

# e-Enrolment in MPF – Convenient and Efficient



With advanced technology, members are used to handling day-to-day routines through electronic means. In recent years, MPF providers have also launched electronic services to actively improve members' user experience and enhance operational efficiency.

Amongst other things, this includes e-enrolment to help new hires sign up to a provider's MPF scheme.

## Electronic access to MPF

When a new employee is hired, the HR department typically initiates a number of MPF-related procedures, such as distributing an employee handbook to the employee and enrolling the employee in the company's MPF scheme.

Under the current law, with the exception of exempted persons, employers are required to enrol new employees in an MPF scheme within 60 days of commencement of employment. Many providers now provide electronic means to assist employers in completing this onboarding process more efficiently.

## Invitation link sent by email or SMS

Employers can enter information relating to their newly recruited employees straight into the MPF provider's system. After undertaking some initial checks on the information submitted, the system automatically sends an email and/or SMS notification to the employee. An invitation link is included to enable the new hire to fill in certain additional information, make fund allocations, open a member account and complete the enrolment process in the MPF. Some providers send the notification immediately and others send at a specific time chosen by the employer.

To avoid double registration, the invitation link generally has an expiration mechanism, whereby the link expires after the employee completes the MPF registration or after a certain period.

## Reminders help employers follow up

Most of the provider's MPF platforms track the progress of a new employee's registration so that employers can obtain a status update at any time.

If the newly recruited employee fails to register on time, the provider's system will send a reminder to the employer. Some trustees will send it once a week, whereas others will work to timing agreed with the employer. Employers have a legal obligation to ensure that employees enrol in their MPF, and so this reminder feature is helpful to ensure the employer meets their legal responsibilities.

Following submission by the employee of the necessary information, it usually takes a few days for the provider to set up the employee's account. During this time, the provider's system will send a confirmation message to the employee and employer to confirm completion of the registration process, thereby enhancing the whole MPF enrolment experience.

## Further room for use of e-enrolment

More and more employers are now making use of e-enrolment, which is a convenient and efficient way of onboarding new hires. According to WTW's 2022 MPF Service satisfaction survey, more than 40% of employers currently conduct MPF registration electronically. Compared with other electronic MPF services, such as making contributions and submitting termination notices online, which have an 80% adoption rate, there is still room for expansion in the area of e-enrolment.

The introduction of the eMPF system in 2025 is expected to further extend digitalization of the MPF and enhance operational efficiency, including the employers' and employees' user experience.

# 電子登加強積金 – 方便高效



隨著科技發展，成員以電子方式處理日常事務十分普遍。強積金受託人近年也積極推出電子化服務，從而改善成員的體驗以及加強營運效率，包括讓成員以電子方式參加強積金計劃。

## 受託人提供電子方式參加強積金

當有新員工入職，人事部門通常有各種強積金相關的瑣碎程序要處理，例如向員工派發員工手冊，以及為員工登記參加強積金計劃。

根據現行法律，除了獲豁免人士外，僱主需要在僱員受僱的首 60 日內登記參加強積金計劃。現時很多受託人皆有提供電子方式，協助僱主更準確及快捷地完成這個流程。

## 電郵或短訊發送邀請連結

僱主可以透過受託人提供的平台，輸入新入職員工的資料，確認資料後受託人的平台便會向該員工自動發送電郵及/或短訊通知。當中附有邀請連結讓新入職員工進行填寫資料、進行基金分配、開立成員帳戶以完成登記參加強積金的程序。

部分受託人可以即時發送通知或由僱主自行選擇特定發送時間。

為避免重覆登記，邀請連結一般會設有到期失效機制，於員工完成強積金登記或一定時段後便會失效。

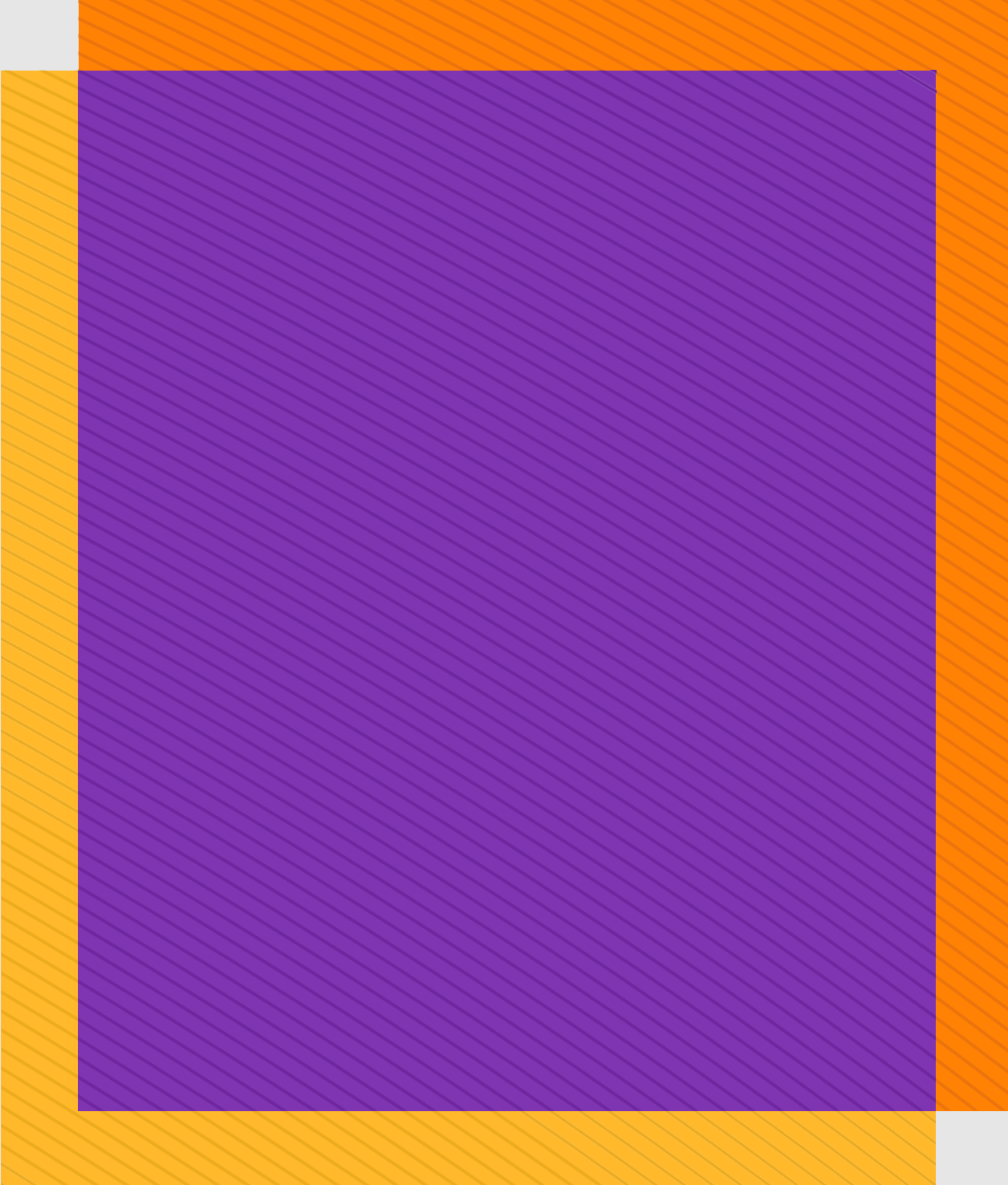
## 提醒通知助僱主跟進

大部份受託人的僱主平台會跟蹤新員工登記進度，以便僱主隨時查閱並。如果新入職員工未有按時進行登記，受託人的系統便會向僱主發送提醒通知，部分受託人會每星期發送一次，也有受託人可根據僱主的要求設定發送時間。僱主有法律責任確保員工參與強積金，提醒通知有助僱主於跟進情況，以履行僱主的法律責任。

遞交新員工所有資料後，設立帳戶一般需時數天，受託人於完成整個登記程序後會向員工及僱主發送確認訊息，令整個體驗更加完美。

## 進一步提高電子化程度

以電子方式為員工登記強積金計劃既方便又高效，越來越多僱主願意採用。根據韋萊韜悅 2022 年強積金服務滿意度調查，現時有超過四成僱主透過電子方式進行登記安排。相較其他強積金電子服務有高達八成採用率，如進行供款、提交終止受僱通知等，電子登記尚有拓展空間。預計 2025 年推出的積金易將會進一步提升強積金的電子化程度，並改善其營運效率，提升僱主及僱員使用體驗。



**About WTW**

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organisational resilience, motivate your workforce and maximise performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at [wtwco.com](http://wtwco.com).



[wtwco.com/social-media](http://wtwco.com/social-media)

Copyright ©2022 WTW. All right reserved.

[wtwco.com](http://wtwco.com)

