



**eGOV**  
**Frequently Asked  
Questions**



Business Solutions Department  
Retail Banking Group

## FAQS:

1. **What is BancNet's eGOV system?**

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

2. **Who are the government agencies participating in eGOV thru Sterling Bank of Asia?**

Philhealth and Pag-Ibig.

3. **Who can use eGOV?**

eGOV is available to existing and new corporate clients of Sterling Bank of Asia.

4. **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 loans and contributions should first be an existing employer-member of Philhealth and Pag-Ibig. The second requirement is that the corporate client needs to open a virtual ATM account with **Sterling Bank of Asia**, before enrolling in eGOV.

5. **What can be done in eGOV?**

**Philhealth** – payment of Contributions (Filing is done in Philhealth's EPRS website, to generate SPA. SPA is uploaded in eGOV).

**Pag-Ibig** – filing and payment of contributions and loans.

6. **Is there a specific file type / file format for Pag-Ibig loans and contributions file in eGOV?**

**For Pagibig**, the file type is .MCL file (file extension name is .MCL).

7. **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>.

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

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

**9. Does eGOV have a cut-off 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.

**10. 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 filed in eGOV.
- d. **Corporate Approver** – is responsible in approving for payment the uploaded government contributions and loans filed in eGOV.

**11. How can we make payments 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.

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

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

**13. 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 choose to use.

**14. What schedule do we follow when filing and paying Philhealth and Pag-Ibig contributions and loans in eGOV?**

The corporate client should still follow its existing schedule with Philhealth and Pag-Ibig. A visit to the corporate client's Philhealth, and Pag-Ibig branch is recommended, should there be clarifications.

### PHILHEALTH Schedule

If Employer with PENS ending in	Payment Deadline (Following the applicable month)
0 to 4	Every 11th to 15th of the month
5 to 9	Every 16th to 20th day of the month

### PAG-IBIG Schedule

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

### For Loan Payments

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

#### 15. 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.

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

The eGOV Corporate User Manual may be accessed through *Sterling Bank of Asia* website.

**17. What can a company who still does not have any TIN number, but wants to file and pay monthly contributions and loans, use/input in the TIN Number field during eGOV registration?**

It is recommended that the company input the default dummy TIN Number of twelve (12) zeroes or 000000000000. Even though eGOV does not anymore validate the TIN Number in the TIN Number field during registration, it will not allow a blank TIN Number field to be submitted during eGOV registration.

**18. Can a wholly-owned subsidiary of a parent company use the same TIN Number of its parent company during eGOV registration?**

Yes, the wholly-owned subsidiary of a parent company can do so since TIN Number is not validated anymore in eGOV.