

# **EPCCOS USER MANUAL**



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## **INTRODUCING THE ELECTRONIC PENSION CONTRIBUTION COLLECTION SYSTEM (EPCCOS)**

EPCCOS - Electronic Pension Contribution Collection System is a payment platform that makes it convenient for employers to make pension payments online to several Pension Fund Administrators (PFAs) regardless of the Pension Fund Custodian (PFC) and for the relevant schedules to be uploaded at the same time.

EPCCOS is the imminent mandatory Industry Electronic Contribution Collection System that is to become the sole platform for pension contribution remittances in Nigeria. EPCCOS was developed, by the Nigeria Inter-Bank Settlement Systems Plc (NIBBS), at the instance of the Pension Fund Operators Association of Nigeria (PenOp).

EPCCOS is a web-based pension management system which tracks payment schedule such that each payment batch can be uniquely identified and a matching payment attached by the system.

The benefits of the system are as follows:

1. Assists in the proper record-keeping of all payments and pension schedules
2. Provides a database for all schedules uploaded and paid for by employers
3. Enables reports to be easily generated using several parameters
4. Improves the timeliness of crediting of employees' Retirement Savings Accounts
5. Eradicate all unprocessed contributions

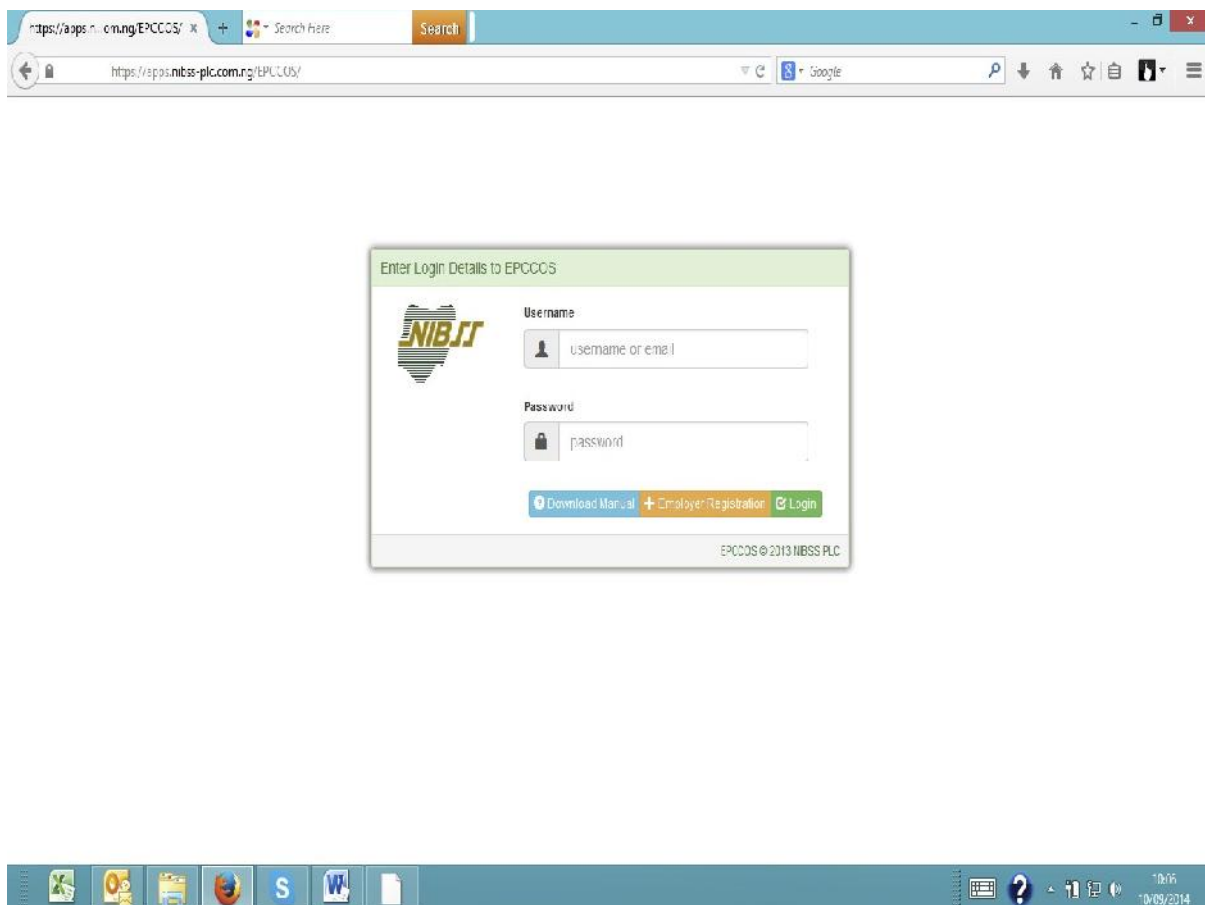
## EMPLOYER REGISTRATION

### HOW TO CREATE ADMINISTRATOR FOR AN EMPLOYER

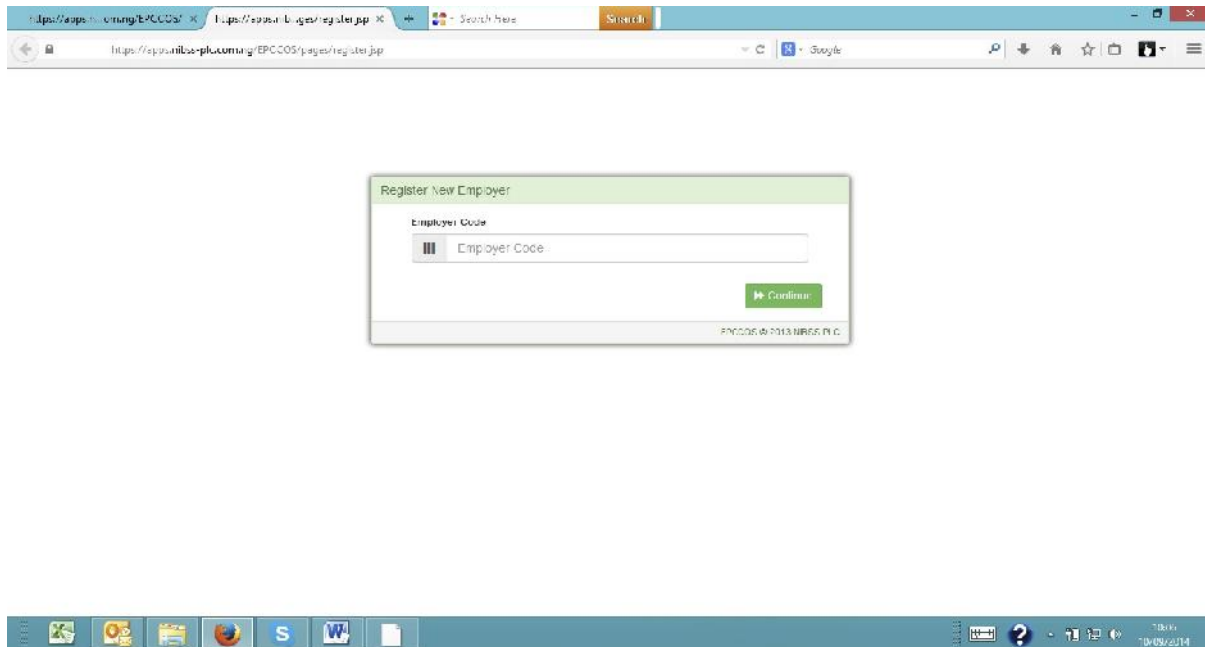
Log on to <https://apps.nibss-plc.com.ng/EPCCOS>

To register an administrator for an Employer, you need to first profile the Employer on the EPCCOS website.

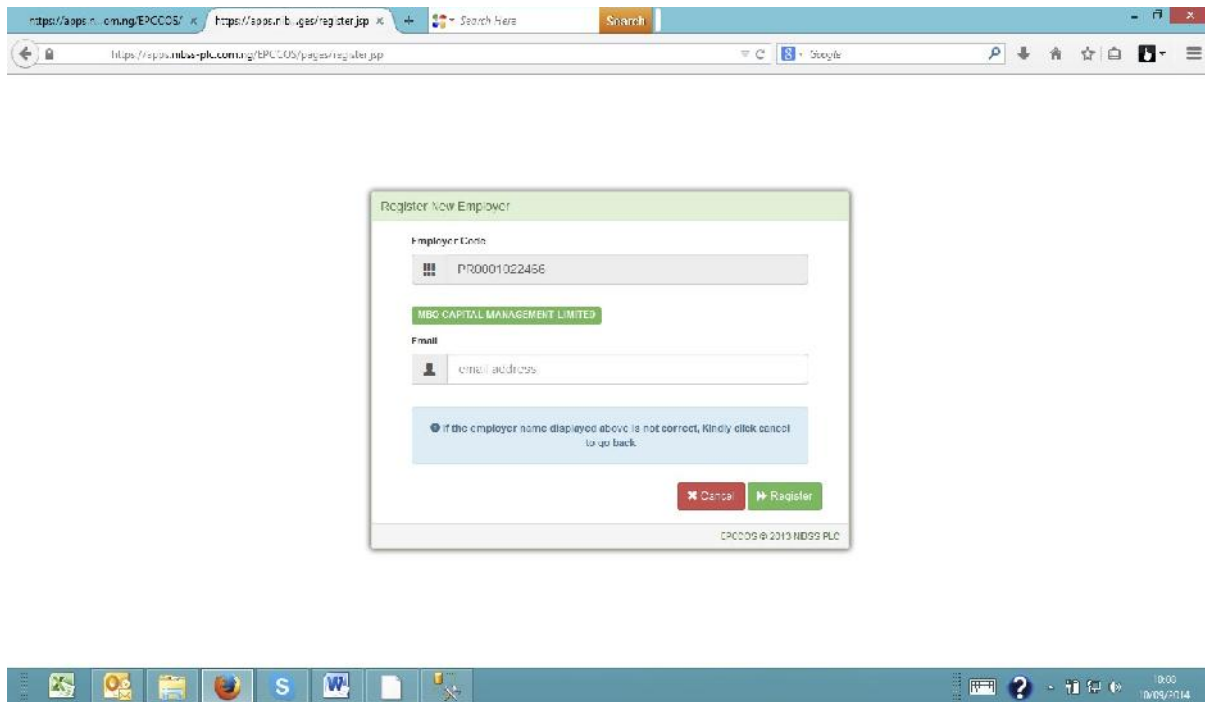
#### Step 1 : Click on Employer Registration



## Step 2: Input Employer Code and click on continue.

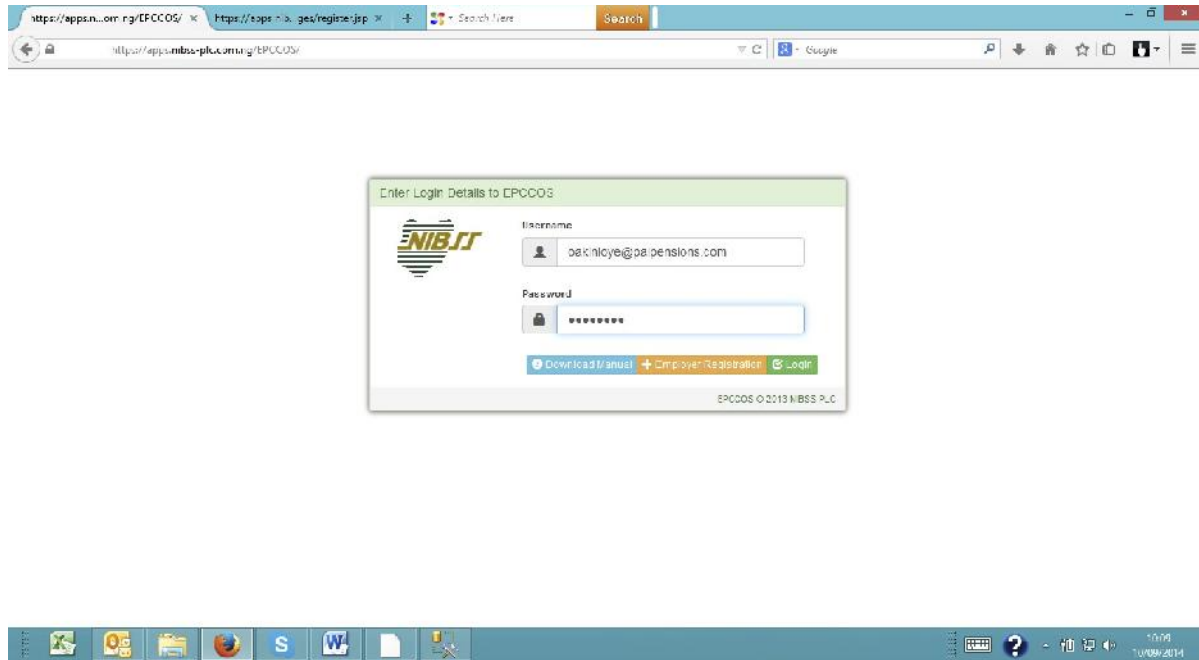


## Step 3: Enter your Administrator's email address and click on register.

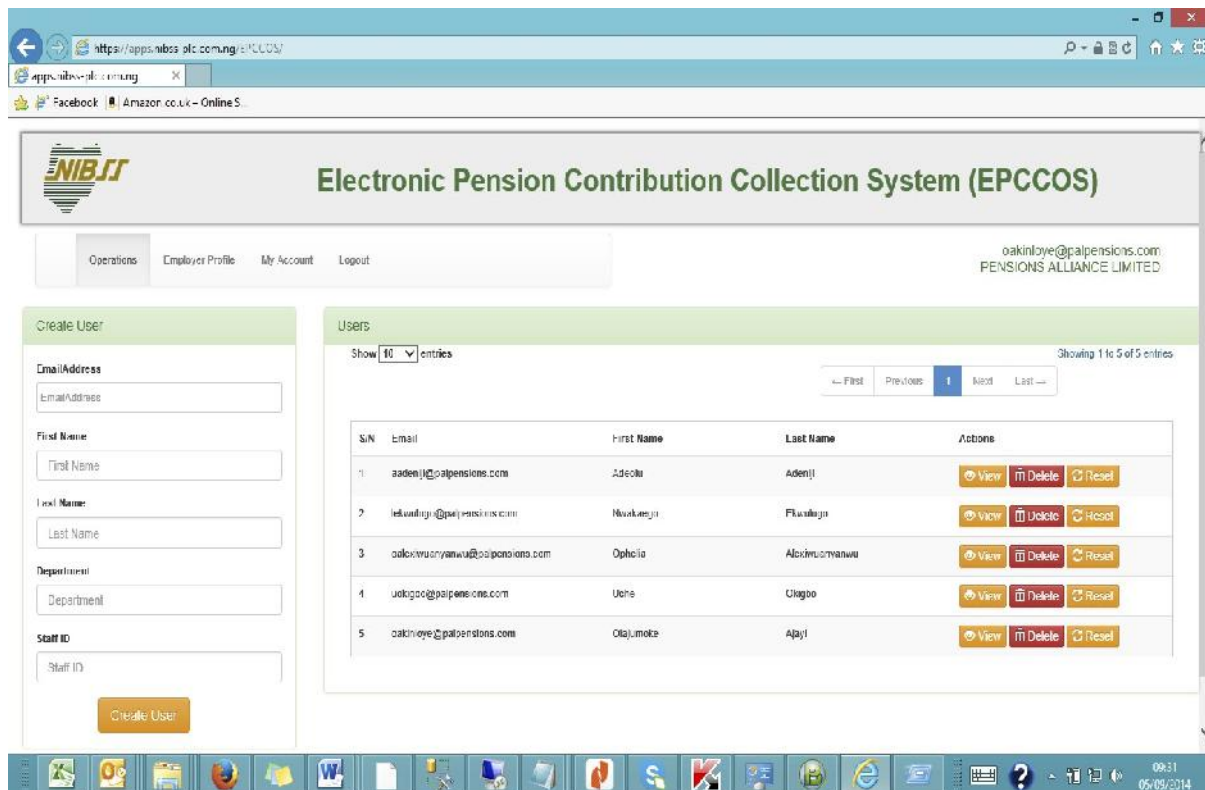


Once this is done, an email will be sent to the administrator notifying him/her of the password.

Step 4: Click on link <https://apps.nibss-plc.com.ng/EPCCOS> and input username and password then click on login.



Step 5: The administrator's core responsibility is to create other users. As can be seen below users have been created



## HOW TO CREATE USERS

Go to the left pane of the window, Click on “Create User” and Input the following details of the user you want to create

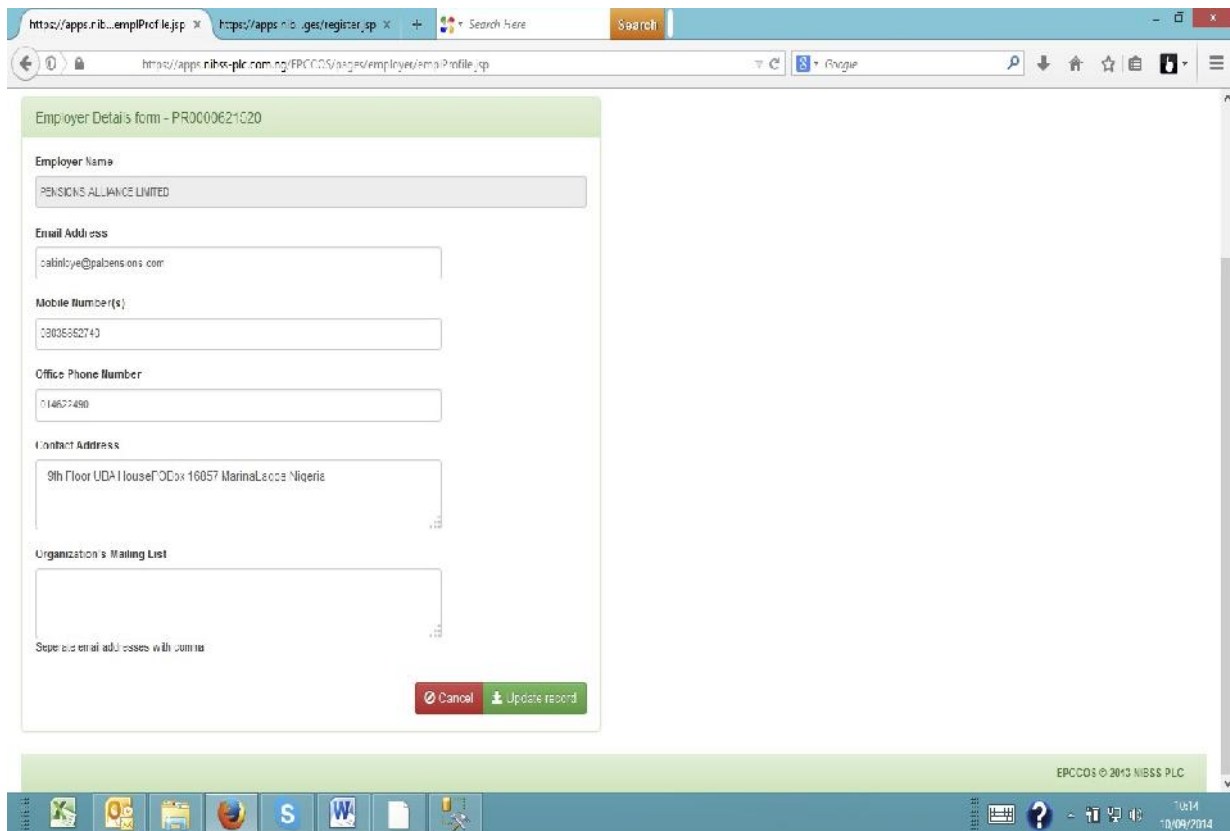
- EmailAddress
- Firstname
- Lastname
- Department
- Staff ID

Once all these fields are inserted Click on “Create User”.

**Once the user has been created, it will automatically reflect on your users list on your right pane as seen in step 5.**

## **OTHER FUNCTIONS – “Employer profile” & “My account”**

The administrator also has the privilege of editing the company’s profile on the EPCCOS website. Click on the “Employer Profile” tab to edit and update record. While on “My account’ allows the administrator to edit his or her profile.



The screenshot displays a web browser window with the URL <https://apps.nibss-plc.com.ng/EPCCOS/pages/employee/empProfile.jsp>. The page title is "Employer Details form - PRO00621020". The form contains the following fields:

- Employer Name:** PENSIONS ALLIANCE LIMITED
- Email Address:** oabinloye@pabensons.com
- Mobile Number(s):** 08036562743
- Office Phone Number:** 014657490
- Contact Address:** 9th Floor UDA House FCCox 16057 MarinaLagos Nigeria
- Organization's Mailing List:** (Empty text area)

At the bottom of the form, there are two buttons: "Cancel" and "Update record". The footer of the page reads "EPCCOS © 2013 NIBSS PLC". The Windows taskbar at the bottom shows the system tray with the date and time: 10:14 10/09/2014.

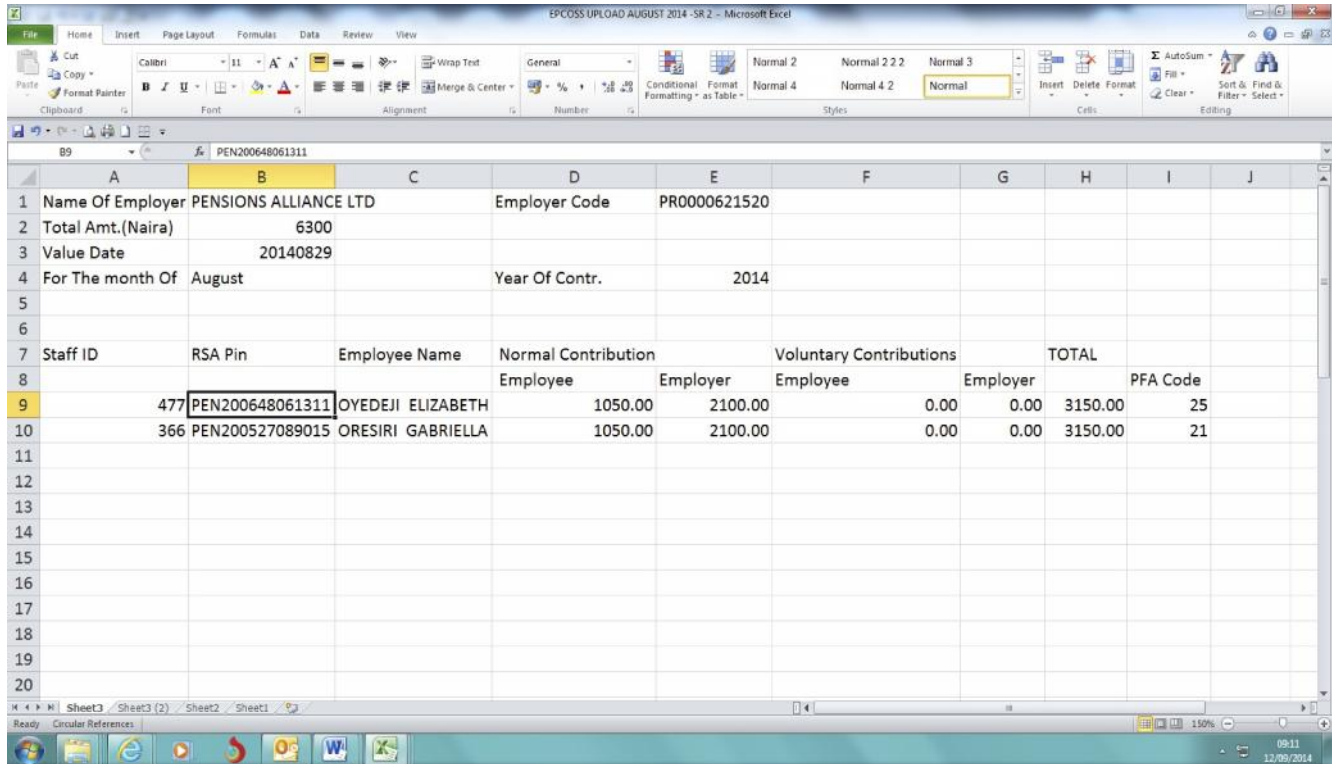




## PENSIONS SCHEDULES UPLOAD & REMITTANCE PROCESS FOR EMPLOYER

To make payment on the EPCCOS platform simply follow these steps

### Step 1: Required format for uploading pensions schedule on NIBSS platform



Staff ID	RSA Pin	Employee Name	Normal Contribution	Voluntary Contributions	TOTAL	PFA Code		
			Employee	Employer	Employee	Employer		
477	PEN200648061311	OYEDEJI ELIZABETH	1050.00	2100.00	0.00	0.00	3150.00	25
366	PEN200527089015	ORESIRI GABRIELLA	1050.00	2100.00	0.00	0.00	3150.00	21

#### Hints:

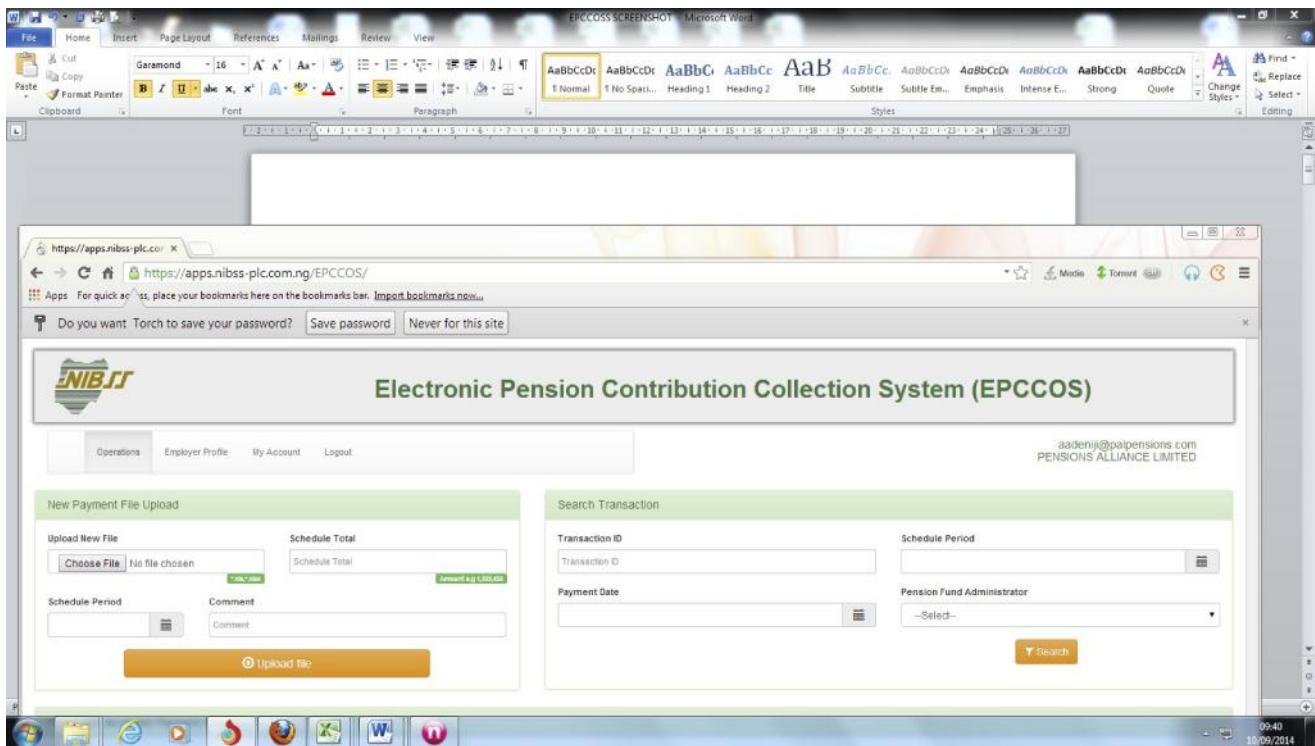
- The schedule month and year must match with the month and year selected on the interface.
- Value date must be the date of upload
- Employer code in the file must be a valid employer code.
- The Schedule total amount must match with the total amount in the interface. Other important fields are PFA code and Staff ID.
- Epcocos platform does not accept comma
- All cells in employee, employer, AVC and total above must be 2 decimal places. The Epcocos platform does not accept multiple pins.
- Hence, all backlogs must be uploaded differently

## Step 2:

- The user can log on to his account by going to <https://apps.nibss-plc.com.ng/EPCCOS>.
- Enter username and password
- Click on “log in”



The page appears as shown below.



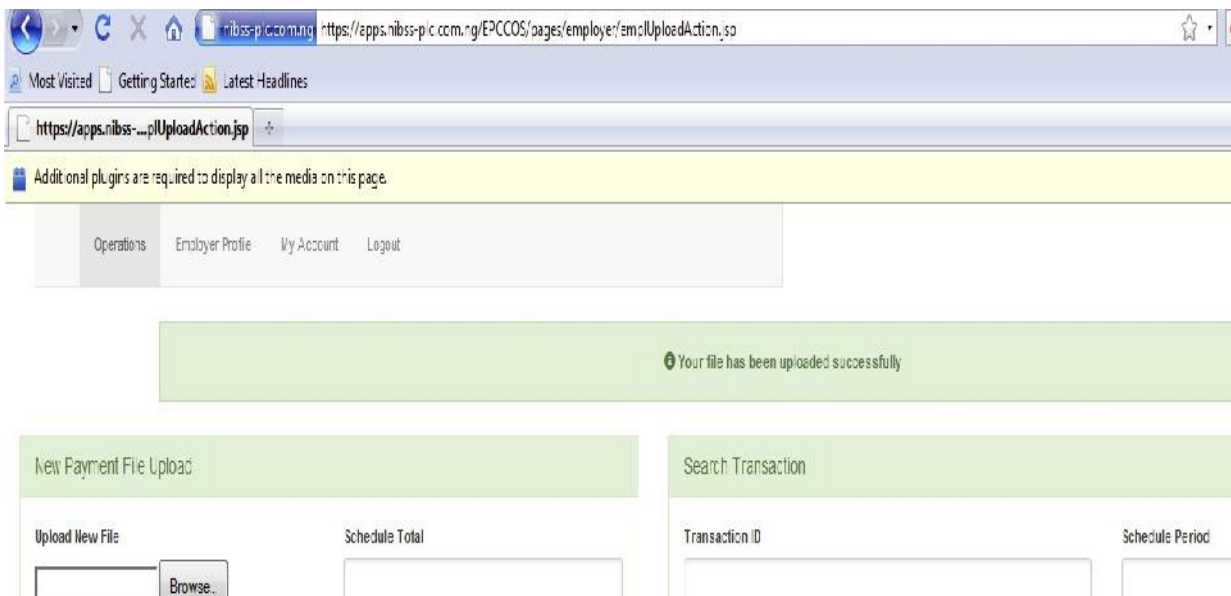
**Step 3: On The Operations Platform:** Upload the schedule by doing the following;

New Payment File Upload Interface

- Click “Browse” to select the file to upload
- Enter the Schedule Total Amount
- Select Schedule Month and year
- The comment field is optional
- Click UPLOAD FILE.

The schedule uploaded will appear as shown below:

A successful upload display is seen.

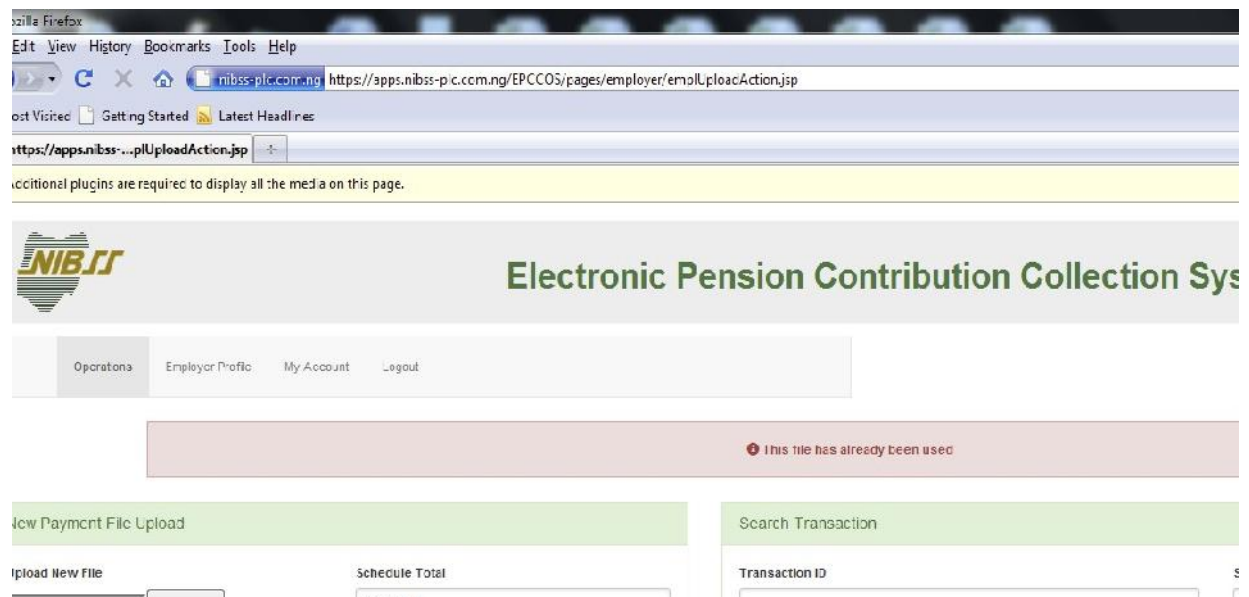


Where upload is **not** successful, that is if there is an error with the schedule uploaded, the platform will reject the schedule. See possible error messages below;

### Likely Error Messages during File Upload

- This file has already been used
- Invalid employer code. Kindly change employer code
- Total amount specified in the file is different from amount supplied
- Specified schedule period is different from the one in the upload file

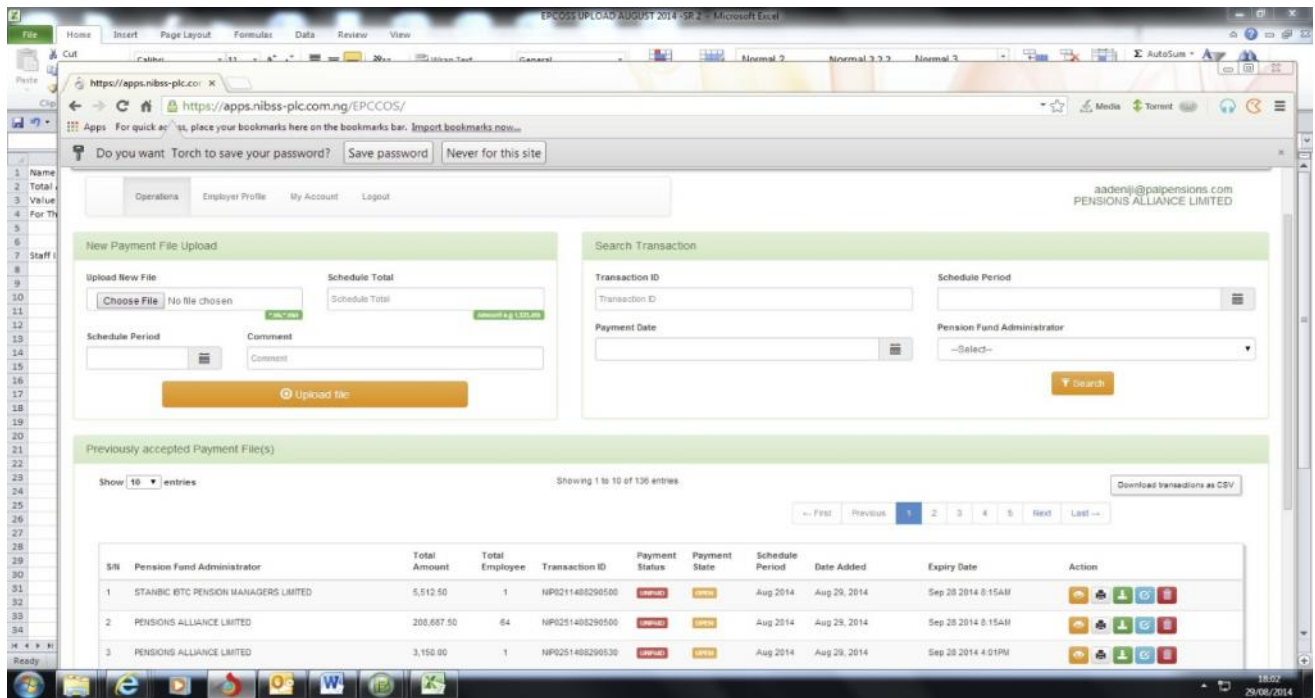
See below;



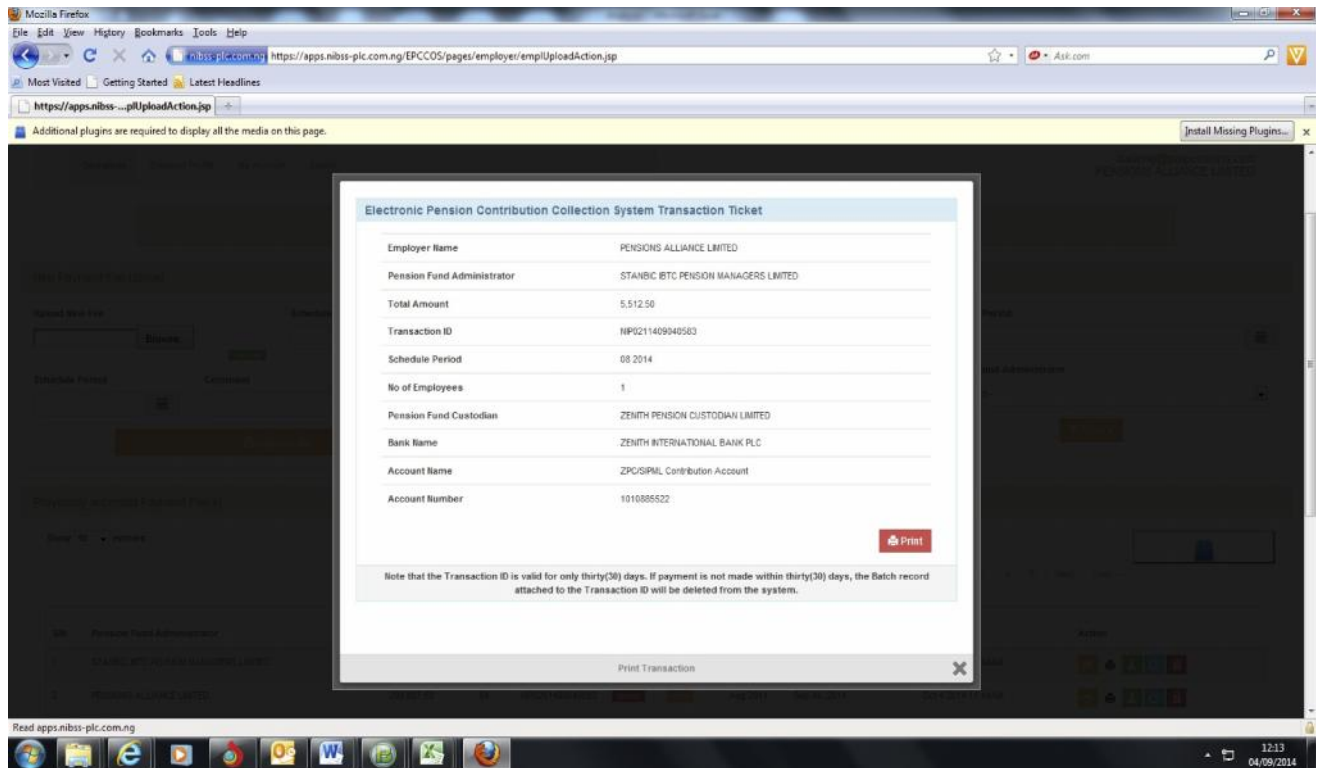
### **Step 4: After a successful upload,**

Different PFA's on the excel sheet you uploaded with details of payment would display on the screen;

- The print icon enables users to print transaction details for a given batch upload.
- The delete icon allows the user to delete records before updating payments (A payment record with paid status cannot be deleted).
- The Update icon takes the user to the payment confirmation page.
- After the user has made the payment using the most convenient mode.
- The user is required to update the payment status on the update page.



Step 5: Click on the print icon to print the e-ticket. The page appears as shown below.



The e-ticket contains important information's for making online payment. They are as follows;

- Employer name
- Total Amount
- Transaction ID
- Account name
- Account number

### Step 6: For making payments, there are 3 options

- Cash – To make cash payments, take cash to the bank together with the e-ticket (which has the NIP code).
- Cheque – For payments with cheques, take cheque to the bank together with the e-ticket (which has the NIP code).
- Others i.e. internet transfer using NIP or ebillspay.

Using internet payment through ebillspay is highly advisable

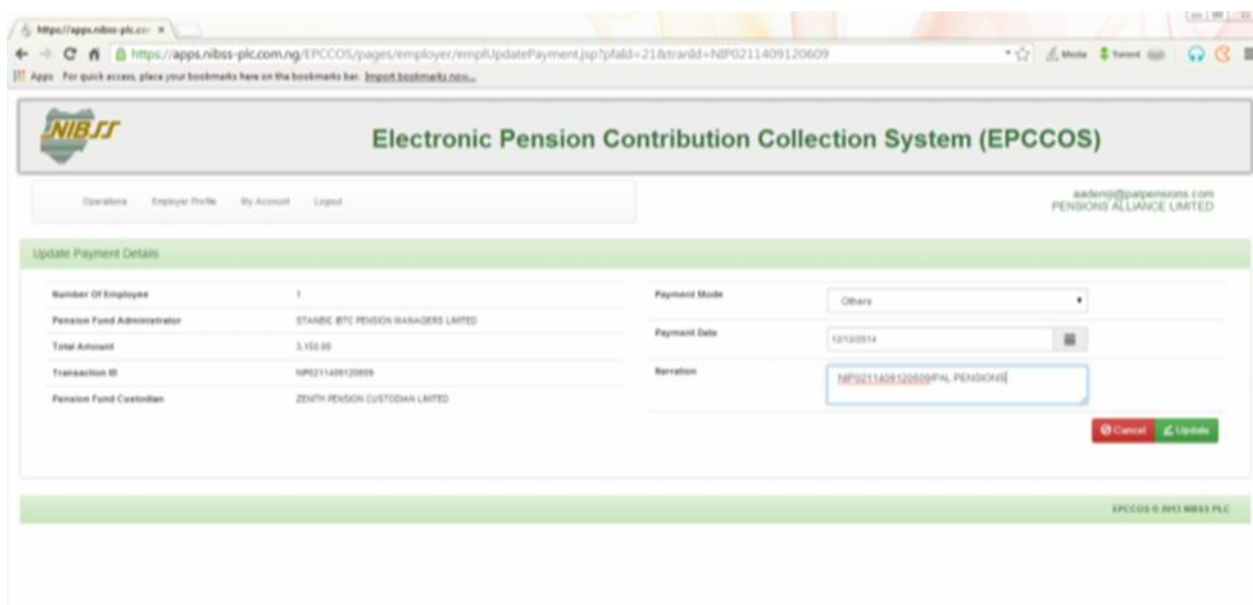
Note that your transaction ID on the e-ticket must be indicated as remark in your internet payment.

### Step 7:

After the payment has been successfully completed, Go back to the EPCCOS platform and update your payment, by clicking on the update icon, it takes you to a new page where you will Update your payment.

After you have completed the page

Click on update to submit



The screenshot shows the EPCCOS web application interface. The browser address bar displays the URL: <https://apps.nibss-plc.com.ng/EPCCOS/pages/employer/empUpdatePayment.jsp?pfald=21&trand=NIP0211409120609>. The page header includes the NIBSS logo and the title "Electronic Pension Contribution Collection System (EPCCOS)". Below the header, there are navigation links: "Operations", "Employer Profile", "My Account", and "Logout". The main content area is titled "Update Payment Details" and contains a form with the following fields:

Number Of Employee	1	Payment Mode	Others
Pension Fund Administrator	STANBC BTC PENSION MANAGERS LIMITED	Payment Date	12/12/2014
Total Amount	3,150.00	Narration	NIP0211409120609PAL PENSION
Transaction ID	NIP0211409120609		
Pension Fund Custodian	ZENITH PENSION CUSTODIAN LIMITED		

At the bottom right of the form, there are two buttons: "Cancel" (red) and "Update" (green). The footer of the page reads "EPCCOS © 2012 NIBSS PLC".

## **Step 8: When payment has been updated, the screen changes**

The payment confirmation page

**The payment status update can be OPEN, CLOSED and IN PROGRESS.**

- When a payment has been updated successfully, the payment state will appear as OPEN
- While the payment status column will appear as “...IN PROGRESS”
- When the PFC has confirmed the payment, the payments state changes to PAID while the payment status changes to “CLOSED”.

### **Conclusion**

If ebillspay was used for your internet payment, you do not need to go back to Epcos platform to update.

Ebillspay synchronizes automatically with Epcos platform. Consequently as your payment is made, Epcos platform would be updated automatically.

However, if you did not use the ebillspay, you are to return to EPCCOS to update.

For enquiries on EPCCOS, please contact PAL Pensions at [employerservices@palspensions.com](mailto:employerservices@palspensions.com).