



WHAT IS EPCCOS?

EPCCOS is an acronym for Electronic Pension Contribution Collection System; it is a web based self-service Contribution Collection System, which tracks monthly Employees' pension remittance schedules produced by Employers for Pension Fund Administrators (PFAs) and records matching payments to the Custodial Accounts of the employees' PFAs uniquely.

It is an electronic information repository that provides a uniform method of coordinating pension remittance processes and information for the Employer, the Fund Administrator and the Custodian.

OBJECTIVES OF EPCCOS

- Ensures appropriate Capture, Reporting and Reconciliation of monthly pension payments by Employees.
- To create a central database for monthly pension payment schedules.
- To entrench the principle of transparency and accountability as reflected in the reporting requirements of the PFAs and PFCs to both the contributor and the National Pension Fund

FEATURES AND BENEFITS OF EPCCOS

- Ensures appropriate Capture, Reporting and Reconciliation of monthly pension payments by Employees.
- To create a central Database for monthly pension payment schedules.
- To entrench the principle of transparency and accountability as reflected in the reporting requirements of the PFAs and PFCs to both the contributor and the National Pension Fund.
- Facilitates reconciliation of contribution payments and payment schedules.
- Convenient and secure fulfilment of organizational pension remittance obligations from the comfort of the office.
- Provides a central database and tracking system for contributory pension data under the Pension Act for easy access to all stakeholders.
- Enforces a uniform collection standard among PFAs and the employers they manage.

EPCCOS OPERATIONS

HOW DO YOU CONNECT TO EPCCOS?

URL is accessible over the internet through <https://apps.nibss-plc.com.ng/EPCCOS/>

WHAT COMPETENCY IS REQUIRED TO OPERATE EPCCOS?

- Working knowledge of Microsoft excel application
- Personal interest and willingness to use EPCCOS.

WHAT TYPE OF USERS DO EMPLOYERS HAVE?

- Employer Administrator
- Employer Uploader
- Employer Authorizer

WHAT DO YOU UPLOAD ON EPCCOS?

- Employee Contribution Schedule In Excel Format

HOW DOES EPCCOS WORK?

Log in to the self-service EPCCOS portal via URL <https://apps.nibss-plc.com.ng/EPCCOS/>

- Download the **user manual, file specification format and sample schedule file** from the login page for detailed procedure.
- Register your organization as an Employer using your Employer Code.
- Create an **Employer Administrator** for your organization.
- **Employer Administrator** then creates Operational Users (**Employer Uploader & Employer Authorizer**) within your organization.
- **Employer Uploader** uploads pension schedule for the month.
- Right there on EPCCOS, **Employer Authorizer** approves payment directly from employer's bank account to all PFAs

PROCEDURE FOR REGISTRATION ON EPCCOS

1. Log on to the EPCCOS site, which is <https://apps.nibss-plc.com.ng/EPCCOS/>
 2. Click on Employer Registration
 3. Input Employer code from PenCom to generate the Employer name i.e. your Company name
 4. Input your e-mail address
 5. Click Register.
 6. Employer Administrator is immediately created.
 7. Other users for the organization can be created by the Employer Administrator.
- Alternatively, you may click on the Blue "Download Manual" icon for a detailed and self-explanatory manual

PROCEDURE FOR SCHEDULE UPLOAD ON EPCCOS

Log in with your email address earlier provided as user name.

1. Fill all the fields with the correct information
2. Upload contribution schedule prior to payment
3. Platform will validate employer code and PIN digits for correctness
4. Platform generates unique reference number and amount payable based on schedule uploaded
5. Make payment:
 - Directly on EPCCOS, from employers' bank account using the EPCCOS payment module recently launched
 - Through e-BillsPay, which is available at **ALL** banks, using the unique Transaction ID reference number to make your payment.
By NEFT or Instant Transfer QUOTING EPCCOS Transaction ID in the narration.