



Electronic Pension Contribution Collection System (EPCOSS)

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1 Introduction

1.1 Intended Readership

This document covers the use for the following users of the EPCCOS portal:

- • Employers□
- • Pension Fund Administrator (PFA)□
- • Pension Fund Custodian (PFC)□
- • Regulators□

1.2 Applicability

This Software User Manual applies to the EPCCOS portal, version 1.0.

1.3 Purpose

The purpose of the Software User Manual is to assist the user in using the EPCCOS portal.

1.4 How to use this document

- • Chapter 2 gives an overview of the EPCCOS Portal.□
- • Chapter 3 gives a reference of the complete EPCCOS portal.□
- • Appendix includes a list of all error messages.□

1.5 Related Document

The Upload File Specification version 1.0 is required by users to understand the file format for the payment file to be uploaded.

2. Overview

EPCCOS which leverages on NIBSS e-payment platform eliminates reconciliation issues being suffered by stakeholders as well as enables seamless online end-to-end funds transfer from employers to Pension Funds Administrators' (PFAs) bank accounts.

EMPLOYER

1. Reference (EMPLOYER)

This section serves as a complete guide to the use of the portal as an employer.

3.1 Getting Started

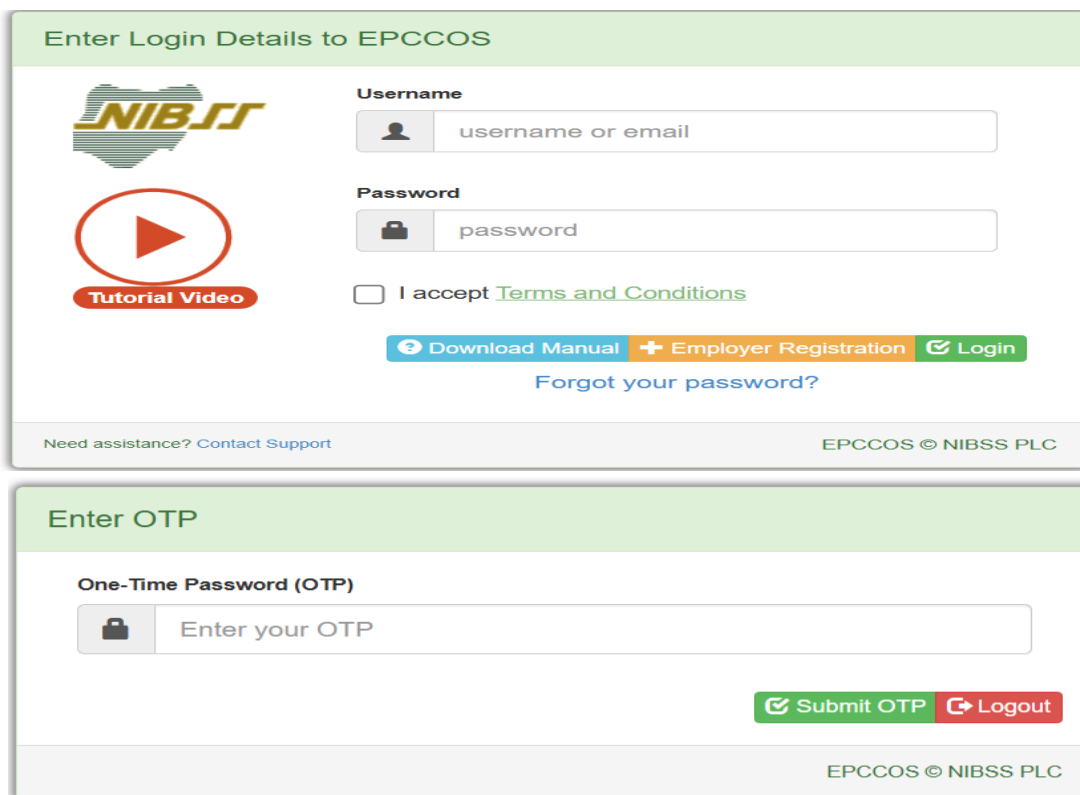
3.2 Logging in

3.2.1 Functional description: this operation enables a user to log into the portal. Under user logging we have users profile as Employer, Operator and Regulator.

3.2.2 Formal description: To carry out this operation, the user does the following activities

3.3 A user with Employer profile

- Go to address: <https://epccos.nibss-plc.com.ng/EPCCOS/login>
- Enter Username and Password□
- Read Terms and conditions and click on I accept then click on Logon□
- An OTP is sent to your mail, input OTP and click on submit OTP□
- If you forgot your password please click on the Forgot password, enter your email address and a reset notification is sent to your email address □



The screenshot displays the EPCOSS User Login interface, which is divided into two main sections: 'Enter Login Details to EPCCOS' and 'Enter OTP'.

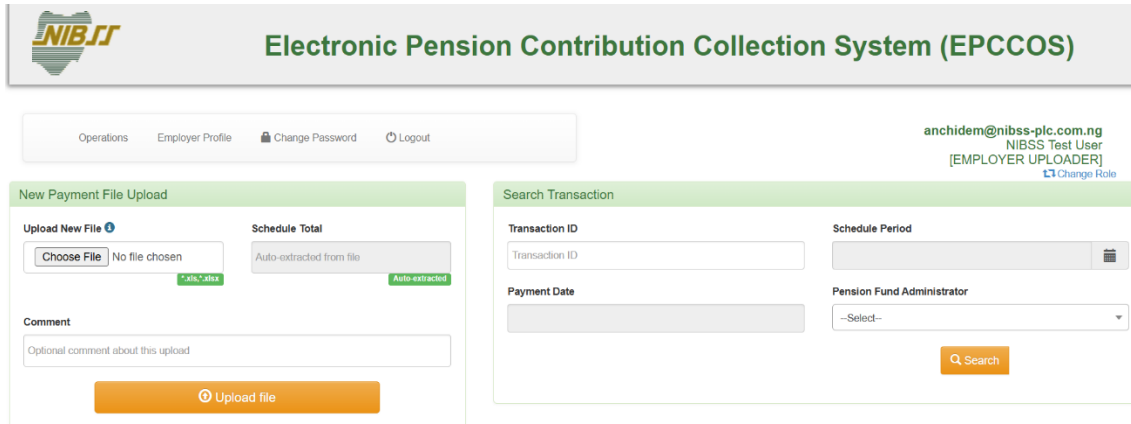
Enter Login Details to EPCCOS:

- Header:** A green bar at the top contains the text 'Enter Login Details to EPCCOS'.
- Logo:** The NIBSS logo is positioned on the left side.
- Username Field:** Labeled 'Username', it contains a user icon and the placeholder text 'username or email'.
- Password Field:** Labeled 'Password', it contains a lock icon and the placeholder text 'password'.
- Terms and Conditions:** A checkbox labeled 'I accept' is followed by a link to 'Terms and Conditions'.
- Buttons:** Below the login fields are three buttons: 'Download Manual' (blue), 'Employer Registration' (orange), and 'Login' (green).
- Forgot Password:** A link labeled 'Forgot your password?' is located below the login buttons.
- Footer:** A grey bar at the bottom contains the text 'Need assistance? Contact Support' on the left and 'EPCCOS © NIBSS PLC' on the right.

Enter OTP:

- Header:** A green bar at the top contains the text 'Enter OTP'.
- OTP Field:** Labeled 'One-Time Password (OTP)', it contains a lock icon and the placeholder text 'Enter your OTP'.
- Buttons:** Below the OTP field are two buttons: 'Submit OTP' (green) and 'Logout' (red).
- Footer:** A grey bar at the bottom contains the text 'EPCCOS © NIBSS PLC'.

Fig 3.3a User Login Page



The screenshot displays the EPCOSS (Electronic Pension Contribution Collection System) home screen. At the top, there is a header bar with the NIBSS logo on the left and the title 'Electronic Pension Contribution Collection System (EPCOSS)' in the center. Below the header, a navigation menu contains links for 'Operations', 'Employer Profile', 'Change Password', and 'Logout'. On the right side of the page, the user's email 'anchidem@nibss-plc.com.ng', role 'NIBSS Test User [EMPLOYER UPLOADER]', and a 'Change Role' link are visible. The main content area is divided into two primary sections: 'New Payment File Upload' on the left and 'Search Transaction' on the right. The 'New Payment File Upload' section includes a file upload area with a 'Choose File' button and a 'No file chosen' status, a 'Schedule Total' section with an 'Auto-extracted from file' status, a 'Comment' text area, and an 'Upload file' button. The 'Search Transaction' section features input fields for 'Transaction ID', 'Schedule Period', and 'Payment Date', a 'Pension Fund Administrator' dropdown menu, and a 'Search' button.

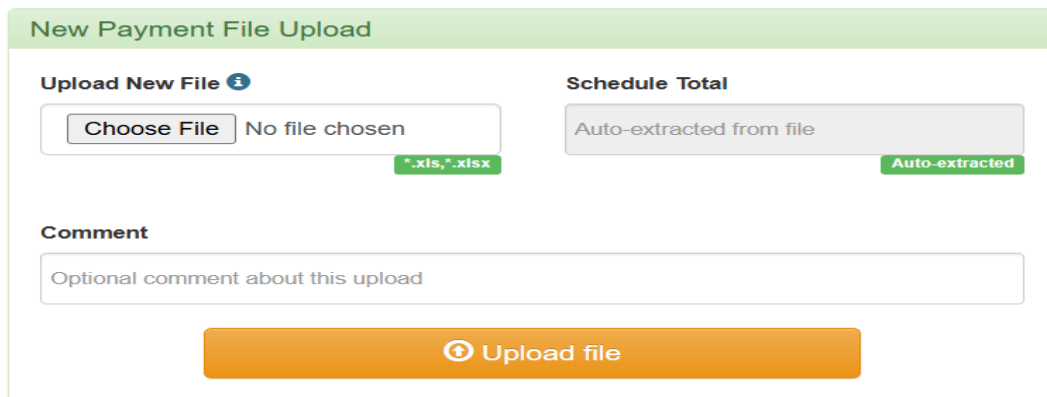
Fig 3.3b The home screen which is the operations page is displayed

3.4 OPERATIONS

3.4.1 New Payment File Upload

3.4.2 Functional description: this operation enables a user to upload a schedule file based on the EPCOSS supported format specification.

3.4.3 Formal description: To carry out this operation, the user does the following activities: Click on **Operations** on the menu bar.



The interface is titled "New Payment File Upload" in a green header bar. It contains two main sections: "Upload New File" and "Schedule Total". The "Upload New File" section has a "Choose File" button, the text "No file chosen", and a green tag with ".xls, .xlsx". The "Schedule Total" section has a grey box with "Auto-extracted from file" and a green tag with "Auto-extracted". Below these is a "Comment" section with a text input field containing the placeholder "Optional comment about this upload". At the bottom is a large orange button with a circular arrow icon and the text "Upload file".

Fig 3.4.3b Payment File Upload Interface.

- Click **Browse** to select the file to upload□
-
- The Schedule Total is auto populated□
-
- The comment field is optional□
-
- Click **UPLOAD FILE.**□
-
- A successful upload display is seen.□

Your file has been uploaded successfully

New Payment File Upload

Upload New File

No file chosen

Search Transaction

Transaction ID

Schedule Period

Payment Date

Pension Fund Administrator

Previously accepted Payment File(s)

Show 10 entries

Showing 1 to 10 of 115 entries

S/N	Pension Fund Administrator	Total Amount	Total Employee	Transaction ID	Payment Status	Payment State	Schedule Period	Date Added	Expiry Date	Action
1	STANDARD FIDELITY PENSION MANAGERS LIMITED	14,295,980.40	239	NIP021130916082	UNPAID	PAYED	Aug 2013	Sep 18, 2013	Oct 18 2013 3:40PM	<input type="button" value="View"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>
2	LEADWAY PENSIONS PRA LIMITED	107,802.00	3	NIP023130910003	UNPAID	PAYED	Aug 2013	Sep 16, 2013	Oct 16 2013 3:40PM	<input type="button" value="View"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>

Fig 3.4.3b Successful Payment File Upload

Hints:

- Ensure that the correct RSA PIN is inputted in your file as this will be validated when you attempt to upload
- Follow the sample upload template and ensure your staff/employee details starts in Row 7.
- Employer code in the file must be a valid employer code.
- You can fill multiple/different contribution month/year in the same file.

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□

3.4.4 Likely Error Messages During File upload

- **This file has already been used** □

□

- **Invalid employer code. Kindly change employer code** □

□

- **Invalid number found at row 7/8**

□

- **Invalid RSA PIN code**

3.4.5 Search Transactions

- **Functional description:** this operation enables a user to search □

through the archives of payment file that have been previously uploaded.

- **Formal description:** To carry out this operation, the user does the following activities: □

□ □

- Click on **Operations** on the menu bar □

□

- The Search page is displayed.□



The image shows a web form titled "Search Transaction". It contains four input fields: "Transaction ID" (with a placeholder "Transaction ID:"), "Schedule Period" (with a calendar icon), "Payment Date" (with a calendar icon), and "Pension Fund Administrator" (a dropdown menu with "--Select--"). A yellow "Search" button is located at the bottom right of the form.

Fig 3.4.6a Search Transaction Interface

- Search criteria. Search criteria could be a transaction ID, a specific period, payment date and Pension Fund Administrator.

Multiple search criteria is allowed.□

□

- Click **search** after specifying search criteria.□

□

- A list of transaction that meets the search criteria is displayed.□

Previously accepted Payment File(s)										
Show 10 entries		Showing 1 to 5 of 5 entries		<div> ← First Previous 1 Next Last → </div>						
S/N	Pension Fund Administrator	Total Amount	Total Employee	Transaction ID	Payment Status	Payment State	Schedule Period	Date Added	Expiry Date	Action
1.	ARM PENSION MANAGERS LIMITED	506,983.82	9	NIP0261405210038	UNPAID	OPEN	Feb 2014	May 21, 2014	Jun 20 2014 6:56AM	<div> </div>
2.	ARM PENSION MANAGERS LIMITED	506,983.82	9	NIP0261405210038	UNPAID	OPEN	Feb 2014	May 21, 2014	Jun 20 2014 7:03AM	<div> </div>
3.	ARM PENSION MANAGERS LIMITED	506,983.82	9	NIP0261405210040	UNPAID	OPEN	Feb 2014	May 21, 2014	Jun 20 2014 12:33PM	<div> </div>
4.	ARM PENSION MANAGERS LIMITED	506,983.82	9	NIP026140306196	UNPAID	OPEN	Feb 2014	Mar 06, 2014	Apr 5 2014 12:38PM	<div> </div>
5.	ARM PENSION MANAGERS LIMITED	483,530.32	9	NIP026140227159	PAID	CLOSED	Feb 2014	Feb 27, 2014	Mar 29 2014 9:54PM	<div> </div>

Fig 3.4.6b Transaction Listing

The download button enables user to download the CSV file that contains employee details.

TRANSACTION ID																		
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
1	TRANSACTION ID	PENSION FUND	EMPLOYEE NAME	NORMAL CONTRIBUTION	NORMAL CONTRIBUTION	VOLUNTARY CONTRIBUTION	VOLUNTARY CONTRIBUTION	TOTAL CONTRIBUTION	CO-SCHEDULE CONTRIBUTION	PENSION FUND ADMINISTRATOR								
2	NIP021130	ZENITH PE	PEN200194 Yvonne Ak	23,520.82	23,520.82	0.00	0.00	47,041.64	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
3	NIP021130	ZENITH PE	PEN200000 Yinka John	54,777.15	54,777.15	0.00	0.00	109,554.30	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
4	NIP021130	ZENITH PE	PEN100000 Williams O	9,885.82	9,885.83	0.00	0.00	19,771.65	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
5	NIP021130	ZENITH PE	PEN200326 Ward Ronk	19,628.64	19,628.64	0.00	0.00	39,257.28	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
6	NIP021130	ZENITH PE	PEN100320 Wale Bolat	16,803.98	16,803.99	0.00	0.00	33,607.97	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
7	NIP021130	ZENITH PE	PEN200194 Vivian Unu	18,978.63	18,978.63	0.00	0.00	37,957.26	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
8	NIP021130	ZENITH PE	PEN100350 Victor Ukp	25,821.02	25,821.03	0.00	0.00	51,642.05	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
9	NIP021130	ZENITH PE	PEN100090 Victor Essi	23,938.08	23,938.08	0.00	0.00	47,876.16	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
10	NIP021130	ZENITH PE	PEN200490 Umo Asug	9,108.45	9,108.45	0.00	0.00	18,216.89	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
11	NIP021130	ZENITH PE	PEN100326 Udeh Char	17,087.87	17,087.88	0.00	0.00	34,175.75	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
12	NIP021130	ZENITH PE	PEN200530 Uchechi OI	2,831.13	2,831.14	0.00	0.00	5,662.27	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
13	NIP021130	ZENITH PE	PEN100431 Uche Desm	17,501.45	17,501.45	0.00	0.00	35,002.90	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
14	NIP021130	ZENITH PE	PEN100570 Tosin Akim	9,443.91	9,443.91	0.00	0.00	18,887.82	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
15	NIP021130	ZENITH PE	PEN200556 Tolulope B	38,048.97	38,048.97	0.00	0.00	76,097.94	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
16	NIP021130	ZENITH PE	PEN100560 Tobiloba A	9,108.45	9,108.45	0.00	0.00	18,216.89	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
17	NIP021130	ZENITH PE	PEN100584 Tobechukw	7,900.00	7,900.00	0.00	0.00	15,800.00	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
18	NIP021130	ZENITH PE	PEN200326 Titilayo On	36,458.27	36,458.28	50,000.00	0.00	122,916.55	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
19	NIP021130	ZENITH PE	PEN200276 Tina Perks	18,121.85	18,121.86	0.00	0.00	36,243.71	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
20	NIP021130	ZENITH PE	PEN200381 Temitola F	21,345.36	21,345.37	0.00	0.00	42,690.73	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
21	NIP021130	ZENITH PE	PEN100000 Tayo Akins	54,442.39	54,442.39	50,000.00	0.00	158,884.78	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
22	NIP021130	ZENITH PE	PEN100000 Sylvester E	11,073.62	11,073.63	0.00	0.00	22,147.25	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
23	NIP021130	ZENITH PE	PEN100640 Sunday Mc	11,163.63	11,163.63	0.00	0.00	22,327.26	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
24	NIP021130	ZENITH PE	PEN100030 Sunday Ab	13,295.86	13,295.86	0.00	0.00	26,591.72	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
25	NIP021130	ZENITH PE	PEN200000 Success O	32,771.80	32,771.81	100,000.00	0.00	165,543.61	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
26	NIP021130	ZENITH PE	PEN100620 Subair Olu	18,338.77	18,338.78	0.00	0.00	36,677.55	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
27	NIP021130	ZENITH PE	PEN100010 Stephen U	10,552.10	10,552.10	0.00	0.00	21,104.20	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
28	NIP021130	ZENITH PE	PEN100000 Stephen O	101,519.67	101,519.67	0.00	0.00	203,039.35	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
29	NIP021130	ZENITH PE	PEN100430 Stephen A	17,915.06	17,915.07	55,000.00	0.00	90,830.13	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								
30	NIP021130	ZENITH PE	PEN100000 Stephen A	49,919.83	49,919.84	150,000.00	0.00	249,839.67	08 2013	STANBIC IBTC PENSION MANAGERS LIMITED								

Fig 3.4.6c Download File Interface

The view button enables users to view details of employee contributions for a given batch upload.

Upload Details

Employer Name	ETC PENSION MANAGERS LIMITED	Employee Count	9
Pension Fund Administrator	ARM PENSION MANAGERS LIMITED	Expiry Date	2014-06-20 06:55:45.45
Total Amount	506,823.82	Payment Status	UNPAID
Transaction ID	NIP026140E210033	Pension Fund Custodian	UBA PENSIONS CUSTODIAN LIMITED
Schedule Period	02 2014	Date Added	May 21 2014

Transaction Details

Show 10 entries
Showing 1 to 3 of 9 entries
Search by Employee name, RSA Pin, Amount...

S/N	RSA PIN	Emp Name	Amount Normal (Employer)	Amount Normal (Employee)	Amount Voluntary (Employer)	Amount Voluntary (Employee)	Amount Legacy (Employer)	Amount Legacy (Employee)	Total
1	PEN200000000007	Uma Ade	16,295.70	16,295.77	0.00	0.00			32,591.47
2	PEN200000000006	Uma Mohammed	41,593.46	41,593.46	0.00	0.00			83,186.92
3	PEN200000000001	Uma Adebayo	41,593.48	41,593.48	0.00	0.00			83,186.92

Fig 3.4.6d View Transaction details of each employee

- The print button enables users to print transaction details for a given batch upload.

□

- The delete button allows the user to delete the records□

Uploaded that their status has not changed to paid. A payment record with paid status cannot be deleted.

- The Update button 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.□



Fig 3.4.6f The payment confirmation page

- The payment status update includes OPEN, CLOSED andin□
□
Progress.□
- When the a fresh schedule upload is successfully made, the payment status is OPEN□
□
- When the confirmation page has been updates the payment status is "...in Progress"□
□

- When the PFA has confirmed the payment, the payment status changes to "CLOSED"□

3.5 MY ACCOUNT

3.5.1 New Details

3.5.2 Functional description: this operation enables a user to change his/her old password to a new one. You can change your password from the login page of the portal or inside the portal depending on the scenario i.e if you forgot your password or simply want to change to a new one.

3.5.3 Formal description: To carry out this operation, the user does the following activities:

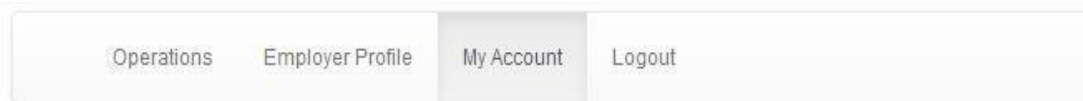


Fig 3.5.3a My Account Menu

A form titled "Account Management" with a green header. It contains three input fields: "Old Password", "New Password", and "New Password" (repeated). Below the fields is a green "Update" button.

FIG 3.5.3b Account Management

NOTE:

- - Password must contain at least 8 character□
- - Password must contain at least a numeric character□
- - Password must contain at least a special character□

PENSION FUND ADMINISTRATOR

4. Reference (PFA)

This section serves as a complete guide to the use of the portal as a PFA

4.1 Getting Started

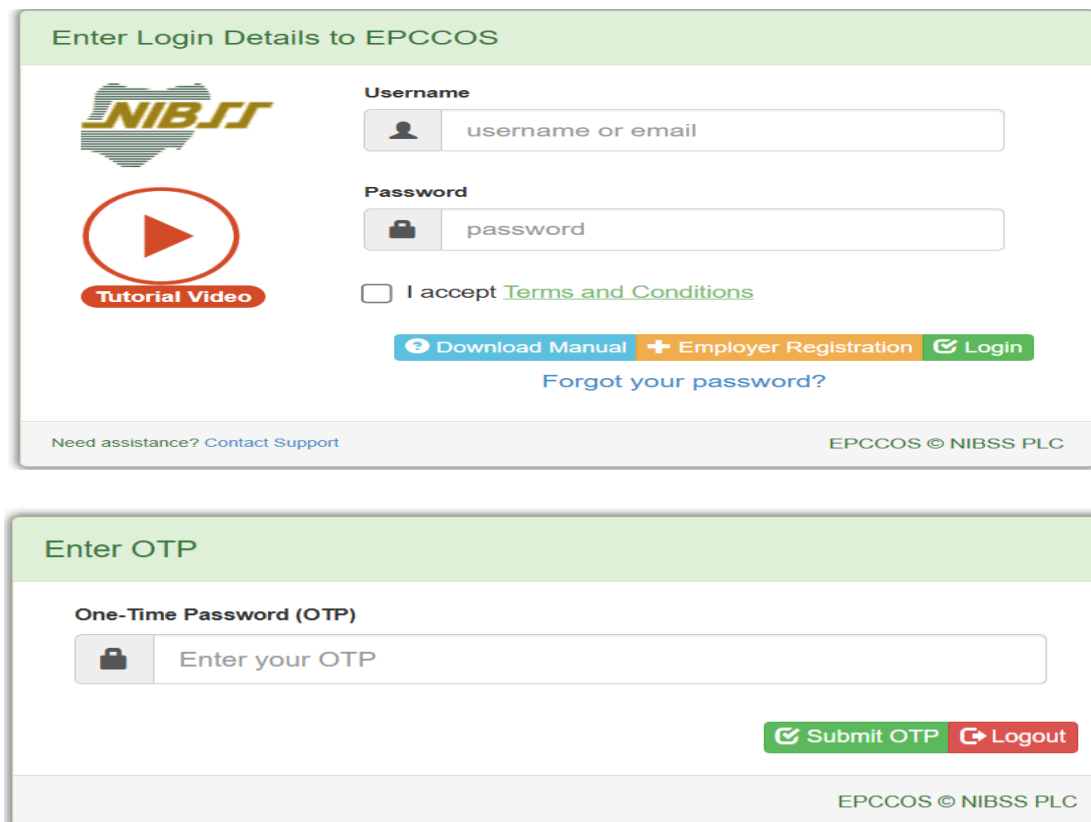
4.2 Logging in

4.2.1 Functional description: this operation enables a user to log into the portal. A user may have more than one profile attached to his username. E.g. PFA.

4.2.2 Formal description: To carry out this operation, the user does the following activities:

4.2.3 Users with PFA profile log in with the details

- Go to address- <https://epccos.nibss-plc.com.ng/EPCCOS/login>
- Enter Username and Password□
- Click on I accept after reading the Terms and conditions and login□
- Enter OTP sent to your email address and click on submit OTP□



The image shows two screenshots of the EPCCOS user interface. The top screenshot is the 'Enter Login Details to EPCCOS' page. It features the NIBSS logo on the left, a 'Tutorial Video' button with a play icon, and a login form on the right. The form has fields for 'Username' (with a person icon) and 'Password' (with a lock icon). Below the password field is a checkbox for 'I accept Terms and Conditions' and a link for 'Forgot your password?'. At the bottom of the form are three buttons: 'Download Manual', 'Employer Registration', and 'Login'. The footer of this page includes a link for 'Need assistance? Contact Support' and the copyright notice 'EPCCOS © NIBSS PLC'.

The bottom screenshot is the 'Enter OTP' page. It has a green header with the title 'Enter OTP'. Below it is a section for 'One-Time Password (OTP)' with a text input field labeled 'Enter your OTP' and a lock icon. To the right of the input field are two buttons: 'Submit OTP' and 'Logout'. The footer of this page also displays the copyright notice 'EPCCOS © NIBSS PLC'.

Fig 4.2.3a User Login Page

□ The home screen which is the **Transactions** page is displayed□

□

□ Click on transaction□



The screenshot displays the 'Electronic Pension Contribution Collection System (EPCOSS)' interface. At the top, there is a header with the NIBSS logo and the system name. Below the header, a navigation bar contains links for 'Transactions', 'Employer Details', 'My Account', 'Report', and 'Logout'. The 'Transactions' link is highlighted. To the right of the navigation bar, there is a contact email 'prosperprince@stanbicibtc.com' and the text 'STANBIC IBTC PENSION MANAGERS LIMITED'. The main content area is titled 'Search Transaction' and contains several search criteria: 'Transaction ID' (with a text input field), 'Employer Code' (with a text input field), 'Payment Status' (with a dropdown menu), 'Schedule Start Period' (with a date range selector), 'Schedule End Period' (with a date range selector), 'Payment Date' (with a date range selector), and 'Upload Date' (with a date range selector). A 'Search' button is located at the bottom right of the search criteria. Below the search criteria, there is a section titled 'Previously accepted Payment File(s)' which includes a 'Show 10 entries' dropdown and a 'Showing 1 to 10 of 100 entries' message. At the bottom right, there is a pagination control with buttons for 'First', 'Previous', '1', '2', '3', '4', '5', 'Next', and 'Last'.

Fig. 4.2.3b Transaction page

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□ Search Transaction criteria by Transaction ID, Employer code, PFA, Upload Date, Schedule Period, Payment Start Period, End Period, payment Status.□

← First Previous 1 2 3 4 5 Next Last →



















S/N	Pension Fund Custodian	Employer	Total Amount	Total Employee	Transaction ID	Payment Status	Payment State	Schedule Period	Upload Date	Action
1	ZENITH PENSION CUSTODIAN LIMITED	IBTC PENSION MANAGERS LIMITED	243,032.30	3	NIP0211405210038	UNPAID	OPEN	Feb 2014	May 21, 2014	 
2	ZENITH PENSION CUSTODIAN LIMITED	IBTC PENSION MANAGERS LIMITED	243,032.30	3	NIP0211405210039	UNPAID	OPEN	Feb 2014	May 21, 2014	 
3	ZENITH PENSION CUSTODIAN LIMITED	IBTC PENSION MANAGERS LIMITED	243,032.30	3	NIP0211405210040	UNPAID	OPEN	Feb 2014	May 21, 2014	 
4	ZENITH PENSION CUSTODIAN LIMITED	Nigeria Inter-Bank Settlement System Plc	243,032.30	3	NIP0211405160035	UNPAID	OPEN	Apr 2014	May 16, 2014	 
5	ZENITH PENSION CUSTODIAN LIMITED	TOMMOROWS WOMEN DEVELOPMENT ORGANISATION	243,032.30	3	NIP0211405160036	UNPAID	OPEN	Apr 2014	May 16, 2014	 
6	ZENITH PENSION CUSTODIAN LIMITED	MIKKO PLASTIC LTD.	243,032.30	3	NIP0211405150033	UNPAID	In-Progress	Apr 2014	May 15, 2014	 
7	ZENITH PENSION CUSTODIAN LIMITED	MIKKO PLASTIC LTD.	243,032.30	3	NIP0211405150034	UNPAID	In-Progress	Apr 2014	May 15, 2014	 
8	ZENITH PENSION CUSTODIAN LIMITED	Nigeria Inter-Bank Settlement System Plc	243,032.30	3	NIP0211405140030	UNPAID	OPEN	Feb 2014	May 14, 2014	 
9	ZENITH PENSION CUSTODIAN LIMITED	Nigeria Inter-Bank Settlement System Plc	243,032.30	3	NIP0211405140031	UNPAID	OPEN	Mar 2014	May 14, 2014	 

Fig 4.2.3a Transactions Page.

4.4 Employer Details

4.5 Search Employer Details:

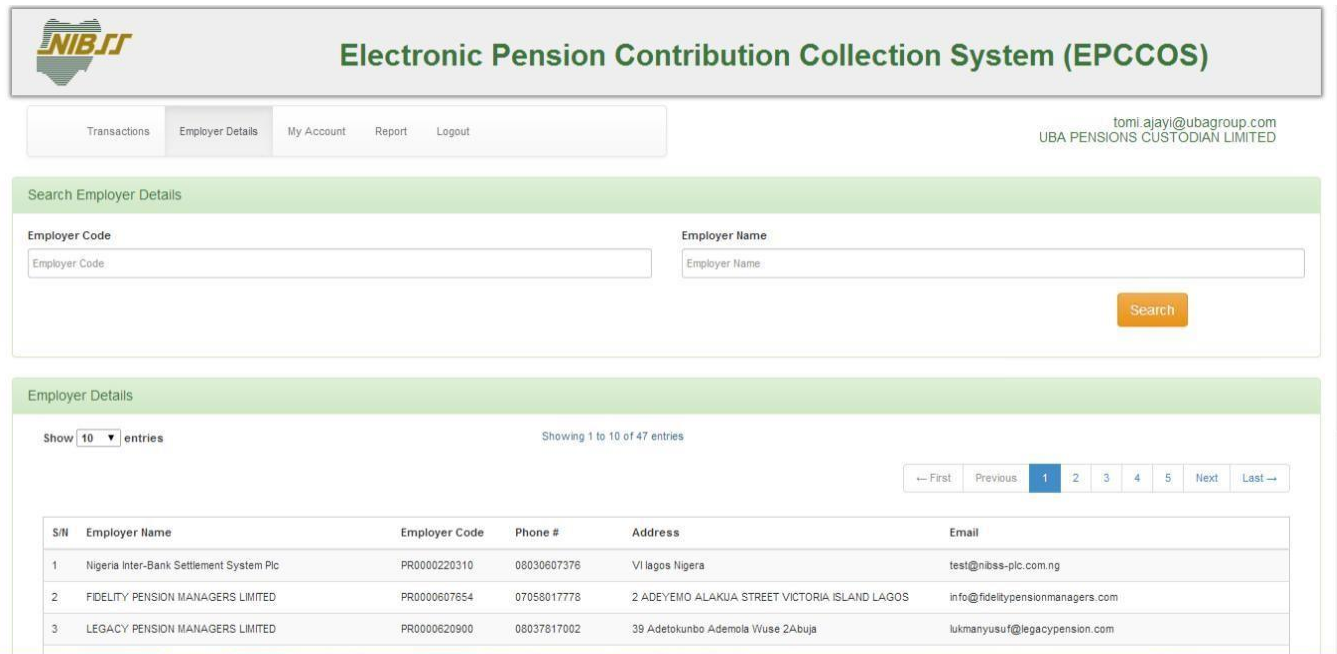
4.5.1 Functional description: this operation enables a user to search through the archives of employer details stored in the database.

4.5.2 Formal description: To carry out this operation, the user does the following activities:

- Click on **Employment details** on the menu bar.□

□

- The Search page is displayed□



The screenshot shows the EPCOSS (Electronic Pension Contribution Collection System) interface. At the top, there is a header with the NIBSS logo and the title "Electronic Pension Contribution Collection System (EPCOSS)". Below the header, there is a navigation bar with links: Transactions, Employer Details (selected), My Account, Report, and Logout. On the right side of the header, there is contact information: tomi.ajayi@ubagroup.com and UBA PENSIONS CUSTODIAN LIMITED.

The main content area is titled "Search Employer Details". It contains two input fields: "Employer Code" and "Employer Name". Below these fields is a "Search" button. The search results are displayed in a table under the heading "Employer Details". The table shows 10 entries (out of 47 total) and includes columns for S/N, Employer Name, Employer Code, Phone #, Address, and Email.

S/N	Employer Name	Employer Code	Phone #	Address	Email
1	Nigeria Inter-Bank Settlement System Plc	PR0000220310	08030607376	VI lagos Nigera	test@nibss-plc.com.ng
2	FIDELITY PENSION MANAGERS LIMITED	PR0000607654	07058017778	2 ADEYEMO ALAKUA STREET VICTORIA ISLAND LAGOS	info@fidelitypensionmanagers.com
3	LEGACY PENSION MANAGERS LIMITED	PR0000620900	08037817002	39 Adetokunbo Ademola Wuse 2Abuja	lukmanyusuf@legacypension.com

FIG 4.5.2a Search Result

- Enter search criteria. Search criteria could be an employer name, employer code. Multiple search criteria are allowed.□
- Click **search** after specifying search criteria as shown above.□
- A list of employers under the PFA's scheme is displayed.□
- The search result will be displayed as shown below above□

4.6 MY ACCOUNT

4.7 User account

4.7.1 Functional description: this operation enables a user to change his/her old password to a new one.

4.7.2 Formal description: To carry out this operation, the user does the following by clicking on My account on the menu bar

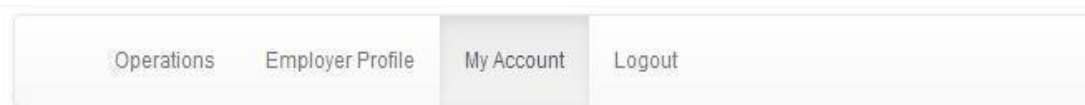


Fig 3.5.3a My Account Menu

A form titled 'Account Management' with a green header. It contains three input fields: 'Old Password', 'New Password', and 'New Password' (repeated). A green 'Update' button is located at the bottom right of the form.

FIG 3.5.3b Account Management

□ NOTE:

- Password must contain at least 8 character□
- Password must contain at least a numeric character□
- Password must contain at least a special character□
- Minimum length required is 8□

- - Select entity (Employer) your desire report generation criteria and drag to the right.□

5. REPORTS

5.1 Reports Generation.

5.1.1 Functional Description: this operation enables users to generate reports by providing the necessary parameters.

5.1.2 Formal description: To carry out this operation, the user does the following activities:

- Click on Reports on the menu bar.□

[Transactions](#) [Employer Details](#) [My Account](#) [Report](#) [Logout](#)

Consolidated Report Filter

Select Entity

--Select--

Report Category

--Select--

Schedule Start Period

Payment Status

--Select--

Report Format

--Select--

Report Type

--Select--

Schedule End Period

Payment Date

Generate Report

Fig5.1.2 a Report Generation Interface.

Classification: Restrict

PENSION FUND CUSTODIAN

6.0 Reference (PFC)

This section serves as a complete guide to the use of the portal as a PFC

6.1 Getting Started

6.2 Logging

6.2.1 Functional description: this operation enables a user to log into the portal.

6.2.2 Formal description: To carry out this operation, the user does the following activities:

- **A user with PFC profile**□



-

- Go to address- : <https://epccos.nibss-plc.com.ng/EPCCOS/login>

- Enter Username and Password□

- Click on I accept after reading the Terms and conditions and login□

- Enter OTP sent to your email address and click on submit OTP□

Tutorial Video

Enter Login Details to EPCCOS

Username

Password

☐ I accept [Terms and Conditions](#)

[Download Manual](#)
[Employer Registration](#)
[Login](#)

[Forgot your password?](#)

Need assistance? [Contact Support](#)

EPCCOS © NIBSS PLC

Enter OTP

One-Time Password (OTP)

[Submit OTP](#)
[Logout](#)

EPCCOS © NIBSS PLC

Fig 6.2.2 User Login Page



Electronic Pension Contribution Collection System (EPCCOS)

[Transactions](#)
[Employer Details](#)
[My Account](#)
[Report](#)
[Logout](#)

prosperprince@stanbicbt.com
STANBIC BTIC PENSION MANAGERS LIMITED

Search Transaction

Transaction ID

Employer Code

Payment Status

Schedule Start Period

Schedule End Period

Payment Date

Upload Date

[T Search](#)

Previously accepted Payment File(s)

Show 10 entries

Showing 1 to 10 of 100 entries

[First](#)
[Previous](#)
[1](#)
[2](#)
[3](#)
[4](#)
[5](#)
[Next](#)
[Last](#)

Fig 6.2.2a The home screen which is the **Transactions** page is displayed as shown above:

6.3 Transaction

- Click on Transaction

- Search Transaction criteria by Transaction ID, Employer code, PFA, Upload Date, Schedule Period, Payment Start Period, End Period, Payment Status.



















<div> ← First Previous 1 2 3 4 5 Next Last → </div>										
S/N	Pension Fund Custodian	Employer	Total Amount	Total Employee	Transaction ID	Payment Status	Payment State	Schedule Period	Upload Date	Action
1	ZENITH PENSION CUSTODIAN LIMITED	IBTC PENSION MANAGERS LIMITED	243,032.30	3	NIP0211405210038	UNPAID	OPEN	Feb 2014	May 21, 2014	 
2	ZENITH PENSION CUSTODIAN LIMITED	IBTC PENSION MANAGERS LIMITED	243,032.30	3	NIP0211405210039	UNPAID	OPEN	Feb 2014	May 21, 2014	 
3	ZENITH PENSION CUSTODIAN LIMITED	IBTC PENSION MANAGERS LIMITED	243,032.30	3	NIP0211405210040	UNPAID	OPEN	Feb 2014	May 21, 2014	 
4	ZENITH PENSION CUSTODIAN LIMITED	Nigeria Inter-Bank Settlement System Plc	243,032.30	3	NIP0211405160035	UNPAID	OPEN	Apr 2014	May 16, 2014	 
5	ZENITH PENSION CUSTODIAN LIMITED	TOMMOROWS WOMEN DEVELOPMENT ORGANISATION	243,032.30	3	NIP0211405160036	UNPAID	OPEN	Apr 2014	May 16, 2014	 
6	ZENITH PENSION CUSTODIAN LIMITED	MIKKO PLASTIC LTD.	243,032.30	3	NIP0211405150033	UNPAID	In-Progress	Apr 2014	May 15, 2014	 
7	ZENITH PENSION CUSTODIAN LIMITED	MIKKO PLASTIC LTD.	243,032.30	3	NIP0211405150034	UNPAID	In-Progress	Apr 2014	May 15, 2014	 
8	ZENITH PENSION CUSTODIAN LIMITED	Nigeria Inter-Bank Settlement System Plc	243,032.30	3	NIP0211405140030	UNPAID	OPEN	Feb 2014	May 14, 2014	 
9	ZENITH PENSION CUSTODIAN LIMITED	Nigeria Inter-Bank Settlement System Plc	243,032.30	3	NIP0211405140031	UNPAID	OPEN	Mar 2014	May 14, 2014	 

Fig 6.2.2b Transaction Page

6.4 Employer Details.

6.4.1 Search Employer Details:

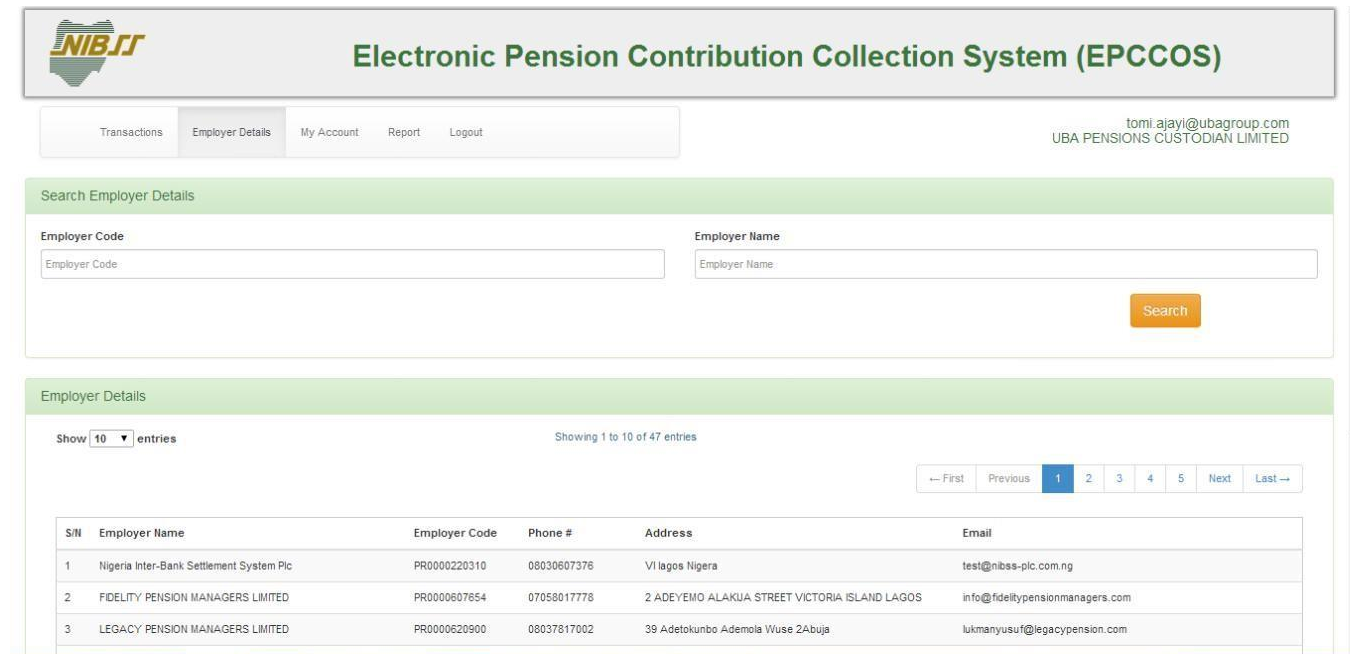
6.4.2 Functional description: this operation enables a user to search through the archives of employment details stored in the database.

6.4.3 Formal description: To carry out this operation, the user does the following activities:

- Click on **Employer details** on the menu bar.□

□

- The Search page is displayed□



Electronic Pension Contribution Collection System (EPCCOS)

Transactions | **Employer Details** | My Account | Report | Logout

tomi.ajayi@ubagroup.com
UBA PENSIONS CUSTODIAN LIMITED

Search Employer Details

Employer Code: Employer Name:

Employer Details

Show 10 entries Showing 1 to 10 of 47 entries

← First Previous 1 2 3 4 5 Next Last →

S/N	Employer Name	Employer Code	Phone #	Address	Email
1	Nigeria Inter-Bank Settlement System Plc	PR0000220310	08030607376	VI Lagos Nigera	test@nibss-plc.com.ng
2	FIDELITY PENSION MANAGERS LIMITED	PR0000607654	07058017778	2 ADEYEMO ALAKUA STREET VICTORIA ISLAND LAGOS	info@fidelitypensionmanagers.com
3	LEGACY PENSION MANAGERS LIMITED	PR0000620900	08037817002	39 Adetokunbo Ademola Wuse 2Abuja	lukmanyusuf@legacypension.com

Fig 6.4.1a Search Transaction Interface

□ Enter search criteria employer name, employer code. Multiple search criteria are allowed.□

□

- Click **search** after specifying search criteria as shown above.□

□

- A list of employers under the PFA's scheme is displayed.□

6.5 User Account

6.5.1 Functional description: this operation enables a user to change his / her old password to a new one.

6.5.2 Formal description: To carry out this operation, the user does the following activities:

- Click on My account on the menu bar□



The image shows a web form titled "Account Management" with a light green header. Below the header, there are three text input fields labeled "Old Password", "New Password", and "New Password". At the bottom right of the form is a green button labeled "Update".

Fig 6.4 Account Management

NOTE:

- Password must contain at least 8 character□
- Password must contain at least a numeric character□
- Password must contain at least a special character□
- Minimum length required is 8□

6.6 Reports

6.6.1 Report Generation.

6.6.2 Functional description: this operation enables users to generate reports by providing the necessary parameters as shown below.

6.6.3 Formal description: To carry out this operation, the user does the following activities:

- Click on Reports on the menu bar (Fig. 5.4.1a).□
-
- Select entity (Employer, Pension Fund Administrator) your desire report generation criteria and drag to the right.□

[Transactions](#) [Employer Details](#) [My Account](#) [Report](#) [Logout](#)

Consolidated Report Filter

Select Entity

--Select--

Report Type

--Select--

Report Category

--Select--

Schedule Start Period

Schedule End Period

Payment Status

--Select--

Payment Date

Report Format

--Select--

Generate Report

Fig 6.6.3 Report Generation page

REGULATOR

7. Reference (Regulator)

This section serves as a complete guide to the use of the portal as a regulator

7.1 Getting Started

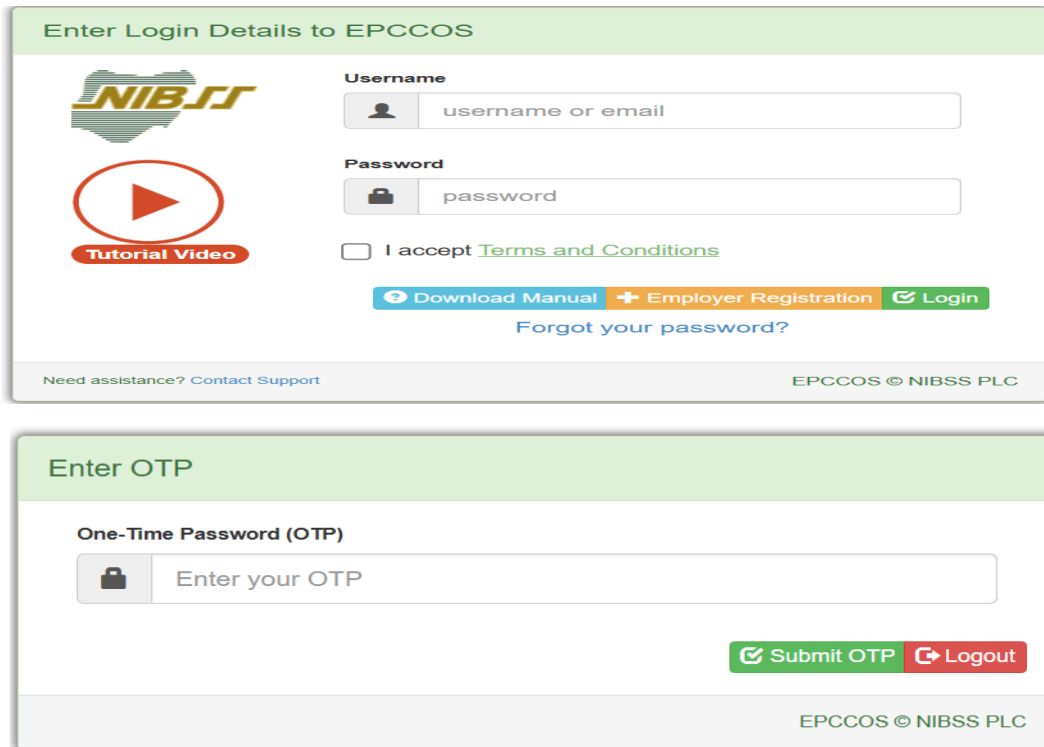
7.2 Logging in

7.2.1 Functional description: this operation enables the regulator to log into the portal

7.2.2 Formal description: To carry out this operation, the user does the following activities:

- **A user with a created profile**□
-
- Go to address- : <https://epccos.nibss-plc.com.ng/EPCCOS/login>
- Enter Username and Password□
- Click on I accept after reading the Terms and conditions and login□

□ Enter OTP sent to your email address and click on submit OTP □



The screenshot displays the EPCOSS user login interface. The top section, titled "Enter Login Details to EPCCOS", features the NIBSS logo, a "Tutorial Video" button, and input fields for "Username" (placeholder: "username or email") and "Password" (placeholder: "password"). Below these fields are checkboxes for "I accept Terms and Conditions", buttons for "Download Manual", "Employer Registration", and "Login", and a "Forgot your password?" link. The bottom section, titled "Enter OTP", includes a "One-Time Password (OTP)" input field and "Submit OTP" and "Logout" buttons. The footer of the login page reads "EPCCOS © NIBSS PLC".

Fig 7.2.2a User Login Page

- The home screen which is the **Transactions** page is displayed as shown below: Click on Transaction. □



Fig. 7.2.2b Transaction Page

- Search Transaction criteria by Transaction ID, Employer code, PFA, Upload Date, Schedule Period, Payment Start Period, End Period, Payment Status.□

← First Previous 1 2 3 4 5 Next Last →



















S/N	Pension Fund Custodian	Employer	Total Amount	Total Employee	Transaction ID	Payment Status	Payment State	Schedule Period	Upload Date	Action
1	ZENITH PENSION CUSTODIAN LIMITED	IBTC PENSION MANAGERS LIMITED	243,032.30	3	NIP0211405210038	UNPAID	OPEN	Feb 2014	May 21, 2014	 
2	ZENITH PENSION CUSTODIAN LIMITED	IBTC PENSION MANAGERS LIMITED	243,032.30	3	NIP0211405210039	UNPAID	OPEN	Feb 2014	May 21, 2014	 
3	ZENITH PENSION CUSTODIAN LIMITED	IBTC PENSION MANAGERS LIMITED	243,032.30	3	NIP0211405210040	UNPAID	OPEN	Feb 2014	May 21, 2014	 
4	ZENITH PENSION CUSTODIAN LIMITED	Nigeria Inter-Bank Settlement System Plc	243,032.30	3	NIP0211405160035	UNPAID	OPEN	Apr 2014	May 16, 2014	 
5	ZENITH PENSION CUSTODIAN LIMITED	TOMMOROWS WOMEN DEVELOPMENT ORGANISATION	243,032.30	3	NIP0211405160036	UNPAID	OPEN	Apr 2014	May 16, 2014	 
6	ZENITH PENSION CUSTODIAN LIMITED	MIKKO PLASTIC LTD.	243,032.30	3	NIP0211405150033	UNPAID	In-Progress	Apr 2014	May 15, 2014	 
7	ZENITH PENSION CUSTODIAN LIMITED	MIKKO PLASTIC LTD.	243,032.30	3	NIP0211405150034	UNPAID	In-Progress	Apr 2014	May 15, 2014	 
8	ZENITH PENSION CUSTODIAN LIMITED	Nigeria Inter-Bank Settlement System Plc	243,032.30	3	NIP0211405140030	UNPAID	OPEN	Feb 2014	May 14, 2014	 
9	ZENITH PENSION CUSTODIAN LIMITED	Nigeria Inter-Bank Settlement System Plc	243,032.30	3	NIP0211405140031	UNPAID	OPEN	Mar 2014	May 14, 2014	 

Fig 7.2.2c Transactions Page Detail

7.3 Employer Details.

7.3.1 Search Employer Details:

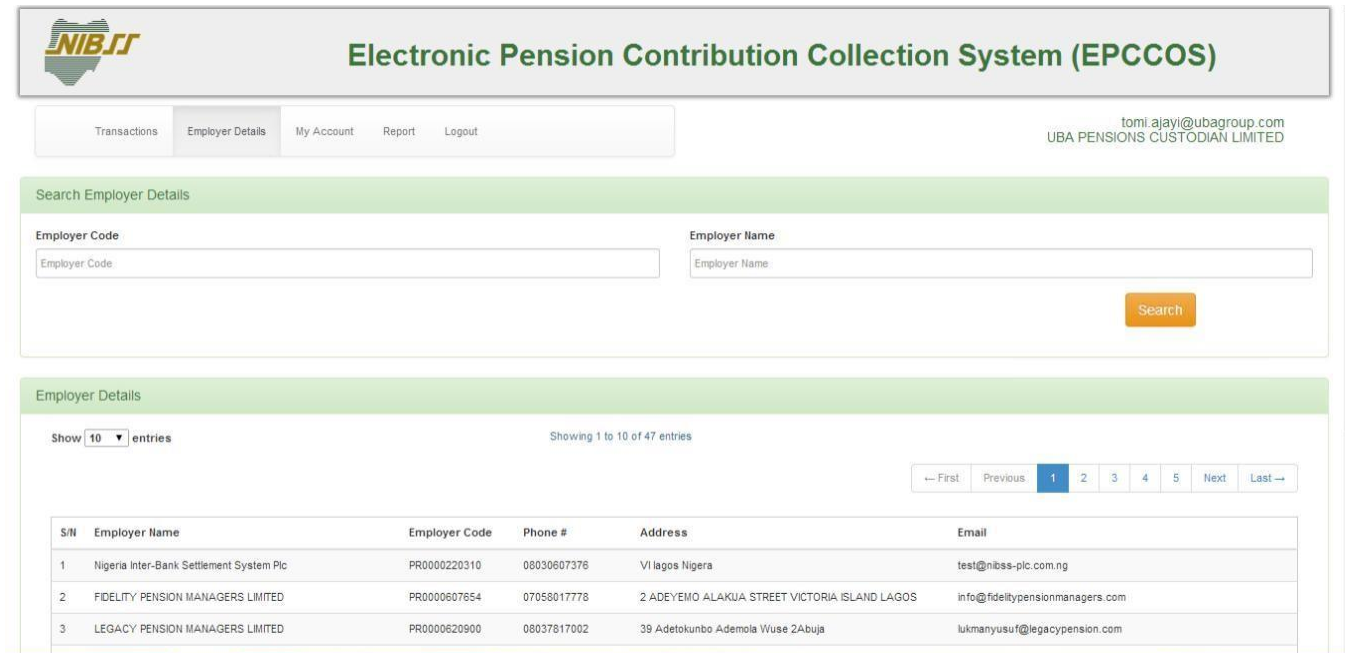
7.3.2 Functional description: this operation enables a user to search through the archives of employment details stored in the database.

7.3.3 Formal description: To carry out this operation, the user does the following activities:

- Click on **Employer details** on the menu bar.□

□

- The Search page is displayed□



Electronic Pension Contribution Collection System (EPCOSS)

tomilajayi@ubagroup.com
UBA PENSIONS CUSTODIAN LIMITED

Transactions Employer Details My Account Report Logout

Search Employer Details

Employer Code
Employer Name

Search

Employer Details

Show 10 entries Showing 1 to 10 of 47 entries

First Previous 1 2 3 4 5 Next Last

S/N	Employer Name	Employer Code	Phone #	Address	Email
1	Nigeria Inter-Bank Settlement System Plc	PR0000220310	08030607376	VI Lagos Nigera	test@nibss-plc.com.ng
2	FIDELITY PENSION MANAGERS LIMITED	PR0000607654	07058017778	2 ADEYEMO ALAKUA STREET VICTORIA ISLAND LAGOS	info@fidelitypensionmanagers.com
3	LEGACY PENSION MANAGERS LIMITED	PR0000620900	08037817002	39 Adetokunbo Ademola Wuse 2Abuja	lukmanyusuf@legacypension.com

Fig 7.3.3a Search Employer Interface

- Enter search criteria. Search criteria could be an employer name, employer code□

□

- Click **search** after specifying search criteria as shown above.□

□

- A list of employers under the scheme is displayed.□

7.4 My Account 7.5 New Details

7.5.1 Functional description: this operation enables a user to change his/her old password to a new one.

7.5.2 Formal description: To carry out this operation, the user does the following activities:

- Click on my account on the menu bar□



The screenshot shows a web form titled "Account Management" with a light green header. Below the header, there are three text input fields. The first is labeled "Old Password", the second is labeled "New Password", and the third is also labeled "New Password". To the right of the third input field is a green button with the text "Update".

Fig7.5.2 My Account

NOTE:

- ☐ . Password must contain at least 8 character
- ☐ . Password must contain at least a numeric character
- ☐ . Password must contain at least a special character
- ☐ . Minimum length required is 8

SELF SERVICE

8. Reference (Self Service)

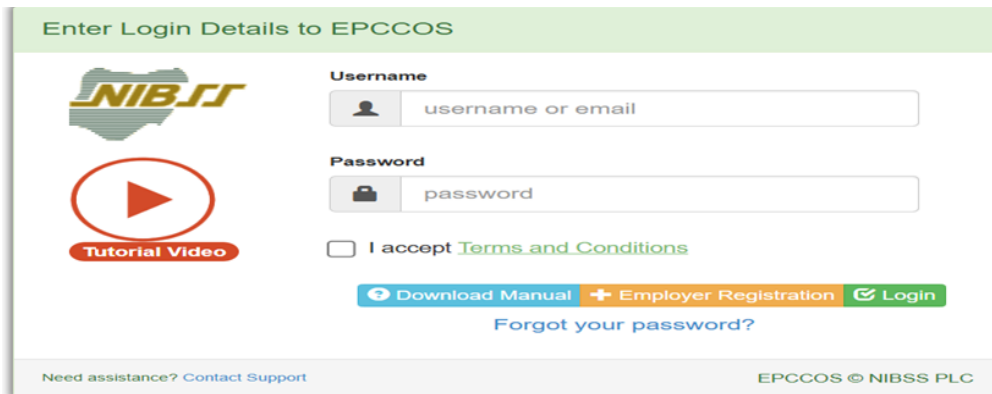
8.1 Getting Started

8.2 Logging in


8.2.1 Functional description: this operation enables the employer to register the organization code on the portal (employer code and email address).


8.2.2 Formal description: To carry out this operation, the user does the following activities:

- Go to address- : <https://epccos.nibss-plc.com.ng/EPCCOS/login>
- Click on employer registration.□
-
- Enter Employer code and Email address, click **Submit**□



Enter Login Details to EPCCOS



 Tutorial Video

Username

Password

☐ I accept [Terms and Conditions](#)

[Download Manual](#)
[Employer Registration](#)
[Login](#)

[Forgot your password?](#)

Need assistance? [Contact Support](#)

EPCCOS © NIBSS PLC

Fig 8.2.2a Login Page



Register New Employer

Employer Code

[Continue](#)

EPCCOS © 2013 NIBSS PLC

Fig 8.2.2b Employer Registration Page

- Enter employer **code** correctly.□
-
- Click Continue□



Register New Employer

Employer Code

PATERSON ZOCHONIS & CO LTD

Email

[If the employer name displayed above is not correct, Kindly click cancel to go back](#)

[Cancel](#)
[Register](#)

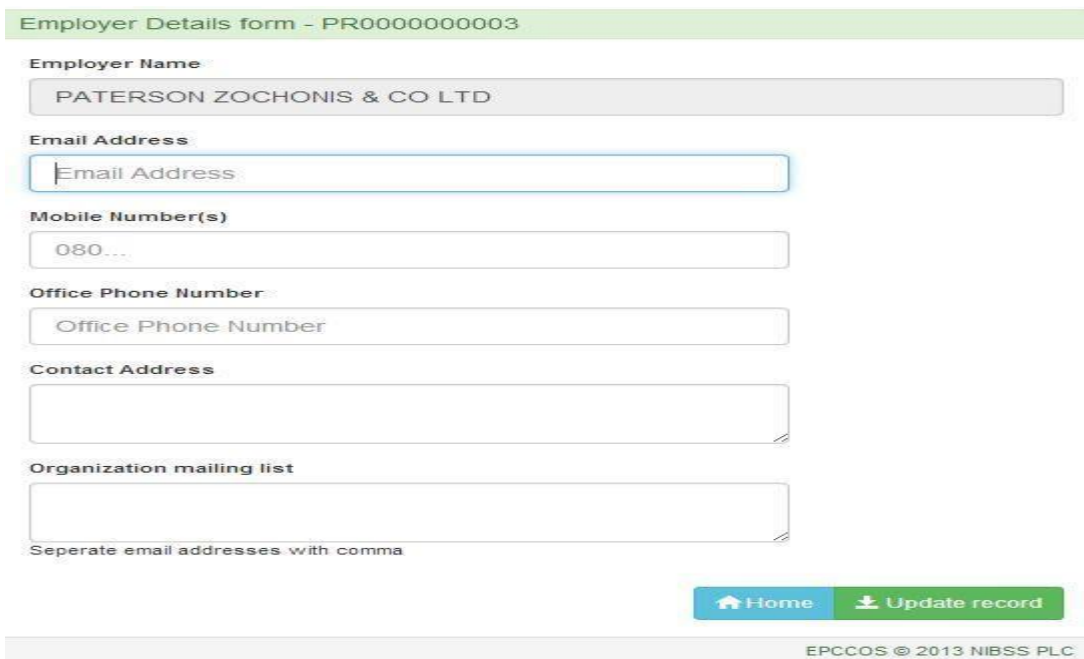
EPCCOS © 2013 NIBSS PLC

Fig 8.2.2c Employer Registration Page

- Enter your email address and register□

Fig 8.2.2d Email Notification Page

- Proceed to your email address and click on the link or activation email for your employer registration.□



Employer Details form - PR0000000003

Employer Name
PATERSON ZOCHONIS & CO LTD

Email Address
Email Address

Mobile Number(s)
080...

Office Phone Number
Office Phone Number

Contact Address

Organization mailing list

Seperate email addresses with comma

[Home](#) [Update record](#)

EPCCOS © 2013 NIBSS PLC

Fig 8.2.2e Employer Registration Page

- Populate the information and click update record□

Employer Information updated successfully. Fill the form below to create employer administrator

Create Employer Administrator

EmailAddress	Phone Number
<input type="text" value="EmailAddress"/>	<input type="text" value="Phone Number"/>
First Name	Last Name
<input type="text" value="First Name"/>	<input type="text" value="Last Name"/>
Department	Staff ID
<input type="text" value="Department"/>	<input type="text" value="Staff ID"/>

EPCCOS © 2013 NIBSS PLC

Fig

8.2.2 Employer Acceptance Page

- Proceed to register as the Administrator of your organization. Note, this registration process of administrator must be completed for a successful employer registration.□

□

□

- Click create user□



Fig 8.2.2f Administrator Notification Page

- Process and log in with the default password and change your password as first log on.□

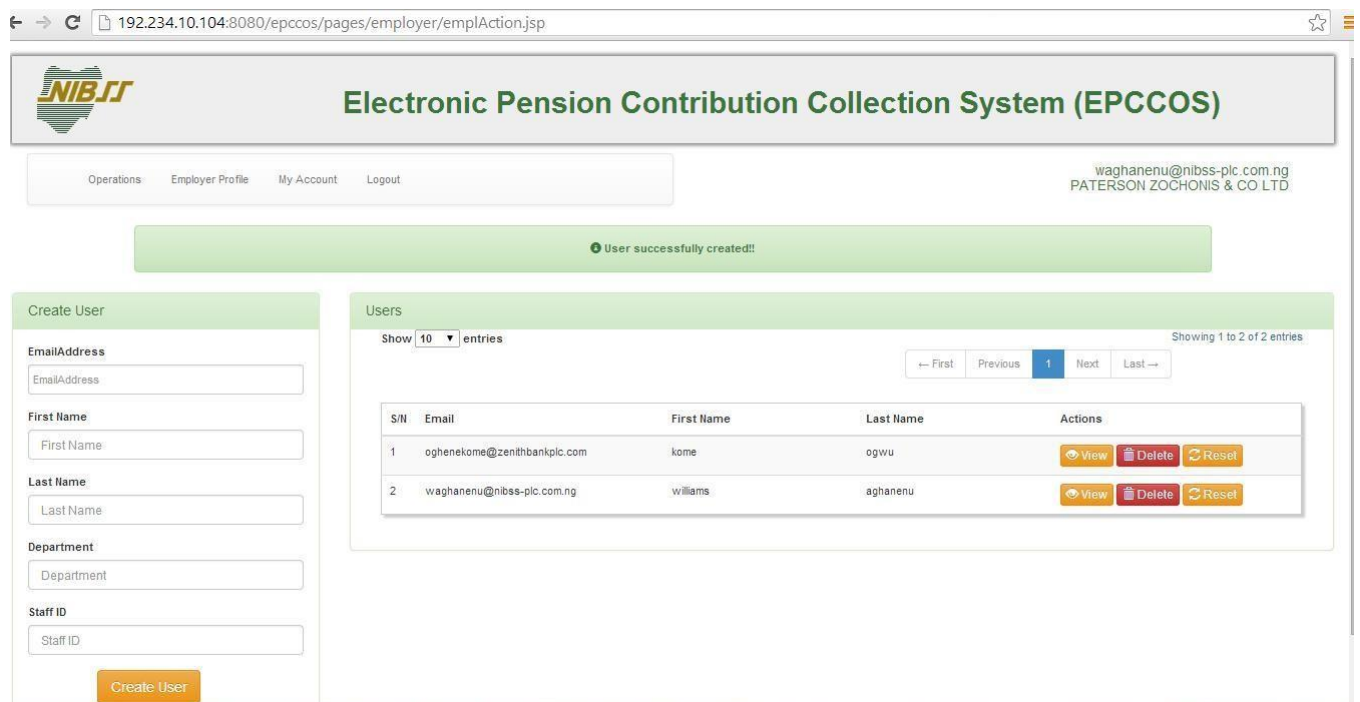
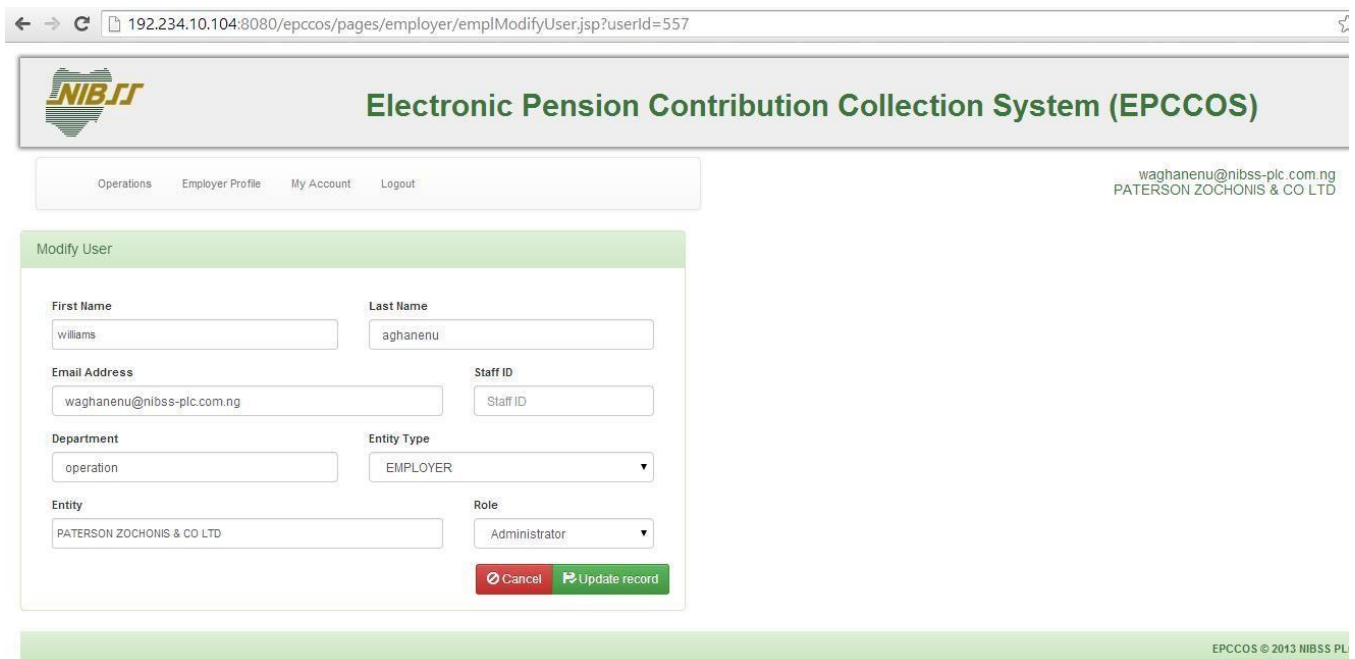


Fig 8.2.2 g Administrator log in page

8.2.3 The employer administrator privilege

- Can view user profile for update purpose

- - Reset user password. A new password is automatically sent to the user email address
- - Delete user, with a warning message (ok or cancel)



The screenshot displays the 'Modify User' interface within the EPCOSS system. The form is titled 'Modify User' and contains several input fields and dropdown menus. The 'First Name' field is populated with 'Williams', and the 'Last Name' field is populated with 'Aghanenu'. The 'Email Address' field contains 'waghanenu@nibss-plc.com.ng'. The 'Department' dropdown is set to 'operation'. The 'Entity Type' dropdown is set to 'EMPLOYER'. The 'Entity' field is populated with 'PATERSON ZOCHONIS & CO LTD'. The 'Role' dropdown is set to 'Administrator'. At the bottom of the form, there are two buttons: 'Cancel' (red) and 'Update record' (green). The page header includes the NIBSS logo and the title 'Electronic Pension Contribution Collection System (EPCCOS)'. The footer shows 'EPCCOS © 2013 NIBSS PL'.

Fig 8.2.2 H Employer Profile update Page

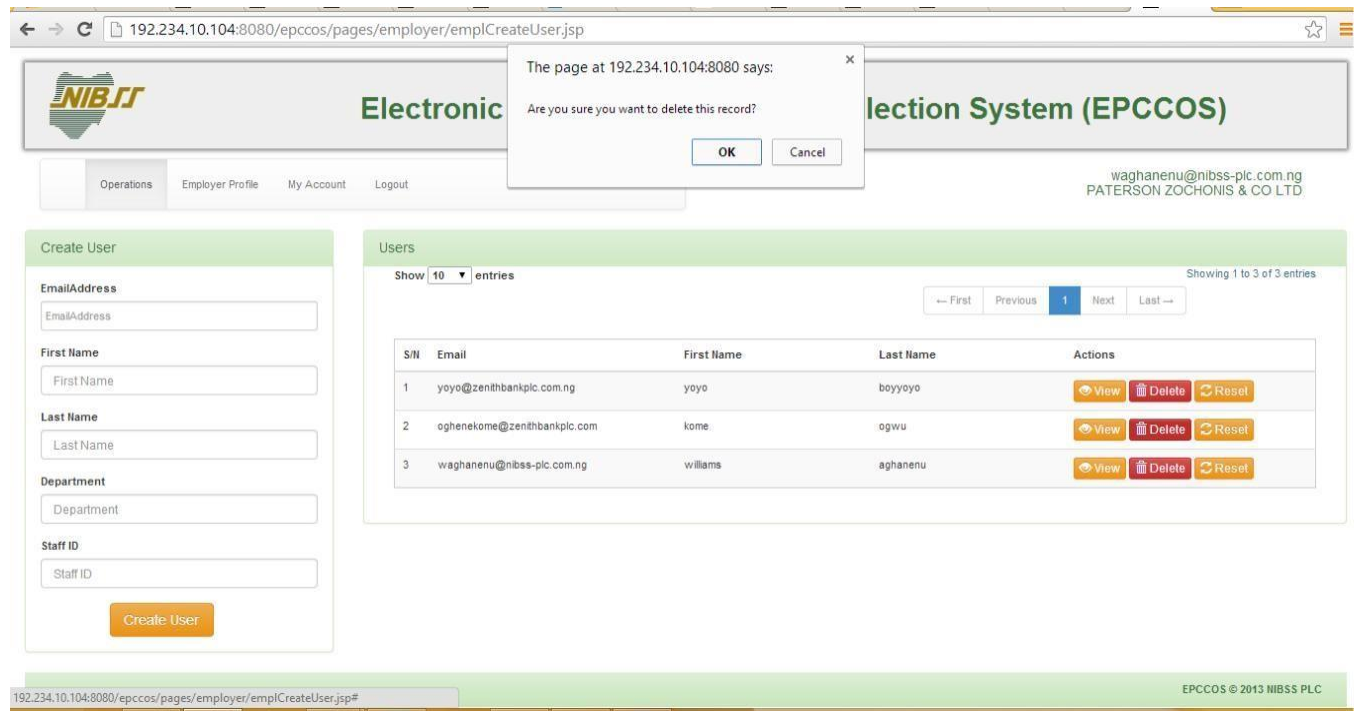


Fig 8.2.2 | User Deletion Page

9. APPENDIX

9.1 List of Error Messages

- If the staff/employee details is not populated from row 7 or there is an unseen special character in your file. Error below is displayed.□

Invalid number found at row 8. Please ensure proper values for Normal Employee Contribution, Normal Employer Contribution, Employer VC and Employee VC

- If the RSA PIN inputted in the upload file is invalid. Error below is displayed.□



- If the Employer code in the schedule file is not valid, the error below is displayed.□

□

Wrong Employer code in file

□

- If the same file is being uploaded twice, the error below is displayed□

Payment File has been upload before