



NATIONAL PENSION COMMISSION

# **REVISED GUIDELINES FOR RETIREMENT SAVINGS ACCOUNT REGISTRATION**

2019

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## **1.0 INTRODUCTION**

### **1.1 The Enhanced Contributor Registration System (ECRS)**

The ECRS is an upgrade of the Contributor Registration System (CRS) earlier deployed by the Commission for the registration of participants of the Contributory Pension Scheme (CPS). The ECRS has the following functionalities:

- i) Provides an electronic platform for the submission of requests by Pension Fund Administrators (PFAs) for the registration of unique contributors and issuance of Personal Identification Numbers (PINs).
- ii) Provides a platform for the registration of Micro Pension Plan Participants and Cross Border individuals.
- iii) Provides a platform for the electronic submission of employer code requests by PFAs and the automation of the process of issuing employer codes.
- iv) Provides a more dynamic and friendly User Interface.
- v) Provides an electronic platform for PFAs to carry out bio-data updates and edits of their clients' information on the National Databank maintained by the National Pension Commission (the Commission).
- vi) Provides an interface with the National Identity Database maintained by the National Identity Management Commission (NIMC), for authentication of the uniqueness of individuals seeking to register under the CPS.

### **1.2 The Legal Framework**

- 1.2.1 The CPS (or Scheme), as stipulated in Section 2 of the Pension Reform Act (PRA) 2014, applies to any employment in the Public Service of the Federation, the Public Service of the Federal Capital Territory, the Public Service of the States, the Public Service of the Local Governments and the Private Sector.
- 1.2.2 Section 2 of the PRA 2014 further mandates participation by employees in private sector organizations with three (3) or more employees and self-employed individuals.
- 1.2.3 The category of individuals specified in 1.2.2 above, or individuals exempted under Section 5 of the PRA 2014, are entitled to make voluntary contributions under the Scheme, subject to such guidelines that the Commission may issue from time to time.

- 1.2.4 The category of individuals referred to in 1.2.1 and 1.2.2 above shall open Retirement Savings Accounts (RSAs), in their names, with PFAs of their choice.
- 1.2.5 Where an employee fails to open an RSA within a period of 6 months after assumption of duty, his employer shall, subject to guidelines issued by the Commission, request a PFA to open a temporary RSA for such employee for the remittance of his/her pension contributions, as stipulated in Section 11 (5) of the PRA 2014.
- 1.2.6 Section 23 of the PRA 2014 empowers the Commission to maintain a National Databank on pension matters.

### **1.3 Objectives of the Guidelines**

- 1.3.1 These Guidelines establish uniform set of rules and standards for the registration of contributors in both the formal and informal sectors of the Nigerian economy, as well as Cross Border individuals, by PFAs.
- 1.3.2 They outline the RSA registration process to ensure that contributors' data submitted by PFAs to the National Databank meet the minimum thresholds.
- 1.3.3 They set out requirements and processes for the generation of employer codes based on requests from PFAs, Employers and Associations.
- 1.3.4 They also outline the requirements and processes for updating the data of registered contributors and their employers on the National Databank.

### **1.4 Form and Content**

- 1.4.1 Section 1.0 describes the ECRS and its functionalities. It also outlines the legal framework, on which the Guidelines are premised, the objectives for issuing the Guidelines, contents of the Guidelines, the definition of terms and rules of general application.
- 1.4.2 The Data Fields required for RSA registration are specified in Section 2.0, while the process for the generation of Employer Codes is outlined in Section 3.0. The RSA registration process is in Section 4.0, while the procedures for carrying out updates and edits of the data of registered contributors and their employers on the National Databank are outlined in Section 5.0 of these Guidelines.
- 1.4.3 Section 6.0 outlines additional requirements to be obtained from employees of Federal Government Treasury Funded Ministries, Departments and Agencies, while Section 7.0 spells out administrative sanctions and penalties relating to violations

of these Guidelines.

## 1.5 Definition of Terms

Serial	Term	Definition
1	Data Fields	Biodata fields specified by the Commission to be provided by an individual on the RSA Registration Forms, Temporary RSA Registration Forms, the Temporary RSA Regularization Forms and the Valid Contributor Update Forms.
2	Mandatory Fields	The compulsory data fields on the RSA Registration/Regularization and Contributor Biodata Update Forms, to be provided by an individual.
3	Conditionally Mandatory Fields	Fields of information on the RSA Registration/Regularization Forms that are compulsory for some individuals and non-compulsory for others, depending on the individual's profile.
4	Changes Requiring Authorization	Updates to a contributor's biodata on ECRS that a PFA cannot carry out without the Commission's approval.
5	Physical Finger Impairment	Inability of an individual to provide his/her signature for RSA registration or record update due to either the absence of fingers, eyesight or inability to write, etc.
6	Cross-Border Employees	Foreign employees in Nigeria, Nigerians working abroad, Nigerian employees of Nigerian institutions with offices abroad, Nigerian employees moving abroad and Nigerians returning from foreign employments, who are interested in joining the CPS or making voluntary contributions.
7	Employer Codes	Unique Codes issued by the Commission to eligible employers to facilitate the RSA registration of their employees.

Serial	Term	Definition
8	MPP Codes	Unique Codes issued by the Commission to identify organizations or businesses in the informal sector of the Nigerian economy to facilitate the registration of their members.
9	Cross Border Code	Unique Code issued by the Commission to identify Cross Border employment to facilitate the RSA registration of their employees.
10	Error Codes	Coded messages transmitted by ECRS to PFAs to indicate validation failures.
11	Existing Contributor	Contributors registered on the CRS before the deployment of ECRS.
12	Formal Sector Employees	Employees of the Federal, State and Local Governments' public service and private sector that are mandated to participate in the CPS.
13	Micro Pension Plan (MPP) Contributors	Employees of organizations with less than three employees and self-employed individuals who are entitled to participate in the Micro Pension Plan established by the Commission.
14	New Record	New record is the bio-data submitted by an RSA holder to a PFA for the update of his/her existing information on the ECRS.
15	Next of Kin (NOK)	The alternate contact person provided on the RSA Registration Form by a contributor.
16	National Identification Number (NIN)	11-digit number issued by NIMC to individuals at the completion of enrolment into the National Identity Database.
17	Bank Verification Number (BVN)	11-digit number issued by banks to their customers as their universal ID in all commercial banks in Nigeria.

Serial	Term	Definition
18	PFA Automated Changes	Updates to a contributor's biodata on ECRS that a PFA can carry out without the Commission's approval.
19	Valid Contributor	An RSA holder whose NIN has been successfully validated on NIMC's platform and his/her RSA has been moved from the Temporary to the Permanent database on ECRS.
20	Temporary PIN (TPIN)	PIN issued to employees registered by their employers.

## 1.6 Rules of General Application

- 1.6.1 With effect from its Go-Live Date, the Enhanced Contributors Registration System (ECRS) shall be the medium through which the National Databank on pension matters maintained by the Commission shall be populated and updated.
- 1.6.2 PFAs shall deploy the required IT Infrastructure for the registration of contributors as may be specified by the Commission, from time to time.
- 1.6.3 PFAs shall abide by the Code of Ethics on Business Practices issued by the Commission, and shall respect the confidentiality of sensitive information relating to their contributors.
- 1.6.4 PFAs shall maintain a mandate file for each RSA holder, in either hard or electronic formats.
- 1.6.5 PFAs shall, within a period not exceeding six (6) months from the date of registration or recapture, obtain the minimum documents specified by the Commission in Sections 4.1, 4.2, 4.3 and 5.3.9 of these Guidelines to register an individual or recapture an RSA holder, as may be applicable.
- 1.6.6 Pursuant to 1.6.5 above and with the exception of documents required for the registration of cross border employees, which shall be treated as specified in Section 4.2.3 of these Guidelines, PFAs shall sight the original of the documents obtained in 1.6.5 above and shall authenticate them.
- 1.6.7 PFAs shall maintain all documents obtained in 1.6.5 above, in the mandate files.



- 1.6.8 PFAs shall label each mandate file and all documents contained in the mandate files with the appropriate RSA PIN assigned to the RSA holder. This requirement is applicable to both hard and electronic mandate files.
- 1.6.9 PFAs shall open a single RSA for an individual and where ECRS notifies any PFA of the existence of a contributor on the database, the PFA shall not attempt to re-register that individual. The Commission shall deem such attempt by any PFA to re-register an individual as fraudulent and shall issue appropriate sanctions as outlined in Section 7 of these Guidelines.
- 1.6.10 PFAs shall register MPP Contributors in line with the provisions of these Guidelines and the Guidelines for Micro Pension Plan, issued by the Commission.
- 1.6.11 PFAs shall register Cross Border Employees in line with these Guidelines and the provisions of the Guidelines for Cross Border Arrangements under the Pension Reform Act, issued by the Commission.
- 1.6.12 PFAs shall upload to ECRS all relevant documents, where applicable, along with their submission of any RSA registration or update request.
- 1.6.13 PFAs shall issue their clients with letters of registration within 5 working days of opening of the RSAs. Such letters shall contain, in the minimum, Name of the RSA Holder, RSA Holder's Address, PFA Name, PIN, Date of Registration, RSA Holder's Mobile Number and Employer's Name (where applicable).
- 1.6.14 In the case of registrations initiated by employers, PFAs shall issue evidence of registration to employees through their employers within 5 working days of receipt of their Temporary PINs from the Commission. Such letters shall contain Name of the Employee, PFA Name, Temporary PIN, Employer Name and Employer Address.
- 1.6.15 PFAs shall maintain all PINs issued by the Commission to their clients and the associated records on their databases. PFAs shall not delete or flag such PINs from/on their databases, as the case may be, except in line with guidelines or circulars issued by the Commission from time to time.
- 1.6.16 Further to 1.6.13 above, PFAs shall maintain records of their clients in their mandate files for a minimum of 10 years, in line with the National Archives Act, 1992.
- 1.6.17 PFAs shall not submit to the Commission, requests for the approval of payment of any form of retirement benefit from Temporary RSAs, as they are transient in nature.

## 2.0 DATA FIELDS

### 2.1 General Rules on Data Fields

- 2.1.1 PFAs shall obtain information on the Data Fields specified by the Commission in carrying out RSA registrations and updates.
- 2.1.2 The data fields specified in Sections 2.2 to 2.3 of these Guidelines are minimum requirements that PFAs should adopt and shall include fields for mandatory, conditionally mandatory and non-mandatory information.
- 2.1.3 PFAs must obtain information on all mandatory data fields from their clients, for all RSA registrations.
- 2.1.4 PFAs shall only obtain information on all conditionally mandatory data fields from the clients in the category to which the information apply.
- 2.1.5 Although the information in non-mandatory data fields are not obligatory, they are desirable. Hence, PFAs shall obtain such information from their clients where available.

### 2.2 Data Fields for New Contributor Registration and Temporary PIN Regularization

#### 2.2.1 Section 1: *Personal Data*

Serial	Data Field	Nature of Data Field	Explanatory Notes
1.	Form Reference Number	Mandatory	PFAs shall indicate a unique reference number in this field as specified in Section 2.4 of these Guidelines.
2.	Registration Type: New Registration or TPIN Regularization	Mandatory	PFAs shall ensure that the applicable type of RSA registration is indicated in this field – whether new RSA registration or TPIN regularization.
3.	Temporary PIN (If Applicable)	Conditionally Mandatory	Where the registration type is TPIN regularization, PFAs must ensure that the TPIN is indicated in this field.
4.	Title	Mandatory	Title shall be indicated with any of the following

Serial	Data Field	Nature of Data Field	Explanatory Notes
			abbreviations, as may be applicable: Mr – a male Mrs – a married female Miss – an unmarried young female Ms – an unmarried woman
5.	First Name	Mandatory	
6.	Middle Name	Non-mandatory	
7.	Surname	Mandatory	
8.	Maiden/Formal Name	Non-mandatory	
9.	Gender	Mandatory	Gender shall be indicated with either of the following acronyms: M – Male F – Female PFAs shall ensure that the gender indicated in this field corresponds with the title indicated in 2.2.1 (3) above.
10.	Marital Status	Mandatory	Marital Status shall be indicated with any of the following acronyms: MD – Married SG – Single DV – Divorced WD – Widowed SP – Separated
11.	Nationality	Mandatory	PFAs shall ensure appropriate Nationality Codes are used as supplied by the Commission.
12.	State of Origin	Conditionally Mandatory	State of Origin shall be applicable where the nationality indicated in 2.2.1(10) above is Nigerian.
13.	Local Government Area of Origin	Conditionally Mandatory	Local Government Area of Origin shall be applicable where the nationality indicated in 2.2.1 (10) above is Nigerian.
14.	Place of Birth (City/Village)	Mandatory	
15.	Bank Verification Number (BVN)	Non-mandatory	
16.	National Identity Number (NIN)	Mandatory	
17.	Date of Birth	Mandatory	Date of Birth must be written in the DD-MON-YYYY format e.g. 21-JAN-2019.

Serial	Data Field	Nature of Data Field	Explanatory Notes
18.	Residential Address:		
	Location	Mandatory	PFAs must ensure that either N (for Nigeria) or A (for Abroad) is indicated in the Location data field.
	House No./Name	Non-mandatory	
	Street Name	Non-mandatory	
	Village/Town/City	Conditionally Mandatory	PFAs must ensure that either the applicable village, town or city of the individual is indicated in this field if the Location in 2.2.1 (18) is Nigeria.
	Local Government Area Code	Conditionally Mandatory	PFAs must ensure that the applicable Local Government Area Code is indicated in this field if the Location in 2.2.1 (18) is Nigeria.
	State of Residence Code	Conditionally Mandatory	PFAs must ensure that the applicable State of Residence Code is indicated in this field if the Location of residence in 2.2.1 (18) is Nigeria.
	Country of Residence Code	Mandatory	PFAs shall ensure appropriate Country Codes are used as supplied by the Commission.
	Zip Code	Non-mandatory	PFAs shall only provide zip code where the Location of residence in 2.2.1 (18) is "Abroad".
	P.O. Box/P.M.B	Non-mandatory	
19.	Personal E-Mail Address	Non-mandatory	
20.	Phone No: (Code + Mobile Number)	Mandatory	Phone numbers must include the Country Codes.

### 2.2.2 Section 2: *Employment Records*

Serial	Data Field	Nature of Data Field	Explanatory Notes
1.	Employer Type	Mandatory	PFAs must provide information on the employer

Serial	Data Field	Nature of Data Field	Explanatory Notes
			type, using any of the two-alphabet codes specified in 3.4.2 of these Guidelines, as appropriate.
2.	Employer Name	Conditionally Mandatory	Employer name shall not be mandatory for the registration of MPP Contributors. Where mandatory, it must be written in full with no abbreviations e.g. National Pension Commission and not PenCom.
3.	Employer Address:		
	Location - Nigeria or Abroad	Conditionally Mandatory	This field shall not be mandatory for MPP Contributors. Where mandatory, PFAs must indicate either N (for Nigeria) or A (for Abroad) in the Location data field.
	Building No./Name	Non-mandatory	
	Street Name	Non-mandatory	
	Village/Town/City	Conditionally Mandatory	PFAs must indicate either the applicable village, town or city of the individual if the Location indicated in 2.2.2 (3) is Nigeria.
	Local Government Area Code	Conditionally Mandatory	PFAs must indicate the applicable Local Government Area Code if the Location indicated in 2.2.2 (3) is Nigeria.
	State Code	Conditionally Mandatory	PFAs must indicate the applicable State of Residence Code if the Location indicated in 2.2.2 (3) is Nigeria.
	Country Code	Mandatory	
	Zip Code	Non-mandatory	PFAs shall only provide zip code where an employer name is indicated in 2.2.2 (2) above and the Location indicated in 2.2.2 (3) above is "Abroad".
	P.O. Box/P.M.B	Non-mandatory	

Serial	Data Field	Nature of Data Field	Explanatory Notes
4.	Employer's Phone No: (Country Code + Telephone/Mobile Number)	Non-mandatory	
5.	Nature of Business	Mandatory	This data field should contain a precise description of the specific business of the employer.
6.	Date of First Appointment	Conditionally Mandatory	This data field shall only be applicable where the Employer Type indicated in 2.2.2 (1) above is "PU".
7.	Date of Current Employment	Non-mandatory	

### 2.2.3 Section 3: *Next of Kin's Personal Data*

Serial	Data Field	Nature of Data Field	Explanatory Notes
1.	Title	Mandatory	Title of the NoK shall be indicated with any of the following abbreviations, as may be applicable: Mr – a male Mrs – a married female Miss – a young single female Ms – an elderly single female
2.	Gender	Mandatory	Gender shall be indicated with either of the following acronyms: M – Male F – Female PFAs shall ensure that the gender indicated in this field corresponds with the title indicated in 2.2.3 (1) above.
3.	First Name	Mandatory	
4.	Middle Name	Non-mandatory	
5.	Surname	Mandatory	
6.	Relationship	Mandatory	PFAs must ensure that the relationship of the NoK with the client is stated in this data field.
7.	Next of Kin's Address: Location	Mandatory	PFAs must ensure that either N (for Nigeria) or A (for Abroad) is

Serial	Data Field	Nature of Data Field	Explanatory Notes
			indicated in the Location data field.
	Building No./Name	Non-mandatory	
	Street Name	Non-mandatory	
	Village/Town/City	Conditionally Mandatory	PFAs must indicate either the applicable village, town or city of the individual if the Location indicated in 2.2.3 (7) is Nigeria.
	Local Government Area Code	Conditionally Mandatory	PFAs must indicate the applicable Local Government Area Code if the Location indicated in 2.2.3 (7) is Nigeria.
	State Code	Conditionally Mandatory	PFAs must indicate the applicable State Code if the Location indicated in 2.2.3 (7) is Nigeria.
	Country Code	Mandatory	
	Zip Code	Non-mandatory	PFAs shall only provide zip code where the Location of residence indicated in 2.2.3 (7) is "Abroad".
	P.O. Box/P.M.B	Non-mandatory	
8	NOK's Personal E-mail Address	Non-mandatory	

## 2.3 Data Fields for Temporary Contributor Registration

### 2.3.1 Section 1: *Employee's Personal Data*

Serial	Data Field	Nature of Data Field	Explanatory Notes
1.	Title	Mandatory	Title shall be indicated with any of the following abbreviations, as may be applicable: Mr – a male Mrs – a married female Miss – a young single female Ms – an elderly single female
2.	First Name	Mandatory	

<b>Serial</b>	<b>Data Field</b>	<b>Nature of Data Field</b>	<b>Explanatory Notes</b>
3.	Middle Name	Non-mandatory	
4.	Surname	Mandatory	
5.	Gender	Mandatory	Gender shall be indicated with either of the following acronyms: M – Male F – Female PFAs shall ensure that the gender indicated in this field corresponds with the title indicated in 2.3.1 (1) above.
6.	Marital Status	Mandatory	Marital Status shall be indicated with any of the following acronyms: MD – Married SG – Single DV – Divorced WD – Widowed SP – Separated
7.	Nationality	Mandatory	
8.	State of Origin	Conditionally Mandatory	State of Origin shall be applicable where the nationality indicated in 2.3.1 (7) above is Nigerian.
9.	Date of Birth	Mandatory	Date of Birth must be written in the DD-MON-YYYY format e.g. 21-JAN-2019.
10.	Residential Address:		
	Location	Mandatory	PFAs must ensure that either N (for Nigeria) or A (for Abroad) is indicated in the Location data field.
	House No./Name	Non-mandatory	
	Street Name	Non-mandatory	
	Village/Town/City	Conditionally Mandatory	PFAs must indicate either the applicable village, town or city



Serial	Data Field	Nature of Data Field	Explanatory Notes
			of the individual if the Location indicated in 2.3.1 (10) is Nigeria.
	Local Government Area Code	Conditionally Mandatory	PFA's must indicate the applicable Local Government Area Code if the Location indicated in 2.3.1 (10) is Nigeria.
	State of Residence Code	Conditionally Mandatory	PFA's must indicate the applicable State of Residence Code if the Location of residence indicated in 2.3.1 (10) is Nigeria.
	Country of Residence Code	Mandatory	
	Zip Code	Non-mandatory	PFA's shall only provide zip if the Location of residence indicated in 2.3.1 (10) is "Abroad".
	P.O. Box/P.M.B	Non-mandatory	
11.	Personal E-Mail Address	Non-mandatory	
12.	Phone No: (Code + Mobile Number)	Mandatory	Phone numbers must include the Country Codes.

### 2.3.2 Section 2: *Employment Records*

Serial	Data Field	Nature of Data Field	Explanatory Notes
1.	Employer Type	Mandatory	PFA's must provide information on the employer type, using any of the two-alphabet codes specified in 3.4.2 of these Guidelines, as appropriate.
2.	Employer Name	Conditionally Mandatory	Employer name shall not be mandatory for the registration of MPP Contributors. Where mandatory, it must be written in full with no abbreviations

Serial	Data Field	Nature of Data Field	Explanatory Notes
			e.g. National Pension Commission and not PenCom.
3	Employer Address:		
	Location	Conditionally Mandatory	This field shall not be mandatory for MPP Contributors. Where mandatory, PFAs must ensure that either N (for Nigeria) or A (for Abroad) is indicated in the Location data field.
	Building No./Name	Non-mandatory	
	Street Name	Non-mandatory	
	Village/Town/City	Conditionally Mandatory	PFAs must ensure that the applicable village, town or city where the employer's office is located, is indicated in this data field, if the Location specified in 2.3.2 (3) above is Nigeria.
	Local Government Area Code	Conditionally Mandatory	PFAs must ensure that the applicable Local Government Area Code is indicated if the Location specified in 2.3.2 (3) above is Nigeria.
	State Code	Conditionally Mandatory	PFAs must indicate the applicable State Code if the Location indicated in 2.3.2 (3) above is Nigeria.
	Country Code	Mandatory	
	Zip Code	Non-mandatory	PFAs shall only provide zip code where an employer name is indicated in 2.3.2 (2) above and the Location indicated in 2.3.2 (3) above is "Abroad".
	P.O. Box/P.M.B	Non-mandatory	
4.	Employer's Phone No: (Country Code + Telephone/Mobile Number)	Non-mandatory	
5.	Nature of Business	Mandatory	This data field should contain a precise description of the

Serial	Data Field	Nature of Data Field	Explanatory Notes
			specific business of the employer.
6	Date of Current Employment	Non-mandatory	

- 2.3.3 PFAs shall incorporate all the data fields specified by the Commission in their Contributor Registration, Temporary Contributor Regularization and Temporary Contributor Registration Forms.
- 2.3.4 PFAs shall customize their Forms indicated in 2.3.3 above, and shall submit them to the Commission for approval, prior to adoption.

## 2.4 Other Data Requirements

- 2.4.1 PFAs shall incorporate a section for the RSA holder's Authorization in their Contributor Registration/Temporary Contributor Regularization and Contributor Recapture Forms respectively, which should read as follows:

***"CUSTOMER AUTHORIZATION FOR ACCESS TO NATIONAL IDENTITY NUMBER (NIN) INFORMATION***

*I hereby certify that the information provided in this form is correct. I further consent and authorize the National Identity Management Commission to release my NIN information (as may be required) to the National Pension Commission (PenCom), upon request by my Pension Fund Administrator, for the maintenance and operation of my Retirement Savings Account. It is my understanding that PenCom shall exercise due care to ensure that my information is secure and protected.*

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_"

- 2.4.2 In order to ensure the uniqueness of the authorization in 2.4.1 above received from each RSA holder, PFAs shall assign serially generated 12-digit reference numbers to their Contributor Registration/Temporary Contributor Regularization and Contributor Recapture Forms, respectively.
- 2.4.3 PFAs shall generate the reference numbers in 2.4.2, in line with the following algorithm: PFA Code + Registration Type + eight (8) serially generated numeric digits.

2.4.4 Pursuant to 2.4.2 and 2.4.3 above, PFAs shall adopt the two-digit number assigned by the Commission to each PFA as the “PFA Code”, along with the following alphabets, to depict the appropriate “Registration Type” being submitted:

CR - Contributor Registration/TPIN Regularization Request  
RR - Contributor Data Recapture Request

2.4.5 For the avoidance of doubt, the PFA Codes assigned by the Commission are as outlined below:

Serial	PFA Name	PFA Code
1.	AIICO Pension Managers Limited	033
2.	Apt Pension Funds Managers Limited	037
3.	ARM Pension Managers (PFA) Limited	026
4.	AXA Mansard Pensions Limited	035
5.	Crusader Sterling Pensions Limited	032
6.	FCMB Pensions Limited	030
7.	Fidelity Pension Managers Limited	043
8.	First Guarantee Pension Limited	029
9.	IEI-Anchor Pension Managers Limited	036
10.	Investment-One Pension Managers Limited	040
11	Leadway Pensure PFA Limited	023
12	Nigerian University Pension Management Company	049
13	NLPC Pension Fund Administrators Limited	031
14	NPF Pension Fund Managers	047
15	Oak Pensions Limited	034
16	Pensions Alliance Limited	025
17	Premium Pension Limited	022
18	Radix Pension Managers Limited	046
19	Sigma Pensions Limited	024
20	Stanbic IBTC Pension Managers Limited	021
21	Trustfund Pensions Limited	028
22	Veritas Glanvills Pensions Limited	042

2.4.6 In the event of a subsequent merger or acquisition of a PFA resulting in the issuance of a new PFA Code, such new PFA shall adopt the new code issued by the Commission.

- 2.4.7 Further to 2.4.2 and 2.4.3 above, PFAs shall ensure that the reference number assigned to each RSA Registration/TPIN Regularization and Contributor Recapture Form appears on the page containing the RSA holder's authorization and signature, as specified in paragraph 2.4.1 of these Guidelines.
- 2.4.8 Further to the requirement specified in Paragraph 2.3.4 of these Guidelines, PFAs must submit any subsequent amendment to an approved RSA Registration/TPIN Regularization and Contributor Recapture Form to the Commission for further approval.
- 2.4.9 PFAs are at liberty to add other fields in their Forms as they may deem necessary for their operations and shall retain such additional information on their databases.
- 2.4.10 PFAs shall submit a form bearing a unique number for processing only once. Multiple attempts by any PFA to submit forms with same reference numbers shall attract administrative sanctions.
- 2.4.11 Requests by PFAs to the Commission for the generation of PINs shall be rejected if any of the data fields specified by the Commission fail ECRS validation.
- 2.4.12 PFAs shall issue their RSA Registration Forms free of charge to their prospective clients.

### **3.0 EMPLOYER CODES**

#### **3.1 General Rules on Employer Code Requests**

- 3.1.1 This Section shall replace the Guidelines for Employer Codes Request (Ref: RR/NDB/EMPC/13/01), earlier issued by the Commission.
- 3.1.2 The Commission shall issue employer codes to eligible employers, in the formal sector, for the unique identification of the employers to facilitate the RSA registration of their employees.
- 3.1.3 In line with 3.1.2 above, PFAs shall only register an employee whose employer has registered with the Commission and obtained an employer code.
- 3.1.4 Pursuant to 3.1.3 above, PFAs shall obtain the necessary documentation outlined in Section 3.5 of these Guidelines from employers and submit requests to the Commission on their behalf for the generation of employer codes.
- 3.1.5 PFAs shall submit single or bulk requests for employer codes.

## 3.2 Data Fields for Private Sector Employer Code Requests

3.2.1 In the case of bulk requests for private sector employers, PFAs shall submit their requests via the ECRS by uploading a comma separated file (CSV) in the format indicated below.

EMPLOYER TYPE	RC/BN NUMBERS	EMPLOYER NAME	CURRENT COMPLETE VALID ADDRESS	SECTOR NAME	SECTOR CODE	NATURE OF BUSINESS	TAXPAYER ID. NO. (TIN)	EMAIL ADDRESS OF EMPLOYER'S CONTACT
			Street name & number					
			Town/City					
			State					
			Country					
			Street name & number					
			Town/City					
			State					
			Country					
Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9

3.2.2 PFAs shall prepare their submissions in 3.2.1 above in line with the following specifications:

Column	Data Field	Explanatory Notes
Column 1	Employer Type	PFAs shall indicate the appropriate two-alphabet Employer Type in this data field. The code shall be in line with the specification in 3.4.2 of these Guidelines.
Column 2	RC/BN NUMBERS	PFAs shall indicate the RC No., in the case of limited liability companies, or Business Registration No., in the case of registered businesses other than limited liability companies, in this column.
Column 3	Employer Name	PFAs shall indicate the relevant employer name in this column. The employer name must be written in full with no abbreviations e.g. National Pension Commission and not PenCom.

Column	Data Field	Explanatory Notes
Column 4	Current Complete Valid Address	PFAs shall complete all the four (4) fields specified for each employer's address in this column. The address shall be a valid and traceable address.
Column 5	Sector Name	PFAs shall specify the Sector Name that best aligns with the nature of business of the employer specified in Column 7. The Sector Name shall be as specified in Annex 1 of these Guidelines.
Column 6	Sector Code	PFAs shall indicate in this column, the appropriate code assigned by the Commission to the sector. The Sector Code shall be as specified in Annex 1 of these Guidelines.
Column 7	Nature of Business	This column shall contain a precise description of the specific business of the employer.
Column 8	Taxpayer Id. No. (TIN)	PFAs shall indicate the TIN of the employer in this column.
Column 9	Email Address of Employer's Contact	PFAs shall indicate the email address of the appropriate contact person on the subject matter.

### 3.3 Data Fields for Public Sector Employer Code Requests

3.3.1 In the case of bulk employer code requests for Federal and State Government Ministries, Department and Agencies, PFAs shall submit the requests in the following CSV format:

EMPLOYER TYPE	EMPLOYER NAME	CURRENT COMPLETE VALID ADDRESS	SECTOR NAME	SECTOR CODE	COA NUMBERS/ STATE CODES
		Street name & number			
		Town/City			
		State			
		Country			
		Street name & number			
		Town/City			

EMPLOYER TYPE	EMPLOYER NAME	CURRENT COMPLETE VALID ADDRESS	SECTOR NAME	SECTOR CODE	COA NUMBERS/ STATE CODES
		State			
		Country			
Column 1	Column 2	Column 3	Column 4	Column 5	Column 6

3.3.2 PFAs shall prepare their submissions in 3.3.1 above in line with the following specifications:

Column	Data Field	Explanatory Notes
Column 1	Employer Type	PFAs shall indicate the appropriate two-alphabet Employer Type in this data field. The code shall be in line with the specification in 3.4.2 of these Guidelines.
Column 2	Employer Name	PFAs shall indicate the relevant employer name in this column. The employer name must be written in full with no abbreviations e.g. National Youth Service Corps and not NYSC or Nigeria Immigration Services and not Nig. Immigration Services.
Column 3	Current Complete Valid Address	PFAs shall complete all the four (4) fields specified for each employer's address in this column. The address shall be a valid and traceable address.
Column 4	Sector Name	PFAs shall specify the Sector Name relevant to the Federal or State MDA as specified in Annex 1 of these Guidelines.
Column 5	Sector Code	PFAs shall indicate the appropriate Sector Code assigned in Annex 1 of these Guidelines, to the Sector Name indicated in Column 4.
Column 6	COA Numbers/State Codes	PFAs shall indicate the Chart of Account No. relevant to the Federal MDA or the State Code relevant to the State MDA in this column.



### 3.4 Classification of Employers

3.4.1 To ensure proper classification of employers and the RSAs of their employees, and pursuant to 3.2 and 3.3 above, the Commission prescribes the Employer Types and the Sector Codes outlined in 3.4.2 and Annex 1 of these Guidelines, respectively.

3.4.2 PFAs shall adopt the following Employer Type Codes in their requests for the generation of employer codes and the registration of individuals under the CPS:

Serial	Employer Classification	Employer Type
1	Federal Government	PU
2	State Governments	ST
3	Private Registered Companies - Limited (Ltd) and Public (Plc)	PR
4	Business Names - Law Firms, Hospitals, Schools, etc.	BR
5	Foreign Agencies	FR
6	Embassies	EM
7	Non-Government Organizations	NG
8	Unions	UN
9	Micro Pension Plan Employers	MP
10	Cross Border Employers	CB

3.4.3 **Formal Sector Codes.** Further to 3.4.2 above, PFAs shall adopt the Sector Codes outlined in Annex 1 to these Guidelines in their requests for the generation of employer codes that uniquely identify formal sector employers under the CPS.

3.4.4 **MPP Employer Codes.** PFAs shall adopt the MPP Employer Codes prescribed by the Commission, outlined in Annex 2 to these Guidelines, as the employer codes for the registration of MPP Contributors. The employer code adopted by PFAs must be appropriate to the nature of business of the MPP Contributor or his/her employer, as the case may be.

3.4.5 **Cross Border Employer Code.** PFAs shall adopt the Cross Border Employer Code, **CB0000000001**, hereby issued by the Commission for the registration of Cross Border employees under the CPS.

### 3.5 Documentation Requirements for Employer Code Requests

3.5.1 PFAs shall submit appropriate documents to support their requests for employer

codes as outlined in 3.1 to 3.3 of these Guidelines.

**3.5.2 Documents for Employer Code Requests - Private Sector Employers.**

- i) Letter requesting for employer code
- ii) Certificate of incorporation/registration from the registering authority
- iii) Evidence of Taxpayer's Identification Number (TIN).

**3.5.3 Documents for Employer Code Requests – Federal and State MDAs.**

- i) In the case of FGN MDAs, letter on the MDA's letter-headed paper, to the Commission, requesting for the issuance of an employer code. The letter should indicate the Chart of Account number.
- ii) In the case of State MDAs, letter from the State Pension Bureau/Board/Commission or Head of Service of a State, as the case may be, to the Commission, requesting for the issuance of an employer code. The letter should indicate the State Id number.

**3.5.4 With effect from the go-live of the ECRS, PFAs shall only submit requests for the issuance of employer codes through the ECRS platform.**

**3.5.5 Pursuant to 3.5.4 above, PFAs shall initiate single employer code requests by filling in the required information directly onto the Employer Codes Module on the ECRS User Interface and uploading the relevant supporting documents in PDF.**

**3.5.6 Pursuant to 3.5.4 above, PFAs shall initiate bulk employer code requests by uploading the required information in Comma Separated Value (CSV) file format on to the Employer Codes Module on the ECRS User Interface, along with the relevant supporting documents, which must be in PDF.**

**3.5.7 PFAs shall upload the supporting documents along with the request to ECRS.**

**3.5.8 PFAs shall receive notification(s) from ECRS on the status of their requests for employer codes within 24 hours.**

**3.5.9 PFAs shall not submit employer code requests in respect of employers who already have employer codes issued to them by the Commission.**

**3.5.10 Pursuant to 3.5.9 above, the Commission shall grant PFAs access to view the Employer Codes Database hosted on the ECRS. The Employer Codes Database shall indicate, amongst other details, the appropriate Employer Type assigned to each employer.**

**3.5.11 PFAs shall only submit requests for the generation of employer codes once for each employer.**

**3.5.12 The Commission shall impose administrative sanctions on PFAs that request for the**

generation of employer codes for employers that already exist on the ECRS.

3.5.13 The Commission shall also impose administrative sanctions on PFAs that forward multiple employer code requests for the same employer.

3.5.14 PFAs shall notify requesting employers of codes issued to them by the Commission.

## **4.0 REGISTRATION OF RETIREMENT SAVINGS ACCOUNTS (RSA)**

### **4.1 RSA Registration Documentation - *Formal Sector Employees***

4.1.1 PFAs shall obtain duly completed RSA registration forms from formal sector employees.

4.1.2 PFAs shall also obtain the following documents for the registration of formal sector employees:

- i) Letter of Employment or Letter of Appointment (in the case of employees of the Private Sector and Public Sector Self-Funded Agencies)
- ii) Letter of First Appointment or Attestation Letter (in the case of employees of the Public Sector Treasury-Funded Agencies and Police Personnel, respectively)
- iii) Staff Identity Card or any one of the following :
  - a) National Driver's License;
  - b) Permanent Voter's Card (PVC); or
  - c) International Passport.
- iv) National Identity Card or Enrolment Slip issued by the National Identity Management Commission, indicating the National Identity Number (NIN). The USSD, \*346# can be used to obtain an individual's NIN from 9Moblie and Glo networks.
- v) Other additional documentation as may be deemed necessary by the PFA.
- vi) Other additional documentation as may be specified by the Commission from time to time.

4.1.3 PFAs shall sight the original documents of the photocopies specified 4.1.2 (i – xi) above to ensure that the photocopies are authentic.

4.1.4 PFAs shall ensure that an authorized personnel of the PFA stamps, signs and dates the photocopies of all original documents sighted as required in 4.1.3 above.

- 4.1.5 PFAs shall obtain one (1) recent passport sized photograph of the applicant/RSA holder, taken against a white background, with the name of the employee written at the back. The passport photograph shall meet the following specifications:
- i) The photo shall have full frontal 24-bit colour images - all facial features from bottom of the chin to top of the forehead (including both edges of the applicant's face) must be clearly shown.
  - ii) The photo shall be well focused on the eye, nose, mouth, forehead and chin region.
  - iii) The photo shall capture any tribal marks.
  - iv) The photo shall have neutral facial expression with mouth closed and eyes opened.
  - v) The picture illumination shall be bright and equally distributed with no shadows.
  - vi) There shall be no eyeglasses on the photo.
- 4.1.6 For finger impaired individuals who cannot sign the RSA Registration Forms, PFAs shall provide the following additional documents:
- i) Letter of indemnity from the PFA, duly signed by two authorized signatories, confirming that the individual is finger impaired.
  - ii) Photograph of the individual showing the missing finger(s) or hand(s), where the individual is an amputee.
  - iii) Other additional documents as may be required by the Commission from time to time to support the finger-impaired registration status.

## **4.2 RSA Registration Documentation - *Cross Border Individuals***

- 4.2.1 PFAs shall obtain duly completed RSA Registration Forms from Cross Border Individuals identified in the *Guideline for Cross Border Arrangements under the Pension Reform Act 2014*, issued by the Commission.
- 4.2.2 PFAs shall also obtain the following documents:
- i) Copy of a valid identification. Such identification may be either the National Id, the National Driver's License, the Permanent Voters Card (PVC), or the data page of the International Passport.
  - ii) Evidence of nationality, e.g. copy of data page of the International Passport (for non-Nigerians).
  - iii) Copy of Staff Id (where available).
  - iv) Copy of evidence of employment in host country.

- v) Copy of evidence of remuneration (i.e. pay advice), where applicable.
  - vi) Copy of evidence of work permit in host country.
  - vii) Letter of undertaking to bear exchange rate fluctuations.
  - viii) Other additional documentation as may be specified by the Commission from time to time.
- 4.2.3 PFAs shall accept notarized copies of the documents specified 4.2.2 (i – viii) above or copies attested by Nigerian Embassies abroad to ensure that the copies are authentic.
- 4.2.4 PFAs shall ensure that an authorized personnel of the PFA stamps, signs and dates the photocopies of all original documents sighted as required in 4.2.3 above.
- 4.2.5 PFAs shall obtain one (1) recent passport sized photograph of the applicant/RSA holder, taken against a white background, with the name of the employee written at the back. The passport photograph shall meet the specifications outlined in 4.1.5 above.
- 4.2.6 For finger-impaired individuals who cannot sign the RSA Registration Forms, PFAs shall provide the additional documents specified in 4.1.6 (i – iii) above.

### **4.3 RSA Registration Documentation - Micro *Pension Plan Contributors***

- 4.3.1 PFAs shall obtain the following documentation for the RSA registration of MPP contributors:
- i) Evidence of membership in a registered association or trade union or Certificate of Business Registration, in the case of self-employed persons; and/or
  - ii) Any of the following means of identification - National Identity Card, International Passport, Driver's License or Permanent Voters Card.
  - iii) Other additional documentation as may be specified from time to time by the Commission.
- 4.3.2 PFAs shall sight the original documents of the photocopies specified in 4.3.1 (i – iii) above to ensure that the photocopies are authentic.
- 4.3.3 PFAs shall ensure that all documents in 4.3.1 above are stamped, signed, and dated by authorized PFA personnel.
- 4.3.4 PFAs shall obtain one (1) recent passport sized photograph of the applicant/RSA holder, taken against a white background, with the name of the employee written at the back. The passport photograph shall meet the specifications outlined in 4.1.5

above.

- 4.3.5 For finger-impaired individuals who cannot sign the RSA registration forms, PFAs shall provide the additional documents in 4.1.6 (i– iii).

#### **4.4 RSA Registration Documentation - *Employer Initiated***

- 4.4.1 PFAs shall obtain the following documents from an employer opening an RSA on behalf of its employee who failed to register after 6 months of assumption of duty:
- i) A letter of indemnity/mandate from the employer certifying that the employee has not submitted evidence of opening an RSA and requesting the PFA to open a temporary RSA. The letter shall state the name of the employee, date of assumption of duty and the Employee Id number, where applicable.
  - ii) Letter of employment/letter of appointment.
  - iii) Other additional documentation as may be specified by the Commission from time to time.

#### **4.5 RSA Registration and Temporary PIN Regularization Procedure**

- 4.5.1 PFAs shall obtain duly completed Contributor RSA Registration Forms from Formal Sector and Cross Border employees, as well as MPP Contributors.
- 4.5.2 PFAs shall obtain duly completed Temporary Contributor Registration Forms from employers seeking to open Temporary RSAs on behalf of their employees and shall confirm that the difference between the date of assumption of duty and the date of request for registration is not less than 6 months.
- 4.5.3 PFAs that registered Temporary PINs shall obtain duly completed Temporary RSA Regularization Forms from employees seeking to regularize their Temporary RSAs.
- 4.5.4 PFAs shall electronically capture the bio-data provided on the Forms specified in 4.5.1 – 4.5.3 above, as the case may be.
- 4.5.5 Further to 4.5.4 above, PFAs shall electronically capture the facial image of the employee and shall obtain the signature (where available) of the individuals.
- 4.5.6 The electronic facial image specified in 4.5.5 above shall meet the following specifications:
- i) Quality shall be at least 8-bit gray-scale / 24-bit colour depth. A colour depth capacity of 16-bits per channel shall be preferred.

- ii) Resolution of 96 pixels/inch and true format such as JPEG 2000, JPEG, JPG or BPG with compression ratio of 10.
  - iii) The image size after compression should not be less than 11 KB as per ISO standards.
  - iv) In addition to the specifications outlined in 4.5.6 (i – iii) above, the electronic photograph must meet the picture specifications detailed in 4.1.5 above.
- 4.5.7 The signature in 4.5.5 above shall be retained in an electronic format and shall meet the following specifications:
- i) Quality shall be at least 8-bit gray-scale / 24-bit colour depth. A colour depth capacity of 16-bits per channel shall be preferred.
  - ii) Resolution of 96 pixels/inch and true format such as JPEG 2000, JPEG, JPG or BPG with compression ratio of 10.
  - iii) The image size after compression should not be less than 11 KB as per ISO standards.
- 4.5.8 PFAs shall register an individual using his/her employer's valid employer code issued by the Commission.
- 4.5.9 Pursuant to 4.5.8 above, PFAs shall check the ECRS for the existence of an Employer Code for the employer indicated in the completed RSA registration form.
- 4.5.10 Further to the provisions in 4.5.8 and 4.5.9 above, PFAs shall input the employer code associated with the employer name indicated by their client on the RSA Registration Form, where an employer code exists on the Commission's Employer Codes Database for that employer. In the case of MPP Contributors, PFAs shall input the applicable employer code assigned by the Commission to the sector, which best aligns with the nature of business of the employer.
- 4.5.11 Where an employer name and code does not exist on the Commission's Employer Codes Database for the employer, PFAs shall request for the appropriate documentation from the employer to facilitate its registration by the Commission, as specified in Section 3.0 of these Guidelines.
- 4.5.12 PFAs shall maintain the data contained in the duly completed RSA Registration Forms in an electronic form and shall transmit it to the Commission through the portal provided by the Commission, or through a web service. However, where a PFA chooses to use the portal as means of transmitting its duly completed RSA Registration Form, such form shall be validated first through the Thin Client standalone application provided by the Commission.
- 4.5.13 PFAs shall attach the electronic facial photograph, the digital signature (where applicable), and an electronic copy of the Authorization Page of the RSA Registration

Forms (specified in 2.4 of these Guidelines), to the registration record to be transmitted in 4.5.12 above, to the Commission.

- 4.5.14 The submission in 4.5.12 and 4.5.13 above shall be in the xml format, while the documents specified shall be in PDF.
- 4.5.15 PFAs shall upload and transmit any document supporting a registration request to the Commission along with its registration request. Such documents include the Authorization Page specified in Section 2.4 of these Guidelines and the documents supporting the registration of finger-impaired individuals.
- 4.5.16 All documents uploaded by PFAs must be clear and legible. The submission of documents that do not meet required standards by PFAs shall attract administrative sanctions as spelt out in Section 7.0 of these Guidelines.
- 4.5.17 Following the successful submission of RSA registration requests to the Commission, PFAs shall receive notifications of PINs generated by ECRS, within 24 hours, where all biodata and NIN validations are successful.
- 4.5.18 Similarly, in the case of unsuccessful biodata and NIN validations, PFAs shall receive failure notifications, within 24 hours, indicating reason(s) for the failure.
- 4.5.19 PFAs shall notify their clients of PINs generated and shall issue them with Welcome Letters within 5 working days of their receipt of the notification from ECRS and shall retain a copy in the mandate files.
- 4.5.20 PFAs shall notify the relevant employers of TPINs generated and shall follow up to ensure that the affected employees regularize their TPINs within a maximum period of six (6) months from the date of issuance of the TPIN.
- 4.5.21 PFAs shall not earn administrative fees for TPINs, in line with the provisions of section 6.1 of the Guidelines for Transitional Contributions Fund, issued by the Commission.
- 4.5.22 Where the PINs issued are to regularize Temporary PINs earlier issued by the Commission, PFAs shall move the RSA holder's contributions from the Temporary RSA to the newly registered RSA and shall deactivate the Temporary PINs from their databases.
- 4.5.23 Pursuant to 4.5.18 above, PFAs shall contact their clients to make fresh RSA registration submissions.



## **5.0 UPDATING RSA RECORDS IN THE NATIONAL DATABANK ON PENSIONS**

### **5.1 Types of Update**

5.1.1 PFAs shall update their clients' biodata on ECRS through the Update Sub-Module and may submit single or batch requests for the following categories of updates:

- i) Valid Contributor Updates
- ii) Recapture of Existing Contributors on the CRS
- iii) Employer Record Updates

### **5.2 Valid Contributor Updates**

5.2.1 PFAs shall only process update requests from RSA holders whose NINs have been successfully validated on NIMC's database.

5.2.2 PFAs shall update RSA holders' data through the Update Sub-Module on the ECRS User Interface made available to them by the Commission.

5.2.3 PFAs shall ensure that their clients requesting for data updates complete a Valid Contributor Update Form.

5.2.4 PFAs shall design appropriate Valid Contributor Update Forms that align with the format specified in Paragraph 5.2.10 of these Guidelines.

5.2.5 The Valid Contributor Update Forms shall include all updatable data fields in order to allow the RSA holder input data against the appropriate fields requiring update.

5.2.6 All data fields captured by PFAs for the registration of their clients on the ECRS may be updated seamlessly by PFAs without the Commission's approval except for the following data fields:

- i) Surname
- ii) Date of Birth
- iii) Gender
- iv) Date of First Appointment
- v) Photo
- vi) Signature

- 5.2.7 With effect from the go-live of ECRS, PFAs shall no longer submit requests to the Commission for update of Dates of Birth except in cases where it can be established that the Dates were wrongly captured by the PFA.
- 5.2.8 PFAs shall submit update requests for data fields requiring the Commission's approval in the same manner as those not requiring the Commission's approval.
- 5.2.9 PFAs submitting update requests to ECRS shall ensure that the client has made such updates to his/her NIN records with NIMC.
- 5.2.10 PFAs shall request for data updates either through the Portal provided by the Commission or the use of Web Service.
- 5.2.11 PFAs shall prepare their Valid Contributor Update requests in the following CSV format:

RSA PIN: \_\_\_\_\_  
 Surname: \_\_\_\_\_  
 First name: \_\_\_\_\_

Updatable Fields	Old Values	New Values
Column 1	Column 2	Column 3

- 5.2.12 PFAs shall prepare their submissions in 5.2.11 above in line with the following specifications:

Column	Data Field	Explanatory Notes
Column 1	Updatable Fields	Updatable Fields refer to all data fields, provided at RSA registration, that require update. They also include the fields that cannot be changed without the Commission's approval.
Column 2	Old Values	PFAs shall indicate, in this column, the old values as originally submitted in the RSA registration requests, or at the last update carried out, as the case may be.
Column 3	New Values	PFAs shall indicate, in this column, the new values submitted by the RSA holder that is to replace the old values.

- 5.2.13 PFAs shall provide the RSA PIN, Surname and First Name along with each update request.

- 5.2.14 PFAs shall include Old and New Values for only the data fields that they are requesting for update on, in a CSV file prepared for submission to the Commission and shall save same in the CSV format.
- 5.2.15 With regards to updates requiring the Commission's approval, PFAs shall upload the following supporting documents to ECRS, along with their requests:

Serial	Update Requiring Approval	Supporting Documents
1.	Surname	i) Letter of request or email from RSA holder ii) Newspaper publication iii) Sworn affidavit iv) Confirmation from employer
2.	Date of Birth	i) Letter of request or email from RSA holder, stating reason for the change ii) Copy of RSA holder's registration form iii) Confirmation of age from employer
3.	Gender	i) Letter of request or email from RSA holder ii) Photo iii) Confirmation from employer
4.	Date of First Appointment	i) Letter of request or email from RSA holder ii) Confirmation from employer
5.	Photo	i) Letter of request or email from RSA holder ii) New photo
6.	Signature	i) Letter of request or email from RSA holder containing both old and new signatures

- 5.2.16 In addition to the requirements in 5.2.15 (5) and (6) above, PFAs requesting the update of photos and signatures shall submit the new values in the format specified in paragraphs 4.1.5 (i-vi), 4.5.6 and 4.5.7 of these Guidelines, respectively.
- 5.2.17 PFAs shall receive ECRS notifications for approval or rejection of all update requests. In the case of updates that do not require the Commission's authorization, the notification from ECRS shall be within 24 hours, and in the case of updates requiring the Commission's authorization, the notification from ECRS shall be within 72 hours of PFAs' submission of the requests.
- 5.2.18 PFAs shall communicate new PINs regenerated in respect of approved gender updates to their respective clients and shall tie the new PINs to the previous PINs to maintain history in their database.
- 5.2.19 Further to 5.2.18 above, PFAs shall transfer the balances in the initial wrong gender RSAs to the RSA with the regenerated PIN and shall deactivate the initial PIN from their databases.

- 5.2.20 PFAs shall update their databases to reflect all approved RSA holder data updates.
- 5.2.21 PFAs shall retain copies of the Valid Contributor Update Forms, completed by their clients to request for the update of their data, in the RSA holder's mandate files.

### 5.3 Recapture of Existing Contributors on the CRS

- 5.3.1 PFAs shall undertake the Data Recapture Exercise until the last RSA holder existing on the CRS is recaptured.
- 5.3.2 With effect from the Go-Live of the ECRS, PFAs shall carry out the Data Recapture Exercise in line with the provisions of these Guidelines.
- 5.3.3 PFAs shall recapture their retirees who may be eligible to make voluntary contributions.
- 5.3.4 PFAs shall carry out the data recapture without any financial burden or physical discomfort to the contributors/retirees and shall engage whatever convenient means they deem fit, to recapture their existing contributors/retirees.
- 5.3.5 In recapturing their existing clients, PFAs shall obtain information on the following data fields specified in 5.3.6 to 5.3.9 of these Guidelines.
- 5.3.6 *Section 1: Personal Data*

Serial	Data Field	Nature of Data Field	Explanatory Notes
1.	Form Reference Number		PFAs shall indicate a unique reference number in this field as specified in Section 2.4 of these Guidelines.
2.	RSA Status	Mandatory	PFAs shall ensure that the RSA status is indicated in this field and must indicate "A" for Active or "R" (for Retiree).
3.	RSA PIN	Mandatory	PFAs shall indicate the RSA PIN being recaptured in this field. The PIN must be a PIN that was issued by the PFA.
4.	List of Other RSA PINs issued to the RSA Holder and their PFAs	Conditionally Mandatory	This data field shall be applicable to all RSA holders that have multiple RSAs within and across PFAs. If applicable, PFAs shall indicate details of all other RSA PINs issued by it and other PFAs to the RSA holder in this field.

<b>Serial</b>	<b>Data Field</b>	<b>Nature of Data Field</b>	<b>Explanatory Notes</b>
5.	Title	Mandatory	Title shall be indicated with any of the following abbreviations, as may be applicable: Mr – a male Mrs – a married female Miss – a young single female Ms – an elderly single female
6.	First Name	Mandatory	
7.	Middle Name	Non-mandatory	
8.	Surname	Mandatory	
9.	Maiden/Formal Name	Non-mandatory	
10.	Gender	Mandatory	Gender shall be indicated with either of the following acronyms: M – Male F – Female PFAs shall ensure that the gender indicated in this field corresponds with the title indicated in 5.3.6 (5) above.
11.	Marital Status	Mandatory	Marital Status shall be indicated with any of the following acronyms: MD – Married SG – Single DV – Divorced WD – Widowed SP – Separated
12.	Nationality	Mandatory	PFAs shall ensure appropriate Nationality Codes are used as supplied by the Commission.
13.	State of Origin	Conditionally Mandatory	State of Origin shall be applicable where the nationality indicated in 5.3.6 (12) above is Nigerian.
14.	Local Government Area of Origin	Conditionally Mandatory	Local Government Area of Origin shall be applicable where the nationality indicated in 5.3.6 (12) above is Nigerian.
15.	Place of Birth (Village/City)	Mandatory	
16.	Bank Verification Number (BVN)	Non-mandatory	
17.	National Identity Number (NIN)	Mandatory	

<b>Serial</b>	<b>Data Field</b>	<b>Nature of Data Field</b>	<b>Explanatory Notes</b>
18.	Date of Birth	Mandatory	Date of Birth must be written in the DD-MON-YYYY format e.g. 21-JAN-2019.
19.	Residential Address:		
	Location	Mandatory	PFAs must ensure that either N (for Nigeria) or A (for Abroad) is indicated in the Location data field.
	House No./Name	Non-mandatory	
	Street Name	Non-mandatory	
	Village/Town/City	Conditionally Mandatory	PFAs must ensure that either the applicable village, town or city of the individual is indicated in this field if the Location in 5.3.6 (19) is Nigeria.
	Local Government Area Code	Conditionally Mandatory	PFAs must ensure that the applicable Local Government Area Code is indicated in this field if the Location in 5.3.6 (19) is Nigeria.
	State of Residence Code	Conditionally Mandatory	PFAs must ensure that the applicable State of Residence Code is indicated in this field if the Location of residence in 5.3.6 (19) is Nigeria.
	Country of Residence Code	Mandatory	PFAs shall ensure appropriate Country Codes are used as supplied by the Commission.
	Zip Code	Non-mandatory	PFAs shall only provide zip code where the Location of residence in 5.3.6 (19) is "Abroad".
	P.O. Box/P.M.B	Non-mandatory	
20.	Personal E-Mail Address	Non-mandatory	
21.	Phone No: (Code + Mobile Number)	Mandatory	Phone numbers must include the Country Codes.

### 5.3.7 Section 2: Employment Records

Serial	Data Field	Nature of Data Field	Explanatory Notes
1.	Employer Type	Mandatory	PFA's must provide information on the employer type, using any of the two-alphabet codes specified in 3.4.2 of these Guidelines, as appropriate. The data field shall, however, not contain the code "MP".
2.	Employer Name	Mandatory	The Employer Name must be written in full with no abbreviations e.g. National Pension Commission and not PenCom.
3.	Employer Address:		
	Location - Nigeria or Abroad	Mandatory	PFA's must indicate either N (for Nigeria) or A (for Abroad) in the Location data field.
	Building No./Name	Non-mandatory	
	Street Name	Non-mandatory	
	Village/Town/City	Conditionally Mandatory	PFA's must indicate either the applicable village, town or city of the individual if the Location indicated in 5.3.7 (6) is Nigeria.
	Local Government Area Code	Conditionally Mandatory	PFA's must indicate the applicable Local Government Area Code if the Location indicated in 5.3.7 (6) is Nigeria.
	State Code	Conditionally Mandatory	PFA's must indicate the applicable State of Residence Code if the Location indicated in 5.3.7 (6) is Nigeria.
	Country Code	Mandatory	
	Zip Code	Non-mandatory	PFA's shall only provide zip code where the Location indicated in 5.3.7 (6) above is "Abroad".
	P.O. Box/P.M.B	Non-mandatory	
4.	Employer's Phone No: (Country Code + Telephone/Mobile Number)	Non-mandatory	

Serial	Data Field	Nature of Data Field	Explanatory Notes
5.	Nature of Business	Mandatory	This data field should contain a precise description of the specific business of the employer.
6.	Date of First Appointment	Conditionally Mandatory	This data field shall only be applicable where the Employer Type indicated in 5.3.7 (1) above is "PU".
7.	Date of Current Employment	Non-mandatory	

#### 5.3.8 Section 3: Next of Kin's Personal Data

Serial	Data Field	Nature of Data Field	Explanatory Notes
1.	Title	Mandatory	Title of the NoK shall be indicated with any of the following abbreviations, as may be applicable: Mr – a male Mrs – a married female Miss – a young single female Ms – an elderly single female
2.	Gender	Mandatory	Gender shall be indicated with either of the following acronyms: M – Male F – Female PFAs shall ensure that the gender indicated in this field corresponds with the title indicated in 5.3.9 (1) above.
3.	First Name	Mandatory	As in CRS
4.	Middle Name	Non-mandatory	As in CRS
5.	Surname	Mandatory	As in CRS
6.	Relationship	Mandatory	PFAs must ensure that the relationship of the NoK with the client is stated in this data field.
7.	Next of Kin's Address:		
	Location	Mandatory	PFAs must ensure that either N (for Nigeria) or A (for Abroad) is indicated in the Location data field.
	Building No./Name	Non-mandatory	



Serial	Data Field	Nature of Data Field	Explanatory Notes
	Street Name	Non-mandatory	
	Village/Town/City	Conditionally Mandatory	PFAs must indicate either the applicable village, town or city of the individual if the Location indicated in 5.3.9 (7) is Nigeria.
	Local Government Area Code	Conditionally Mandatory	PFAs must indicate the applicable Local Government Area Code if the Location indicated in 5.3.9 (7) is Nigeria.
	State Code	Conditionally Mandatory	PFAs must indicate the applicable State Code if the Location indicated in 5.3.9 (7) is Nigeria.
	Country Code	Mandatory	
	Zip Code	Non-mandatory	PFAs shall only provide zip code where the Location of residence indicated in 5.3.9 (7) is "Abroad".
	P.O. Box/P.M.B	Non-mandatory	
8	NOK's Personal E-mail Address	Non-mandatory	
9.	NOK's Phone No: (Country Code + Mobile Number)	Mandatory	Phone numbers must include the Country Codes.

- 5.3.9 Except as otherwise stated in Section 5.3 of these Guidelines, all data and documentation requirements applicable to New RSA registrations outlined in these Guidelines, shall also be applicable to Existing Contributor Recapture.
- 5.3.10 Specialized PFAs (e.g. NPF Pensions Limited and Nigeria University Pension Management Company) shall recapture eligible RSA holders willing to move their RSAs from other PFAs to them, if not already recaptured by their PFAs. To facilitate the transfer of the RSAs, the specialized PFAs shall liaise with the affected transferring PFAs for the upload of the recaptured data on to ECRS.
- 5.3.11 In the case of existing RSA holders who changed their names after their RSA registration and obtained NINs with their new names, PFAs shall recapture such individuals using the names on the CRS. To support the change of name, PFAs shall upload to ECRS, the documents listed in Section 5.2.15 (1).
- 5.3.12 PFAs shall transmit the data of RSA holders recaptured after the cut-off date specified by the Commission, along with the relevant supporting documents (as outlined in Sections 4.1 and 4.2 of these Guidelines) to the Commission through the

Data Recapture Sub-Module of ECRS, and in line with the specifications in 4.5.12 to 4.5.15 of these Guidelines. The data to be so transmitted **shall not** include the data specified in 5.3.6 (4) above – details of other RSA PINs issued to the RSA holder (i.e. multiple registrations).

- 5.3.13 Subsequent to, and in addition to the submission specified in 5.3.12 above, where applicable, PFAs shall submit the data specified in Section 5.3.6 (2) – (4) of these Guidelines, to the Commission through the “Upload Multiple RSA/Associated RSA” Interface of the RSA Registration Module of ECRS. PFAs shall make the submission in the format specified below, immediately they successfully transmit the corresponding recaptured data to the Commission. The submission shall be in the following CSV file format.

Serial	Recaptured RSA PIN	Multiple RSA PIN	PFA Name	Surname	First Name	Middle Name
1	PEN123456	PEN240000				
2	PEN123456	PEN152300				
3	PEN123456	PEN211670				
4	PEN258000	PEN209752				
5	PEN258000	PEN290101				
6	PEN112500	PEN137021				
<b>Column 1</b>	<b>Column 2</b>	<b>Column 3</b>	<b>Column 4</b>	<b>Column 5</b>	<b>Column 6</b>	<b>Column 7</b>

- 5.3.14 The submission in 5.3.13 above shall be prepared in line with the following specifications:

Column	Data Field	Explanatory Notes
Column 1	Serial	PFAs shall indicate in this column, a serial number for all multiple RSA registrations contained in the submission.
Column 2	Recaptured RSA PIN	PFAs shall indicate the recaptured RSA PIN of each RSA holder having the multiple registrations in this column. Where an RSA holder indicates more than one multiple RSA PIN, PFAs shall repeat the recaptured RSA PIN against each multiple RSA PIN as illustrated in 5.3.13 above.

Column	Data Field	Explanatory Notes
Column 3	Multiple RSA PIN	PFA's shall indicate the multiple RSA PINs belonging to the recaptured RSA holder, as provided by him/her, in this column.
Column 4	PFA Name	PFA's shall indicate the name of the PFA that registered the multiple RSAs in this column. The PFA name shall be indicated against (i.e. on the same row) as the multiple RSA registered by it.
Column 5	Surname	PFA's shall indicate the Surname of the RSA holder in this column and shall repeat the name in each row containing a multiple RSA belonging to him/her.
Column 6	First Name	PFA's shall indicate the First Name of the RSA holder in this column and shall repeat the name in each row containing a multiple RSA belonging to him/her.
Column 7	Middle Name	PFA's shall indicate the Middle Name of the RSA holder in this column and shall repeat the name in each row containing a multiple RSA belonging to him/her.

5.3.15 PFA's shall notify their clients of their successful submission of the recaptured data or otherwise.

## 5.4 Employer Record Updates

5.4.1 PFA's shall process requests for update of existing Employer Name, Address and/or Email Address on ECRS.

5.4.2 PFA's shall submit single or bulk requests electronically in the format specified in 5.4.3 of these Guidelines.

5.4.3 In the case of bulk employer record update requests, PFA's shall submit the requests in the following CSV format:

RC/BN/COA/ STATE ID	EMPLOYER CODE	OLD EMPLOYER NAME	OLD ADDRESS	OLD EMAIL ADDRESS OF EMPLOYER'S CONTACT	NEW EMPLOYER NAME	NEW ADDRESS	NEW EMAIL ADDRESS OF EMPLOYER'S CONTACT
			<i>Street name &amp; number</i>			<i>Street name &amp; number</i>	

RC/BN/COA/ STATE ID	EMPLOYER CODE	OLD EMPLOYER NAME	OLD ADDRESS	OLD EMAIL ADDRESS OF EMPLOYER'S CONTACT	NEW EMPLOYER NAME	NEW ADDRESS	NEW EMAIL ADDRESS OF EMPLOYER'S CONTACT
			Town/City			Town/City	
			State			State	
			Country			Country	
			Street name & number			Street name & number	
			Town/City			Town/City	
			State			State	
			Country			Country	
Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8

5.4.4 PFAs shall prepare their submissions in 5.4.3 above in line with the following specifications:

Column	Data Field	Explanatory Notes
Column 1	RC/BN/COA/State Id	PFAs shall indicate the relevant employer RC number (for limited liability companies), BN number (for businesses other than limited liability companies), COA (for FG MDAs) or State Id for State MDAs.
Column 2	Employer Code	PFAs shall indicate in this column, the employer code issued by the Commission that is applicable to the employer.
Column 3	Old Employer Name	PFAs shall indicate the old employer name in this column. The employer name must be written in full with no abbreviations e.g. National Youth Service Corps and not NYSC or Nigeria Immigration Services and not Nig. Immigration Services.
Column 4	Old Employer Address	This column shall indicate the previous address of the employer.
Column 5	Old Email Address of Employer's Contact	PFAs shall indicate the email address of the contact person provided by the employer.
Column 6	New Employer Name	PFAs shall indicate the new employer name in this column. The employer name must be written in full with no abbreviations e.g. National Youth Service Corps and not

Column	Data Field	Explanatory Notes
		NYSC or Nigeria Immigration Services and not Nig. Immigration Services.
Column 7	New Employer Address	This column shall indicate the new address of employer. All the fields in this column must be completed.
Column 8	New Email Address of Employer's Contact	PFAs shall indicate the new email address of the contact person provided by the employer. The update notification from ECRS will be sent to this email address.

- 5.4.5 PFAs shall populate all the data fields in 5.4.3 above. Where a data field does not require update, PFAs shall indicate the old value in both new and old data fields.
- 5.4.6 PFAs shall upload supporting documents for the request in 5.4.1 above, as appropriate.
- 5.4.7 PFAs shall notify requesting employers of the approved updates or otherwise.

## 6.0 ADDITIONAL REQUIREMENTS ON EMPLOYEES OF FEDERAL GOVERNMENT TREASURY FUNDED MINISTRIES, DEPARTMENTS AND AGENCIES

- 6.1 PFAs shall continue to obtain information and documents from their clients, who are employees of Federal Government Treasury Funded Ministries, Departments and Agencies in the manner specified in Sections 6.2 and 6.3 of these Guidelines, respectively, or any other guideline that may be issued by the Commission from time to time.

### 6.2 *Information to be Obtained*

Serial	Data Field	Explanatory Notes
1.	Employee IPPIS Number	This information is applicable to employees of FG Treasury Funded agencies that are under IPPIS.
2.	Date Employee Joined IPPIS	This information is applicable to employees of FG Treasury Funded agencies that are under IPPIS.
3.	Employee Id./No.	This information shall not be applicable to employees of the Paramilitary and the Police.

<b>Serial</b>	<b>Data Field</b>	<b>Explanatory Notes</b>
4.	Service Id./No.	This information shall be applicable to only the Paramilitary and Police.
5.	Staff File No. with Employer	
6.	Designation/Rank	
7.	Date of Transfer of Service	This information shall only be relevant for those whose DOFA in 2.2.2 (6) or 5.3.7 (6) is a date before June 2004.
8.	Harmonized Salary Structure as at 2004 (e.g. HAPSS, HATISS)	This data field shall only be applicable where the DOFA in 2.2.2 (6) or 5.3.7 (6) is a date before June 2004.
9.	GL as at June 2004	
10.	Step as at June 2004	
11.	Consolidated Salary Structure as at 2007 (e.g. CONPSS, CONTISS)	This data field shall only be applicable where DOFA in 2.2.2 (6) or 5.3.7 (6) is a date is before January 2007.
12.	GL as at Jan 2007	
13.	Step as at 2007	
14.	Consolidated Salary Structure as at 2010	This data field shall only be applicable where DOFA in 2.2.2 (6) or 5.3.7 (6) is a date before January 2010.
15.	GL as at 2010	
16.	Step as at 2010	
17.	Current Salary	
18.	Current Grade	
19.	Current Step	

6.3 In addition to the information outlined in Section 6.2 of these Guidelines, PFAs shall obtain the following supporting documents from recaptured and newly registered employees of FGN Treasury Funded MDAs, as may be applicable:

- i) Letter of First Appointment
- ii) Attestation Letter (in the case of Police Personnel)

- iii) Promotion Letter and Pay Slip indicating Grade Level and Step as at 30 June 2004 (where applicable).
- iv) Promotion Letter and Pay Slip indicating Grade Level and Step as at January 2007 (where applicable).
- v) Promotion Letter and Pay Slip indicating Grade Level and Step as at July 2010 (where applicable).
- vi) Promotion Letter and Pay Slip indicating Grade Level and Step as at December 2013 (where applicable).
- vii) Promotion Letter and Pay Slip indicating Grade Level and Step as at December 2016 (where applicable).
- viii) Promotion Letter and Pay Slip indicating current Grade Level and Step (where applicable).

6.4 PFAs shall issue Acknowledgment Slips to all recaptured employees of FGN Treasury Funded MDAs.

6.5 The Acknowledgement Slips shall contain the following information:

- i) PFA logo
- ii) The Acknowledgement Slip Title – “FGN Treasury Funded MDA Employee RSA Recapture Acknowledgement Slip”
- iii) RSA PIN
- iv) Personal Information:
  - a. Surname
  - b. First Name
  - c. Middle Name
  - d. Date of Birth
  - e. Gender
- v) Employment Information:
  - a. Employer Name
  - b. Grade Level and Step as at 2004
  - c. Consolidated Grade Level and Step as at 2007

- d. Enhanced Consolidated Grade Level and Step as at 2010
- e. Current Grade Level and Step
- f. Date of First Appointment with FGN
- g. Date of First Appointment with State (if applicable)
- h. Date of Transfer of Service (if applicable)

6.6 PFAs shall upload the information, along with the supporting documents, in the manner to be specified by the Commission.

## 7.0 ADMINISTRATIVE SANCTIONS AND PENALTIES

7.1 The Commission shall impose administrative sanctions on PFAs for violating the procedures and requirements set out in these Guidelines, as specified in Sections 7.2 to 7.4 of these Guidelines.

S/No.	Item	Sanction Clause	Minimum Compliance Standard	Monetary Penalty for Non Compliance
7.2	Employer Codes Request	7.2.1	PFAs shall ensure that they do not submit Employer Code requests in respect of existing employers.	₦250,000.00 per affected employer
		7.2.2	A PFA shall ensure that it does not make multiple submissions for the generation of employer codes for the same employer.	₦500,000.00 per affected submission
7.3	RSA Registration	7.3.1	PFAs shall ensure that they obtain all the documents specified for RSA registration within the specified timeframe.	₦100,000.00 per missing document
		7.3.2	Except in cases of Cross Border Individuals, PFAs shall ensure that they sight original documents and maintain copies that are stamped and signed by their authorized officials in their clients' mandate files.	₦20,000.00 per irregular document
		7.3.3	PFAs shall ensure that all documents uploaded are	₦100,000.00 per illegible document



<b>S/No.</b>	<b>Item</b>	<b>Sanction Clause</b>	<b>Minimum Compliance Standard</b>	<b>Monetary Penalty for Non Compliance</b>
			clear and legible, and in the specified format.	
		7.3.3	PFA's shall ensure that all documents uploaded are bona fide documents of the applicants.	₦200,000.00 per affected RSA
		7.3.4	PFA's shall ensure that photos and signatures uploaded are the facial images and signatures of the applicants.	₦1,000,000.00 per affected RSA
		7.3.5	A PFA shall ensure that it does not make a second or subsequent attempt to register an existing RSA holder.	₦600,000.00 for every subsequent attempt
7.4	RSA Recapture	7.4.1	A PFA shall ensure that it uploads a recaptured data only once.	₦250,000.00 per subsequent uploaded RSA
		7.4.2	PFA's having invalid PINs notified by the Commission must not recapture those PINs before the recapture cut-off date announced by the Commission.	₦400,000.00 per Invalid RSA uploaded

# ANNEXES

## Annex 1: Sector Codes for Formal Sector Employers

Serial	Sector Name	Sector Code
1	Agriculture and Agro Allied	PRAGRAGA01
2	Airline Services	PRAIRSEV02
3	Aviation	PRAVIATN04
4	Automobile and Tyre	PRAUTTYR03
5	Road Transport Services	PRROADTY36
6	Travel and Tourism Services	PRTRVTSS45
7	Banks	PRBANKS005
8	Other Financial Institutions	PROTFINS29
9	Mortgage Companies	PRMORTCO27
10	Real Estate Companies	PRREALES34
11	Building Materials	PRBLDMAT07
12	Construction	PRCONSTR12
13	Civil, Chemical and Mechanical Engineering Services	PRCVCMEN41
14	Domestic Products Manufacturing and Marketing	PRDPRMKT20
15	Electrical/Electronics Sales and Services	PRELELES40
16	Food, Beverage and Tobacco Manufacturing and Sales	PRFDBVTM16
17	Footwear	PRFOOTWR17
18	Breweries	PRBREWER06
19	Chemicals and Paints Products	PRCHMPPR08
20	Computer, Communication and Office Equipment Manufacturing and Sales	PRCOMPOE10
21	Information Communication Technology Services	PRICTSEV21
22	Other Commercial Services	PROTHCMS09
23	Hospitals and Clinics	PRHOSPCL43
24	Other Healthcare Services	PROTHCAS18
25	Embassies	PREMBASS14
26	Hotels	PRHOTELS19
27	Insurance	PRINSURA22
28	Maritime	PRMARITM25

<b>Serial</b>	<b>Sector Name</b>	<b>Sector Code</b>
29	Media Services	PRMEDIAS26
30	Non-Government Organisations	PRNGVORG28
31	Packaging	PRPACKAG30
32	Printing and Publishing	PRPPRNUB32
33	Petroleum Companies	PRPETCOS31
34	Petroleum Products Sales and Services	PRPETPRO44
35	Professional Firms	PRPROFFM33
36	Religious Organisations	PRRELOG35
37	Schools	PRSCHOOL42
38	Other Educational Services	PROTHEDS13
39	Textile Manufacturing and Sales	PRTEXMAN37
40	Unions and Associations	PRUNIASS38
41	Others	PROOTHERS39
42	Sports	PRSPORTS46
43	Cosmetology	PRCOSMET47
44	Courier and Logistics Services	PRCOLOGS48
45	Security And Safety Services	PRSECSAF49
46	Event Management	PREVTMGT50
47	Other construction Services	PROTHCON51
48	Environmental Sanitation Services	PRENVSAN52
49	Auxiliary Domestic Services	PRAUXDOM53
<b>50</b>	Foreign Agency	PRFRGAGY54
42	Public Sector Federal Government Treasury Funded MDAs	PUFGTFMDA1
43	Public Sector Federal Government Self-Funded MDAs	PUFGSFMDA2
44	Public Sector Federal Capital Treasury Funded MDAs	PUFCTFMDA1
45	Public Sector Federal Capital Self-Funded MDAs	PUFCSFMDA2
46	Public Sector States Treasury Funded MDAs	PUSTTFMDA1
47	Public Sector States Self-Funded MDAs	PUSTSFMDA2

## Annex 2: MPP Employer Codes

Serial	Sector	Employer Code
<b>Agriculture</b>		
1	Crop Production	MPAGR01CRP01
2	Animal Production	MPAGR01ANI02
3	Forestry	MPAGR01FRT03
4	Fishing	MPAGR01FSH04
5	Mixed Production	MPAGR01MIX05
<b>Mining and Quarrying</b>		
6	Other Mining and Quarrying	MPMAQ02OTH01
7	Mining Support Services	MPMAQ02SUP02
<b>Manufacturing</b>		
8	Food Products	MPMFG03FPD01
9	Beverages	MPMFG03BEV02
10	Textiles and Apparel	MPMFG03TXA03
11	Leather and Related Products	MPMFG03LRH04
12	Furniture and Wood Products	MPMFG03FWP05
13	Chemical and Chemical Products	MPMFG03CPD06
14	Fabricated Metal Products	MPMFG03FMP07
15	Repair and Installation of Machinery, Equipment, Automobiles	MPMFG03RMA08
16	Other Manufacturing	MPMFG03OTH09
<b>Electricity</b>		
17	Electricity	MPELE04ELE01
18	Gas, Steam and Air Conditioning Supply	MPELE04GAC02
<b>Construction</b>		
19	Construction	MPCON05CON01
20	Specialized Construction Activities	MPCON05SCA02

Serial	Sector	Employer Code
<b>Wholesale and Retail Trade and Repair of Motor Vehicles and Motorcycles</b>		
21	Wholesale	MPWRM06WHS01
22	Retail	MPWRM06RET02
23	Wholesale and Retail Trade	MPWRM06MIX03
24	Repair of Motor Vehicles and Motorcycles	MPWRM06RVM04
<b>Accommodation and Food Service Activities</b>		
25	Accommodation	MPAFS07ACC01
26	Food and Beverages Service Activities	MPAFS07FBS02
<b>Information and Communication</b>		
27	Publishing Activities	MPIFC08PUB01
28	Motion Picture, Video and Television Programme Production, Sound Recording and Music Publishing Activities	MPIFC08MED02
29	Sound Recording and Music Publishing Activities	MPIFC08SMP03
30	Computer Programming, Consultancy and Related Activities	MPIFC08CCP04
31	Other Information Services Activities	MPIFC08OTH05
<b>Transportation and Storage</b>		
32	Land Transport and Transport via Pipelines	MPTST09LPT01
33	Water Transport	MPTST09WAT02
34	Air Transport	MPTST09ATP03
35	Warehousing and Supporting Activities for Transport	MPTST09WST04
36	Postal and Courier Activities	MPTST09PTC05
<b>Real Estate Activities</b>		
37	Real Estate Activities	MPREA10REA01
<b>Professional, Scientific and Technical Activities</b>		
38	Legal and Accounting Activities	MPPST11LAC01
39	Architectural and Engineering Activities, Technical Testing and Analysis	MPPST11AET02

<b>Serial</b>	<b>Sector</b>	<b>Employer Code</b>
40	Advertising and Marketing Research	MPPST11AMR03
41	Veterinary Activities	MPPST11VET04
42	Other Professional, Scientific and Technical Activities	MPPST11OTH05
<b>Education</b>		
43	Sports and Recreation Education	MPEDU12SRE01
44	Cultural Education	MPEDU12CED02
45	Education Support Activities	MPEDU12EDS03
46	Other Education	MPEDU12OTH04
<b>Creative, Arts and Entertainment Activities</b>		
47	Creative Arts	MPCAE13CRA01
48	Recreational Activity	MPCAE13REC02
49	Gambling and Betting Activities	MPCAE13GMB03
50	Sports Activities, Amusements and Recreation Activities	MPCAE13SAR04
<b>Financial and Insurance Activities</b>		
51	Activities Auxiliary to Insurance and Pension Funding	MPFIN14AUX01
52	Other Auxiliary Financial Services	MPFIN14OTH02
<b>Administrative and Support Services Activities</b>		
53	Rental and Leasing Activities	MPASS15RTL01
54	Security Activities	MPASS15SEC02
55	Travel Agency and Tour Operator Activities	MPASS15TRV03
56	Facilities Support and Maintenance Services	MPASS15FSM04
<b>Human Health and Social Work Activities</b>		
57	Human Health Activities	MPHSW16HLT01
58	Residential Care Activities	MPHSW16RCA02
59	Social Work Activities without Accommodation	MPHSW16SOC03
<b>Professional Bodies</b>		

<b>Serial</b>	<b>Sector</b>	<b>Employer Code</b>
60	Professional Membership Organizations	MPPRB17PMO01
	<b>Unions and Associations</b>	
61	Trade Unions	MPUNA18TRU01
	<b>Other Services</b>	
62	Repair of Computers and Personal and Household Goods	MPOTH19REP01
	<b>Cosmetology</b>	
63	Barber	MPCOS20BRB01
64	Hairdresser	MPCOS20HDR02
65	Hair Braider	MPCOS20HBR03
66	Nail Technician	MPCOS20NLT04
67	Makeup Artist	MPCOS20MUP05
68	Tattoo Artist	MPCOS20TAT06
69	Aesthetician	MPCOS20AES07