



REPUBLIC OF THE PHILIPPINES
DEPARTMENT OF FINANCE
BUREAU OF INTERNAL REVENUE

October 25, 2018

REVENUE MEMORANDUM CIRCULAR NO. 91-2018

SUBJECT : TIN Issuance to Clients of Microfinance Non-Government Organizations (MF-NGOs) Pursuant to RMO No. 2-2018

TO : Microfinance NGO-Regulatory Council, Accredited Microfinance Non-Government Organizations, Internal Revenue Officials, Employees and Others Concerned.

This Circular is being issued to address the issues being encountered by the Microfinance Non-Government Organizations (MF-NGOs) accredited by the Microfinance NGO-Regulatory Council (MNRC) in facilitating the TIN applications of their clients pursuant to Section III(7) of Revenue Memorandum Order (RMO) No. 2-2018.

In order to expedite the TIN issuance for the clients of the MF-NGOs, MF-NGOs may facilitate the TIN issuance on behalf of their clients by using the BIR eRegistration (eREG) System as Third Party Users pursuant to RMO No. 26-2009. The following policies, guidelines and procedures with regard to the use of the eREG System shall be observed by the MF-NGOs.

A. Policies and Guidelines

1. Only MF-NGOs accredited by MNRC shall be granted eREG System access. The MNRC shall provide the BIR with the complete list of accredited and revoked accreditation of MF-NGOs, whenever there is a newly accredited MF-NGO and/or revoked accreditation of MF-NGOs. Such list shall be submitted to the Office of the Commissioner, Bureau of Internal Revenue, on the 5th day of the month following the date of accreditation/revocation of such accreditation.
2. Interested MF-NGOs are required to submit their application for system access by submitting the following requirements to the Client Support Service, Attention: Chief, Taxpayer Service Programs and Monitoring Division for proper evaluation and processing:
 - a) Accomplished BIR Form No. 0044 (**Annex “A”**);
 - b) Notarized Sworn Declaration (**Annex “B”**) Letter of Intent (LOI) duly signed by the President/Head of Office;
 - c) Photocopy of Certificate of Accreditation issued by MNRC;
 - d) Non-Disclosure Agreement (**Annex “C”**).
3. Only one user per MF-NGOs shall be authorized in accessing the eREG System. MF-NGO user that is duly approved and authorized to access the eRegistration System shall be given its valid username and password via email notification.
4. In case the authorized user has been separated from employment or has changed work assignments, MF-NGOs shall request for cancellation/revocation of his/her account within ten (10) calendar days from the date of separation from service of such authorized user and enroll a new user.
5. The eREG System access of the MF-NGOs shall be automatically revoked by the BIR upon revocation or expiration of its accreditation issued by the MNRC, whichever comes earlier. In case of expired eREG System access, MF-NGOs may apply for the renewal of its eREG System access, provided that its accreditation is still valid or has been renewed.

6. MF-NGOs shall ensure that their clients do not have existing TIN before they apply for TIN.
7. To be issued a TIN, MF-NGOs shall require their clients to provide the following basic information:
 - a. Taxpayer's Name;
 - b. Birth date;
 - c. Sex;
 - d. Civil Status;
 - e. Complete Residence Address;
 - f. Contact Person;
 - g. Contact Number;
 - h. If Married, Spouse's Name and Spouse's TIN (if applicable only);
 - i. For married female, Maiden Name
8. MF-NGOs shall require presentation of any valid government issued ID or birth certificate or Community Tax Certificate from their clients indicating the correct date of birth. All declarations of the applicant in their application shall be confirmed by the MF-NGOs and duly supported, particularly their complete names and birth dates.
9. Clients with similar record in the BIR database and/or without Middle Name cannot be issued a TIN thru the eREG System. However, they may be issued a TIN manually by proceeding to the concerned Revenue District Office (RDO) under Section B (4) of this Circular.
10. MF-NGOs shall require their clients who are engaged in business and were granted a loan amounting to Fifty Thousand Pesos (P50,0000) and above to proceed to the concerned RDO having jurisdiction over the client's place of business address for business registration.
11. MF-NGOs shall be responsible for the correctness of all the information being provided in the eREG System. Any act or omission violating any provisions of this Order or the NIRC, as amended, shall be subject to penalty imposed pursuant to related existing revenue issuances.

B. Procedures

1. MF-NGOs shall apply for eREG system access by submitting the complete documentary requirements enumerated in Section A (2) hereof to the Client Support Service, Attention: The Chief, Taxpayer Service Programs and Monitoring Division (TSPMD).

TSPMD shall endorse the approved request to The Chief, Security Management Division (SMD). SMD shall give MF-NGOs Third Party User Access with permission of "TIN Issuance for E.O. 98" and password management. SMD shall notify authorized MF-NGOs via email of the status of system access request, copy furnished the TSPMD.
2. MF-NGOs that are duly approved and are authorized to access the eREG system shall be given its valid username and password via email notification.
3. Upon receipt of username and password, authorized MF-NGOs user shall access the BIR official website (<http://www.bir.gov.ph>), click on eREG icon, and click on Authorized User Login found on the left portion of eRegistration Homepage.

4. After a successful login, the authorized MF-NGOs user shall accomplish the online registration. User shall enter the Basic Taxpayer Information of the applicant. The eREG system shall then validate the supplied information in the BIR database to ensure that client has no existing TIN.
 5. Once the appropriate BIR Form is accomplished, the system shall generate and display the TIN including the RDO Code based on the registered address indicated in the on-line application. MF-NGOs user shall take note of the generated TIN of its clients or may download the BIR Form containing information of its clients.
 6. In case the applicant has an existing TIN or may have similar record in the BIR database or does not have middle name, the system shall automatically prompt the user stating that the taxpayer may have already registered with the BIR. The client-applicant or the MF-NGOs, given the proper authorization, shall proceed to the concerned RDO to secure TIN by submitting the following:
 - a. Notarized Sworn Declaration (revised matrix - **Annex “D”**) of group list per RDO having jurisdiction over the residence address of the clients, in lieu of BIR Form No. 1904; and
 - b. Complete documentary requirements of its clients pursuant to Annex A5.1 of Revenue Memorandum Circular (RMC) No. 137-2016:
 - b.1 Any identification issued by an authorized government body (e.g. Birth Certificate, passport, driver's license, Community Tax Certificate) that shows the name, address and birthdate of the applicant;
- 5.1 The MF-NGOs shall submit, upon request of the RDO, the soft copy of “List of Clients for Issuance of TIN” per Revenue District Office having jurisdiction over the residence address of the client. This will be used by the RDO to reflect the generated TIN by filling-out the TIN column.
- 5.2 The concerned RDO shall receive and process the manual TIN issuance of the clients of duly registered and accredited MF-NGOs having jurisdiction over the residence address of the client.

This RMC supplements Section IV of RMO No. 2-2018 with respect to the matrix to be used by MF-NGOs in securing TINs through the RDOs in behalf of their clients, in case of the above scenario.

All internal revenue officers and employees are hereby enjoined to give this Circular a wide publicity as possible.

(Original Signed)
CAESAR R. DULAY
 Commissioner of Internal Revenue