



Capacity Building on e-GOV Services

Electronic Payment and Collection Facility (EPCF)

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Objectives

- **Faster transactions;**
- **Payment anytime (24/7), anywhere;**
- **Accurate recording; and**
- **Saves time and transportation costs**



Objectives

- Pursue commitments of the Philippine government on the reforms initiated by the Ease of Doing Business-Task Force, an inter-agency team created by Pres. Benigno S. Aquino III under Administrative Order No. 38

- To provide better service to members/member-employers through the following:
 - a) Expansion of the local and overseas collection channels of the Fund
 - b) Broaden network and support the e-collection and disbursement platforms
 - c) Provision to members/employers the convenience of e-banking



Legal Basis

Republic Act No. 8792 (E-Commerce Act of 2000)

Mandating all GOCCs to provide a method and manner of acceptance of payment or settlement of fees thru systems using electronic data messages systems

Administrative Order No. 38 (May 17, 2013)

Creating an Inter-agency Task Force to initiate, implement, and monitor ease of doing business reforms



Legal Basis

Pag-IBIG Circular No. 355 **(July 1, 2015)**

Mandating all employers from the government and private sectors to remit their employees' membership savings (contributions) and loan amortization through Pag-IBIG's partner-banks via an Electronic Payment and Collection Facility (EPCF) platform.



Collection Partner-Banks





ELECTRONIC PAYMENT AND COLLECTION FACILITY (EPCF) Process Flow



Employer Enrollment



1. For Employer with ERID, sends duly accomplished Enrollment Form to the partner-bank *(NOTE: If without ERID, the employer shall register first with the nearest Pag-IBIG branch)*
2. Partner-Bank Administrator enrolls employer to Pag-IBIG Hub (UBP), BPI ExpressLink, LBP wePayAccess, SBC's DigiBanker or Pag-IBIG Net (BancNet's participating banks) and sends to Pag-IBIG Fund for validation.
3. Upon verification, Pag-IBIG Fund sends confirmation of employer enrollment to the partner-banks.
4. Partner-Bank sends User IDs and Passwords to newly enrolled employer.



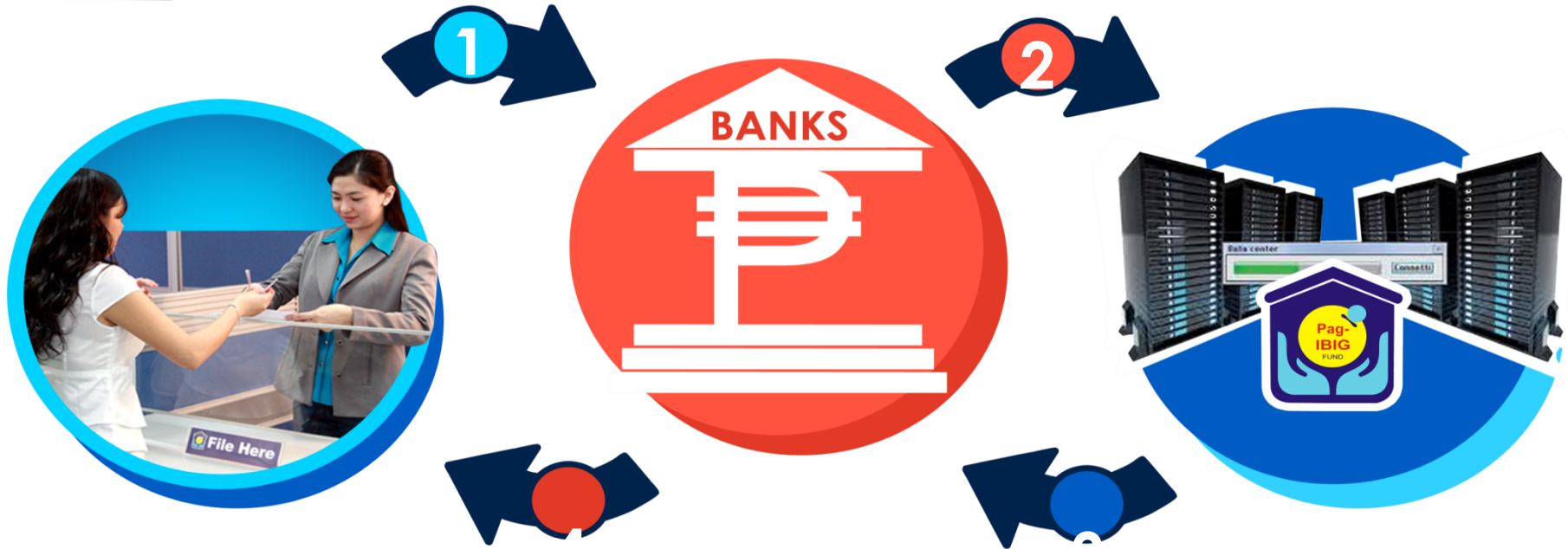
e-Filing of Remittance



1. Registered Processor (Maker) of Employers log-in to the Bank's government portal (UBP's One Hub.gov / BPI ExpressLink / LBP wePayAccess/SBCs DigiBanker/BancNet)
 - 1.1 Select the Pag-IBIG tab
 - 1.2 Upload MS (Membership Savings) and STL (Short Term Loan) Amortization files
 - 1.3 Bank validates files
2. Bank system sends auto-eMail notifications to Registered Authorizer/Approver of Employers for each successful upload.



e-Payment Process



1. Registered Authorizer of Employers log-in to the Bank's government portal (UBP's One Hub.gov / BPI ExpressLink / LBP wePayAccess / SBC's DigiBanker/BancNet)
 - 1.1 Select the Pag-IBIG tab
 - 1.2 Approve Payment for MS (Membership Savings) and STL (Short Term Loans) Amortization
 - 1.3 Bank debits employer's bank account and credits Pag-IBIG Fund account
2. Registered Authorizer of Employer retrieves [e-Receipt](#) from the bank's system
3. MS/STL files together with the Collection Reports are sent to Pag-IBIG Fund via Secured File Transfer Protocol (SFTP)
4. Pag-IBIG Fund posts payments for MS/STL via upload to the system; and sends; Acknowledgment to the Bank



Thank you
