

## Wages Protection System (WPS) Registration Form

Corporate Name:.....

Address:.....

Emirate:.....

Contact Telephone:.....

Customer contact Name: (1) .....email.....

Customer contact name: (2) .....email.....

Ministry Of Labor Establishment ID:.....

Trade License Number: .....

Trade License Expiry: (dd/mm/yyyy).....

CBD Account Number: .....

CBD Branch: .....

CBDiBusiness User ID ..... OR Attijari Online User ID .....

CBD Relationship Manager name.....email.....

CBD Branch Manager name.....email.....

We hereby confirm the above information to be true and accurate.

X \_\_\_\_\_  
Authorised Signature and Company Stamp

X \_\_\_\_\_  
Authorised Signature and Company Stamp

\_\_\_\_\_  
Name

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

## **Frequently Asked Questions**

### **(1) What is WPS?**

WPS stands for Wages Protection System, mandated by Ministry of Labor (MOL) and Central Bank in order to monitor, safeguard and regulate wage payments.

### **(2) Do all employees salaries have to be routed through WPS?**

Yes, for all employees who hold a labor card issued by Ministry Of Labor.

WPS accepts only AED salary payments to be paid with in UAE.

### **(3) What about the employees who don't come under Ministry of Labor?**

There is no change in processing salary for employees who don't come under MOL.

### **(4) What is CBDiBusiness and how does this help sending instruction to WPS?**

CBDiBusiness is CBD's corporate online business banking service. WPS functionality has been incorporated in CBDiBusiness, and this is the much easier and secure way of sending salary instructions.

### **(5) What are the benefits of sending my salary or WPS instruction through CBDiBusiness?**

- (a) The process is simple, secure and safe
- (b) CBDiBusiness can replicate all your signatory structure and hence any transaction goes through all approvals prior to reaching the bank.
- (c) You can monitor the transaction status online
- (d) Processing charge is much lesser than manual.

### **(6) Can we send a single WPS file for all our companies enrolled as one parent company in CBDiBusiness?**

No. each company having Establishment ID provided by MOL must send individual file containing employees of that company. For instance, if you have 5 sister companies under one parent company enrolled in CBDiBusiness, then you will have to send 5 files.

### **(7) Can I request for withdrawal or refund of a payment made?**

Yes. WPS facilitates refund request if transfer is made erroneously or excess payment made. The refund request is available in CBDiBusiness. Please check with your RM or Branch for this file, if you are sending this instruction manually.

### **(8) Will I be charged separately for each file?**

No, you can submit multiple files for one establishment for a fix charge of AED 100, please refer to the charges below.

**(9) Do I need to complete individual WPS registration for each company?**

Yes, each company having an Establishment ID provided by MOL should complete separate WPS registration form provided by CBD.

**(10) What's the procedure, if I don't want to send the WPS file through electronic channel?**

At this time all files must be sent via the online delivery channel. Only on a very exceptional basis the Bank will accept a non re-writable CD WPS payroll file along with debit instruction (Hard copy) signed by authorized signatory to your branch. This will be processed until they move to online payroll processing.

**(11) Where will I get a soft copy of WPS sample format/file?**

- (a) If you have subscribed to CBDiBusiness, you will see the sample WPS file under WPS menu option.
- (b) If you don't have CBDiBusiness transaction facilities, then you can contact your relationship manager for the sample WPS file.

**(12) What is the RATEB Card?**

RATEB card is a pre-loaded payroll card for employees whose salary is below AED 5,000.

**(13) What are the Online Salary Processing charges?**

Online Payroll Type & charges		Fees	
		Attijari	Attijari Plus
Non-WPS	<b>Fixed Charges</b>	<b>AED 100 (Monthly)</b> (Per establishment)	<b>AED 75 (monthly)</b> (Per establishment)
	<b>Internal Salaries</b>	<b>Free</b>	<b>Free</b>
	<b>External Salaries</b>	<b>AED 50 per bank</b>	<b>AED 50 per bank</b>
	<b>RATEB</b>	<b>AED 6 per employee</b>	<b>AED 5 per employee</b>
WPS	<b>Fixed Charges</b>	<b>AED 100 (monthly)</b> (Per Mol establishment id)	<b>AED 75 (monthly)</b> (Per Mol establishment id)
	<b>Internal Salaries</b>	<b>Free</b>	<b>Free</b>
	<b>External Salaries</b>	<b>AED 2 per employee</b>	<b>AED 2 per employee</b>
	<b>RATEB</b>	<b>AED 6 per employee</b>	<b>AED 5 per employee</b>

**(14) Should the salaries of employees who hold RATEB card be sent through WPS?**

Yes, provided they hold a labor card issued by MOL.

If they don't come under MOL, then the salary should be sent in RATEB file format electronically (through Attijari online Or CBDiBusiness).

**(15) Whom should I contact to avail RATEB card facility for employees?**

Please contact your RM or Branch who will guide you through the process of establishing RATEB facilities or your employees.

**(16) Whom should I contact for online related queries?**

CBDiBusiness	Attijari Online
Transaction Banking First floor, CBD Head Office Email : <a href="mailto:cbd-tb@cbd.ae">cbd-tb@cbd.ae</a> Phone: 04-2121174 Phone: 04-2121164 Phone: 04-2121140 Phone: 04-2121157 Phone: 04-2121162	Electronic Banking 6 <sup>th</sup> floor, CBD Head Office 800(CBD) - 800223 Phone 04-2121843 Phone 04-2121841 Phone 04-2121863

**CBD PAYROLL SERVICES PRICING**

**STANDARD PAYROLL**

<b>Online Payroll Type &amp; charges</b>		<b>Fees</b>			
		<b>Attijari</b>		<b>Attijari Plus</b>	
<b>Non-WPS</b>	<b>Fixed Charges</b>	<b>AED 100 (Monthly)</b> (Per establishment)		<b>AED 75 (monthly)</b> (Per establishment)	
	<b>Internal Salaries</b>	Free		Free	
	<b>External Salaries</b>	AED 50 per bank		AED 50 per bank	
	<b>RATEB</b>	AED 6 per employee		AED 5 per employee	
<b>WPS</b>	<b>Fixed Charges</b>	<b>AED 100 (monthly)</b> (Per Mol establishment id)		<b>AED 75 (monthly)</b> (Per Mol establishment id)	
	<b>Internal Salaries</b>	Free		Free	
	<b>External Salaries</b>	AED 2 per employee		AED 2 per employee	
<b>RATEB (Payroll Cards)</b>	<b>RATEB</b>	AED 6 per employee		AED 5 per employee	
	<b>RATEB Setup (one time charge)</b>	Up to 1999 Cards AED 2,500.00	More than 2000 Cards AED 7,500.00	Up to 1999 Cards AED 2,000.00	More than 2000 Cards AED 5,000.00
	<b>Card Issuance</b>	AED 5	AED 5	AED 5	AED 5
	<b>Monthly Salary Processing (per card)</b>	AED 6	AED 7	AED 5	AED 6
<b>Employee Charges</b>					
<b>Cash Withdrawal &amp; Balance enquiry via CBD ATM</b>		Free			
<b>One Year Statement</b>		Free			
<b>Mini statement request via ATM</b>		Free			
<b>Cash withdrawal / Balance enquiry via other ATM's</b>		AED 2 / AED 1			
<b>Cash withdrawals outside UAE</b>		AED 10			
<b>Card replacement (lost or stolen)</b>		AED 50			
<b>Supplementary card ( for family members)</b>		AED 10			
<b>MANUAL PAYROLL CHARGES (WPS or Non-WPS)</b>		<b>AED 1,000.00</b>			