



Republic of the Philippines  
**SOCIAL SECURITY SYSTEM**

East Ave., Diliman, Quezon City

Tel. Nos. (632) 920-6401 • (632) 920-6446

E-mail: [member\\_relations@sss.gov.ph](mailto:member_relations@sss.gov.ph) • Web site: <http://www.sss.gov.ph>

**CIRCULAR NO. 2020-026**

TO : **ALL SSS EMPLOYERS, MEMBERS, AND PENSIONERS**

SUBJECT : **MANDATORY ENROLLMENT THROUGH ONLINE/  
SELF-SERVICE CHANNELS BY SSS EMPLOYERS, MEMBERS,  
AND PENSIONERS OF DISBURSEMENT ACCOUNT WITH  
PHILIPPINE ELECTRONIC FUND TRANSFER SYSTEM AND  
OPERATIONS NETWORK (PESONet) PARTICIPATING BANKS,  
ELECTRONIC WALLET (E-WALLET), OR REMITTANCE  
TRANSFER COMPANIES (RTCs)/ CASH PAYOUT OUTLETS  
(CPOs)**

Pursuant to Social Security Commission (SSC) Resolution No. 474-s.2020 dated 09 September 2020, to support the digitalization of SSS' core services, and to comply with the zero-contact policy under Republic Act No. 11032 (Ease of Doing Business and Efficient Government Service Delivery Act of 2018), employers, members, and pensioners shall be required to use online/self-service channels in enrolling their accounts **where their loan/benefit proceeds shall be credited by the SSS.**

Mandatory enrollment through online/self-service channels of disbursement account with Philippine Electronic Fund Transfer System and Operations Network (PESONet) participating banks, Electronic wallet (E-wallet), or Remittance Transfer Companies (RTCs)/Cash Payout Outlets (CPOs) in the Disbursement Account Enrolment Module (DAEM), previously known as Bank Enrolment Module (BEM), in the My.SSS shall be implemented.

Members and pensioners may enroll a maximum of three (3) disbursement accounts. Employers, on the other hand, shall enroll one (1) disbursement account. Moreover, employers may enroll the same disbursement account for all their branches and subsidiaries.


The enrolled account by the employers/authorized employer representatives, members, and pensioners shall be considered valid, active, and correct by the SSS. Employers, members, and pensioners shall ensure that the enrolled account is true and correct. In the event that the account turns out to be false or incorrect, employer/member/pensioner shall suffer the loss solely and shall exempt the SSS, its officials, and employees from any liability, suit, or legal action of whatever kind and nature.

*md*  
*[Handwritten signature]*

In case of change in the disbursement account, or correction of details of nominated account as advised by the SSS, the employer, member, or pensioner shall update their enrolled account details with PESONet/E-wallet/RTC/CPO through the DAEM by deactivating existing enrolled account and nominating another account.

Employers, members, and pensioners who shall opt to receive benefit proceeds through SSS-authorized bank disbursing partners - RTCs/CPOs shall be charged with transaction fee by the RTC/CPO based on prevailing rates.

This Circular shall take effect immediately.

  
**AURORA C. IGNACIO**  
President and CEO *md*

05 OCT 2020

---

Date

*(Policy – Loans Granting, Retirement/Death/Funeral Disability, Sickness, Maternity, and Unemployment Benefits)*  
Prepared by: Member Electronic Services Department

---

Mandatory Enrollment through Online/Self-Service Channels by SSS Employers, Members, and Pensioners of Disbursement Account with Philippine Electronic Fund Transfer System and Operations Network (PESONet) Participating Banks, E-Wallet, or Remittance Transfer Companies (RTCs)/Cash Payout Outlets (CPOs)