REVENUE MEMORANDUM CIRCULAR NO. 91-2018 issued on October 26, 2018 prescribes the policies, guidelines and procedures on the use of the eREG System by the Microfinance Non-Government Organizations (MF-NGOs) accredited by the Microfinance NGO-Regulatory Council (MNRC) in the issuance of Taxpayer Identification Number (TIN) to their clients.

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 BIR Commissioner on the 5th day of the month following the date of accreditation/revocation of such accreditation.

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:

- Accomplished BIR Form No. 0044;
- Notarized Sworn Declaration Letter of Intent (LOI) duly signed by the President/Head of Office;
- Photocopy of Certificate of Accreditation issued by MNRC; and
- Non-Disclosure Agreement.

Only one user per MF-NGOs shall be authorized to access the eREG System, and he/she shall be given a valid username and password via email notification.

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.

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.

The MF-NGOs shall ensure that their clients do not have existing TIN before they apply for TIN. To be issued a TIN, MF-NGOs shall require their clients to provide the following basic information:

- Taxpayer’s Name;
- Birth date;
- Sex;
- Civil Status;
- Complete Residence Address;
- Contact Person;
- Contact Number;
- If Married, Spouse’s Name and Spouse’s TIN (if applicable only);
- For married female, Maiden Name

The 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.

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).
The MF-NGOs shall require their clients who are engaged in business and were granted a loan amounting to Fifty Thousand Pesos (₱ 50,000.00) and above to proceed to the concerned RDO having jurisdiction over the client’s place of business address for business registration.

The 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 the Order or the NIRC, as amended, shall be subject to penalty imposed pursuant to related existing revenue issuances.

The Circular supplements Section IV of RMO No. 2-2018 with respect to the matrix to be used by the MF-NGOs in securing TINs through the RDOs in behalf of their clients.