

البنك الأهلي
ahlibank



Welcome to Wages Protection System (WPS) Seminar

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- **Why are we here?**
- **What is the Wages Protection System (WPS)?**
- **How do you register for WPS?**
- **What are the key changes?**
- **How Salary Information File is structured?**
- **Ahlibank Employee Product Options – Payroll Card and Accounts**
- **Payroll Card – What It Does?**
- **Frequently Asked Questions**

This new regulation has implications for: Banks, Employers, and Employees to both act and respond

- Law (Number 1 of 2015) approved by Qatar's Emir **Sheikh Tamim Bin Hamad Al Thani** – subject to the Labour Law No: 14 of 2004
- Wages Protection System (WPS) developed by Ministry of Labour and Social Affairs (MoLSA) and Qatar Central Bank (QCB)
- The system aims to address problems surrounding the payment of wages in order to protect employees



بنك قطر المركزي
QATAR CENTRAL BANK



وزارة العمل والشؤون الاجتماعية
Ministry of Labour & Social Affairs

قانون رقم (1) لسنة 2015 بتعديل بعض أحكام قانون العمل الصادر بالقانون رقم (14) لسنة 2004

نحن تميم بن حمد آل ثاني أمير دولة قطر،
بعد الاطلاع على الدستور،
وعلى قانون العمل الصادر بالقانون رقم (14) لسنة 2004، والقوانين المعدلة له،
وعلى قانون مصرف قطر المركزي وتنظيم المؤسسات المالية الصادر بالقانون رقم (13) لسنة 2012،
وعلى القرار الأميري رقم (29) لسنة 2014 بالهيكل التنظيمي لوزارة العمل والشؤون الاجتماعية،
وعلى اقتراح وزير العمل والشؤون الاجتماعية،
وعلى مشروع القانون المقدم من مجلس الوزراء،
وبعد أخذ رأي مجلس الشورى،
قررنا القانون الآتي:

مادة (1)

يُستبدل بنص المادة (2) من القانون رقم (14) لسنة 2004 المشار إليه، النص التالي:
"يصدر وزير العمل والشؤون الاجتماعية، بالتنسيق مع الجهات المختصة، القرارات اللازمة لتنفيذ أحكام القانون المرفق، وإلى أن تصدر هذه القرارات يستمر العمل بالقرارات المعمول بها، بما لا يتعارض مع أحكامه."

مادة (2)

يُستبدل بنصي المادتين (1/ البنود 1، 2، 3، 21)، (66) من قانون العمل المشار إليه، النصوص التالية:
مادة (1/ البنود 1، 2، 3، 21):
"1- الوزارة: وزارة العمل والشؤون الاجتماعية.
2- الوزير: وزير العمل والشؤون الاجتماعية.
3- الإدارة: الوحدة الإدارية المختصة بالوزارة.
21- الجهة الطبية المختصة: الجهة التي يحددها المجلس الأعلى للصحة."

مادة (66)

"تؤدى الأجور وغيرها من المبالغ المستحقة للعامل بالعملة القطرية.
وتؤدى أجور العمال المعيّنين بأجر سنوي أو شهري مرة على الأقل في الشهر، وتؤدى أجور جميع العمال الآخرين مرة على الأقل كل أسبوعين.
ويجب على صاحب العمل تحويل الأجر إلى حساب العامل في إحدى المؤسسات المالية بالدولة، بما يسمح بصرفه له خلال الموعد المقرر وفقاً لحكم الفقرتين السابقتين، ولا تبرا ذمة صاحب العمل من أجر العامل إلا بذلك.
ويصدر بالضوابط اللازمة لحماية أجور العمال قرار من الوزير."

مادة (3)

تُضاف مادة برقم (145 مكرراً) إلى قانون العمل المشار إليه، نصها التالي:

مادة (145 مكرراً):

"يُعاقب بالحبس مدة لا تزيد على شهر، وبالغرامة التي لا تقل عن ألفي ريال ولا تجاوز ستة آلاف ريال، أو بإحدى هاتين العقوبتين، كل من خالف أيًا من أحكام المادة (66) من هذا القانون."

مادة (4)

على أصحاب العمل توفيق أوضاعهم بما يتفق وأحكام هذا القانون، خلال ستة أشهر من تاريخ العمل به. ويجوز بقرار من الوزير، مد هذه المهلة لمدة أو مدد أخرى مماثلة.

مادة (5)

على جميع الجهات المختصة، كل فيما يخصه، تنفيذ هذا القانون. ويُنشر في الجريدة الرسمية.

تميم بن حمد آل ثاني

أمير دولة قطر

GOAL: Monitors and documents the wages of workers in Qatar to ensure employees are paid in a timely manner and via a process that can be monitored by the MoLSA and the QCB

About WPS

- The law became effective as of Nov 2, 2015 and MoLSA and QCB introduced WPS on Nov 2, 2015
- Ahlibank is fully compliant with WPS regulation for employers and employees
- Available to existing customers of Ahlibank
- Available to non-Ahlibank customers looking for a WPS compliant solution
- Therefore all **employers** should ensure that they are compliant with the new legislation
- **Employees** who are currently paid to an account overseas must now establish an account with a bank in Qatar

Key benefits to implementing WPS:

Employers	Employees
<ul style="list-style-type: none">▪ Create a safe and stable working environment	<ul style="list-style-type: none">▪ Protect workers financial entitlements
<ul style="list-style-type: none">▪ Promote the principle of human rights in Qatar	<ul style="list-style-type: none">▪ Spare workers the need to keep amounts of cash against potential loss
<ul style="list-style-type: none">▪ Reduce any legal disputes between the parties and to assist the Supreme Council of Judgment in Qatar in settlement resolutions related to worker rights	<ul style="list-style-type: none">▪ Ensure wages are paid in a timely manner via a process that is monitored by QCB and MoLSA

How do you register for WPS?

Existing Customers

1. Download the WPS Registration and Terms and Conditions [form](#) via ahlibank.com.qa
2. Complete and sign the form and provide the additional required documents*
3. Submit all required and signed documents to your Relationship Manager or main Ahlibank contact

New Customers (Employers)

1. Create an account by visiting any of our branches and provide the required documents*
2. Complete steps 1 to 3 above

Company Employees

1. Ahlibank will transfer salaries to employee accounts held with all local banks in Qatar
2. Account opening options are available to companies looking to establish accounts for employees (with a range of product options)

•*Required documents: Commercial Registration of employer, Computer Card (Qaid Al Munsha'a) of employer, Qatari ID(s) of person(s) signing this registration form, Commercial Registration of payer**, Computer Card (Qaid Al Munsha'a) or Qatari ID of payer**, Qatari ID(s) of person(s) signing payer's authorisation to debit its account (where payer is a non-individual)**

•**only if salaries are not paid from employer's account

What are the key changes?

- A new defined system for employee salaries, that accepts a file called **Salary Information File (SIF)**
- SIF needs to be submitted by your company in the format that complies with the new regulations
- WPS is accessed by QCB, and their confirmation for each uploaded SIF is needed to deposit the salaries
- Ahlibank will send a confirmation salary deposit(s) message to QCB to complete the formalities of checking and follow up with MoLSA (after the last step)
- Any system failure throughout the process will result in us contacting your company through your Relationship Manager

WPS Process	At least 3 business days before salary due date	Business working hours	QCB will not respond after noon (12pm)	Salary cannot be deposited after noon (12pm) to non-Ahlibank customer
	Same as old process except that SIF has a new format which must be followed	Manual validation, conversion of the SIF to Comma-separated-values (CSV), and upload the file to WPS	Automatic SIF format checked by uploading it to WPS. If successful, QCB sends an acceptance notification	Once QCB sends a notification, Ahlibank deposits the salaries to all company employees on the due date
Old Process Steps	CD-ROM & Salary Payment Instructions (SPI)	Ahlibank Reviews SIF and SPI	SIF is uploaded to WPS	Salary is deposited
	Your company provides us a CD-ROM that contains salary information file and signs Ts&Cs	Manual validation by Ahlibank to ensure that all company employees account information is accurate	X	Ahlibank deposits the salaries on the due date

Glossary of Terms:

- Salary Information File (SIF): Predefined salary file format, needs to be submitted for processing of salary payments through Wages Protection System
- Salary Payment Instructions (SPI): Terms and Conditions to be attached with the CD-ROM
- Comma Separated Values (CSV): Microsoft Excel File Format

How Salary Information File (SIF) is structured?

1. Header Fields Titles	2. Header Information Values	3. SIF Record Titles	4. SIF Record Values
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1	Employer EID	File Creation Date	File Creation Time	Payer EID	Payer QID	Payer Bank Short Name	Payer IBAN	Salary Year And Month	Total Salaries	Total Records							
2	11597800	50150000	2342	11466200		ABQ	QA60ABQQ00000000	201511	160167	32							
3	Record Sequence	Employee QID	Employee VisaID	Employee Name	Bank Name	Employee Account	Salary Frequency	Number Of Working Days	Net Salary	Basic Salary	Extra Hours	Extra Income	Deductions	Payment Type	Notes	Comments	
4	1	26582363236		Maha Shalaby	CBQ	QA48QNBA00000000060603957001	M	30	7800	6000	0	1800	0	normal salary	salary	nov 2015	
	2	26782363570		Mona Elsayed	QNB	QA99QNBA00000000060605745001	M	30	3187	3000	50	887	700	normal salary	salary	nov 2015	
	3	25582363054		Abdullah Abdella	QNB	QA98QNBA00000000060605984001	M	7	1203	910	12	293	0	normal salary	salary	nov 2015	
	4	27282363287		Mohamed Natey Abdalla Aly	QNB	QA33QNBA00000000032980023001	M	30	6200	4500	0	1700	0	normal salary	salary	nov 2015	
	5	27682364460		Waleed Ibrahim	QNB	QA88QNBA00000000060603907001	M	12	3025	2200	0	1017	192	normal salary	salary	nov 2015	
	6	26342364171		Ahmed Aboukhalil Ahmed	ABQ	QA90QNBA00000000060605735001	M	30	4409	2700	54	1709	0	normal salary	salary	nov 2015	
	7	26682364087		Saleem Hammad Farag G. Ahmed	QNB	QA43QNBA00000000060605896001	M	19	3193	3483.3	0	1709.7	2000	normal salary	salary	nov 2015	
	8	27982365359		MAJDI Mawlla	QNB	QA22QNBA00000000060605481001	M	30	8200	6000	0	2200	0	normal salary	salary	nov 2015	
	9	25552402509		Rameshwar Kamati	QIIB	QA12QNBA00000000014989088001	M	30	2054	1400	50	654	0	normal salary	salary	nov 2015	
	10	27282363508		Essam Atwan	QNB	QA06QNBA00000000060608363001	M	30	5615	3500	54	2115	0	normal salary	salary	nov 2015	
	11	27082364086		Alsayed Ahmed Ismail Rashed	QNB	QA36QNBA0000000006060980382001	M	15	2879	1800	0	1079	0	normal salary	salary	nov 2015	
	12	26342364275		Adel Ezzat Saad Zaid	ABQ	QA87QNBA00000000014983944002	M	30	8000	6000	0	2000	0	normal salary	salary	nov 2015	
	13	27005003317		Aminur Rasul Mohammed Yakub	ABQ	QA70QNBA00000000014989092001	M	30	2749	1650	52	1099	0	normal salary	salary	nov 2015	
	14	28782361565		Moustafa Abdou Elsayed Abdou	ABQ	QA30QNBA00000000014648906001	M	30	3949	2700	54	1249	0	normal salary	salary	nov 2015	
	15	26382363598		Gamal Mohamed	ABQ	QA08QNBA00000000014620138001	M	30	4888	3000	54	1888	0	normal salary	salary	nov 2015	
	16	25782361760		Elhami Mohamed	ABQ	QA57QNBA00000000014989158001	M	30	4100	4100	0	0	0	normal salary	salary	nov 2015	

- Use Microsoft Excel to complete the SIF
- SIF has main headers:
 - Header Fields Titles, related to employers
 - Header Information values related to employers
 - SIF Record Titles, related to employees
 - SIF Record Values, related to employees

Employee product options – Payroll Cards & Accounts

Monthly Salary		Key Features
Premium	QAR 35,000, or QAR 500,000 deposit	<ul style="list-style-type: none"> ▪ Premium Banking Lounges ▪ Personal Relationship Manager ▪ Branded Signature Credit Card ▪ Platinum Debit Card with high limit ▪ Full range of lending products, e.g. credit cards, loans
Everyday Banking	QAR 4000 – QAR 34,999	<ul style="list-style-type: none"> ▪ Current account with free debit card ▪ Flexibility in accessing your account e.g. ATMs, Online and Mobile Banking ▪ SMS alerts to your mobile phone for all your transactions ▪ Full range of lending products (credit cards and loans)
Payroll Card	0 – QAR 3999	<ul style="list-style-type: none"> ▪ Employee receives their salary on a payroll card ▪ Payroll Card can be used at all Visa merchants and ATMs ▪ SMS updates for all the Credit and Debit transactions on the card ▪ Contact Centre Service Number +974 4420 5275 & Payroll Service Centre (At Al-Rayyan Branch)

Payroll Card launched gives your employees a secure and convenient way to access their pay and it is compliant with WPS



- Everyone is qualified. No banking relationship



- Employees receive a Payroll Visa Card that works just like Debit Card
- Funds are automatically loaded to employee's payroll card
- Reimburses employee expenses, bonuses, or termination pay directly to the card



- Employees can use the card anywhere
- Account transaction history is available to employees through SMS/Contact Centre/ ATM and later via Online and Mobile Banking



- Customer service and Payroll Service Centre support available to employee
 - Live Operator
 - SMS Alerts
 - Bulk / Individual Cards and PINs delivery
 - Card services, i.e. dispute, card replacement, and stop card

Appendix A

Frequently Asked Questions

- **How do I register to WPS?**
 - Follow the steps highlighted in slide number 6

- **How do I know that I am registered to WPS?**
 - You can contact your Relationship Manager to check if you are registered with WPS

- **How long does it take to process an application for registration?**
 - Once you complete and provide us the documents, it will take one business day to finish the registration

- **Can I register online?**
 - No, you cannot

- **Can I upload SIF using Corporate Online Banking (COB)?**
 - This feature, to upload SIF through COB, is under development and will be available to you in early 2016. Till such time you can submit the SIF on CD-ROMs

- **What is the cost for WPS registrations?**
 - There is no cost to register to WPS for employers

- **What is the cost and fees for WPS?**
 - There are no cost and fees to register and use WPS for employers
- **How to stop a payment?**
 - If SIF is not uploaded to the WPS, payments can be stopped
- **Is it easy to change the SIF?**
 - CD-ROM needs to be submitted on a monthly basis. You can control the content of the CD. To change the file, you need to change your CD. Ensure that changes are made prior uploading the SIF to WPS
- **How to know if WPS transactions are successful?**
 - Ahlibank will send you an SMS on successful salary deposits. For failed transactions, you will be notified through your Ahlibank Relationship Manager
- **Why would Ahlibank reject my SIF?**
 - For multiple reasons, including: The SIF does not comply with the formatting standards, total amount in SPI does not match total amount in SIF, files does not get converted, and/or the minimum account balance in your bank account is less than the one in the SPI total amount

- **What If my company pays weekly salary instead of monthly?**
 - One record needs to be submitted per month, however, you can specify the salary frequencies within your SIF, either to be Bi-weekly or monthly
- **Can I place standing orders for salary payments?**
 - No, CD-ROM and SPI needs to be submitted in a monthly basis
- **Do I need to sign a new Salary Payment Instructions for each time I edit the CD?**
 - Yes you do
- **What if I entered an invalid employee bank account details (IBAN)?**
 - You can contact your Relationship Manager for assistance
- **When does MoLSA review the SIF?**
 - Once SIF is uploaded in the WPS, MoLSA can access the SIF through QCB. Further reviews will be covered by MoLSA after salaries are credited to company employees accounts
- **What is the role of MoLSA? How will it verify the salaries?**
 - The role of MoLSA is to inspect, check and monitors data (SIF) through QCB to ensure that employees are paid in a timely manner and their rights are granted against the rules and regulations of the State of Qatar

If you have any more detailed questions, we have a team of Ahlibank experts to help you with the following:

- **WPS Helpdesk**
- **Employee Solutions**
- **Corporate Banking**
- **Trade Finance**
- **Merchant Acquisition Services/Q Pay**