monthly and simple: **S$8,000** of ordinary wages a month attract CPF, a figure that has been in force since 1 January 2026 and has no further increase scheduled. The Additional Wage ceiling is the one that breaks migrations. It is calculated as:

> THE FORMULA THAT CATCHES PEOPLE OUT
>
> **Additional Wage ceiling = S$102,000 – total Ordinary Wages subject to CPF for the year**, computed per employee, per employer, per calendar year.

Read that again with a mid-year switch in mind. The AW ceiling depends on how much ordinary wage that employee has already drawn *this calendar year with you*. A new system that goes live in July with no year-to-date figures believes the employee has earned nothing so far. It will compute an AW ceiling that is far too generous, and under-deduct CPF on the November bonus.

Nobody notices in November. It surfaces when CPF does, and by then it is a correction across multiple employees with interest running at **1.5% per month** from the day after the due date.

What a January cutover actually buys you

On 1 January, every annual running total legitimately starts at zero: the AW ceiling resets, the CPF Annual Limit resets, and the income year that the new system will report on begins. You are not asking the new system to inherit a partial year. You are asking it to start one.

> WHAT IT DOES NOT BUY YOU
>
> A January cutover does not end your relationship with the old system. Your 2026 income records (every employee's full-year earnings) are still in it, and they are due to IRAS by **1 March 2027**. The two systems overlap for two months. Plan for that rather than discovering it in February.

Two things your new system must have right on day one

CPF contribution rates rise for senior workers

From 1 January 2027, rates increase for two age bands. If your first pay run of the year uses 2026 tables, every affected employee is under-contributed from the start.

AGE BAND	2026 TOTAL	2027 TOTAL	EMPLOYER	EMPLOYEE
55 and below	37%	37% (no change)	17%	20%
Above 55 to 60	34%	**35.5%**	16% → 16.5%	18% → 19%
Above 60 to 65	25%	**26%**	12.5% → 13%	12.5% → 13%
Above 65 to 70	16.5%	16.5% (no change)	9%	7.5%
Above 70	12.5%	12.5% (no change)	7.5%	5%

Rates shown apply to employees earning monthly wages above S$750. Senior workers earning between S$500 and S$750 receive proportional phased-in rates. The increase for employees aged above 55 to 65 is allocated to the Retirement Account, up to the Full Retirement Sum.

The Ordinary Wage ceiling does not change

It holds at **S$8,000 a month**. The phased increases that ran from 2023 completed at that figure, and CPF's published schedule shows no further step. This is worth knowing precisely because several years of consecutive increases have trained people to expect one.

> **THE BONUS TIMING RULE**
>
> CPF's rule is that the applicable AW ceiling depends on the date the additional wage is **due and payable**, not the year it was earned. A 2026 performance bonus paid in January 2027 falls under the 2027 AW ceiling and 2027 contribution rates. And it lands on your new system, correctly, with a 2027 ordinary wage base of zero. This is counter-intuitive and gets corrected in both directions by people trying to be helpful.

03: BEFORE YOU LOSE ACCESS

The export checklist

The moment your old subscription lapses, everything in it becomes someone else's problem to retrieve. Export before you cancel, not after, and export more than the legal minimum, because the legal minimum is shorter than the period in which you might need the data.

> TWO DIFFERENT CLOCKS
>
> MOM requires employment and salary records for the **latest two years** for current employees, and two years' records kept for **one year after** an employee leaves. But IRAS's amendment guidance contemplates corrections to employment income records going back **four years**. Export two years and you are compliant with MOM and potentially unable to make a permitted IRAS amendment. Take everything.

Pull these out, per employee, before the account closes

- [ ] **Year-to-date ordinary wages and additional wages**
  Per employee, per calendar year, for the current year and the prior year. This is what feeds the AW ceiling calculation.
- [ ] **Year-to-date CPF contributions, split employer and employee**
  Plus the age band applied, so you can prove the rate used.
- [ ] **Full payslip history**
  As issued, not regenerated. The twelve mandatory items must be reproducible.
- [ ] **Submitted IR8A, Appendix 8A and Appendix 8B records**
  For every year still inside the amendment window. Note that Form IR8S was discontinued with effect from YA2026. If your old system still produces one, it is behind.
- [ ] **CPF submission history and reference numbers**
  Monthly submission records as filed, not as calculated.
- [ ] **SDL, Self-Help Group and Foreign Worker Levy records**
  The amounts actually paid, by month.
- [ ] **Leave balances and leave transaction history**
  MOM's employment records requirement expressly includes dates and details of leave taken.
- [ ] **Employment contracts and Key Employment Terms**
  Eighteen items, issued within 14 days of a start date. If they live in the payroll system, they leave with it.
- [ ] **Bank and GIRO details, and any salary-crediting file formats**
  Including the exact file layout your bank accepts.
- [ ] **In-flight government-paid leave and NS make-up pay claims**
  Anything submitted but not yet reimbursed, and anything approved but not yet paid out.

Keep the exports in a format you can still read in three years. A vendor's proprietary archive is not a record; a CSV and a PDF are.

What you need to re-do, and what you don't

Less than people fear. Most Singapore payroll registrations attach to the employer, not to the software. But the authorisations that let software submit on your behalf are a real step, and they are the ones that get forgotten until the first submission fails.

ITEM	TIED TO	WHAT A SYSTEM CHANGE MEANS
CPF Submission Number (CSN)	Your entity	Unchanged. A new CSN is required only when the entity itself receives a new UEN.
AIS registration	Your entity	Continuing status, not an annual act: IRAS's gazette refers to employers registered and who "remain registered".
Corppass authorisations	Named individuals	**Check this.** Staff need the "Submission of Employment Income Records" e-Service assigned; only an **Approver** can submit. An entity may hold a maximum of two Corppass Admins.
CPF EZPay access	Your entity, via Corppass	UEN-registered entities complete a one-time Corppass setup assigning the CPF EZPay e-Service to authorised officers.
SDL	Paid with CPF	Nothing separate. Collected by CPF Board alongside contributions.
Self-Help Group funds	Paid with CPF	Nothing separate. CDAC, ECF, MBMF and SINDA are collected by CPF Board.
Foreign Worker Levy	Your entity, via MOM	Untouched by a payroll system change. Billed by MOM on the 3rd working day, paid by GIRO or PayNow QR, due the 17th of the following month.

ONE HONEST GAP

Neither IRAS nor CPF publishes guidance on what an employer must do when it changes payroll software. We looked. The table above sets out what is verifiably tied to the entity rather than the vendor. But the absence of published guidance is not the same as a published "nothing to do". If your situation is unusual, ask them, and keep the answer.

The vendor list is a checkable fact, and not an endorsement

IRAS publishes a list of payroll software vendors supporting the Auto-Inclusion Scheme. It is worth checking any shortlisted vendor against it, including us. IRAS is explicit that listing is **not an endorsement**; it grades vendors on self-declared controls and tells employers to do their own due diligence. Treat the list as a floor, not a recommendation.

A 1 January cutover, working backwards

September to October 2026

Choose, and get your export while you still have leverage

Shortlist, demo, decide. Ask for the export before you give notice: a departing customer's data request is answered faster than a departed one's. Check each vendor against the IRAS AIS vendor list yourself.

By mid-November 2026

Commit, or push to the next clean boundary

This is the real deadline. Implementation, data load, a parallel run and a January go-live need about six weeks of working time, and December is short. Decide after November and you are choosing either a rushed cutover or a mid-year one.

November 2026

Load, and reconcile against a month you already know

Load employees, pay items, CPF age bands, leave balances and year-to-date figures. Then reproduce a month you have already filed and compare the new system's output to it, line by line.

December 2026

Run both systems for one full cycle

A parallel run is the only test that counts. Reconcile on the fields below, not on the net pay total. A net figure can match while the components behind it are wrong.

1 January 2027

Cut over, on 2027 rate tables

Confirm the senior-worker rates are live before the first run, and that any 2026 bonus paid in January is treated under the 2027 AW ceiling.

1 February to 1 March 2027

File 2026 from the old system

The income year 2026 belongs to whatever system processed it. Submit AIS records for 2026 by **1 March 2027**, then keep read access to the old system until you are confident no amendment is coming.

What to reconcile in the parallel run

Per employee

Gross by pay component · ordinary versus additional wage classification · CPF employee and employer split · age band applied · SDL · Self-Help Group fund and amount · net pay

Per run

Total CPF payable · total SDL · SHG totals by fund · the bank file your bank actually accepts · payslip output against the twelve mandatory items

Investigate every difference, including the ones in your favour. A new system that produces a *lower* CPF figure is not saving you money; it is telling you something is classified differently.

06: IF YOU CAN'T WAIT

Migrating mid-year

Sometimes the old contract ends in May, or the old vendor stops supporting your market, and January is not on offer. It is entirely doable. It just means the work that a January cutover avoids has to be done deliberately instead.

Three things that must be carried, not recreated

1. **Year-to-date ordinary wages per employee.** Without them the AW ceiling is wrong for the rest of the year, in the direction of under-deducting.
2. **Year-to-date CPF contributions per employee.** The CPF Annual Limit (the cap on total contributions to an employee's accounts in a calendar year) is an annual running total like any other.
3. **Year-to-date taxable income and benefits.** The IR8A is a full-calendar-year return per employee per employer, reporting the amount due for the year regardless of when it was paid or which system paid it. Whichever system produces your IR8A must hold the whole year.

> **DECIDE WHO FILES, EARLY**
>
> After a mid-year switch, one of two things has to be true by 1 March: either the new system holds the full year and files everything, or the old system is still accessible and files the part it processed. Both work. Neither works if nobody decided which, and the old subscription has lapsed. IRAS publishes no guidance on this specific situation, which means it is your decision to make and to document.

If you discover an error after filing

Amendments are routine and there is a published process. An amendment file is required where income or deduction amounts are wrong, where employee identification numbers are wrong, or where benefits-in-kind or share-option reporting is affected. It is not required for personal particulars such as an address or date of birth.

Two methods are published: the **Revision Method**, which IRAS recommends (enter the full and correct values, overwriting the previous record), and the **Amendment Method**, which takes only the difference, positive or negative. The guidance does not state a deadline for amendments, and does not contemplate adjustments beyond four years prior.

What the penalties actually are

Worth knowing precisely, because the figures circulating in vendor marketing are frequently wrong, usually by confusing a composition amount with a fine, or a per-offence amount with a per-employee one.

FAILURE	CONSEQUENCE	AUTHORITY
Late CPF contributions	Late payment interest of **1.5% per month**, charged from the day after the due date, minimum S$5. Composition of up to **S$1,000 per offence**. On conviction under s.58(1)(b): a fine of **S$1,000–S$5,000 per offence** and/or up to 6 months' imprisonment; **S$2,000–S$10,000** and/or up to 12 months for subsequent convictions.	CPF Board
Late employment income submission	A fine not exceeding **S$5,000** and, in default of payment, imprisonment not exceeding 6 months.	s.94, Income Tax Act
Incorrect employment income information	A penalty of up to **twice the tax undercharged**, plus a fine not exceeding S$5,000 or imprisonment up to 3 years, or both.	s.95, Income Tax Act
Failure to issue itemised payslips	MOM applies a graduated approach: engagement with a grace period, then a caution, then an administrative penalty of up to **S$400 for each repeated infringement**.	MOM
Late Foreign Worker Levy	A penalty of 2% of the unpaid levy per month, pro-rated daily, with a minimum of S$20 and capped at 30% of the unpaid levy. Missing payment for **two consecutive months** results in revocation of existing Work Permits and S Passes and a bar on new applications.	MOM
Late Skills Development Levy	A penalty of **10% on the outstanding amount each year**.	SkillsFuture Singapore

THE DISTINCTION ALMOST EVERYONE GETS WRONG

CPF contributions are **due on the last day of the calendar month**. The 14th of the following month is the point at which enforcement action follows: a grace period, not the due date. Late payment interest runs from the day after the *due date*. If your internal calendar says "CPF due on the 14th", it is describing the wrong date, and the interest clock has already been running for a fortnight.

If you run payroll in more than one market

Everything above is Singapore. If you also pay people in Malaysia, Indonesia, Thailand, Hong Kong, the Philippines or Cambodia, a migration is not one project repeated six times. The boundaries themselves are in different places.

The tax year may not be the calendar year

Singapore, Malaysia, Indonesia, Thailand, the Philippines and Cambodia all work on the calendar year for employment income. Hong Kong does not. Its year of assessment ends **31 March**, so a January cutover lands three months into the year, not at its start.

Deadlines cluster differently

Singapore's annual employee filing falls on 1 March. Malaysia's Form EA is due to employees by the last day of February and Form E by 31 March. Hong Kong's employer's return is issued in early April. A single "year-end" project plan will miss at least one of them.

Contribution ceilings are per-market running totals

Singapore's AW ceiling, Malaysia's EPF and SOCSO wage bases, Indonesia's pension ceiling and Hong Kong's MPF income levels all behave differently. Each needs its own year-to-date carry, and none of them can be derived from another.

Some obligations are event-driven, not monthly

Singapore's IR21, Malaysia's CP21 and CP22A, and Hong Kong's IR56F and IR56G all trigger on an employee joining, leaving or departing the country, several of them requiring notice *before* the event and the withholding of final payments. A migration that happens to coincide with a departure needs both systems to know.

Our 2027 Regional Payroll Compliance Calendar sets out the recurring and annual deadlines for all seven markets, with every date sourced. It is a companion to this guide rather than a repeat of it.

The pre-cutover checklist

Print this. Work through it with whoever is running the migration on the vendor's side, and do not treat a verbal assurance as a tick.

Data

- [ ] **Year-to-date ordinary and additional wages loaded, per employee**
  Reconciled against the old system's own report, not typed from a payslip.
- [ ] **Year-to-date CPF contributions loaded, employer and employee split**
- [ ] **CPF age bands correct for every employee, including anyone crossing a band in 2027**
- [ ] **Leave balances agreed with employees before they move**
  Disputes are far cheaper to settle before the balance changes system.
- [ ] **Full historical export taken, stored outside both systems, in a readable format**

Configuration

- [ ] **2027 CPF rate tables live, including the senior-worker increases**
- [ ] **Pay components correctly classified as ordinary or additional wage**
  The single most common source of a CPF difference in a parallel run.
- [ ] **SDL, Self-Help Group and Foreign Worker Levy treatment configured and checked against a known month**
- [ ] **Payslips carry all twelve MOM-mandated items**
- [ ] **Bank file format tested with your bank, not just generated**

Authorisations and filings

- [ ] **Corppass: "Submission of Employment Income Records" assigned, with at least one Approver**
  Only an Approver can submit. Check this before 1 February, not on 28 February.
- [ ] **CPF EZPay access confirmed for the people who will actually run payroll**
- [ ] **Decided and documented: which system files the 2026 income records**
- [ ] **Old system read access retained through the amendment window**
- [ ] **A dry-run submission attempted before the live one**

People

- [ ] **Employees told what changes for them**
  Where payslips will live, what the self-service login is, and that their leave balance carried across.
- [ ] **One named person accountable for the first live run**
  Not "the vendor" and not "HR".

APPENDIX

Where every figure came from

Every statutory figure in this guide was checked against the issuing authority on 12 September 2026. If you want to verify any of it (and you should), these are the pages we used.

CPF Board

- Ordinary Wage ceiling: cpf.gov.sg/service/article/what-is-the-ordinary-wage-ow-ceiling (page updated 14 Aug 2026)
- Additional Wage ceiling and the S$102,000 formula: cpf.gov.sg/service/article/what-is-the-additional-wage-aw-ceiling (updated 13 Aug 2026)
- CPF Annual Limit: cpf.gov.sg/service/article/what-is-the-cpf-annual-limit (updated 10 Mar 2025)
- Contribution rates from 1 January 2027: cpf.gov.sg/employer/infohub/news/cpf-related-announcements/new-contribution-rates (updated 9 Jun 2026)
- Due date and grace period: cpf.gov.sg/service/article/when-is-the-due-date-for-cpf-contributions (updated 25 Jun 2024)
- Enforcement and penalties: cpf.gov.sg/employer/compliance-and-rectifications/enforcement-and-penalties-for-non-compliance (updated 5 Aug 2026)
- CPF Submission Number: cpf.gov.sg/employer/making-cpf-contributions/applying-for-a-cpf-submission-number (updated 1 Aug 2025)
- Updating employer's particulars: cpf.gov.sg/employer/making-cpf-contributions/updating-employer-s-particulars (updated 27 Jan 2026)
- CPF EZPay and Corppass setup: cpf.gov.sg/employer/making-cpf-contributions/submitting-cpf-contributions-via-cpf-ezpay (updated 25 May 2026)
- Skills Development Levy: cpf.gov.sg/employer/employer-obligations/skills-development-levy (updated 2 Jul 2026)
- Self-Help Group contributions: cpf.gov.sg/employer/employer-obligations/contributions-to-self-help-groups (updated 1 Aug 2025)

IRAS

- Auto-Inclusion Scheme, registration and submission: iras.gov.sg/taxes/individual-income-tax/employers/auto-inclusion-scheme-(ais)-for-employment-income
- Section 68(2) gazette notice, YA2027: iras.gov.sg/docs/default-source/individual-income-tax/employers/s68(2)-gazette-ya-2027.pdf (gazetted 31 Jul 2026)
- Explanatory notes on Form IR8A and Appendix 8A, YA2026, including the discontinuation of Form IR8S and the s.94 and s.95 penalties
- Amendment guide for employment income records: iras.gov.sg (published 18 Sep 2025)
- Corppass authorisation user guide, employment income: iras.gov.sg (published 18 Sep 2025)
- AIS payroll software vendor list, including the statement that listing is not an endorsement

Ministry of Manpower

- Employment records and retention periods: mom.gov.sg/employment-practices/employment-records (updated 14 Mar 2024)
- Itemised payslips and the twelve required items: mom.gov.sg/employment-practices/salary/itemised-payslips (updated 14 Mar 2024)
- Key employment terms: mom.gov.sg/employment-practices/contract-of-service/key-employment-terms (updated 14 Mar 2024)
- Payslip penalty: written answer to parliamentary question, 2 Jul 2024
- Foreign Worker Levy payment and penalties: mom.gov.sg/passes-and-permits/work-permit-for-foreign-worker/foreign-worker-levy/paying-the-levy (updated 8 Jul 2026)

WHAT WE DELIBERATELY LEFT OUT

Government-Paid Leave claim deadlines and NS make-up pay claim procedures are administered outside the CPF, IRAS and MOM sites and we could not verify them to the standard of everything else here. Rather than repeat what other guides say, we have left them out and flagged them. If they matter to your migration, check the Government-Paid Leave portal directly.

Thinking about a January cutover?

HReasily submits CPF, IRAS and MOM filings directly, across seven markets in Southeast Asia and Hong Kong. Start a free trial, or talk to our onboarding team about what moving mid-year would involve for your business.

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