CUSTOMER INSTRUCTION AND SALARY INFORMATION FILE - SIF CREATION GUIDELINES

Dear Valued Customer,

Thank you for choosing Dubai Islamic Bank (DIB) for your WPS requirements.

In order to ensure compliance to all WPS guidelines, please note the following processes:
• Prepare encrypted SIF in the standard format required as per Ministry of Labour and upload the same through WPS functionality available on Online Banking Portal

• A sample of the SIF file format as required by the Ministry of Labour is available on the following link 'Sample SIF file'

• The step by step guide to upload the SIF file on Online is available on the following link

• Rejections (if any) shall be notified through a system generated email send on the registered email ID along with the instructions on how to proceed further.

Please note:

Ministry of Labor standard format required for the WPS salary transfer.

General Notes

1. Employers can send 2 types of files:
   a. **Salary Information File (SIF)** - For sending salary payment requests
   b. **Request for refund File (RFR)** - For initiating any refund request (only in case of refund)

2. All file contents will be in ASCII

3. Record formats will be "COMMA SEPARATED VALUES" (CSV)

4. Files that do not comply with the formatting standards will be rejected in its entirety

1. a. Salary Information File (SIF)

a. The SIF must be provided by the employer to DIB

b. The SIF File comprises of 2 records:
   • **Employee Detail Record (EDR)**
   • **Employee Variable Pay (EVP)**
   • **Salary Control Record (SCR)**

c. Each EDR is unique per employee

d. Not more than one EDR is permitted for each employee in a SIF File.

Sample SIF File

EDR,00915012345663,802420101,AE16024004352012345667,2016-01-01,2016-01-31,31,4000.00,2500.00,0
EVP,00915012345663,802420101,500.00,200.00,300.00,0.00,400.00,1100.00,0.00
SCR,0000000123456,802420101,2016-01-26,1130,012016,01,6500.00,AED,abc company only 35 characters

EDR (Employee Detail Record)

ID	Field Label	Max Size	Type	Use	Mandated contents / Remarks
01	Record Type	3	A	M	Must be EDR
02	Employee Unique ID	35	AN	M	Unique Identifier as provided by LRA. Employee id can vary in length from 14 to 35
03	Routing Code of the AGENT	9	N	M	The 9 digit head office routing code as assigned to the AGENT by CBUAE. Validated against the master database held in WPS
04	Employee Account With Agent Section	23	AN	M	The employer must provide the account number of the employee as provided by the agent. Refer CORPORATE RESPONSIBILITY GUIDE Section 7.6.2. Employee Detail Record (EDR) , on link "UAEWPS ENTAUX 998 - CORPORATE RESPONSIBILITY GUIDE - V2015-01 (download)for more detils on data to be propagated and the associated validation
05	Pay Start Date	10	D	M	Must be of the form YYYY-MM-DD. This date cannot be lessthan '"2010-10-01
06	Pay End Date	10	D	M	Must be of the form YYY-MM-DD. This date must be greater than the date indicated in EDR.05 and must also be in the same month as the date indicated in EDR-05
07	Days in Period	4	N	M	Must be the number of calendar days for which the salary is being paid. This Must be computed as EDR-06 - EDRDS + 1
08	Income Fixed Component	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are Not permitted and the file will be rejected.
09	Income Variable Component	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22).If no contribution from this component then send 0.00. Negative amounts are Not permitted and the file will be rejected.
10	Days on Leave for period	4	N	M	This shall be the number of days that the employee has availed of leave without pay in the pay period. If no leave has been availed off then indicate with zero "0"

Employee Variable Pay details (EVP)

ID	Field Label	Max Size	Type	Use	Mandated contents / Remarks
01	Record Type	3	A	M	Must be EVP
02	Employee Unique ID	35	AN	M	Unique Identifier as provided by LRA. Same as the one available in the EDR
03	Routing Code of the AGENT	9	N	M	The 9 digit head office routing code as assigned to the AGENT by CBUAE Validated against the master database held in WPS.Same as the one indicated in the corresponding EDR record.
04	Housing Allowance	15	N	M	Valid amount (e.g. 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected.
05	Conveyance Allowance	15	N	M	Valid amount (e.g. 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected.
06	Medical Allowance	15	N	M	Valid amount (e.g. 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected.
07	Annual Passage Allowance	15	N	M	Valid amount (e.g. 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected.
08	Overtime Allowance	15	N	M	Valid amount (e.g. 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected.
09	All Other Allowances	15	N	M	Valid amount (e.g. 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected.
10	Leave Encashment	15	N	M	Valid amount (e.g. 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected.

SCR (Salary Control Record)

ID	Field Label	Max Size	Type	Use	Mandated contents / Remarks
01	Record Type	3	A	M	Must be SCR
02	Employer Unique ID	35	AN	M	The unique id for the employer as assigned by LRA. Validated against the master database held in WPS. Employer Id can vary in length from 13 to 35
03	Routing Code of the Employers Bank	9	N	M	The 9 digit routing code as assigned to the BANK by CBUAE. Validated against the master database held in WPS
04	File Creation Date	10	D	M	Must be of the form YYYY-MM-DD shall be validated to be a date that is less than or equal to that of the processing date equal to that of the processing date on WPS
05	File Creation Time	4	N	M	Must be of the form HHMM
06	Salary Month	6	N	M	Must be of the form MM-YYYY. The actual month for which the salary is being paid. Please note that LRA makes key decisions based on the value provided in this field. The SIF file in its entirety will be rejected if the data supplied in this field is not in the same month & year as that provided in the EDR-05 & EDR-06 of all the EDR records
07	EDR Count	10	N	M	Must be the number of EDR records in the file.

08	Total Salary	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22). will be validated to be equal to the sum of all the fixed and variable components indicated in all the EDR records in the file.
09	Payment Currency	3	A	M	Curreny is always assumed to be AED
10	Employer Reference	35	AN	O	Documentary Field

1. b. Request for Refund File (RFR)

a. The RFR must be provided by the employer to DIB

b. Only DIB is allowed to transfer the RFR into WPS.

c. The RFR File comprises of 2 records:

- **reFund Details Record (FDR)**
- **reFund Control Record (FCR)**

FDR (Refund Details Record)

ID	Field Label	Max Size	Type	Use	Mandated contents / Remarks
01	Record Type	3	A	M	Must be FDR
02	SIF File Name	100	AN	M	The original SIF file name in which the salary information was provieded for the specific employee. Separate FDR must be used for each SIF + Employee combination.
03	ACK File Name	100	AN	M	The ACK file name for the SIF file indicated in FDR-02 for this for this record.
04	Agents Routing Code	9	N	M	The 9 digit routing code as assigned to the AGENT by CBUAE. Validated against the master database held in WPS
05	Employee Unique ID	35	AN	M	Unique identifier as provided by LRA. validated against the master database held in WPS Employee id can vary in lenght from 14 to 35
06	Refund Amount Requested	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22). Shall be equal to or less than the sum of EDR-08 & EDR-09
07	Refund Request Code	3	N	M	A valid refund request code. Refer Section 10.
08	Employee Account with Agent	23	AN	M	The employer must provide the account number of the employee as was made available in the original SIF/PAF file without any alterations.
09	Future Use	1	A	M	Leave blank. A space has to be sent in as the data.
10	Future Use	5	A	M	Must be "EWPMS"

Valid Refund Request codes

The codes as indicated are valid as at the time of publishing this document. Additions/Deletions are possible and will be made available to Banks, Exchange Houses and 3rd Party Service Providers from time to time. Updating this and/or other related documents is at the sole discretion of the CBUAE.

001	Errors in computation of fixed wages
002	Errors in computation of variable wages
003	Errors in computation of wages
004	Same data sent through multiple WPS Participant
005	Same data sent through another WPS Participant.
006	Duplicate contents sent in error by WPS Participant
007	Duplicate contents sent in error by employer.
008	Salary file sent in error by WPS Participant
009	Error in computation of Salary period
010	Request Refund of Transferred Monies - Employee Terminated
011	Request Refund of Transferred Monies - Employee Out of Country
012	Request Refund of Transferred Monies - Agent Changed
013	Request Refund of Transferred Monies - Cash settlement outside WPS
014	Request Refund of Transferred Monies - Cheque settlement outside WPS
015	Request Refund of Transferred Monies - Other reasons
016	Incorrect Employee Account With Agent in SIF

FCR (Refund Control Record)

ID	Field Label	Max Size	Type	Use	Mandated contents / Remarks
01	Record Type	3	A	M	Must be FCR
02	Employer Unique Id	35	AN	M	The unique id for employer as assinged by LRA. Validated the master database held in WPS Employer Id can vary in length from 13 to 35
03	Employer Reference	35	AN	O	Documentary Field
04	Bank Code of the Employer	9	N	M	The 9 digit routing code as assigned to the BANK by CBUAE. Validated against the master database held in WPS
05	Account Number of Employer with Bank	23	AN	M	Account number where the monies will need to be credited if the refund request is accepted by the agent. This account number will be used as one of the narratives in the accounting entry that will be posted. The account number MUST be left padded with zero,s Entities will receive the 23 digits but may opt to use the least significant "X" digits for their internal processing.
06	Total Refund Claimed	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22).
07	FDR Count	10	N	M	The total number of FDR in this file.
08	Future Use	1	A	M	Leave blank. A space has to be sent in as the data.
09	Future Use	1	A	M	Leave blank. A space has to be sent in as the data.
10	Future Use	5	A	M	Must be "EWPMS"

File Naming Convention

SIF File:

Prefix	**EEEEEEEEEEEEEYYMMDDHHMMSS** EEEEEEEEEEEEE : Employer unique ID YYMMDD : File Creation Date HHMMSS : File Creation Time
Save as type	CSV (Comma delimited)
Extension	.SIF

RFR File:

Prefix	**EEEEEEEEEEEEEYYMMDDHHMMSS** EEEEEEEEEEEEE : Employer unique ID YYMMDD : File Creation Date HHMMSS : File Creation Time
Save as type	CSV (Comma delimited)
Extension	RFR

Please be advised that if the above criteria are not met, it may cause a delay in processing your staff salary &/or payments. For any inquiries, please email us on DIBUAEWPS@dib.ae or contact +971 6 5189822 or +971 6 5189552. We assure you our best services at all times and look forward to an mutually beneficial relationship.

Dubai Islamic Bank