

Workfare Special Payment (WSP)

Q1. What is the Workfare Special Payment?

The Workfare Special Payment (WSP) was introduced in 2020 to provide additional support for older, lower-wage workers.

All Singaporean employees and Self-Employed Persons (SEPs) who have received Workfare Income Supplement (WIS) pay-outs for work done in Work Year (WY) 2019 would have automatically received WSP in 2020.

The WSP provides a total cash payout of \$3,000 for all eligible Singaporeans. Eligible employees and SEPs will receive the same amount of \$3,000, which will be paid over two equal payments of \$1,500 each, in July and October 2020.

Extension of Workfare Special Payment

As announced on 17 August 2020, the WSP will be extended to include lower-wage workers who (i) have received WIS pay-outs for work done in WY2020 and (ii) did not qualify for WSP previously.

Newly eligible recipients will receive the full one-off WSP of \$3,000 from October 2020 onwards automatically.

Q2. How and when were the Workfare Special Payment payouts disbursed?

For Singaporeans who had received the Workfare Income Supplement (WIS) payouts for WY2019, the WSP payouts were paid over two equal payments of \$1,500 each in July and October 2020* via direct bank crediting; and in August and November 2020 via cheque payment.

For Singaporeans who had received the WIS payouts for WY2020, but not for WY2019, the WSP was paid in full in October 2020 via direct bank crediting and in November 2020 via cheque payment.

Notes:

* Singaporeans who qualify for WY2019 WIS after July 2020 but before 31 March 2021 will receive the WSP in the month that they become eligible for WY2019 WIS

^ Singaporeans who qualify for WY2020 WIS after October 2020 but before 31 December 2021 will receive the WSP in the month that they become eligible for WY2020 WIS

Mode of Payment:

The WSP will be given to eligible Singaporeans in the same way as their WIS payments – direct crediting to their bank account, or cheque sent to their NRIC address for those who do not have a bank account registered for cash payments from the Government. Payments by cheque take up to 2 weeks longer compared to bank crediting.

From March 2022 onwards, the payout will be credited in their PayNow NRIC-linked bank account if they have one.

Otherwise, it will be credited to the DBS/POSB, OCBC or UOB bank account that they have registered to receive Government payouts (e.g. either the GST-Voucher (GSTV), Silver Support Scheme (SSS) or WIS, whichever is latest) or credited to GovCash if they had not registered a bank account with us.

Electronic payments make transactions simple, swift, and safe for recipients. WIS recipients are encouraged to link their NRIC number to their bank account or **update** their bank account to receive their payments earlier*.

* If the NRIC number was linked to the recipient's bank account after 16th of the month or the bank account details were submitted after 14th of the month, the updates will only be effective in the following month.

Q3. Why are there differences in the eligibility cut-off dates between Workfare Special Payment and Workfare Income Supplement?

To receive Workfare Income Supplement (WIS) for work done in Work Year (WY) 2019 and WY 2020, you must qualify for WIS by 31 December 2021 and 31 December 2022 respectively.

The Workfare Special Payment (WSP) is intended to be a one-off payment to Singaporean lower-wage workers to provide additional help in 2020, given the extraordinary economic uncertainty.

For both WY2019 WIS and WY2020 WIS recipients, the WSP eligibility cut-off dates are set such that they are at least one year after the relevant Work Years.

- Before 31 March 2021, for work done in 2019; or
- Before 31 December 2021, for work done in 2020.

This provides sufficient time for SEPs to declare their income and contribute to MediSave accordingly to qualify for WIS for the relevant Work Year, and hence WSP.

For WY2019 WIS recipients, as the announcement of the WSP was after WY2019 (i.e. in March 2020), we have given slightly more time (one year after the announcement of the WSP at the Resilience Budget) for applicants to complete the required process to qualify for WY2019 WIS. It will also facilitate a more timely and efficient payment of WSP.

For Employees

- You are unlikely to be affected by the eligibility cut-off date because your WIS eligibility will be automatically assessed based on the CPF contributions made by your employer.
- Under the CPF Act, employers must contribute CPF if their employees earn more than \$50 a month, regardless of whether the employee is employed on a permanent, part-time, contract or casual basis.

If your employee is not contributing CPF on your behalf, you can lodge a report on non/underpayment of CPF contributions [online](#). Please log in to my CPF Online Services with your Singpass, then select My Requests > Other CPF Matters > Report on non-payment or underpayment of CPF contributions.

Alternatively, you can also lodge a report by calling the WorkRight Hotline at 1800-221-9922 or emailing to workright@mom.gov.sg. All calls will be kept confidential.

Q4. I have other queries on the Workfare Special Payment (WSP). Who can I ask?

You may visit workfare.gov.sg for more information on the Workfare scheme.

For enquires on the Workfare Special Payment (WSP), you may email us at workfare@govtopup.gov.sg.

Q5. How do I qualify for Workfare Special Payment as a Self-Employed Person?

To receive the Workfare Special Payment (WSP) as a Self-Employed Person, you must first qualify for the Workfare Income Supplement (WIS) by the following deadlines:

- Before 31 March 2021, for work done in 2019; or
- Before 31 December 2021, for work done in 2020.

To qualify for WIS, you need to declare your income, and make the required MediSave contributions. Use our [online WIS calculator](#) to find out the amount you need to contribute to your MediSave Account.

If you meet the eligibility criteria, you will receive your WIS and WSP payouts at the end of the month following your qualification.

For Work Year (WY) 2019 WIS recipients who did not receive the first WSP payout in July 2020

You should have received the first WSP of \$1,500 in the same month as your WY2019 WIS payout and the second WSP of \$1,500 in October 2020.

If you only receive your WY2019 WIS payout in/after October 2020, you will receive the full WSP of \$3,000 in the same month as your WY2019 WIS payout.

For WY2020 WIS recipients

You should have received the WSP payout of \$3,000 in October 2020. If you only receive your WY2020 WIS payouts after October 2020, you will receive your WSP payout of \$3,000 in the same month as your WY2020 WIS payout.

Q6. Who is eligible for Workfare Special Payment?

You will be eligible for the Workfare Special Payment (WSP) if you qualify for the Workfare Income Supplement (WIS)¹ for

- Work Year (WY) 2019 before 31 March 2021; or
- Work Year (WY) 2020 before 31 December 2021 and were previously not eligible for WSP.

Workers aged 35 and below with disabilities and are eligible for WIS will also be eligible for WSP.

¹ Employees would be eligible for WSP if they receive WIS at least once for the work done in the Work Year i.e. 2019 or 2020, whichever is applicable.

Q7. Can I use another bank account other than the 3 local banks for the payment of my Workfare Special Payment?

You can receive payouts in a bank account other than DBS/POSB, OCBC or UOB if your bank account has been set up with PayNow and is linked to your NRIC number.

If you do not have a PayNow NRIC-linked bank account, you may follow the steps below to create one:

1. Set up internet / mobile banking with your bank
2. Log in to your bank's internet / mobile banking application
3. Link your NRIC number to your bank account at the PayNow registration screen

You may also refer to your bank's website for specific details to do so. If you do not have Internet or mobile banking, you can contact your bank directly to register for PayNow.

Q8. Why was Workfare Special Payment extended to Work Year (WY) 2020 Workfare Income Supplement recipients?

Many individuals are experiencing significant uncertainty over their jobs and their livelihoods during this time.

The extension of Workfare Special Payment to include Work Year (WY) 2020 Workfare Income Supplement (WIS) recipients will help those who become lower-wage workers more recently (i.e. newly qualified for WIS for work done in 2020).

Q9. I have already qualified for Workfare Special Payment (WSP) and received my first payment of \$1,500 in Jul 2020, am I affected by the extension of WSP?

The extension of Workfare Special Payment (WSP) will not affect you if you have already qualified for WSP and received your first payment of \$1,500 in Jul 2020.

You will receive the final tranche of \$1,500 in October 2020.

Q10. I am eligible for both Work Year (WY) 2019 WIS and Work Year (WY) 2020 Workfare Income Supplement. Why am I not eligible to receive another \$3,000 for Workfare Special Payment?

The Workfare Special Payment (WSP) was extended to include lower-wage workers who (i) have received Workfare Income Supplement payouts for work done in Work Year 2020 and (ii) did not qualify for WSP previously.

It is not an additional payment for those who have earlier qualified for WSP.

Each eligible individual can only receive the \$3,000 WSP once.

Q11. Will I receive Workfare Special Payment if I am unemployed?

The Workfare Income Supplement (WIS) scheme supplements the income and CPF savings of lower-wage Singaporeans when they work, to encourage them to enter and remain in the workforce.

As recipients of Workfare Special Payment (WSP) must first be eligible for WIS, you will not be eligible for WSP if you are unemployed.

If you require assistance in looking for a job, or are seeking information on training and skills upgrading, please approach any of the Distributed CareerLink Networks run by the Community Development Councils (CDCs). Alternatively, you can call Workforce Singapore (WSG) hotline at 6883 5885.

Q12. Why am I not able to receive my Workfare Special Payment payouts earlier?

Time is needed to plan for and implement smooth and accurate disbursements. This includes confirming the eligibility of the recipients of the Workfare Special Payment (WSP) payout, and testing of systems.

Households that need more help in the interim can approach a Social Service Office for further information.

Q13. My current GIRO instalment plan to pay my MediSave liabilities only ends after the cut-off date to receive Workfare Special Payment, what should I do?

To receive the Workfare Special Payment, please ensure that your GIRO instalment plan can fulfil your MediSave liabilities by 31 March 2021 (for WY2019 Workfare Income Supplement (WIS) recipients) / 31 December 2021 (for WY2020 WIS recipients).

You may view the details of your GIRO instalment plan by logging in to My Self- Employed Home using your [Singpass](#). You can apply for your Singpass online if you do not have one.

Q14. How can I find out if I am eligible for Workfare Special Payment (WSP)?

You can check if you are eligible for Workfare Special Payment (WSP) by logging in with your SingPass at workfare.gov.sg. Your eligibility will be reflected in the "My Workfare Statement" page. For enquiries on the WSP, you may email us at workfare@govtopup.gov.sg or call us at 1800 222 2888.

Q15. When can Self-Employed Persons who are on GIRO instalments receive the Workfare Special Payment?

Self-Employed Persons (SEPs) who are on GIRO instalments need to pay their MediSave contributions for Work Year 2019 by 31 March 2021, to receive the Workfare Special Payment.

Q16. What is the amount of Workfare Special Payment payouts?

Eligible recipients would have received a total of \$3,000 Workfare Special Payment (WSP), based on the following schedule:

Eligible Recipients	Disbursement Timeline
Singaporeans who received Workfare Income Supplement (WIS) for WY2019	Eligible to receive a \$3,000 WSP, which was paid over two equal payments of \$1,500 each in July and October 2020*.
Singaporeans who received WIS for WY2020, but not WY2019	Eligible to receive a \$3,000 WSP, which was paid in full in October 2020^.

Notes:

* Singaporeans who qualify for WY2019 WIS after July 2020 but before 31 March 2021 will receive the WSP in the month that they become eligible for WY2019 WIS.

^ Singaporeans who qualify for WY2020 WIS after October 2020 but before 31 December 2021 will receive the WSP in the month that they become eligible for WY2020 WIS.

To check the WSP you have received, log in to the [Workfare Portal](#) with your Singpass and look under "My Workfare Transactions".

Q17. How will I be notified of my Workfare Special Payment payouts?

You will be notified of your Workfare Special Payment by letter.

Q18. How can I declare my income as a Self-Employed Person (SEP)?

- If you did not receive Form B from Inland Revenue Authority of Singapore (IRAS), you can declare your Self-Employed Net Trade Income (NTI) online by logging in [my cpf](#) with your Singpass to complete and submit the [Self-Employed Person Income Declaration Form](#), from 1 January 2020 (for work done in 2019) and from 1 January 2021 (work done in 2020). You may also do so at any SingPost branch.
- If you have received Form B from IRAS, please complete and submit the income declaration form to IRAS directly from 1 March 2020 (for work done in 2019) and from 1 March 2021 (for work done in 2020).

Q19. How can I make my Medisave contributions as a Self-Employed Person?

There are several ways you can make your MediSave contributions.

The most convenient way is via GIRO, which allows automatic monthly deductions from your bank account. You may apply to pay via GIRO online (if you have a bank account from OCBC/ DBS/ POSB) or by mail (for other banks).

The payment options are:

Payment Mode	Details
GIRO	<p>Online using <i>my CPF</i> Online Services</p> <ol style="list-style-type: none">1. Log in with your Singpass.2. Submit the "Apply/Change GIRO for Mandatory MediSave Contributions and Voluntary Contributions by Self-Employed Person" application.3. Check your GIRO application status via My Activities. <p>Mail</p> <ol style="list-style-type: none">1. Download and complete the "Apply for GIRO for Mandatory Contributions or Voluntary Contributions" form (FORM GIRO SE/VC (PDF, 0.6MB)).2. Mail it to the address printed overleaf of the GIRO application form.3. We will notify you of your GIRO application status once the bank has processed it.
e-Cashier	<ul style="list-style-type: none">• PayNow QR• eNETS Debit – payment by DBS/POSB, OCBC, Standard Chartered Bank or United Overseas Bank internet banking
NETS/CashCard	<ul style="list-style-type: none">• Pay by NETS or CashCard at any SingPost branches

The service standard for processing electronic payment is as follows:

- For payment via PayNow QR, your payment will be processed almost immediately.
- For payment via eNETS Debit, your payment will be processed within the next working day.

Log in to [my cpf](#) using your Singpass to check the transaction status:

- Check that your MediSave contribution is reflected in **My Statement**, or
- Check the transaction status under **My Activities** (if you paid via e-Cashier)

Q20. Why am I not eligible for Workfare Income Supplement or Workfare Special Payment despite my gross monthly income being less than \$2,300 as an employee?

Gross monthly income includes salary (before deduction of CPF contribution), bonuses, allowances and overtime pay received during the work period.

Other than gross monthly income, you must also earn an average gross monthly income of not more than \$2,300* in the past 12 months.

The average gross monthly income is defined as:

Sum of income earned in the past 12-month period + Total number of months worked in the past 12-month period

* From Work Year 2023, the qualifying income cap will be raised to \$2,500. Click [here](#) to find out more about the 2023 WIS enhancements, announced at Budget 2022.

Q21. How much is my Workfare Income Supplement/Workfare Special Payment payout?

To check the Workfare payouts you received, log into the [Workfare Portal](#) with your Singpass and look under “[My Workfare Transactions](#)”.

Q22. How do I appeal for Workfare Income Supplement (WIS) Scheme / Workfare Special Payment (WSP)?

You can send in your appeal for Workfare Income Supplement (WIS)/Workfare Special Payment (WSP) via the online enquiry page:

1. Select "Workfare Income Supplement (WIS)" under Subject
2. Select "Appeal-WIS" under category

You can also write to us via [My Mailbox](#) (Singpass required) and skip the hassle of keying in your personal particulars.

Q23. What is PayNow?

PayNow is a secure funds transfer service that allows customers to receive money into their participating bank account linked to their NRIC. The 10 participating banks in Singapore are as follows (with the corresponding bank code):

Bank Code	Bank
BOC	Bank of China Limited
CIMB	CIMB Bank Berhad
CITI	Citibank Singapore Limited/ Citibank N.A.
DBS	DBS Bank Limited
HSBC	HSBC Bank (Singapore) Limited/ The Hongkong & Shanghai Banking Corporation Ltd
ICBC	Industrial and Commercial Bank of China Limited
MBB	Maybank Singapore Limited/ Malayan Banking Berhad
OCBC	Oversea-Chinese Banking Corporation Limited
SCB	Standard Chartered Bank (Singapore) Limited
UOB	United Overseas Bank Limited

With PayNow, the recipient's bank account will be kept private.

Q24. How do I link my NRIC to PayNow?

You may follow the steps below:

1. Set up internet / mobile banking with your bank
2. Log in to your bank's internet / mobile banking application
3. Link your NRIC number to your bank account at the PayNow registration screen

You may also refer to your bank's website for specific details to do so. If you do not have Internet or mobile banking, you can contact your bank directly to register for PayNow-NRIC.

Q25. I have linked my PayNow bank account to my mobile number. Will I receive my Workfare payouts via PayNow?

We can only credit your Workfare payouts to you via your PayNow bank account if it is linked to your NRIC number. This is because the NRIC number is an unchanged proxy issued by the Government, unlike mobile numbers which can change. To ensure that the money is credited to the correct recipient's bank account, only NRIC will be accepted as the proxy for government payouts via PayNow.

Q26. What is GovCash?

GovCash is a quicker and more convenient way for citizens to receive their payouts from Government agencies as compared to cheque. Singaporeans can withdraw the Government payments in cash from over 500 OCBC ATMs located across Singapore. GovCash is no less secure than receiving payouts via cheque. It has adopted the Singpass facial verification technology to authenticate users, including a liveness-detection capability that blocks the use of photographs, videos or masks during the verification process. Singaporeans do not need to have an OCBC bank account to use the GovCash service.

Previously, cheque recipients would have to deposit the cheques or encash them over the bank counters. GovCash allows them to receive their payouts at the ATM immediately at any time of the day. They are no longer restricted by the bank's operating hours. Singaporeans who prefer to seek assistance with their GovCash withdrawals can visit the ATMs located within OCBC's branches during operating hours, where OCBC Digital Ambassadors will be present to guide them.

In addition, GovCash also allows recipients to use the scan-and-pay function and PayNow transfer option through the LifeSG mobile app.

Q27. How can I utilise my GovCash?

You can withdraw your payouts in cash at any OCBC ATM with your 8-digit Payment Reference Number (PRN), which will be sent to you by SMS or by post. You do not need to have an OCBC bank account to use this service.

You can also transfer your payouts to your PayNow NRIC-linked bank account or utilise them to make payments at any merchants or transfer to your friends by scanning their PayNow QR code using the LifeSG mobile app. You can download the LifeSG mobile app from the Apple App Store or Google Play Store.

You may refer to the [step-by-step guide](#) for detailed instructions on the ways you can utilise your GovCash payouts.

Q28. Where can I obtain my Payment Reference Number (PRN)?

Your PRN can be found in your Workfare notification from the Board. Alternatively, visit workfare.gov.sg, login with your Singpass and select "View my Payment Reference Number (PRN)".

Q29. How do I check my GovCash balance?

To check your GovCash balance, please visit any OCBC ATMs with your 8-digit Payment Reference Number* (PRN). Upon successful authentication, you will be able to view your GovCash balance.

Alternatively, you may login to the LifeSG mobile app using your Singpass to view your GovCash balance and transaction history. You may refer to the [step-by-step guide](#) for detailed instructions.

**Your PRN can be found in your Workfare notification from the CPF Board, and at the [Workfare Portal](#) (Singpass login is required).*

Q30. What should I do if my facial recognition at the ATM with GovCash functions is unsuccessful?

Should the ATM be unable to verify your identity via Singpass Face Verification, please try again or request for assistance from OCBC's Digital Ambassadors.

Q31. What should I do if I do not want to receive my payouts via GovCash?

You can choose to receive your payouts via PayNow by linking your NRIC number to your bank account.

To link your NRIC number to your bank account, you may follow the steps below:

1. Set up internet / mobile banking with your bank
2. Log in to your bank's internet / mobile banking application
3. Link your NRIC number to your bank account at the PayNow registration screen

You may also refer to your bank's website for specific details to do so. If you do not have Internet or mobile banking, you can contact your bank directly to register for PayNow.

Otherwise, you can choose to receive your payouts via Direct Bank Crediting. To do so, simply visit [here](#), login with your Singpass, select "[View / Update Payment Mode](#)" and update your POSB/DBS, OCBC or UOB bank account details.

Q32. Why can withdrawals be made only in \$10 denominations and what can I do with my balance GovCash?

Currently, the minimum withdrawal amount at the ATMs is \$10. Hence, GovCash withdrawals can also be made in \$10 denominations. If the balance in your GovCash is less than \$10, you can accumulate your balance monies before your next withdrawal.

Alternatively, you can also transfer the balance to your PayNow NRIC-linked bank account or utilise them to make payments at any merchants or transfer to your friends by scanning the PayNow QR code using the LifeSG mobile app. You may refer to the [step-by-step guide](#) for detailed instructions.

Q33. Would I need to login to Singpass each time I open the LifeSG mobile app to access my GovCash?

No, you are only required to log in using SingPass when you first use the LifeSG mobile app. Subsequent use of the LifeSG mobile app do not require SingPass login again, unless you have not used LifeSG mobile app for more than a year or deleted the application and re-downloaded it.

Q34. If my GovCash balance is insufficient to make payments at the merchants, can I top-up using my own funds?

Topping up your GovCash balance in the LifeSG mobile app is not available. For purchases of amounts above your GovCash balance, please pay the difference using other payment modes that the merchants accept (e.g. cash, debit/credit cards).

Q35. Can I use my GovCash balance to make purchases on e-commerce platforms like Shopee or Lazada?

You may choose to top-up your e-commerce wallets like ShopeePay or Lazada Wallet using GovCash via the PayNow option. Thereafter, you can pay for your items by selecting the e-commerce wallet as your payment mode.

Step 1 : Go to wallet of e-commerce platforms (e.g. ShopeePay or Lazada Wallet).

Step 2 : Select Top Up.

Step 3 : Select and confirm PayNow as the top up option.

Step 4 : Save or screenshot the PayNow QR code

Step 5 : Access your GovCash Wallet on LifeSG mobile app and scan the saved copy of PayNow QR code on the e-commerce platform.

Step 6 : Enter and confirm amount of credits to top-up to the wallet of e-commerce platforms (e.g. ShopeePay or Lazada Wallet).

You can now select the wallet of e-commerce platforms (e.g. ShopeePay or Lazada Wallet) as your payment mode to pay for your purchases online.

Q36. How do I know if the SGQR displayed by merchants includes NETS QR and PayNow QR so that I can make purchases using my GovCash balance?

Look out for the NETS or PayNow logo on the SGQR label. You can only make purchases at merchants that accept NETS QR or PayNow QR via LifeSG mobile app.

Q37. Can I cancel my payment after I have confirmed the payment on the LifeSG mobile app?

No, your GovCash balance will be deducted upon successful payment.

Q38. How do I get a Singpass account?

To obtain a Singpass, you can either:

1. Visit [Singpass](#) website to apply for your Singpass online or
2. Visit any of the [Singpass counters located islandwide](#) in-person.

Q39. How do I change or reset my Singpass password online?

To change or reset your Singpass password, please complete the following steps:

1. Visit [Singpass](#) website
2. Select 'Log in'
3. Select 'Reset password' (under the 'Services' tab)
4. Follow the instructions on the website to complete the changing or resetting of Singpass password

If you require further assistance, please contact the Singpass Helpdesk at support@singpass.gov.sg or +65 6335 3533. The operating hours are from 8am to 8pm (Mondays to Fridays) and from 8am to 2pm (Saturdays) excluding Sundays and public holidays.