



**CIRCULAR NO. 2025-008**

**TO : ALL SSS MEMBERS, PRIOR REGISTRANTS, PENSIONERS, INDIVIDUAL CLAIMANTS AND REPRESENTATIVE PAYEES**

**SUBJECT : ISSUANCE OF MYSSS CARD**

**I. PURPOSE**

Pursuant to SSC Resolution No. 180-s.2024 dated 08 April 2024 approving the MySSS Card as the new SSS Pay Card and SSC Resolution No. 379-s.2025 dated 06 August 2025 approving the implementation of the SSS Pay Card Program, the Circular on the Issuance of MySSS Card is hereby issued.

**II. SCOPE**

This Circular shall cover the guidelines for the issuance of MySSS Card, which shall be applicable to the following:

- A. Prior registrants and SSS members;
- B. Pensioners with SS numbers; and
- C. Individual claimants and representative payees with SS numbers.

**III. ABBREVIATIONS AND DEFINITION OF TERMS**

The following abbreviations and terms shall be used within the context of this Circular.

**A. Abbreviations**

ABBREVIATION	EXPANSION
1. AGDB	Authorized Government Depository Bank
2. ATM	Automated Teller Machine
3. CVS	Central Verification System
4. DAEM	Disbursement Account Enrollment Module
5. EMV	Europay, Mastercard, and Visa
6. ID	Identification
7. PESONet	Philippine Electronic Fund Transfer System and Operations Network
8. PFI	Participating Financial Institution
9. PhilSys	Philippine Identification System
10. SSC	Social Security Commission
11. SSS	Social Security System
12. UMID	Unified Multipurpose Identification

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## B. Terms

TERM	DEFINITION/DESCRIPTION
1. AGDB	Bank where National Government Agencies, Government-Owned or -Controlled Corporations, Government Financial Institutions, Government Instrumentalities with Corporate Powers, Government Corporate Entities and Local Government Units are allowed by law to deposit government funds and maintain depository accounts, or by way of exception, a bank allowed or designated by the Department of Finance and the Monetary Board to hold government deposits subject to prescribed rules and regulations.
2. National ID System	Rebranded pursuant to PhilSys Policy and Coordination Council (PSPCC) Resolution No. 30, s. 2024, dated 04 October 2024, the system formerly referred to and officially known as the Philippine Identification System (PhilSys) was established under Republic Act No. 11055 (2018). It shall provide a unified identification system for all citizens and resident aliens in the Philippines.
3. PFI	PESONet participating bank allowed by the SSS for the processing and issuance of MySSS Card where the benefits, loans and refunds of members shall be credited.
4. Prior registrants	Individuals who have been issued SSS numbers but have no posted contributions yet under their account, such as those who are still seeking employment.
5. SSS digitized ID	SSS-issued ID card embedded with a 2D barcode containing the cardholder's basic personal information and fingerprint data.
6. SSS UMID	SSS-issued ID card that has passed through the biometric uniqueness check of the UMID CVS. It may be any of the following: <ul style="list-style-type: none"> <li>a. Generic UMID card – a purely identification card without ATM functionality; and</li> <li>b. UMID Pay Card – an EMV-compliant SSS ID card issued through an SSS' PFI partner after successful UMID data verification and opening of bank account, which shall automatically become the member's default disbursement account with the SSS.</li> </ul>

## IV. POLICIES

### A. PURPOSE OF MYSSS CARD

1. The MySSS Card is a valid government-issued functional ID card, effectively discontinuing the issuance of generic UMID Cards and UMID Pay Cards.
2. The MySSS Card shall function as the default disbursement account for the applicant's SSS benefits, loans and refunds.

### B. ELIGIBILITY REQUIREMENTS

The following shall be the eligibility requirements for members, prior registrants, pensioners, individual claimants, or representative payees applying for the MySSS Card:

1. The SS number must be tagged as permanent in SSS records.
2. The applicant must have a registered account in the My.SSS Member Portal of the SSS website.
3. The applicant must have a local mailing and/or home address, mobile number, and email address duly recorded in the SSS database. Applicants residing abroad without a local address in their SSS record may qualify for a MySSS Card, provided that their selected PFI offers the service.
4. The applicant must be registered with the National ID System.

### C. UPDATING OF RECORDS

1. Applicants shall ensure that their personal information and contact details with the SSS are updated and correct prior to their application for the MySSS Card.
2. In case of discrepancies between SSS and National ID System records, the applicant shall update the information with the corresponding agency whose records are not current.

### D. MYSSS CARD APPLICATION AND ISSUANCE

1. Applications for MySSS Card shall be filed online directly with the SSS or through the PFI, as follows:
  - a. If applying through the SSS
    - i. the applicant shall log in to their My.SSS Member Portal account to undertake the following:
      - 1) select a PFI;
      - 2) provide consent to the collection, use, retention and/or sharing of their personal data and/or card application details for the National ID System authentication and MySSS Card processing; and

- 3) confirm their agreement to the terms and conditions of the service, outlining the rules and procedures governing the use of the MySSS Card, and any reserved rights of the SSS/applicant/PFI.
    - ii. the applicant shall proceed and comply with the required verification procedures of the PFI for MySSS Card account opening after successful submission of the application in the My.SSS Member Portal
  - b. If applying through the selected PFI
    - i. the applicant shall access the PFI's website/mobile app or proceed to PFI's branch, depending on the policy of the chosen PFI, to undertake the following:
      - 1) open an account with the PFI, subject to its standard banking procedures; and
      - 2) confirm all consents and agreements as provided under Sections IV.D.1.a.i.2 and IV.D.1.a.i.3 herein.
2. The MySSS Card shall be produced and released to the applicants by their selected PFIs in accordance with the PFI's established procedures.
  3. Depending on the policy of their selected PFIs, applicants may be charged the cost of the MySSS Card. In such cases, they shall settle any applicable fees directly to the PFI. Failure to pay within the prescribed period given by the PFI shall result in the cancellation of the card application.
  4. Applicants residing abroad who qualify for MySSS Card may designate their authorized representative to receive/claim their MySSS Cards, subject to the existing policy of their selected PFIs.
  5. Applicants shall be notified by the SSS and/or their selected PFIs of the status of their MySSS Card application, whether successful, rejected, or cancelled, and of the card delivery/release, as applicable.
  6. Applications subsequently rejected by the PFI from applicants who are ineligible for account opening shall be automatically cancelled in the SSS records.

#### **E. MYSSS CARD AS DEFAULT DISBURSEMENT ACCOUNT**

1. The MySSS Card account shall automatically become the default disbursement account of the applicant with the SSS. Proceeds of benefits, including any monthly pension currently being received, loans, and other active payouts to other disbursements accounts enrolled with the SSS shall be credited or redirected to the MySSS Card account.
2. An existing MySSS Card cardholder who intends to use a different disbursement account may do so only by terminating their existing MySSS Card account, either in person at the branch or through the online facility of their current PFI, as applicable. Upon termination, the MySSS Card account shall be tagged as inactive in SSS records.

## F. REPLACEMENT OF MYSSS CARD

1. In case of loss or damage to the MySSS Card, the account holder may request a replacement, subject to the existing policies of the concerned PFI. The surrender of the previously issued MySSS Card may also be required.
2. In cases where the card for replacement is a previously issued UMID Pay Card and the replacement is to be made through the same PFI, the same rule shall apply. However, if the replacement is to be made through a different PFI, the previously issued UMID Pay Card need not be surrendered and shall remain valid for identification purposes, similar to the SSS Digitized ID and the Generic UMID Card, which continue to be recognized as valid identification documents.

## G. RECOVERY OF FUNDS

The SSS shall recall or recover any undue benefit, loan and other proceeds disbursed to payees from the MySSS Card accounts through the concerned PFIs, in accordance with applicable laws, rules and regulations.

## V. REPEALING CLAUSE

The following are hereby repealed upon issuance of this Circular:

- A. Circular No. 2021-011 [Resumption of Unified Multi-Purpose Identification (UMID) Card Application Service] dated 29 September 2021
- B. Circular No. 2020-009 [Temporary Suspension of Mandatory Unified Multi-Purpose Identification (UMID) Card Application dated 03 April 2020

## VI. EFFECTIVITY CLAUSE

This Circular shall take effect immediately following its publication in a newspaper of general circulation and the registration and filing of three (3) copies of the published Circular with the Office of the National Administrative Register (ONAR).

Please be guided accordingly.

  
**ROBERT JOSEPH MONTES DE CLARO**  
President and CEO

SEP 25 2025

Date

(Policy – Coverage)