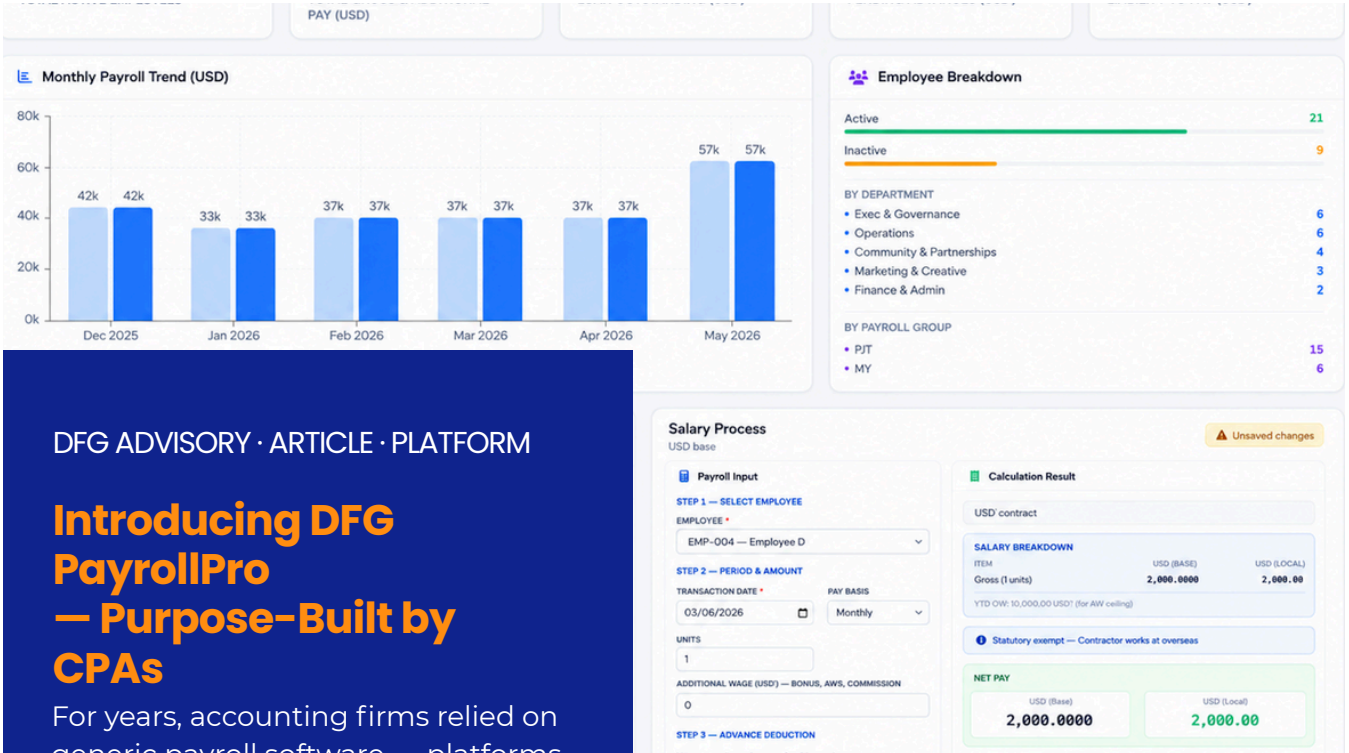


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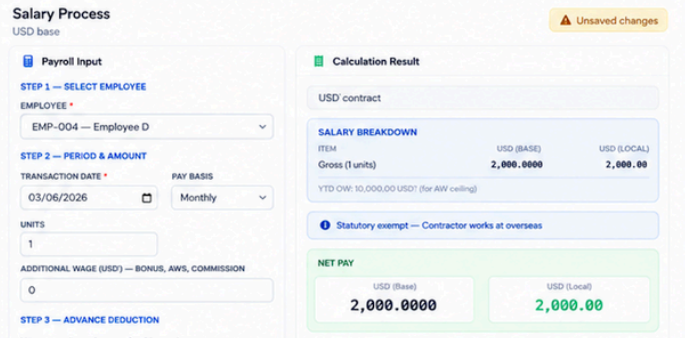
# WHY WE BUILT OUR OWN PAYROLL SYSTEM



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## Introducing DFG PayrollPro — Purpose-Built by CPAs

For years, accounting firms relied on generic payroll software — platforms designed for broad markets, not the regulatory complexity of multi-jurisdiction Asia-Pacific operations. DFG Advisory built DFG PayrollPro because no existing solution adequately handled the nuanced compliance requirements of Singapore CPF, Dubai WPS, Indonesia BPJS, and Malaysia EPF simultaneously. Purpose-built by CPAs for CPAs — every rule, every rate, every jurisdiction.



### Supported Jurisdictions

Singapore  
CPF · MOM Compliance

Dubai  
WPS · MOHRE Framework

Indonesia  
BPJS · PPh21 Payroll

Malaysia  
EPF · SOCSO Coverage

Australia / New Zealand Coming Soon

DFG PayrollPro is not self-service SaaS. It is delivered with full advisory team support — because payroll creates regulatory exposure when done incorrectly across jurisdictions.

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## Built by CPAs, Not Engineers

DFG PayrollPro was not built by a software team responding to a product brief. It was built by practising CPAs who encountered the same compliance failures repeatedly across client engagements — and decided to solve the problem properly. Our team understands Singapore CPF contribution tiers and MOM reporting obligations. We understand Dubai's Wage Protection System and MOHRE requirements. We understand Indonesia's BPJS Ketenagakerjaan, BPJS Kesehatan, and PPh21 withholding rules. We understand Malaysia's EPF, SOCSO, and EIS frameworks. This is not documentation knowledge. It is operational knowledge, built through years of running payroll for clients across these markets.

*"Purpose-built for our clients — access by engagement."*



### Purpose-Built for Clients

#### Live Coverage & What's Coming

DFG PayrollPro is not a self-service SaaS platform. Access is provided as part of a client engagement with DFG Advisory. Every payroll run is supported by our team. Payroll is not a software problem. It is a regulatory and compliance function. When payroll is processed incorrectly, the consequences are real: penalties, employee disputes, and regulatory exposure. Our clients engage us because they want that responsibility managed by professionals — not automated away.

### ● Accountants Who Build

DFG PayrollPro currently supports Singapore, Dubai, Indonesia, and Malaysia. Australia and New Zealand coverage is in active development, with release targeted for H2 2026. Multi-entity payroll consolidation — enabling group-level reporting across jurisdictions — is a core feature of the roadmap.

DFG Advisory operates at the intersection of accounting and technology. We have built reconciliation systems, claims management workflows, and financial reporting frameworks — all using AI and automation where it creates genuine value.

The accounting profession is changing rapidly. DFG is built for where the profession is going — not where it has been.