

APPLICATION GUIDELINE

ELECTRONIC SALARY TRANSFER REGISTRATION AND WAGES PROTECTION SYSTEM

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Introduction

The Wage Protection System (WPS) developed by the Central Bank of the UAE (CBUAE), allows the DMCC Free Zone to create a database that records wage payments in the private sector to guarantee the timely and full payment of agreed-upon wages.

This document is designed to brief you on how you as a registered DMCC Free Zone company can register your employees for salary transfer and be in compliance with the Authority.

Important Notes

- All DMCC registered companies 'employers' are obliged to register all their employees holding an active/ expired employment visa or Permanent Identity Card (PIC) for the salary transfer with a Bank/ Exchange House. This is applicable for both; employees having a bank account 'banked' and employees not having a bank account 'unbanked'.
- Shareholders are not obliged to register for salary transfer. If a shareholder claims dues from the company in respect of unpaid salary, end of service, etc., he/she can apply for Workplace Mediation with DMCC Disputes Centre and request for a No Objection Certificate (NOC) to register a court case against the company.
- Going forward, employers are mandated to register any new employees for salary transfer in the following cases:
 - Immediately after the Company Employment Card (CEC) is issued.
 - Immediately after the Permanent Identity Card (PIC) is issued.
- The salaries can be paid only in the national currency of the United Arab Emirates 'AED' (Arab Emirate Dirham).

- The Banks or Exchange Houses may charge the employer for processing the salary transfer request through the Wages Protection System (WPS). The charges for your company can be negotiated and mutually agreed upon with the service provider directly.
- Charges imposed by Banks or Exchange Houses cannot be deducted from the wages/ salaries of the employees.
- The employees should be registered with Banks/ Exchange Houses authorised by the Central Bank of UAE.

Steps

To register your employees for salary transfer through the WPS, please follow the below steps:

Step 1: Identify the employees who have a bank account and who do not have a bank account.

Step 2: Create the salary report by following the below steps:

1. Log in to the [DMCC Member Portal](#)
2. Go to “My Reports” and select “WPS Salary Report – Current Month” (it will cover the Employee and Employer ID)
3. Download the report and insert the following:
 - a. IBAN per employee (this is applicable for employees who have a registered UAE bank account. You can request your employee to obtain it from their bank).
 - b. Agent ID (this is applicable for employees who do not have a registered UAE bank account. You can obtain it from Exchange House when approached).
 - c. Variable income (this is optional and applicable for employees receiving additional payment that is not incorporated in the salary structure. E.g., bonus, commission, accommodation allowance, etc.)

- d. Number of annual leave days availed by the employee (this is optional and applicable for employees availing from the annual leave balance in the current month in which the report was generated)
4. Save the soft copy of the final report

Step 3: Approach one of the below to request the salary file creation per employee:

- a) Bank (if the employee has a registered UAE bank account)
- b) Exchange House (if the employee does not have a registered UAE bank account)

To view the authorised list of Banks/ Exchange Houses, please click [here](#).

Step 4: The Bank/ Exchange House will create the salary file(s).

Once the file is created, you have completed the requirement for salary transfer through the WPS.

You are not required to update DMCC or upload any documents in the DMCC Member Portal, we will be able to monitor the monthly salary transfer and identify delays (if any).

Registering a shareholder salary transfer through the WPS:

The shareholders are not obliged to register for the salary transfer through WPS. However, if you are a shareholder holding a CEC or PIC under the company, you have the option to request DMCC to manually add you to the WPS.

To submit a request, please follow the below steps:

1. Log in to the [DMCC Help Centre](#).
2. Go to “Disputes Centre” – “Wages Protection System (WPS)”.
3. Select the article titled *How can I register a shareholder in the Wages Protection System (WPS)?*
4. Click on the “Create Case” button.
5. Fill in the mandatory fields. Please mention the shareholder(s) full name as per the passport under the description section.

6. Click on the “Submit” button.
7. DMCC will process the request by adding the shareholder(s) to the WPS system.
8. Once the request is processed, you will be notified through the same case.

Please note that the shareholder(s) will only be added to the WPS system, however, you are required to create their employee ID(s) and add them to the “WPS Salary Report – Current Month” before you approach the Bank/ Exchange House.

To create the Employee ID, please use the below format:

DMCC + 000 + PIC number/ CEC number

Please note that the employee ID is made from 14 digits, hence, if the total digits are less/ more than 14, please adjust the zeros mentioned after the word *DMCC*.

Example of an employee's ID with CEC or PIC number 1234567:

DMCC0001234567

Output

The DMCC member company complies with the DMCC Free Zone implementations and can proceed with the electronic salary transfer.

Further Information

Please visit our DMCC Help Centre at <http://www.dmcc.ae/helpcentre>

Appendix

Agent ID: This is a 9-digit number which uniquely identifies the Exchange House – Branch where the employee’s account is held. The routing code is provided by the Exchange House for all those employees who do not have a registered UAE bank account.

Account Number: This is the account number of the employee as held in the books of the Bank.

IBAN: The International Bank Account Number (IBAN) is an international standard for identifying bank accounts across national borders in a way that would minimize the risk of propagating transcription errors.