

# Frequently Asked Questions

(For corporate clients)

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## What is BancNet's eGOV system?

eGOV stands for **Electronic Government System**. A facility developed using the functionalities of the Multi-Channel Payment Gateway (MCPG) or BancNetOnline, an internet enabled e-Payment System which allows processing of Philhealth contributions, PAG-IBIG and SSS contributions and loans transactions coursed by member banks' depositors which are also members of said government agencies.

## Who are the government agencies participating in eGOV?

Philhealth, Pag-IBIG, and SSS.

## Who can use eGOV?

eGOV is available to existing and new corporate clients of BancNet's member-banks.

## Are there requirements before using eGOV?

A corporate client of any size, be it small, medium or large, interested in using eGOV to file and pay monthly contributions and loans should first be an existing employer-member of Philhealth, Pag-IBIG and SSS. The second requirement is that the

corporate client should need to open a virtual ATM account with the AAB, before enrolling in eGOV.

### **What can be done in eGOV?**

- a. Philhealth – filing and payment of Philhealth contributions.
- b. SSS – filing and payment of SSS contributions and loans.
- c. Paglbig – filing and payment of Paglbig contributions and loans.

Note: Filing of SSS Employer LCL files with zero payment amounts should be done in SSS Loans Repayment System, including generation of the employer's SSS Billing LCL.

### **Is there a specific file type / file formats for uploading a Philhealth, Pag-IBIG and SSS contributions and loans file in eGOV?**

The corporate client is requested to coordinate with their respective branch of account or bank contact, for the file type / file formats of Philhealth, Pag-IBIG, and SSS acceptable in eGOV.

### **How can we access eGOV?**

eGOV can be accessed using the following internet browsers: Internet Explorer, Mozilla Firefox or Google Chrome. eGOV's url address is: <https://www.bancnetonline.com/eGOV/login.eGOV>.

### **When is eGOV available for access/use by corporate clients?**

eGOV is available 24/7, locally and overseas, accessible using an Internet browser.

### **Does eGOV have a cutoff time?**

Even though eGOV is available 24/7, any payment of monthly contributions and loans made on a weekend (Saturday or Sunday), shall be accepted and treated as payment on the next banking day. Any payment of monthly contributions and loans made on a weekday, shall adhere to BancNet's internal cut-off period of 12 AM, which means that any payment on a weekday made after 12AM shall be treated as payment made on the next banking day.

### **What are the responsibilities per corporate user in eGOV?**

- a. Corporate Admin - is responsible in setting up/registering the corporation and users in eGOV.
- b. Corporate Maker – is responsible in the preparation and uploading/filing of government contributions and loans in eGOV.

- c. Corporate Checker – is responsible in validating/authorizing the uploaded government contributions and loans files in eGOV.
- d. Corporate Approver – is responsible in approving for payment the uploaded government contributions and loans file in eGOV.

**How can we make payment for monthly contributions and loans in eGOV?**

The corporate client’s designated Corporate Approver can initiate payment for monthly contributions and loans filed in eGOV by inputting the PIN of the virtual atm card number given by its branch of account. The corporate client is recommended to coordinate with its branch of account before registering in eGOV, including its application/request for a virtual atm card for eGOV usage.

**Is there a limit to the number of users who can access/use eGOV?**

A corporate client can setup unlimited number of Corporate Makers per government agency module, and up to a maximum of 9 for Corporate Checkers, and unlimited number of Corporate Approvers per government agency.

**Is registration required for every government agency module in eGOV?**

Corporate registration in eGOV is only done one time and corporate clients need only to activate the government agency module they chose to use.

**What schedule do we follow when filing and paying Philhealth, Pag-IBIG and SSS contributions and loans in eGOV?**

The corporate client should still follow its existing schedule with Philhealth, Pag-IBIG, and SSS. A visit to the corporate client’s Philhealth, Pag-IBIG, and SSS branch is recommended, should there be clarification. Refer below for government agencies’ contribution and loans schedules for guidance on the filing and payment of monthly contributions and loans in eGOV.

Pag-IBIG schedule

First letter of Employer / Business Name	Payment Deadline (Following the applicable month)
A to D	10 <sup>th</sup> to the 14 <sup>th</sup> day of the month
E or L	15 <sup>th</sup> to the 19 <sup>th</sup> day of the month
M or Q	20 <sup>th</sup> to the 24 <sup>th</sup> day of the month
R to Z, numeral	25 <sup>th</sup> to the end of the month

For Loan Payments

- Every 15<sup>th</sup> of the month.
- Payments for ST (or Term Loans) and CL (or Calamity Loans) has only one payment schedule date which is every 15<sup>th</sup> of the month.

### Philhealth schedule

If Employer with PENs ending in	Payment Deadline (Following the applicable month)
0 to 4	Every 11 <sup>th</sup> to 15 <sup>th</sup> of the month
5 or 9	Every 16 <sup>th</sup> to 20 <sup>th</sup> day of the month

### SSS schedule

If 10 <sup>th</sup> digit of the 13-digit ER number ends in:	Payment Deadline (Following the applicable month)
1 or 2	10 <sup>th</sup> day of the month
3 or 4	15 <sup>th</sup> day of the month
5 or 6	20 <sup>th</sup> day of the month
7 or 8	25 <sup>th</sup> day of the month
9 or 0	Last day of the month

### **Who do we call for any eGOV issues/complaints?**

The corporate client's primary contact for eGOV-related issues/complaints is its branch of account.

### **Are there eGOV-related documents that we can read/use for reference?**

The corporate client can request for eGOV-related documents like the eGOV Corporate User Manual (among others), from its branch of account.

### **Similar to EDI-SSSNet, do SSS acknowledge payments made for contributions and loans in eGOV?**

Yes. SSS acknowledge contributions and loans payments made in eGOV.