

## **Payroll Card - FAQs**

### **Corporate/Employer**

#### **What is Wages Protection System?**

Wages Protection System (WPS) is an initiative, by the Ministry of Labour and Social Affairs in association with Qatar Central Bank, to streamline salary disbursement process across the Qatar.

#### **What is the procedure followed for registering a new Company for Payroll Card Wages Protection System compliance?**

Employer / Corporate can contact the Relationship Manager or walk into designated Ahlibank branch and submit valid documents including Trade License, MOL Card and Authorised Signatory's Passport copy for easy registration for WPS compliance and Payroll Card Services Agreement.

#### **How to register a new Company in the Payroll Card Service?**

- Employer / Corporate can fill Payroll Card Service agreement and hard copy / electronic Employee Information file
- The agreement can be submitted at the designated Ahlibank branch or to the Corporate Relationship Manager

#### **Do the employees need to sign an application when applying for a Payroll Card?**

No, the application should be signed by the company's authorised representative who will assign authorised staff to deal with Ahlibank for all issues related to Payroll Cards and WPS.

#### **Are individual bank accounts required to be opened for each of the staff in order to have a Payroll card?**

No, only a corporate bank account is required to apply for Payroll card

#### **Is there a prescribed minimum salary limit to avail the Payroll Card?**

No. There is no prescribed minimum salary limit to avail the Payroll Card.

#### **How to request for Payroll cards cancellation?**

- Cardholder has to withdraw all the funds available in the card
- The authorised staff from the company should send electronically a Payroll - WPS Cancellation Request to designated Ahlibank branch or to the Corporate Relationship Manager

### **How to activate the Payroll Card?**

- Newly issued Payroll Cards are inactive cards and require activation, the authorised Employer / Corporate staff to send activation request to Ahlibank Payroll Service Centre
- Replacement cards issued are Inactive and requires activation, the authorized Employer / Corporate staff to send activation request to Payroll Service Centre
- Cards blocked due to wrong PIN needs to be activated , the cardholder to call Payroll Service Centre for un-block the card

### **How to request for additional or replacement Payroll cards?**

- The authorised Employer / Corporate staff should send the request to designated Ahlibank branch or Corporate Relationship Manager
- Fill the required details in Employee Information file (Hard and electronic copy)

### **Does the Payroll Card have a secure PIN?**

Yes, the secure Personal Identification Number (PIN) will be sent to the cardholders along with the card.

### **How to reset Payroll Card PIN?**

The cardholder can reset his Payroll Card PIN at any Ahlibank ATM across Qatar.

### **What to do in case of employees' termination?**

In case of termination, the authorised Employer / Corporate staff should inform the bank to cancel the cards after all the funds have been withdrawn from the card by the cardholder

### **How to create SIF (Salary Information File) file?**

A 'SIF file creator' will be available on Ahlibank Website and can be sent via email upon confirmation of WPS registration using which the SIF file can be created

### **Can the amount be transferred back to employer account after salary transfer?**

Employer cannot claim back the amount in the Payroll card or request Ahlibank to reverse the amount paid as Salary. The amount would only be paid to the employer in the event of cardholder death to his/her legal heirs as per the applicable law.

## **Cardholders/Employees**

### **What is the daily limit for transactions on Payroll Cards?**

- Daily limit for ATM withdrawal is QAR 10,000
- ATM limit per transaction is QAR 5,000
- Daily limit for Point Of Sale (In store purchases) transaction is QAR 10,000

### **Where to use?**

The Payroll Card can be used at ATMs and point-of-sale (POS) locations worldwide

- Ahlibank ATMs – Free
- Non Ahlibank ATMs (inside Qatar)– Free for the first 5 transaction, otherwise QAR 3 for every cash withdrawal transaction
- Non Ahlibank ATMs (outside Qatar) – QAR 15 or 1% of transaction amount (whichever is higher)

### **How can employees check their Payroll Card balance and transactions?**

The Payroll Card balance can be checked for Free through:

- Ahlibank ATM's
- Ahlibank Payroll Service Centre by calling on +974 44205275

### **What to do in case of lost Payroll Card?**

- Cardholder should contact Ahlibank Payroll Service Centre (+974 44205275) and request for a block on the card immediately
- The authorised Employer / Corporate staff should request for a Payroll card replacement

### **What to do in case of captured Payroll card at an ATM?**

- Payroll Card will be configured to only block the card in case of 3 times wrong PIN entries and the Card will not be captured by any Bank ATM
- In case of blocking card being blocked, the cardholder should contact Ahlibank Payroll Service Centre (+974 44205275) and request for un-blocking his card
- Payroll Cards captured in any ATMs will be destroyed and replacement card will be requested

### **How to request for Payroll Card statement?**

- Payroll cardholder to request required statement duration to the authorised Employer / Corporate staff and request to be forwarded via designated Ahlibank branch or Corporate Relationship Manager
- Cardholders can access their statements at an Ahlibank ATM (Mini Statement)
- Cardholders or corporate authorised personal should not visit Ahlibank branches to obtain statements

### **How to register for SMS service for transaction alerts?**

The registration on the transaction SMS alert service will be done automatically when the Corporate / Employer is requesting the issuing of the Payroll Card.

### **What is Declined Transaction Fee?**

For each rejected transaction at any ATM/ Point of Sale due to insufficient balance the cardholder will be charged a fee of QAR 5 per transaction.