

FAQs for financial institutions (FIs) to use eGuarantee@Gov to transmit security bond (SB) guarantees

A) Administration	
Q1	Who can we reach out to in MOM / MOF for us to seek clarification / information?
A	You may write to MOM WPD SB (MOM) <MOM_WPD_SB@mom.gov.sg> or you can write directly to Naomi , Tuck Hing , Victor or Winston .
Q2	Is the charging model only applicable to guarantees under MOM?
A	No, it is applicable to all guarantees across all government agencies.
Q3	If we transmit 260 files a year (1 file/day) but the total number of workers is more than 5000, will we be charged according to the number of workers issued?
A	Yes, you will be charged based on the higher of the 2 models, which in this case would be by the number of workers.
Q4	If we transmit files with other beneficiaries, how will we be charged?
A	If FIs deal with other agencies apart from MOM, MOF will charge based on the highest transaction.
Q5	Will a fine be incurred when rejected records are uploaded back as ISS? Is there an accepted timeline for which FIs must upload the rectified ISS data?
A	No, there will not be a fine incurred for rejected records. We recommend to upload the rectified ISS as soon as possible to minimise potential delays and charges if workers are turned away.
Q6	For the template wordings, provided in Nov 2022 during eGuarantee training, do we need to transmit on Network Trade Platform (NTP)? / How will MOM security bond (MOMSB) be transmitted when eGuarantee@Gov is implemented?
A	From 30 October 2023, all MOMSB will be transmitted via eGuarantee@Gov.
Q7	Are there any changes to the MOMSB template bond wording?
A	Yes, there are changes. The template has been circulated to FIs in July 2023.
Q8	Does the signing of Accension Agreement also give us access to the NTP for Trade financing platform for Trade Finance Compliance?
A	No, NTP requires separate registration.
Q9	Will other types of guarantees, where MOM is a beneficiary, be joining eGuarantee@Gov?
A	The other guarantee would be MOM EAL (Employment Agency License). Yes, this guarantee will be on eGuarantee@Gov as well.
Q10	Can you share the full list of agencies who are already using eGuarantee@gov?
A	You may refer to eGuarantee@Gov for the list of agencies.
Q11	Once files are uploaded on the NTP portal, is there any specific duration before which we need to download?
A	No, there is no specific duration. Files uploaded onto NTP will not be removed.

<p>B) Brokers – Please note the following points for FIs engaging brokers:</p> <ul style="list-style-type: none"> • Brokers will not receive Claims & Discharge files (*Claims files from Apr 2024). • Brokers will only be able to submit ISS and AMD files and receive MOM’s returns (i.e. REJ and ACK files). • Brokers can only see what they have transmitted in their own accounts. • A broker working for different FIs will be able to see files sent/received for the FIs he/she is working for, as the files are under his/her own account. 	
Q12	How will brokers be charged? For brokers who represent different insurers, who needs to pay for the service?
A	FIs will be charged based on the number of files or workers sent under them. This will include files or workers sent directly by FI or on their behalf by their brokers. If FIs wish to do cost-sharing with their broker(s), they should agree on a cost sharing basis between them and their broker(s).
Q13	What would be the visibility of the authorised brokers if they are given NTP access? Would they be able to see what have been transacted by the FI?
A	Each authorised broker will have their own NTP account and will only see the transactions that were made by them.
C) API	
Q14	For the Data Transmission we have 2 Options – either to connect SFTP or API. Can we have the steps on how to proceed with each option for us to validate which option is more advantageous?
A	The API specs have been released. You may contact NTP_Helpdesk@ncs.com.sg for more details on connecting your system with NTP through API. For SFTP connectivity, this is currently not offered.
Q15	I am interested in connecting to NTP via API When will API specifications be ready?
A	The API specs have been released. For FIs who are interested to connect via API, please write in to tay_kar_hoe@customs.gov.sg
Q16	Do FIs opting for transmission via API need to apply for NTP login?
A	Yes, FIs opting transmission via API will need to apply for NTP login.
D) MOM’s Readiness Check in August 2023	
Q17	During MOM’s Readiness Check in August 2023, how will FIs receive the test cases’ returns (i.e. REJ, ACK, AMD) files?
A	We will email the test cases’ returns to the email address provided.
Q18	If our system changes are only ready in September 2023, can we skip the August’s sessions and do the Readiness Checks in September?
A	The August’s sessions are optional. However, we strongly encourage you to participate in the Readiness Checks in August as it will ensure you are on the right track. Please indicate when your system is ready for Readiness Check in the sign-up form.
E) Cutover Period from 27-30 October 2023	

Q19	The audit file from MOM will be returned by 14 October 2023, Saturday via MASNET. Can FIs still access MASNET to retrieve the file on 30 October 2023, Monday?
A	Yes, FIs will still be able to retrieve the return files (i.e. REJ, ISS) from MASNET on 30 October 2023 since MASNET will be available until 31 December 2023.
Q20	If we need to make amendments for the foreign worker records that we have submitted before 30 October 2023, will we need to submit them as Amendments with new eGuarantee file format?
A	Yes, you may submit them as Amendments (AMD) with the new eGuarantee file format. However, as a transitional measure, for cases transmitted via MASNET, you may continue to send amendments for these cases via Form.gov.sg till 30 November 2023.
F) Transmission	
Q21	Are users allowed to upload more than 1 file with multiple workers at a time?
A	Yes, users may upload multiple files, each with more than 1 worker. The naming convention of the files must follow: <Ben_Name>_<Your Preferred Filename>_<Gua Step>. If you are sending multiple files, please ensure that filenames do not duplicate. For duplicate files, we will only process the latest version.
Q22	What would be the process for a failed transmission?
A	Users will receive a Rejection file for rectification. After rectifying the error, users are to transmit as a fresh Issuance file again.
G) New Dataset	
Q23	GUA_NO is only limited to 20 characters but our current guarantee number is 21 characters long. How will MOM return files to PFI for those without GUA_NO through NTP in future.
A	There will be no change to the limit of 20 characters. Please ensure Gua_No is limited to 20 characters.
Q24	As the Gua_no. field is restricted to 20 characters; our bank's guarantee ref is already 12 char, if we add the truncated FIN (using 8 of the 9 char only), will MOMSB be able to identify the MWB to be discharged when MW leaves Singapore?
A	Yes, any format for the Gua_no. is acceptable, so long as it is unique to each individual worker. In fact, the unique Gua_no. does not have to contain the FIN (e.g. Policy No + Running Reference No).
Q25	If the client's policy number is not part of the unique Gua_no., will we still need to amend our Gua_no. to include it?
A	No, MOM does not require the client's policy number as part of the unique Guarantee No. The Unique Guarantee No for each worker can be determined by the FI.
Q26	For guarantees that were sent through MASNET, how will the discharge file and format be like? Will it be sent through MASNET?
A	For guarantees that were sent via MASNET, they will be discharged through eGuarantee using the new Discharge dataset.

	Discharge will be by Gua_no., so for this group, the Guarantee will be discharged only when the last worker (for guarantees covering multiple workers) has fulfilled the discharge criteria.									
Q27	Is the Discharge format still the same as the current one from MASNET?									
A	No. Through eGuarantee, the format will be discharged by individual worker (due to unique guarantee number). However, do note that for guarantees that were sent via MASNET, they will be discharged through eGuarantee using the new Discharge dataset.									
Q28	How do we get the FIN No. from renewal notices?									
A	For now, please approach your clients to provide the FIN.									
Q29	For MOMSB, who will be responsible for rectifying the match for FIN numbers and Name of the Workers?									
A	Workers' names are not required in the dataset. Only the FIN numbers will be checked against MOM's records.									
Q30	As the current issued guarantee has the Work Permit No, will it be replaced with FIN number?									
A	Yes, WP No. will no longer be used. It will be replaced with the worker's FIN no.									
Q31	Is the FIN number assigned by MOM, unique to an individual migrant worker?									
A	Yes, that is right. No two migrant workers will share the same FIN number.									
Q32	For ISS dataset, does employer name has to be exactly as per the IPA (including all special characters? Such as “.” in “PTE LTD”)									
A	Yes, APP_NAME is a required field in the dataset. The employer’s name should be based on what is stated on the IPA.									
Q33	Is there a maximum no. of characters for entry in AUTH_NAME field?									
A	No maximum number of characters for this field.									
Q34	What is the GUA_STEP for the Early Discharge File?									
A	The Gua_Step is <EDC>.									
Q35	Does AUTH_NAME refer to the person uploading to NTP, or the person who performs the issuance/amendment of the record?									
A	AUTH_NAME refers to the authorising officer who can issue the guarantee for the FI. It does not refer to the person who uploads the file onto NTP.									
Q36	There will be 16 data fields for MOMSB cases. What is the character limit for each field?									
A	FIs may refer to the table below. <table border="1" data-bbox="300 1787 1211 2004"> <thead> <tr> <th>Field</th> <th>Character Limit</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>DATA_DESC</td> <td>57</td> <td>Default Value: “Data set issued pursuant to the eGuarantee@Gov Agreement.”</td> </tr> <tr> <td>TEMP_REF</td> <td>50</td> <td>Guarantee template reference code.</td> </tr> </tbody> </table>	Field	Character Limit	Description	DATA_DESC	57	Default Value: “Data set issued pursuant to the eGuarantee@Gov Agreement.”	TEMP_REF	50	Guarantee template reference code.
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			The full list of reference codes can be found at the eGuarantee@Gov website.
	GUA_STEP	5	Valid values: ISS, AMD, ACK. REJ, EDC, CLM
	GUA_NO	20	
	CASE_REF	100	
	BEN_NAME	50	Default: "MOMSB"
	PFI_NAME	50	Refer to the PFI name assigned to the FI
	APP_NAME	255	Employer / Company Name
	APP_REF	17	CPF Submission Number (CSN)
	GUA_CUR	3	Default: "SGD"
	GUA_SUM_NUM	Decimal value (10 characters + decimal point + 2 decimal value)	Guarantee sum. Indicate the numerical amount in 2 decimal places (without commas). E.g. "1000000.00" for one million dollars. Do NOT include comma in the guarantee sum
	EFF_DT	10	Format: DD/MM/YYYY
	EXP_DT	10	Format: DD/MM/YYYY
	AU_EXT	0	Blank
	FIN_EXT	0	Blank
	AUTH_NAME	255	
Q37	At what time will the file be uploaded onto NTP?		
A	There will be no change from existing procedures.		
Q38	Are users allowed to mix ISS and AMD datasets in one file?		
A	No, mixed datasets will not be accepted in one file.		
Q39	For MOM, while the preference is one guarantee number per worker, will uploading a batch of workers under the same Gua_no. be accepted?		
A	No, it will not be accepted. Each worker will be handled individually and must have a unique Gua_no.		
Q40	Do we need to input workers' names into the dataset?		
A	No, FIs are not required to provide MOM with workers' names in the ISS dataset. We will provide the workers' name in the Acknowledgment dataset for FIs to verify against their records.		
Q41	If we upload a batch of foreign workers, can amendments be made to just 1 or 2 workers in NTP?		

A	Yes, since each worker will have a unique Gua_no, amendments can be made to the affected workers only.
Q42	Under what circumstances would MOMSB agree for Gua_no. to be amended in AMD dataset?
A	The MOMSB must be successfully transmitted before any amendments can be made to the Gua_no. Amendments to the effective/expiry date and the Gua_no. are accepted.
Q43	If there are erroneous information (e.g. incorrect spelling of the name of insured, incorrect FIN initially transmitted) in the ISS dataset with multiple workers, will it be rejected by MOM?
A	Yes, MOM will only reject erroneous workers' entries since each worker will have a unique guarantee number. The name of the insured worker is not a required field in the ISS dataset.
Q44	Will there be an acknowledgement sent to FIs after submitting amendment files via eGuarantee?
A	No, there will be no acknowledgment file sent. But FIs will be notified of the outcome through email.
Q45	Will FormSG for amendments still be available after eGuarantee goes live on 30 October 2023?
A	Users should submit Amendment datasets via NTP. However, as a transitional measure, you may continue to send using Form.gov.sg till 30 November 2023.
Q46	Will MOM continue to send letters by post for claims even after eGuarantee is in effect? / Will hardcopy claims be sent for MOMSB transmitted before 30 October 2023?
A	Yes, we will continue mailing out hardcopy claims letter. <u>Claims dataset will be transmitted via eGuarantee@Gov from April 2024.</u> We will monitor the effectiveness of sending claims data through eGuarantee and update FIs if we plan to discontinue physical letters.
Q47	If the Claim Dataset is received in NTP before expiry date, but Hardcopy is received after expiry date, which form of demand is binding?
A	Regardless of whether the claims data is sent through mail or NTP portal, the Notice of Claim will be issued by MOM before the stated Guarantee expiry date.
Q48	For claims, the NTP portal will only be used for sending claims notification to FIs. Are FIs required to upload any claim files to NTP?
A	No, FIs are not required to upload any Claims files to NTP.
Q49	Does it mean only ISS datasets can be in this file with multiple FINs?
A	All datasets can have multiple FINs in 1 file.
Q50	Is the shortened naming convention only for web portal submission or API or both?
A	It can be used for both web portal and API.
Q51	If there are multiple ISS datafiles sent, is the system able to tell which file to process first based on the timestamp?

A

Yes, the system follows a last-in-first-out process. If there are errors and a new file is submitted before 8pm, you will receive an ACK for the later SB record.

If it is past 8pm, please wait for ACK to submit an AMD. If you receive a REJ, resubmit the correct file for processing.

S/N	Scenario	Suggested Action	Implications
1	Discovered an error with an SB record in a file already uploaded and sent to NTP	If discovered and there's time to fix the error before 8pm, do upload a new single-record file with the correct SB record details.	Since we are processing Last-in-first-out, you will receive an ACK for the later SB record, and a REJ for the earlier SB record.
		If you can only complete after 8pm, wait for ACK/REJ . If ACK , submit an AMD . If REJ , add the correct SB to next day's run.	
2	Discovered that there are multiple SB records for the same worker/FIN	If the later record in the later file is correct, no action required	Later record will be accepted, earlier records will be rejected
		If the later record in the later file is not correct, follow Scenario 1 above.	As above