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**

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

NATIONAL COMPETITIVENESS COUNCIL | PHILIPPINES

IFC | International Finance Corporation
World Bank Group

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.
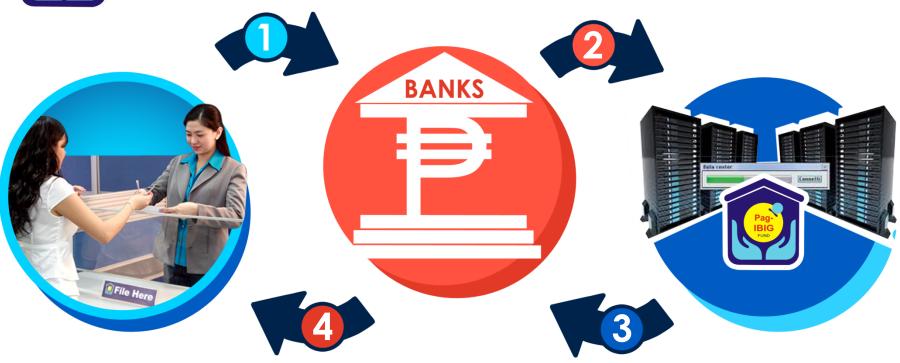
NATIONAL COMPETITIVENESS COUNCIL | PHILIPPINES

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Partner-Banks

Accredited Banks Required ADB

BANK	ADB (Php)	FACILITY
UBP	35,000.00	One Hub
BPI	10,000.00	Express Link
LBP	500.00	wePayAccess / weAccess
SBC	50,000.00	Digibanker
BancNet:		**eGOV**
AUB	25,000.00	
China Bank	0.00	
CitiBank	0.00	
CTBC	25,000.00	
DBP	0.00	
East West Bank	50,000.00	
MBTC	10,000.00	
PNB	0.00	
RCBC	50,000.00	
Standard Chartered Bank	100,000.00	
Philtrust Bank	TBD	

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