

## **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.

## WPS Transaction Report Generation Guidelines

### Introduction

The WPS Transaction Report is a new tool developed by DMCC to provide member companies with a detailed overview of salary disbursements processed through the Wages Protection System (WPS). It enhances payroll transparency, allows for effective compliance monitoring, and supports early identification of payment discrepancies.

This section outlines the step-by-step process to access, interpret, and utilize the WPS Transaction Report effectively.

### 1. Objectives

The primary objectives of the WPS Transaction Report are to:

- Improve visibility of monthly payroll activities.
- Verify employee salary disbursement compliance.
- Enable early detection of discrepancies or errors.
- Support DMCC member companies in meeting WPS regulatory requirements.
- Strengthen financial accountability and transparency.

### 2. Eligibility

Only DMCC-registered member companies that process salaries through the WPS are eligible to access and generate this report.

### 3. Accessing the WPS Transaction Report

Step-by-Step Instructions:

5.1 Log in to the [DMCC Member Portal](#).

5.2 Go to the “My Reports” section.

5.3 Select “WPS Transactions Report.”

5.4 Choose the relevant Month and Year.

5.5 Click “Generate” to download the report.

## 4. Report Structure

The WPS Transaction Report includes the following details:

Section	Description
Month	Reporting month for payroll review.
Company Name	Name of the registered DMCC entity.
Employer ID	Unique identifier assigned by DMCC.
Employees Eligible for WPS	Number of employees required to receive salary via WPS.
Employees Paid	Number of employees who received salary for the reporting month.
Employees Not Paid	Number of employees who did not receive salary.
Employee Names	Full name of each employee listed under the report.
Expected Salary Amount	Salary amount as per contract/WPS registration.
Transferred Salary Amount	Actual salary amount transferred through WPS.
% of Transferred Salary	Ratio of transferred vs. expected salary.
Compliance Status	Whether the company met WPS requirements.
Payroll Compliance Summary	Overall summary indicating compliance or any deviations.

## 5. Using the Report for Compliance

This report helps companies ensure:

- 100% of employees are paid.
- Each employee receives at least 80% of their registered salary (as per WPS standards).
- Discrepancies are identified and corrected promptly.
- Potential non-compliance issues are addressed proactively to avoid penalties.

## 6. Service Fees

There are no service charges associated with generating or accessing the WPS Transaction Report from the DMCC Member Portal.

## 7. Guidance and Support

DMCC provides the following support resources to assist with understanding and using the report:

- Updated WPS Policy Guidelines (included in this document).
- The DMCC Help Centre: <https://dmccpoc.force.com/DMCCHelpCentre/s/>



Companies are encouraged to review these resources to ensure accurate payroll reporting and continuous WPS compliance.

## **8. WPS Compliance Summary**

To meet DMCC's WPS compliance standards, the following conditions must be fulfilled:

- All employees must be registered and paid via WPS.
- Each employee must receive at least 80% of their expected salary.
- 100% of employees must receive their monthly salaries in AED.

Non-compliance may lead to enforcement actions by DMCC as outlined in the WPS policy framework.