

## APPLICATION GUIDELINE

### ELECTRONIC SALARY TRANSFER REGISTRATION FOR EMPLOYEES

## Table of Contents

Introduction .....	3
Important Notes .....	3
Steps .....	4
Requirements .....	4
Output.....	6
Further Information .....	6

## 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 Personal 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 required to register for salary transfer. In case they claim dues from the company in respect of unpaid salary, end of service, etc., he/she can apply for a Workplace Mediation with DMCC Disputes Centre and request for a 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 Personal Identity Card (PIC) application is closed
- 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

- During 2023 no portal sanctions/ fines are applicable. However, starting January 2024, If a member company fails to transfer their employees' due salaries as per the employment contract, DMCC may implement portal sanctions and fines, which will be deducted from the company's portal account.

## 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:** Prepare the required pre-requisites, please refer to the requirements section for more information

**Step 3:** Approach an agent (Bank/Exchange House) to submit a request for the salary file(s) creation

**Step 4:** The agent will create the salary file(s)

**Step 5:** Transfer the salary as per the due date agreed in the employment contract

## Requirements

Please ensure to have the below pre-requisites before you approach your agent:

Requirements		
<b>Banked Employees –</b>	Employer ID	<p>Create an Employer ID of 13 digits as follows: DMCC + 0000 + company's portal account number</p> <p>Example for a company account number of 63694: Employer ID will be DMCC000063694</p> <p>Please note that if the final Employee ID number is totalled to less/more than 13 digits, please add/remove zeros after 'DMCC' at the beginning of the ID.</p>

employees who have an existing bank account	List of all the employees containing their names and Employee ID	<p>Create an Employee ID of 14 digits as follows:</p> <p>DMCC + 000 + Company Employment Card (CEC) number/or DMCC + 00 + Personal Identity Card (PIC) number</p> <p>Example of an employee's CEC or PIC number of 1234567</p> <p>Employee ID will be DMCC0001234567</p> <p>Please note that if the final Employee ID number is totalled to less/more than 14 digits, please add/remove zeros after 'DMCC' at the beginning of the ID.</p>
	Routing Code	This is a 9-digit number which uniquely identifies the Agent Bank – Branch where the employee's account is held
	Account Number	This is the account number of the employee as held in the books of the agent 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.
Unbanked Employees – who do not have a bank account	Employer ID	<p>Create an Employer ID of 13 digits as follows:</p> <p>DMCC + 0000 + company's portal account number</p> <p>Example for a company account number of 63694:</p> <p>Employer ID will be DMCC000063694</p>
	List of all the employees containing their names and Employee ID	<p>Create an Employee ID of 14 digits as follows:</p> <p>DMCC + 000 + Company Employment Card (CEC) number/or DMCC + 00 + Personal Identity Card (PIC) number</p>

		<p>Example of an employee's CEC or PIC number of 1234567</p> <p>Employee ID will be DMCC0001234567</p> <p>Please note that if the final Employee ID number totalled to less than 14 digits, please add zeros after 'DMCC' at the beginning of the ID.</p>
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You can request the agent for the following data for your reference:

- Routing Code - This is a 9-digit number which uniquely identifies the Agent where the employees will be serviced
- Account Number - This is the account number of the employee as held in the books

## 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>