

LCQ11: The eMPF Platform

Following is a question by the Hon Chau Siu-chung and a written reply by the Secretary for Financial Services and the Treasury, Mr Christopher Hui, in the Legislative Council today (December 4):

Question:

It is learnt that the eMPF Platform (the Platform) formally came into operation on June 26 this year. Regarding the operation of the Platform, will the Government inform this Council:

(1) whether it knows the following information about the Mandatory Provident Fund (MPF) trustees who have joined the Platform: the respective numbers of (a) members of the MPF schemes under their management (including (i) employees and (ii) self-employed persons) and (b) participating employers (including (i) large enterprises or organisations and (ii) small and medium enterprises), and (c) MPF accounts;

(2) whether it knows the number of transactions and administrative instructions processed under the Platform since the commencement of the Platform, together with a breakdown by nature (including but not limited to (a) contributions, (b) changes in investment portfolios, and (c) withdrawal of MPF benefits);

(3) whether it knows the following information about the eMPF Customer Service Hotline and eMPF Contribution Inquiry Hotline respectively: the number of service hotlines/inquiry hotlines, the number of staff dedicated to answering the service hotlines/inquiry hotlines, the average number of inquiries handled per day and the average waiting time for incoming calls;

(4) as it has been reported that some users of the Platform have relayed the situations such as the failure to display the MPF contribution records in their accounts, whether the authorities know the respective numbers of (a) inquiries and (b) complaints received by the company responsible for operating the Platform in respect of the Platform's operation, and set out in the table below a breakdown by (i) type of inquirers or complainants (i.e. (A) MPF scheme members and (B) participating employers) and (ii) nature of cases (such as failure to display contribution records); among such complaints received, of the number of cases which had been handled and its percentage, as well as the average time taken for handling each of the cases;

Inquiries/complaints received	(i)	(ii)	Number of cases
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(a)	(A)	Failure to display contribution records	
		
	(B)	Failure to display contribution records	
		
Total			
(b)	(A)	Failure to display contribution records	
		
	(B)	Failure to display contribution records	
		
Total			

(5) whether it knows if the company responsible for operating the Platform and the project contractor of the Platform have, since the commissioning of the Platform, examined and discovered loopholes in the system of the Platform that affect users' experience in using the platform; if they have, of the details, including the nature of the loopholes and the follow-up work concerned; whether the Government knows if the company responsible for operating the platform has stepped up efforts in publicity and promotion among employees, self-employed persons and employers, so as to enhance the knowledge of more relevant stakeholders about the use of the Platform; if the company has, of the details; and

(6) given that in the reply to my question on March 15 last year, the authorities indicated that the initiative of paying MPF contributions for employees and self-employed persons exempted from making MPF contributions due to low income would be implemented after the full operation of the Platform, and it is learnt that the Platform is expected to come into full operation within next year, of the Government's measures in place to ensure that the Platform can come into full operation as scheduled for the smooth implementation of the aforesaid initiative of making MPF contributions on behalf of employees and self-employed persons?

Reply:

President,

In consultation with the Mandatory Provident Fund Schemes Authority (MPFA) and the Labour and Welfare Bureau (LWB), our reply to the six parts of the question is as follows.

(1) As at end-November this year, five "early adopters" and the five Mandatory Provident Fund (MPF) schemes under their administration, involving a total of about 7 900 employer accounts and about 262 000 scheme member accounts (including employees and self-employed persons), have onboarded to

the eMPF Platform successfully. On average, there were about 33 scheme member accounts under each employer account. These employers, employees and self-employed persons will gradually register for the eMPF Platform and set up accounts to utilise the one-stop electronic MPF management services offered by the Platform.

(2) As at end-November this year, the eMPF Platform already processed over 103 000 administrative instructions, with details as follows:

Category	Number of administrative instructions processed (Rounded to the nearest hundred)
Enrollment in MPF schemes	11 400
Making MPF contributions	50 000
Transfer of MPF accrued benefits	6 200
Change of account information and user particulars	7 300
Change of investment portfolios	19 800
Withdrawal of MPF accrued benefits	800
Termination of MPF accounts	7 600
Offsetting of long service payment (LSP)/ severance payment (SP)	400
Total	103 500

(3) The eMPF customer service hotline (183 2622) launched on April 19 this year operates over 260 lines manned by 55 dedicated staff. As at end-November this year, the customer service hotline received a total of over 38 000 enquiries, and handled a daily average of over 400 enquiries with an average waiting time of about 10 seconds. The eMPF contribution enquiry hotline (3197 2834) launched in end-October this year operates 16 lines manned by six dedicated staff for enquiries from employers and employees regarding contributions. As at end-November this year, the contribution enquiry hotline received a total of about 400 enquiries, and handled a daily average of about 30 enquiries. The eMPF Platform Company Limited (eMPF Company) will continue to closely monitor the actual utilisation of the two hotlines, and will, on a need basis, request the contractor to ramp up its manpower resources to provide customer services of quality.

Details of the 38 400 enquiries handled by the eMPF Platform as at end-November this year are as follows:

Category	Number of enquiries handled (Rounded to the nearest hundred)
eMPF registration	9 200
Enrollment in MPF schemes	1 800
Making MPF contributions	11 600
Transfer of MPF accrued benefits	1 100
Change of account information and user particulars	4 300
Change of investment portfolios	300
Withdrawal of MPF accrued benefits	2 700
Offsetting of LSP/ SP	700
Customer services	2 000
Others	4 800
Total	38 400

Hotline enquiries were generally handled instantly. For written enquiries, the average processing time was about three to five working days, with longer processing time required for more complicated cases.

(4) As at end-November this year, details of received complaints concerning the eMPF Platform are as follows:

Category	Number of complaints received	
	Employers	Scheme members
eMPF registration	27	26
Enrollment in MPF schemes	20	8
Making MPF contributions	89	53
Transfer of MPF accrued benefits	3	16
Change of account information and user particulars	2	8
Change of investment portfolios	Not applicable	17
Withdrawal of MPF accrued benefits	Not applicable	24
Offsetting of LSP/SP	3	2
Customer services	14	16
Others	8	8
Total	166	178
	344	

Over half of the complaints were already processed, with an average processing time of about 10 working days. Longer processing time was required for more complicated cases. eMPF Company has already instructed that the contractor must continue to refine the complaint handling mechanism. Measures already implemented include arranging dedicated customer service staff to follow up on cases and maintain close communication with complainants, and strengthening the liaison and co-ordination between the staff of the contractor and its sub-contractor, etc, so as to expedite the processing of complaint cases. MPFA and eMPF Company will continue to closely monitor the complaint handling mechanism of the eMPF Platform to ensure that scheme members' MPF assets are fully protected.

(5) Prior to the official launch of the eMPF Platform, eMPF Company has not only requested the contractor to conduct numerous internal testing but also engaged an independent consultant to conduct an external assessment on the Platform to provide additional and objective assurance on system readiness for the commencement of trustee onboarding. Final results from the independent assessment indicated at that time that the Platform's system attained readiness in terms of software development, testing and operation, and that MPF trustees could commence onboarding to the Platform in an orderly manner from end-June this year.

Since the launch of the eMPF Platform in end-June this year, MPFA and eMPF Company have been continuously reviewing the Platform's operation to ensure its robustness and reliability. As at end-November this year, the Platform has successfully processed over 103 000 administrative instructions. In response to the feedback from employers and scheme members on the user interface/user experience, the contractor has, at eMPF Company's request, implemented a series of enhancement measures to improve service quality, including providing clearer guidelines on contributions on the Platform, shortening the default recordings of the customer service hotline, as well as refining the facial recognition software to simplify the eMPF Platform registration process under the premise of ensuring the safety of users' personal data.

eMPF Company is aware of the situation encountered by users at the initial stage of using the eMPF Platform to handle contributions and other administrative work, including cases where contributions were not timely reflected in scheme members' account balance after contributions had been made by employers. Employers and scheme members may not be fully familiarised with the Platform's functions, such as inputting incomplete information or not fully complying with the system requirements when making contributions, resulting in the contributions received not being immediately displayed on the user interface. eMPF Company has actively followed up on these cases and taken additional measures, including assigning dedicated officers to help the employers concerned to familiarise with the Platform's specific operation as soon as possible.

To prepare for the gradual onboarding of the remaining MPF trustees with larger sizes of assets-under-management (AUM) from early next year, MPFA and

eMPF Company will set up standing user group to gauge feedback from employers and scheme members in a systematic manner on the user interface/user experience after their trial use, with a view to continuously improving the Platform's services. At the same time, MPFA and eMPF Company are also devising online and offline publicity plans of large scale, and will continue to collaborate with different stakeholders, such as local groups, trade associations, labour groups, large enterprises, small and medium enterprises, and public bodies, etc, to publicise and promote the eMPF Platform to employers and scheme members, such that they will be familiarised with specific operation of the various functionalities of the Platform prior to onboarding.

(6) The eMPF Platform is a critical public financial infrastructure closely tied to the retirement protection of all Hong Kong people. The Financial Services and the Treasury Bureau (FSTB) has been keeping a close eye on the Project progress and system quality, and has been monitoring the contractor's performance and tendering advice on an ongoing basis through actively participating in the Board meetings of MPFA and eMPF Company. The two Boards comprise representatives from the FSTB and the LWB, members of the Legislative Council, employers' and employees' representatives, as well as professionals in different areas, including legal, accounting, finance and technology, etc. The FSTB will continue to work closely with MPFA and eMPF Company to oversee the contractor's performance and Platform operation to ensure that scheme members' MPF assets are fully protected. The FSTB will also continue to closely monitor the regular testing conducted by MPFA and eMPF Company on the eMPF Platform, and will continue to arrange the remaining trustees to onboard to the eMPF Platform in an orderly manner (in ascending order of their AUM size) having regard to the actual circumstances. The target remains to achieve full implementation of the Platform within 2025.

The initiative of paying MPF contributions for low-income persons could only be implemented upon the full implementation of the eMPF Platform. Since this initiative will involve a gigantic number of eligible persons and MPF accounts, the LWB plans to engage a third-party consultant to conduct a detailed study, which will cover technical and actuarial assessments. The technical assessment aims to ensure that the implementation details of the relevant proposal are technically feasible and will not affect the long-term operation of the eMPF Platform, whereas the actuarial assessment will analyse and assess the sustainability of the initiative as well as the financial implications on the Government. The LWB will carefully consider the way forward upon completion of the consultancy study.