HBZwps Wage Protection System Guide



This document outlines standardized operational procedures intended to be used globally across Habib Bank AG Zurich, its Subsidiaries and Affiliates. However, due to varying regulatory and localized business needs, certain processes and/or hPLUS modules/options may differ in their look, and functionality. All content included in this document such as text, graphics, logos, button icons, images, data compilations, and software descriptions, are the exclusive property of Habib Bank AG Zurich and protected by international copyright laws. No unauthorized copies or distribution to third parties is permitted without the express written approval of Habib Bank AG Zurich.

Table of contents

Key WPS points3HBZwps3HBZwps Registration process4HBZwps Salary processing options4HBZ Value Proposition4Benefits to the Employer4Benefits to Employees4HBZwps Process & Transaction5Task 1 - How to add a New or Edit/Delete existing staff from the payroll list6Task 2: How to enter staff salary details11Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25	Key WPS points3HBZwps3HBZwps Registration process4HBZwps Salary processing options4HBZ Value Proposition4Benefits to the Employer4Benefits to Employees4HBZwps Process & Transaction5Task 1 - How to add a New or Edit/Delete existing staff from the payroll list6Task 2: How to enter staff salary details11Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25Task 7: How to inquire about the status of a file27Task 9: How to the status of a file27Task 9: How to inquire about the status of a file27	What is Wage Protection System?	
HBZwps3HBZwps Registration process4HBZwps Salary processing options4HBZ Value Proposition4Benefits to the Employer4Benefits to Employees4HBZwps Process & Transaction5Task 1 - How to add a New or Edit/Delete existing staff from the payroll list6Task 2: How to enter staff salary details11Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task 5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25	HBZwps3HBZwps Registration process4HBZwps Salary processing options4HBZ Value Proposition4Benefits to the Employer4Benefits to Employees4HBZwps Process & Transaction5Task 1 - How to add a New or Edit/Delete existing staff from the payroll list.6Task 2: How to enter staff salary details11Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task 5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25Task 7: How to inquire about the status of a file27Task 9: How to inquire about the status of a file27	Key WPS points	
HBZwps Registration process4HBZwps Salary processing options4HBZ Value Proposition4Benefits to the Employer4Benefits to Employees4HBZwps Process & Transaction5Task 1 - How to add a New or Edit/Delete existing staff from the payroll list6Task 2: How to enter staff salary details11Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task 5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25	HBZwps Registration process4HBZwps Salary processing options4HBZ Value Proposition4Benefits to the Employer4Benefits to Employees4HBZwps Process & Transaction5Task 1 - How to add a New or Edit/Delete existing staff from the payroll list.6Task 2: How to enter staff salary details11Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task 5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25Task 7: How to inquire about the status of a file27Task 9: How to inquire about the status of a file27	HBZwps	3
HBZwps Salary processing options4HBZ Value Proposition4Benefits to the Employer4Benefits to Employees4HBZwps Process & Transaction5Task 1 - How to add a New or Edit/Delete existing staff from the payroll list6Task 2: How to enter staff salary details11Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task 5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25	HBZwps Salary processing options4HBZ Value Proposition4Benefits to the Employer4Benefits to Employees4HBZwps Process & Transaction5Task 1 - How to add a New or Edit/Delete existing staff from the payroll list6Task 2: How to enter staff salary details11Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task 5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25Task 7: How to inquire about the status of a file27Task 9: How to inquire about the status of a file27	HBZwps Registration process	4
HBZ Value Proposition4Benefits to the Employer4Benefits to Employees4HBZwps Process & Transaction5Task 1 - How to add a New or Edit/Delete existing staff from the payroll list6Task 2: How to enter staff salary details11Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task 5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25	HBZ Value Proposition4Benefits to the Employer4Benefits to Employees4HBZwps Process & Transaction5Task 1 - How to add a New or Edit/Delete existing staff from the payroll list.6Task 2: How to enter staff salary details11Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task 5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25Task 7: How to inquire about the status of a file27Task 9: How to inquire about the status of a file27	HBZwps Salary processing options	4
Benefits to the Employer4Benefits to Employees4HBZwps Process & Transaction5Task 1 - How to add a New or Edit/Delete existing staff from the payroll list.6Task 2: How to enter staff salary details11Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25	Benefits to the Employer 4 Benefits to Employees 4 HBZwps Process & Transaction 5 Task 1 - How to add a New or Edit/Delete existing staff from the payroll list. 6 Task 2: How to enter staff salary details 11 Task 3: How to Upload a WPS File 16 Task 4: How to authorize salary details entered or uploaded 22 Task 5: How to initiate a request for a refund 23 Task 6: How to authorize an entered refund request 25 Task 7: How to inquire about the status of a file 27 Task 9: How to inquire about the status of a file 27	HBZ Value Proposition	4
Benefits to Employees	Benefits to Employees	Benefits to the Employer	4
HBZwps Process & Transaction5Task 1 - How to add a New or Edit/Delete existing staff from the payroll list.6Task 2: How to enter staff salary details.11Task 3: How to Upload a WPS File.16Task 4: How to authorize salary details entered or uploaded22Task5: How to initiate a request for a refund.23Task 6: How to authorize an entered refund request25	HBZwps Process & Transaction5Task 1 - How to add a New or Edit/Delete existing staff from the payroll list.6Task 2: How to enter staff salary details.11Task 3: How to Upload a WPS File.16Task 4: How to authorize salary details entered or uploaded22Task 5: How to initiate a request for a refund.23Task 6: How to authorize an entered refund request.25Task 7: How to inquire about the status of a file.27Task 9: How to tast WIPS file to be submitted to UP720	Benefits to Employees	4
Task 1 - How to add a New or Edit/Delete existing staff from the payroll list	Task 1 - How to add a New or Edit/Delete existing staff from the payroll list	HBZwps Process & Transaction	5
Task 2: How to enter staff salary details11Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25	Task 2: How to enter staff salary details11Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task 5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25Task 7: How to inquire about the status of a file27Task 9: How to to the status of a file27	Task 1 - How to add a New or Edit/Delete existing staff from the payroll list	6
Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25	Task 3: How to Upload a WPS File16Task 4: How to authorize salary details entered or uploaded22Task 5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25Task 7: How to inquire about the status of a file27Task 9: How to to the status of a file20	Task 2: How to enter staff salary details	
Task 4: How to authorize salary details entered or uploaded	Task 4: How to authorize salary details entered or uploaded22Task 5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25Task 7: How to inquire about the status of a file27Task 9: How to to the status of a file27	Task 3: How to Upload a WPS File	
Task5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25	Task5: How to initiate a request for a refund23Task 6: How to authorize an entered refund request25Task 7: How to inquire about the status of a file27Task 9: How to to the status of a file20	Task 4: How to authorize salary details entered or uploaded	
Task 6: How to authorize an entered refund request	Task 6: How to authorize an entered refund request25Task 7: How to inquire about the status of a file27Task 9: How to to the status of a file20	Task5: How to initiate a request for a refund	
	Task 7: How to inquire about the status of a file	Task 6: How to authorize an entered refund request	
Task 7: How to inquire about the status of a file	Teals 0. How to teat WDC file to be submitted to UD7	Task 7: How to inquire about the status of a file	
	Task 8: How to test WPS life to be sublitited to HBZ	Task 8: How to test WPS file to be submitted to HBZ	

What is Wage Protection System?

The UAE Ministry of Labour (MOL) in conjunction with the Central Bank of the UAE (CBUAE) has introduced the Wage Protection System (WPS) to electronically enable and monitor the timely payment of salaries. WPS is an electronic salary transfer system that allows Employers to securely pay workers' wages via Banks, Bureau De Change and other institutions authorized to provide this service by CBUAE.

Habib Bank AG Zurich (HBZ) is pleased to announce HBZwps, its WPS payroll solution in full compliance with the directives issued by the MOL and facilitated by the CBUAE. Click here to refer to the WPS Companies Responsibility Guide provided by the MOL and CBUAE. HBZ offers this service online through HBZweb and at its branches.

Key WPS points

- WPS is a statutory requirement, Ministerial Decree 788 of 2009. Click here to refer to the Companies Responsibility Guide.
- Payment of salary to staff will be done through authorized WPS service providers such as Banks and Agents.
- The system is designed to increase competitiveness and entrench greater transparency.
- Reiterating commitment to protect workers' wages by taking protective and proactive measures.
- Providing innovative solutions that help Employers safeguard their own interests and reduce the time and effort needed to pay workers' wages.



Figure # 1: HBZwps System Overview

HBZwps

HBZ offers a number of ways for an Employer to pay their Employees salaries in accordance with the CBUAE guidelines. This service is available for customers online as well as through our branches.

HBZwps Registration process

Mandatory requirements for HBZwps registration:

- Employer must have an account with HBZ.
- Employer (both existing & new customers) must register for this service.

Additional services:

- Customer's Employees can also open their Employee accounts with HBZ.
- In order to use this service online, customers must have a HBZweb ID. To register for HBZweb click here or download HBZweb registration form. Additionally, an Employer must initiate the request for the HBZwps functionalities to be assigned.
- HBZwps is offered as an automated online solution that enables the Employer to manage their WPS compliant payroll through HBZweb.

HBZwps Salary processing options

- Option A: HBZwps through HBZweb
- Option B: HBZwps through HBZweb Upload Facility
- Option C: HBZwps through the Branch

HBZ Value Proposition

Benefits to the Employer

- One solution for your payroll management.
- Reduce risks and cost of salary payments.
- Less paperwork with full audit trail, securely accessible 24/7 online.
- Protection from falsified claims of non-payment of salaries.
- On time salary disbursement to your Employees, thereby fully compliant with government guidelines.
- Monitor and track salary disbursements through real-time viewing & statement downloading features.

Benefits to Employees

- HBZweb provides Employees with 24/7 real-time access to their accounts.
- Immediate access to salary and notification with customizable Event Monitoring Alerts.
- Competitive rates for safe and secure remittance service.
- Call +971 4 260 7999 to speak with your respective branch customer service representative.
- Benefit from additional services and promotions.

HBZwps Process & Transaction

This part of the document is designed to guide HBZ customers using the HBZwps service through HBZweb. Note, user must acquire HBZweb ID and HBZsecure Key to process salaries online.

Once an Employer has registered for the HBZwps service, the registered HBZ customer (Employer) can execute the entire WPS process online. This includes the following tasks:

- Manage staff, i.e. to add new and edit or delete existing staff from the payroll listing.
- Manage salary details, i.e. add new staff or update existing staff's salary details. Note this step is performed by the
 person with data entry rights.
- View/Authorize entered salary details, in order to verify and approve the entered data. Note this step is executed by the person with Authorization rights.
- Upload xls, csv or txt files with complete employer and staff salary details.
- Initiate request for Refund. Note this step is executed by the person with Authorization rights.
- View/Authorize the initiated refund request, in order to verify and approve the entered data. Note this step is
 executed by the person with Authorization rights.
- View Status of the uploaded WPS file.
- Test or validate the WPS file to be uploaded.

After logging in to HBZweb (internet banking site), browse to the option list (i.e. titled Select Option) and click on to the "HBZwps Menu", which will take registered HBZwps customers to the HBZwps menu, as shown below. Each option in the HBZwps Menu is considered as a "Task" and will only be available once the registration process has been completed by the Bank.

Service with Security	Habib B	a nk AG ä	Zurich d 1967)			Jan 28 2010,	12:54:35 PM GMT
Logout	Home	My Profile	HBZeLocker	Rates	Change Pass	word HBZweb Management	Secure Mail
User: VAN DER MARWE F	RESORTS		Ор	tions		 Accounts 	*
Account			Currency		Balance	Title	
2-1-1-20311-105-249745			AED		9,517.00 CR	VAN DER MARWE RESORTS	
			HBZy Manage Staff Det Manage Salary D	vps aits etails			
			Authorize Salarie	ary File s			
			Enter Request for	Refund			
			Authorize Reques	t for Refund			
			View Status				
			Validate WPS File	0			
Go Back: Option List, Su	mmary						

Figure # 2: HBZwps – Option Menu

HBZwps tasks are detailed below. (Note that users who have already prepared a file as per HBZwps requirements do not need to perform Tasks 1 & 2.)

Task 1 - How to add a New or Edit/Delete existing staff from the payroll list

The first step in processing salaries through HBZwps successfully, is to manage a staff. The option, "Manage Staff Details" as seen below is used for adding new staff, editing or deleting existing staff to/from WPS processing. This is a one-time process after which the templates will be auto-generated. These templates can be retrieved at any time for future use.

Service with Security	Habib ((ncorpora	Bank AG 2 ted in Switzerland	Zurich 11967)			Jan 21 2010,	06:49:03 AM GMT
Logout	Home	My Profile	HBZeLocker	Rates	Change Pass	word HBZweb Management	Secure Mail
User: VAN DER MARWE R	ESORTS		Op	tions		Accounts	~
Account			Currency		Balance	Title	
2-1-1-20311-105-249745			AED		9,517.00 CR	VAN DER MARWE RESORTS	
Go Back Option List, Su	mmary		Manage Sta Van Der Marwe Add Staff ✓ Proceed E	nt Details			

Figure # 2: HBZwps – Task 1

- Step 1. Select enterprise with the help of the drop-down menu.
- Step 2. Select action/task to be performed such as "Add Staff", "Edit Staff" or "Delete Staff" using the drop-down menu.
- Step 3. Click the "Proceed" button to continue. Press the "Back to menu" button to cancel the transaction.
- **Step 4.** Perform the selected action

If "Add Staff" action is selected, the following screen will appear.

Service with Security	Habib (Incorpor	Bank AG Z	urich 1967)			Jan 21 2010,	06:54:37 AM GMT
Logout	Home	My Profile	HBZeLocker	Rates	Change Pass	word HBZweb Management	Secure Mail
User, VAN DER MARWE	RESORTS		0	ptions		Accounts	~
Account			Currency		Balance	Title	
2-1-1-20311-105-2497	45		AED		9,517.00 CR	VAN DER MARME RESORTS	
		Narr	e Employee ID	Robert B. Grady 12345678901234			
		Ager		123456/89	41		
		Acco	unt vien Agent	12000	41		
		inco	me Fixed Component	12000			
Go Back: Option List, (Summary	inco	Proceed	Back	2		

Figure # 3: HBZwps – Task 1

Now enter the required information appearing below and press the Proceed button to accept the entered data.

- Name Staff's Name
- WPS Employee ID Staff's WPS identification number
- Agent ID Agent's Routing Code or Agent identification number
- Account With Agent last 16 digits of the Staff's account no. with agent
- Income Fixed Component
- Income Variable Component

The next screen will prompt the user to verify the entered details - to Confirm or Cancel the transaction, as shown below.

Logout	Home	My Profile	HBZeLocker	Rates	Change Pas	sword HBZweb Management	Secure Mail
User: VAN DER MARWE	RESORTS			Options		✓ Accounts	
Account			Currency		Balance	Title	
-1-1-20311-105-249745			AED		9,517.00 0	VAN DER MARVIE RESORTS	
		Name WPS Er Agent I Accour Income	mployee ID D t With Agent Fixed Component	Robert B. Grady 12345678901234 123456789 0220311105249741 12000 1500			

Figure # 4: HBZwps – Task 1

Upon successful submission of the transaction, the following confirmation screen will appear. Press the "Back to Menu" button, if the user wants to go back to the HBZwps Menu, as shown below.

Logout Home	and the second se				
User VAN DER MARWE RESORTS	My Profile	HBZeLocker	Rates	Change Password HBZweb Management	Secure Mail
		Opt	tions	Accounts	~
Account	C	urrency		Balance Title	
2-1-1-20311-105-249745	A	ED		9,517.00 CR VAN DER MARME RESORTS	
	St	aff Added S	Successi	ully.	
		Back to I	Menu		
Go Back: Option List, Summary					

Figure # 5: HBZwps – Task 1

If the "Edit Staff" action has been selected the following screen will appear next displaying a complete list of staff details.

	Profilie	My Profile	HBZeLocker Rate	Change Pass	word HBZ	web Management	Secure Mail
Jser VAN DER MARWE	E RESORTS		Options			Accounts	
Account			Currency	Balance	Title		
2-1-1-20311-105-2497	45		AED	9,517.00 CR	VAN DER M	ARME RESORTS	
MDSEmployeeD	Marra	AccediD	Employee & croumt&8th & cont	IncomeExedCon	manant	IncomeMariable	Component
WPSEmployeeID	Name	AgentiD	EmployeeAccountWithAgent	IncomeFixedCom	nponent	IncomeVariable	Component
WPSEmployeeID	Name Van Der Marwe	AgentiD	EmployeeAccountWithAgent	IncomeFixedCon	nponent	IncomeVariable	Component
WPSEmployeeID 00000213133232 02123078418961	Name Van Der Marwe Karla Brown	AgentID 111212121 902620180	EmployeeAccountWithAgent	IncomeFixedCon 10,000.00 8,500.00	nponent	IncomeVariable(13,000.00 0.00	Component
WPSEmployeeID 00000213133232 02123078418961 02129098669024	Van Der Marwe Karla Brown M. K. Krishna	AgentiD 111212121 902620180 602440109	EmployeeAccountWithAgent 0000000000000asd 000000011432001 0009580440706201	IncomeFixedCom 10,000.00 8,500.00 11,250.00	nponent	IncomeVariable(13,000.00 0.00 0.00	Component
WPSEmployeelD 00000213133232 02123078418961 02129098869024 10019067477019	Name Van Der Marwe Karla Brown M. K. Krishna M. Khan	AgentID 111212121 902620180 602440109 702410103	EmployeeAccountWithAgent 000000000000003d 00000000000000 00000000	IncomeFixedCom 10,000.00 8,500.00 11,250.00 7,650.00	nponent	IncomeVariable(13,000.00 0.00 0.00 0.00	Component
WPSEmployeeID 00000213133232 02123078418961 02129098669024 10019057477019 12345678901234	Name Van Der Marwe Karla Brown M. K. Krishna M. Khan Robert B. Grady	AgentID 111212121 902620180 602440109 702410103 123456789	EmployeeAccountWithAgent 000000000000000 00000000000 00000000 0000	IncomeFixedCom 10,000.00 8,500.00 11,250.00 7,650.00 12,000.00	nponent	IncomeVariable(13,000.00 0.00 0.00 0.00 1,500.00	Component
WPSEmployeeID 00000213133232 02123078418961 02129098669024 10019057477019 12345678901234 20018064553585	Name Van Der Marwe Karla Brown M. K. Krishna M. Khan Robert B. Grady J. Parasad Muffi	AgentID 111212121 902620180 602440109 702410103 123456789 302920101	EmployeeAccountWithAgent 000000000000000 00000000000 000000000	IncomefixedCom 10,000.00 8,500.00 11,250.00 7,650.00 12,000.00 10,000.00	nponent	IncomeVariabled 13,000.00 0.00 0.00 0.00 1,500.00 20.00	Component

Click the relevant WPSEmployeeID hyperlink (00000213133232), appearing in the first column of the table, to edit staff details of the selected employee, as shown below.

Service with Security	Habib (Incorpor	Bank AG Z	urich 1967)			Jan 14 2010,	06:09:24 PM GM
Logout	Home	My Profile	HBZeLocker	Rates	Change Pass	word HBZweb Management	Secure Mail
User: VAN DER MARWE F	ESORTS		0;	otions		M Accounts	~
Account			Currency		Balance	Title	
2-1-1-20311-105-249743			AED		9,517.00 CR	VAN DER MARWE RESORTS	
		Nan Ager	ne nt ID	Robert B. Grady 01203111052497	40		
		Acco	ount With Agent	02203111052497	42		
		Inco	me Fixed Component	12000.000			
		linoc	ome Variable Componen	nt 1500.000			
Go Back Option List, Su	mmary		Process Edit S	itaff Cancel			

Figure # 7: HBZwps – Task 1

This screen will allow the user to update the following information.

- Name Staff's Name
- Agent ID Agent's Routing Code or Agent identification number
- AccountWithAgent last 16 digits of the Staff's account no. with agent
- Income Fixed Component
- Income Variable Component

After editing the required information, press the "Process Edit Staff" button.

Logout	Home	My Profile	HBZeLocker	Rates	Change Pass	word HBZweb Management	Secure Mail
User: VAN DER MARWE	RESORTS			Options		 Accounts 	1
Account			Currency		Balance	Title	
2-1-1-20311-105-2497	45		AED	9	,517.00 CR	VAN DER MARWE RESORTS	
		Agent	ID nt With Agent	123456789 0220311105249741			
		Incom	nt with Agent le Fixed Component	12000.000			

Press the "Confirm" button to accept the changes. Upon successful submission of the transaction, the following confirmation screen will appear. "Back to Menu" button, if the user wants to go back to the HBZwps Menu, as shown below.

Logout	Home	My Profile	HBZeLocker	Rates	Change Password HBZweb Management	Secure Mail
ser VAN DER MARWE	RESORTS	and assessments	Opt	ions	Accounts	1
ccount			Currency		Balance Title	
-1-1-20311-105-24974	5		AED		9,517.00 CR VAN DER MARWE RESORTS	
			toff Edited C		5.m.s	
		S	taff Edited S	Successi	ully.	

If the "Delete Staff" action has been selected, the following screen will appear next displaying a complete list of staff details. The following screen displaying the WPSEmployeeID and Staff Name along with a Check-box against each record in the table will appear. Select the relevant staff to be deleted. (Note multiple staff can be deleted from the list in a single transaction.)

Now press the "Proceed" button to continue or "Back" button to go back to the previous screen.

Figure # 8: HBZwps – Task 1

leor10		nome my rn.	ane i n	Ontions	Change Password Pib2wei	Management Secure Man
Iccount	I DEN MANTE NES	0013	Currenc	v l	Balance Title	Accounts
2-1-1-20	0311-105-249745		AED		9,517.00 CR VAN DER MAI	RWERESORTS
		1	1			
Delete	WPSEmployeelD	Name	AgentiD	EmployeeAccountWithAgent	IncomeFixedComponent	IncomeVariableComponent
Delete	WPSEmployeeID 02123078418961	Name	AgentID 902620180	EmployeeAccountWithAgent	IncomeFixedComponent	IncomeVariableComponent
Delete	WPSEmployeeID 02123078418961 02129098669024	Name Yashpal Mufti Edward B. Makenzie	AgentiD 902620180 602440109	EmployeeAccountWithAgent 0000080711432001 0009580440706201	IncomeFixedComponent 1,000.00 5,000.00	IncomeVariableComponent
Delete	WPSEmployeeID 02123078418961 02129098869024 10019057477019	Name Yashpal Mufti Edward B. Makenzie Backer Chawdhary	AgentID 902620180 602440109 702410103	EmployeeAccountWithAgent 0000080711432001 0009580440706201 0010580295546601	IncomeFixedComponent 1,000.00 5,000.00 11,500.00	IncomeVariableComponent 500.98 750.00 1,200.00
Delete	WPSEmployeeID 02123078418961 02129098669024 10019057477019 12345678901234	Name Yashpal Mufti Edward B. Makenzie Backer Chawdhary Robert B. Grady	AgentiD 902620180 602440109 702410103 123456789	EmployeeAccountWithAgent 0000080711432001 0009580440706201 0010580295546601 0220311105249741	IncomeFixedComponent 1,000.00 5,000.00 11,500.00 12,000.00	IncomeVariableComponent 500.98 750.00 1,200.00 1,500.00
Delete	WPSEmployeetD 02123078418961 02129098869024 10019057477019 12345678901234 20018064553585	Name Yashpal Mufti Edward B. Makenzie Backer Chawdhary Robert B. Grady Muhammad N. Khan	AgentID 902620180 602440109 702410103 123456789 302920101	EmployeeAccountWithAgent 0000080711432001 0009580440706201 0010580295546601 0220311105249741 0120311105271806	IncomeFixedComponent 1,000.00 5,000.00 11,500.00 12,000.00 8,500.00	IncomeVariableComponent 500.98 750.00 1,200.00 1,500.00 1,000.00

0 1

The user will be asked to verify the changes and will required to press the "Confirm" button to accept them.

Logour	Home	My Profile	HBZeLocker	Rates	Change Pass	word HBZweb Management	Secure Mail
JSER VAN DER MARWE R	ESORTS			Options		 Accounts 	0
Account			Currency		Balance	Title	
2-1-1-20311-105-249745			AED		9,517.00 CR	VAN DER MARWE RESORTS	
		Confirm	Delete Staff for Ente	rprise -VAN DER MA	RWE RESORTS		
		0212307	8418961	Yashpal Mufti			

Upon successful submission of the transaction, the following confirmation screen will appear. Press the "Back to Menu" button, if the user wants to go back to the HBZwps Menu, as shown below.

Service with Security Logout	Home	My Profile	HBZeLocker	Rates	Change Pass	word HBZweb Management	Secure Mail
User: VAN DER MARWI	ERESORTS	di dia	Op	tions		✓ Accounts	~
Account			Currency		Balance	Title	
2-1-1-20311-105-2497	45		AED		9,517.00 CR	VAN DER MARWE RESORTS	
		S	taff Deleted	Success	fully.		

Figure # 12: HBZwps – Task 1

This concludes task 1, i.e. how to manage staff details.

Task 2: How to enter staff salary details

The next task in processing salaries in the context of HBZwps (after setting up the staff details) is to add salary details for each/new staff, or to update salary details of the staff whose salary information already exists in the WPS database. The HBZweb option (under HBZwps Menu) used to process this transaction is "Enter New Salary" as shown below.

Service with Security	Habib ^{Oncorpor}	Bank AG 2 ated in Switzerland	Zurich 11967)		Jan 24 2010), 10:43:57 AM GMT
Logout	Home	My Profile	HBZeLocker	Rates	Change Password HBZweb Management	Secure Mail
User:VAN DER MARWE	RESORTS		Opt	ions	Accounts	~
Account			Currency		Balance Title	
2-1-1-20311-105-24974	5		AED		9,517.00 CR VAN DER MARWE RESORTS	
Go Back: Option List, S	Or Load From P ummary	revious Disbursal	Enter New S	alary Edit S	Load Previous Disbursal	

Figure # 13: HBZwps – Task 2

- Step 1. Step 1: Select the option for Adding or Editing staff salary details. In the event of adding salary details for the first time or in order to enter such details for a new staff to the list, press the "Enter New Salary" button. The screen will take the user to the following page. This screen will show the staff details, which already exist in the system with additional fields such as
 - Salary For Month (MM/YYYY)
 - Disburse On
 - Employer Reference
 - Pay Start Date
 - Pay End Date

Enter the relevant details and press the "Proceed" button to accept the salary data entered.

		lome	My Profile HBZel	Locker Rates	Change Password HBZ	web Management Secu	ire Mail
Iser:VAN DER MA	RWE RESO	RTS		Options		 Accounts 	~
Account			Currency		Balance Title		
			Salary for Month Disburse On Employer Refere Pay Start Date Pay End Date	(MM/YYYY) ence			
WPSEmployeeID	Name	RoutingCode	EmployeeAccountWithAgen	Load All	IncomeVariableComponent	DaysOnLeaveForPeriod	P
2129098669024	Edward B. Makenzie	602440109	0009580440706201	5000.0	750.0	0	
0019057477019	Backer Chawdhary	702410103	0010580295546601	11500.0	1200.0	0	
2345678901234	Robert B. Grady	123456789	0220311105249741	12000.0	1500.0	0	
0018064553585	Muhammad N. Khan	302920101	0120311105271806	8500.0	1000.0	0	
	David V. T.	302920101	0120311105397536	7500.0	500.0	0	

Figure # 14: HBZwps – Task 2

Step 2. Step 2: Enter staff salary details. The following screen will appear next instructing the user to reconfirm the staff salary details by pressing the "Confirm" button

Collogi		Home My Profile	HBZeLocker	- R	ates C	hange Pass	word HBZweb Manager	ment Sec	ure Mail
Iser VAN DER MAR	WE RESO	rts	The second s	Optio	ns	100000000	M A	ccounts	
iccount			Currency			Balance	Title		
-1-1-20311-105-249	9745		AED		9,	,517.00 CR	VAN DER MARWE RESC	RTS	
			Confirm Salary Details f	or Enterprise	VAN DER MAI	RWE RESOR	ITS		
			Salary for Month (MM000	m	01/2010				
			Disburse On		1/25/2010				
			Employer Reference		1234567890				
			Total Salary		49450.0				
MPSEmployeeID	AgentiD	EmployeeAccountWithAgent	IncomeFixedComponent	IncomeVari	ableComponent	TotalSalary	DaysOnLeaveForPeriod	PayStartDate	PayEndDa
2129098669024 6	02440109	0009580440706201	5000.0	750.0		5750.0	0	12/26/2009	1/25/2010
0019057477019 7	02410103	0010580295546601	11500.0	1200.0		12700.0	0	12/26/2009	1/25/2010
2345678901234 1	23456789	0220311105249741	12000.0	1500.0		13500.0	0	12/26/2009	1/25/2010
0018064553585 3	02920101	0120311105271806	8500.0	1000.0		9500.0	0	12/26/2009	1/25/2010
0208043662908 3	02920101	0120311105397536	7500.0	500.0		8000.0	0	12/26/2009	1/25/2010

Step 3. Step 3: Confirm entered details to proceed. Press the "Confirm" button to verify the entered information in

order to execute the transaction.

Upon successful submission of the transaction, the following confirmation screen will appear. Press the "Back to Menu" button, if the user wants to go back to the HBZwps Menu, as shown below.

Logout Home My Profile HBZeLocker Rates Change Password HBZweb Management Secure Management User:VAN DER MARWE RESORTS Options Imagement Accounts Account Currency Batance Title 2:1-1-20311-105-249745 AED 9,517.00 CR VAN DER MARWE RESORTS	Senice with Security	Habib Oncorpo	Bank AG Z	Zurich 1967)			Jan 24 201	0, 11:54:17 AM GM
User.VAN DER MARWE RESORTS Options Accounts Account Currency Batance Title 2-1-1-20311-105-249745 AED 9,517.00 CR VAN DER MARWE RESORTS Salary Entered Successfully	Logout	Home	My Profile	HBZeLocker	Rates	Change Password	HBZweb Management	Secure Mail
Account Currency Batance Title 2:1-1-20311-105:249745 AED 9,517.00 CR VAN DER MARWE RESORTS	User: VAN DER MARWE	RESORTS		Opt	ions		Account	s N
2-1-1-20311-105-249745 AED 9,517.00 CR VAN DER MARWE RESORTS Salary Entered Successfully	Account			Currency		Balance Title		
Salary Entered Successfully	2-1-1-20311-105-24974	5		AED		9,517.00 CR VAN DE	R MARWE RESORT	8
Back to Menu			Sa	alary Entered	Succes	sfully		

Figure # 16: HBZwps – Task 2

The HBZwps system is designed to allow the user maximum flexibility in adding, modifying, deleting salary details prior to final authorization. The user should use the "Edit Salary" button to use this functionality.

After updating the relevant details press the "Proceed" button.

User: VAN DER MARWE RESORTS Options Account Account Currency Balance Title 2-1-1-20311-105-249745 AED 9,517.00 CR VAN DER MARWE RESORTS	s
Account Currency Balance Title 2-1-1-20311-105-249745 AED 9,517.00 CR VAN DER MARWE RESORTS	
2-1-1-20311-105-249745 AED 9,517.00 CR VAN DER MARWE RESORTS	
	8)
Edit Salary Details for Enterprise - VAN DER MARWE RESORTS	
Salary for Month (MMYYYY) 01/2010	
Disburse On 01/25/2010	
Employer Reference 1234567890	
WPSEmployeeID Name AgentID EmployeeAccountWithAgent IncomeFixedComponent IncomeVariableComponent DaysOnLeaveForA	eriod Pay
02129098669024 Edward B. 602440109 0009580440706201 5000.0 750.0 0	12/26/200
10019057477019 Backer 702410103 0010580295546601 11500.0 1200.0 0	12/26/200
12345678901234 Robert B. 123456789 0220311105249741 12000.0 1500.0 0	12/26/200
	12/26/200
20018064553585 Muhammad 302920101 0120311105271806 8500.0 1000.0 0	

Figure # 17: HBZwps – Task 2

The user will be asked to confirm this transaction again by pressing the "Proceed" button.

Logoar	H	ome	My Profile HBZe	Locker	Rates	Change Password Hi	3Zweb Management Se	cure Mail
Jser: VAN DER M	ARWE RESO	RTS		Opti	ons		 Accounts 	*
Account			Currency			Balance Title		
2-1-1-20311-105-	249745		AED			9,517.00 CR VAN DEF	MARWE RESORTS	
WPSEmployeeID	Name	AgentiD	EmployeeAccountWithAgent	IncomeFixed	dComponent	IncomeVariableComponent	DaysOnLeaveForPeriod	Pays
			Employer Refe	rence 1	234567890			
wiPSEmployeeID	Edward B.	Agentiu	EmployeeAccountwithAgent	Incomerixed	acomponent	IncomevariableComponent	DaysonLeaveronPeriod	Pays
02129098669024	Makenzie	602440109	0009580440706201	5000.0		750.0	U	12/26/2009
10019057477019	Chawdhary	702410103	0010580295546601	11500.0		1200.0	0	12/26/2009
12345678901234	Robert B. Grady	123456789	0220311105249741	12000.0		1500.0	0	12/26/2009
20018064553585	Muhammad N. Khan	302920101	0120311105271806	8500.0		1000.0	0	12/26/2009
	David V. T.	202020101	0120211105207526	7500.0		500.0	0	12/26/2009

Figure # 18: HBZwps – Task 2

Upon successful submission of the transaction, the following confirmation screen will appear. Press the "Back to Menu" button, if the user wants to go back to the HBZwps Menu, as shown below.

Service with Security	Habib (Incorpo	Bank AG 2 rated in Switzerland	Zurich 1 1967)			Jan 24 201	0, 11:54:17 AM GM
Logout	Home	My Profile	HBZeLocker	Rates	Change Password	HBZweb Management	Secure Mail
User VAN DER MARWE	RESORTS		Op	tions		Accounts	s (i
Account			Currency		Balance Title		
2-1-1-20311-105-24974	5		AED		9,517.00 CR VAN DI	R MARWE RESORTS	3
		S	alarv Entered	Succes	sfullv		

In the event the user wants to reuse the template, the user needs to select the appropriate template (previously disbursed salary details saved in the system) from the drop down menu followed by pressing the "Load Previous Disbursal" button. (Note: Previous 3 months Salary Disbursals will be shown in the drop down menu.)

Figure # 19: HBZwps – Task 2

Service with Security	Habib (Incorpo	Bank AG Z	1967)			Jan 24 2010), 10:43:57 AM GMT
Logout	Home	My Profile	HBZeLocker	Rates	Change I	Password HBZweb Management	Secure Mail
User VAN DER MARWE	RESORTS		Op	tions		M Accounts	Y
Account		3	Currency	F	Bala	ince Title	
2-1-1-20311-105-24974	5		AED		9,517.00	CR VAN DER MARWE RESORTS	
	Or Load From I	Previous Disbursal :	Van Der Marwe Resorts- Van Der Marwe Resorts- Van Der Marwe Resorts- Van Der Marwe Resorts- Van Der Marwe Resorts-	Salary for Janua Salary for Janua Salary for Decen Salary for Noven Salary for Octob	ry 2010 Y ry 2010 nber 2009 nber 2009 er 2009	Load Previous Disbursal	
3o Back – Option List, 1	Bummary			ck to Menu			

Figure # 20: HBZwps – Task 2

Upon selecting the required template, the following screen will appear next, allowing the user to make the required changes.

		Home	wy Prome	HBZ	eLocker	Rates	Change Passwor	d HBZweb M	anagement S	ecure Mail
Jser: VAN DER MA	RWE RESO	RTS		in the second se	0	ptions		×	Accounts	
Account				Currency		<u> </u>	Balance	0		
2-1-1-20311-105-2	249745			AED			9,517.00 CR VA	N DER MARM	IE RESORTS	
			S	alary for Mont	h (MM077777	01/2010				
			D	sbursal On		1/25/2010				
			Er	nployer Refe	rence	1234567890				
			P	ay Start Date		12/26/2009				
			Pi	w End Date		1/25/2010	la de la dela dela dela dela dela dela d			
						Load All				
WPSEmployeeID	Name	AgentiD	EmployeeAccour	ntWithAgent	IncomeFb	cedComponent	IncomeVariableCompo	nent DaysO	nLeaveForPeriod	Pay
2123078418961		902620180	0000080711432	001	1.0		0.0	0		12/26/200
02129098669024	Edward B. Makenzie	602440109	0009580440706	201	1.0		0.0	0		12/26/200
0010057477010	Backer Chawdhary	702410103	0010580295546	601	1.0	_	0.0	0		12/26/20
0013057477013	And the second s									

The user will have to enter the relevant information in to the following fields.

- Salary for Month (MM/YYYY)
- Disbursed On
- Employer Reference

- Pay Start Date
- Pay End Date

Press the "Load All" button to add the salary details for all staff as shown in the table below.

Logout		Home My Profile	HBZeLocker	Rates	Change Pasi	sword H8Zweb Manage	ment Se	ecure Mail	
Jser VAN DER MA	RWE RESO	RTS		Options		× 1	Accounts		
Account			Currency		Balance	Title			
2-1-1-20311-105-0	249745		AED		9,517.00 CF	VAN DER MARWE RES	ORTS		
			Confirm Salary Details	for Enterprise - VAN DEF	MARWE RESO	ORTS			
			Salary for Month (MM/Y)	(1) 01/2010					
			Disburse On	1/25/2010					
			Employer Reference	12345678	9				
			Total Salary	29250.0					
WPSEmployeeID	AgentiD	EmployeeAccountWithAgent	IncomeFixedComponent	IncomeVariableCompor	ent TotalSalar	DaysOnLeaveForPerio	d PayStartDat	e PayEndD	
2123078418961	902620180	0000080711432001	12000.0	0.0	12000.0	0	12/26/2009	1/25/2010	
2129098669024	602440109	0009580440706201	8500.0	500.0	9000.0	0	12/26/2009	1/25/2010	
0019057477019	702410103	0010580295546601	7500.0	750.0	8250.0	10	12/26/2009	1/25/2010	

Upon successful submission of the transaction, the following confirmation screen will appear. Press the "Back to Menu" button, if the user wants to go back to the HBZwps Menu, as shown below.

Logout	Home	My Profile	HBZeLocker	Rates	Change Password	HBZweb Management	Secure Mail
Iser:VAN DER MARWE I	RESORTS		Opt	tions		Accounts	
Account			Currency		Balance Title		
-1-1-20311-105-249745	6.	1	AED		9,517.00 CR VAN DE	R MARWE RESORTS	
		Sa	alary Entered	Succes	sfully		

This concludes task 2, i.e. how to add or edit staff salary details.

Task 3: How to Upload a WPS File

This feature is used by customers who only want to upload WPS file and do not want to use other HBZweb banking features. As discussed earlier, customers can submit the "Employer" and "Staff Salary" details to the bank in either EXCEL, CSV or TEXT formats. The following criteria mentioned below must be fulfilled in order to successfully upload the file.

Figure # 22: HBZwps – Task 2

XLS file requirements

- The XLS file must contain two sheets.
 - \circ Sheet 1 should contain Employer Details.
 - Sheet 2 should contain Salary Details.
- A single employee can have only one salary detail in a file.
- One file can contain a minimum of 1 and a maximum of 1000 salary details.
- Column Titles should appear exactly as shown in Tables 1 & 2 below.
- Size of the column should appear exactly as described in Tables 1 & 2 below. Data in each column should not exceed the size specified. (Note: The file will be rejected if any field is left blank or any entered data is not in the specified format.)
- The file name should be in the following format: SIF-DATE-CompanyName-Serial.xls (eg: SIF-01102009-XYZLLC-1.xls).
- Only .xls files shall be accepted.

Table 1: Input Parameters for the XLS file - Employer Details (Sheet 1)

#	Field Name	Maximum Size	Туре	Remarks	Mandatory /Optional
1	EmployerName	60	AlphaNumeric	Name of the employer	Mandatory
2	EmployerID	13	Number	Unique ID for the Employer as assigned by MOL	Mandatory
3	SalaryMonth	6	Number	ММҮҮҮҮ	Mandatory
4	TotalSalaryCount	10	Number		Mandatory
5	TotalSalaryAmount	15	Amount		Mandatory
6	EmployerReference	35	AlphaNumeric		Mandatory
7	EmployerHBZAccount	20	Number	If the Employer account is with HBZ, the full 20 digit account number (eg: 02010120311105261038). This column is only valid for HBZ Customers	Optional

Table 2: Input Parameters for the XLS file - Employee Details (Sheet 2)

#	Field Name	Maximum Size	Туре	Remarks	Mandatory/Optional
1	EmployeeID	14	AlphaNumeric	Unique ID for the Employee as assigned by MOL	Mandatory
2	Agent ID	9	Number	-	Mandatory
3	EmployeeAccountWithAgent	16	AlphaNumeric	-	Mandatory
4	PayStartDate	10	Date	YYYY-MM-DD	Mandatory
5	PayEndDate	10	Date	YYYY-MM-DD	Mandatory
6	DaysInPeriod	4	Number	Number of calendar days for which the salary is being paid.	Mandatory
7	IncomeFixedComponent	15	Amount	-	Mandatory
8	IncomeVariableComponent	15	Amount	-	Mandatory
9	DaysOnLeaveForPeriod	4	Number	Number of days that the Employee has availed of leave without pay in the pay period.	Mandatory
10	EmployeeName	60	AlphaNumeric	-	Optional
11	HBZAccount	20	Number	If the Employee account	Optional

is with HBZ, the full 20
digit account number (eg:
02010120311105261038).
This column is only valid
for HBZ Customers.

CSV file requirements

- The CSV file must contain two types of records
 - Data record (Employer Details)
 - Summary record (Salary Details)
- Data records contain the salary information of each employee.
- A single employee can have only one data record in a single file.
- One file can contain a minimum of 1 and a maximum of 1000 data records.
- A file can have only one Summary record.
- Summary record data will be validated against the information in the data records.
- Order of fields must be strictly followed.
- Data in each field should not exceed the maximum size specified. File will be rejected if any mandatory field is left blank or not in the format specified.
- The file name should be in the following format: SIF-DATE-CompanyName-Serial.csv (eg: SIF-01102009-XYZLLC-1.csv).

Table 3: Input Parameters for the CSV file - Data Record (Salary Details)

#	Field Name	Maximum Size	Туре	Remarks	Mandatory/Optional
1	RecordType	1	Number	Must be "0" for salary record	Mandatory
2	EmployeeID	14	AlphaNumeric	Unique ID for the Employee as assigned by MOL	Mandatory
3	AgentID	9	Number	-	Mandatory
4	EmployeeAccountWithAgent	16	AlphaNumeric	-	Mandatory
5	PayStartDate	10	Date	YYYY-MM-DD	Mandatory
6	PayEndDate	10	Date	YYYY-MM-DD	Mandatory
7	DaysInPeriod	4	Number	Number of calendar days for which the salary is being paid.	Mandatory
8	IncomeFixedComponent	15	Amount	Eg: 1000.00	Mandatory
9	IncomeVariableComponent	15	Amount	Eg: 1000.00	Mandatory
10	DaysOnLeaveForPeriod	4	Number	Number of days that the Employee has availed of leave without pay in the pay period.	Mandatory
11	EmployeeName	60	AlphaNumeric	In case this field is left blank, enter a single space.	Mandatory
12	HBZAccount	20	Number	If the Employee account is with HBZ, the full 20 digit account number (eg: 02010120311105261038). This column is only valid for HBZ Customers.	Mandatory

#	Field Name	Maximum Size	Туре	Remarks	Mandatory/Optional
1	RecordType	1	Number	Must be "1" for summary record	Mandatory
2	EmployerName	60	AlphaNumeric	Name of the Employer	Mandatory
3	EmployerID	13	Number	Unique ID for the Employer as assigned by MOL	Mandatory
4	SalaryMonth	6	Number	MMYYYY	Mandatory
5	TotalSalaryCount	10	Number	-	Mandatory
6	TotalSalaryAmount	15	Amount	Eg: 1000.00	Mandatory
7	EmployerReference	35	AlphaNumeric	Mandatory	
8	EmployerHBZAccount	20	Number	If the Employer account is with HBZ, the full 20 digit account number (eg: 02010120311105261038). This column is only valid for HBZ Customers.	Mandatory

Table 4: Input Parameters for the CSV file - Summary Record (Employer Details)

TXT file requirements

- The CSV file must contain two types of records
 - Data record (Employer Details)
 - Summary record (Salary Details)
- Data records contain the salary information of each employee.
- A single employee can have only one data record in a single file.
- One file can contain a minimum of 1 and a maximum of 1000 data records.
- A file can have only one Summary record.
- Summary record data will be validated against the information in the data records.
- Order of fields must be strictly followed.
- Data in each field should be exactly of the size specified. Add leading spaces as and where required. File will be rejected if any mandatory field is left blank or not in the format specified.
- The file name should be in the following format: SIF-DATE-CompanyName-Serial.txt (eg: SIF-01102009-XYZLLC-1.txt).

Table 5: Input Parameters for the TXT file - Data Record (Salary Details)

#	Field Name	Maximum Size	Туре	Remarks	Mandatory/Optional
1	RecordType	1	Number	Must be "0" For salary record	Mandatory
2	EmployeeID	14	AlphaNumeric	Unique ID for the Employee as assigned by MOL	Mandatory
3	AgentID	9	Number	-	Mandatory
4	EmployeeAccountWithAgent	16	AlphaNumeric	-	Mandatory
5	PayStartDate	10	Date	YYYY-MM-DD	Mandatory
6	PayEndDate	10	Date	YYYY-MM-DD	Mandatory
7	DaysInPeriod	4	Number	Number of calendar days for which the salary is being paid.	Mandatory
8	IncomeFixedComponent	15	Amount	Eg: 1000.00	Mandatory
9	IncomeVariableComponent	15	Amount	Eg: 1000.00	Mandatory
10	DaysOnLeaveForPeriod	4	Number	Number of days that the Employee has availed of leave without pay in the	Mandatory

Image: second						
11EmployeeName60AlphaNumericIn case this field is left blank, enter sixty spaces.Mandatory12HBZAccount20NumberIf the Employee account is with HBZ, the full 20 digit account number (eg: 02010120311105261038). This column is only valid for HBZ Customers.Mandatory					pay period.	
12 HBZAccount 20 Number If the Employee account is with HBZ, the full 20 digit account number (eg: 02010120311105261038). This column is only valid for HBZ Customers. Mandatory	11	EmployeeName	60	AlphaNumeric	In case this field is left blank, enter sixty spaces.	Mandatory
	12	HBZAccount	20	Number	If the Employee account is with HBZ, the full 20 digit account number (eg: 02010120311105261038). This column is only valid for HBZ Customers.	Mandatory

 Table 6: Input Parameters for the TXT file - Summary Record (Employer Details)

#	Field Name	Maximum Size	Туре	Remarks	Mandatory/Optional
1	RecordType	1	Number	Must be "1" for summary record	Mandatory
2	EmployerName	60	AlphaNumeric	Name of the Employer	Mandatory
3	EmployerID	13	Number	Unique ID for the Employer as assigned by MOL	Mandatory
4	SalaryMonth	6	Number	MMYYYY	Mandatory
5	TotalSalaryCount	10	Number	-	Mandatory
6	TotalSalaryAmount	15	Amount	Eg: 1000.00	Mandatory
7	EmployerReference	35	AlphaNumeric	-	Mandatory
8	EmployerHBZAccount	20	Number	If the Employer account is with HBZ, the full 20 digit account number (eg: 02010120311105261038). This column is only valid for HBZ Customers.	Mandatory

To download a sample file, click here.

After preparing the file as specified, the customer can submit the file using the option "Upload File" available on the HBZwps Menu. The following screen will be activated upon selecting the option.

Service with Security	Habib (Incorpor	Bank A	G ZUFIC erland 1967)	ch			Jan 1	5 2010, 08	:11:00 PM GMT
Logout	Home	My Pr	ofile	HBZeLock	er.	Rates	Change Passwo	rd S	ecure Mail
User: VAN DER MAR	WE RESORTS					Options	M Acc	counts	×
Account			Currency			Balance	Title		
2-1-1-20311-105-2497	45		AED			9,517.00 CR	VAN DER MARWE	RESORTS	;
Go Back: Option List,	Summary	Enterprise Disburse (Salary File	Up VAN DE 1/25/2011	load Salary D R MARWE R 0 Jpload File	eta File ESORTS 🛩 Exit	Browse			
							Figur	e # 24: HI	BZwps – Task 3

Now follow these steps to complete the file upload.

- Step 1. Select the enterprise using the drop-down menu. (Note: in the case of pre-selected inputs, move to the next field.)
- **Step 2.** Enter the date when the salary has to be disbursed with the help of the popup calendar.
- Step 3. Type in the file name along with the full destination into the Salary File. The user can also use the Browse button to activate an "open file" popup object, to help them to select the file correctly.

		1.52	-	-
Look in 3 M	Ay Computer	×	00	
Applications Data (D:) DVD-RAM D Shared Doo	(C:) rive (E:) uments			
File game:			v	<u>O</u> pen

Step 4. Finally, press the "Upload File" button to proceed.

Once the file is uploaded, the system will verify the file contents and formats. Once validation is successful, the file contents will be shown to the user to verify and confirm. Success/Error messages will be shown to the user after confirmation, as shown below. The file upload will have to be authorized by an authorized user as described in Task 4.

Service with Security	Habib E (Incorpora	Bank AG Zui ted in Switzerland 196	rich		Jan 15 201(D, 08:41:17 PM GMT
Logout	Home	My Profile	HBZeLocker	Rates	Change Password	Secure Mail
User: VAN DER MARW	E RESORTS			Options	Accounts	
Account		Currency		Balance	Title	
2-1-1-20311-105-24974	5	AED		9,517.00 CR	VAN DER MARWE RESO	RTS
			Data on line 2 wi m.WPSEmploye coording to the a at. Please correc ata and try again			
Go Back: Option List, S	ummary		Exit			

Figure # 25: HBZwps – Task 3

Task 4: How to authorize salary details entered or uploaded

After the salary details definition process is completed the transaction needs to be authorized by the management or user designated with authorization rights. This authorization step is required whether the salaries are entered using "Manage Staff Details" & "Manage Salary Details" as described in Tasks 1 & 2 or using "Upload WPS Salary File" option as described in Task 3. The authorized user must login to HBZweb first. Next the user should select the "Authorize Salaries" option, which is available in the HBZwps menu.

In the interest of security and data quality verification, HBZweb applies a four eyes principal, where a single user cannot perform the Salary Entry and Authorize functions.

Upon executing the option, the following screen will appear next, displaying all pending salary transactions that need to be authorized.

Service	with Security	Habib Ba (Incorporated	nk AG Zuri	ch		Jan 24	2010, 02:25:02 PM GM
t	Logout	Home	My Profile	HBZeLocker	Rates	Change Passwo	ord Secure Mail
Jser:VAN	DER MARWE	RESORTS MANAGEMI	ENT		Options	M Acco	ounts
Account			Currency		Balance	Title	
2-1-1-20	311-105-249745	in -	AED	11	9,517.00 CR	VAN DER MARWE	ERESORTS
FileID	FileType	SalaryMonth	EDRCount	TotalSalary	Emplo	yerReference	Entered By
1424	SIF	Jan 2010	30	30.00	123456789		wnstest?
The second se		lan 2010	3	29,250.00	123456789		
486	ISIF	Jan 2010		and the second s	The second second second second second		wpstest2
1486 1485	SIF	Jan 2010	5	49,450.00	1234567890		wpstest2 wpstest2
1486 1485 1405	SIF SIF SIF	Jan 2010 Jan 2010 Jan 2010	5 2	49,450.00 325.00	1234567890 Reference		wpstest2 wpstest2 wpstest2

Now follow these steps to complete the authorization process.

Step 1. Select the transaction to authorize

As shown in the screen above, all the pending transactions related to the staff salaries are queued for authorization. The user can select the one he/she wishes to authorize.

(Note: The list also contains the Salary Files uploaded using the Upload File option. The authorized user can select the required transaction for authorization from the list by clicking the File Identification number, listed in the first column titled "FileID" such as 1424).

Step 2. Verify the Salary Details entered and perform the appropriate action

Upon selecting the FileID, the Salary Details will be displayed. The user can verify the details and can either "Authorize" or "Reject" the transaction. Upon successful authorization, a SIF file will be auto generated (except in the case of SIF upload) and will be included in the WPS Salary Cycle. In the case of a SIF file upload, the file properties will be automatically changed for the WPS system to process the same.

Final field of Final Service with Secu	Habi (Incol	b Bank rporated in Swi	AG Zuri	ch		Jan 24	4 2010, 02:43:3	I3 PM GMT
Logout	Home	My Pr	ofile	HBZeLocker	Rates	Change Passw	rord Secu	re Mail
User: VAN DER M	ARVE RESORTS MA	NAGEMENT		O	ptions	M Acc	ounts	×
Account			Currency		Balance	Title		
2-1-1-20311-105-	249745		AED	9,	517.00 CR	VAN DER MARM	E RESORTS	
WPSEmployeeID	Name	PayStartDate	PayEndDate	Salary Details IncomeFixedComponent	IncomeVa	iableComponent	DaysOnLeave	ForPeriod
02123078418961		26 Dec 2009	25 Jan 2010	12,000.00	0.00		0	
02129098669024	Edward B. Makenzie	26 Dec 2009	25 Jan 2010	8,500.00	500.00		0	
10019057477019	Backer Chawdhary	26 Dec 2009	25 Jan 2010	7,500.00	750.00		0	
Go Back: Option L	list, Summary		Authorize	Reject Back To Lis		Fjøure	# 28 [.] HB7w	ns – Task 4

Step 3. Confirmation prompt

Upon successful submission of the transaction, the following confirmation screen will appear. Press the "Back to Menu" button, if the user wants to go back to the HBZwps Menu, as shown below.

Service with Security	Habib (Incorpo	Bank AG Zu arated in Switzerland 1	urich 967)		Jan 24 2010,	03:00:27 PM GM
Logout	Home	My Profile	HBZeLocker	Rates	Change Password	Secure Mail
User: VAN DER MARWE I	RESORTS MAN#	GEMENT		Options	M Accounts	~
Account		Currency		Balance	Title	
2-1-1-20311-105-249745		AED		9,517.00 CR	VAN DER MARWE RES	ORTS
	Sa	lary Data A	Authorized	l Successfi	ully	
				5		

Task5: How to initiate a request for a refund

In the case of a refund, the user can initiate a request by using the option "Enter Request For Refund". The following screen will appear, displaying a complete list of Salary Files in a table along with other necessary information, as shown below.

Service	with Security	Habib Ba (Incorporated	onk AG Zuri	ich		Jan 24 201), 03:07:39 PM GMT
	Logout	Home	My Profile	HBZeLocker	Rates	Change Password	Secure Mail
User:W	N DER MARW	E RESORTS			Options	Accounts	~
Accourt	t		Currency		Balance	Title	
2-1-1-2	0311-105-2497	45	AED		9,517.00 CR	SORTS	
FileID		FileName	FileCre	ationDate	Employer	Reference	SalaryMonth
1247	00000004065	38091222095142 SIF	22-Dec-2	009 Va	n Der Manwe - Salary	for October 2009	Oct 2009
1288	00000004065	38091222163903.SIF	22-Dec-2	009 Va	n Der Marwe - Salary	for November 2009	Nov 2009
1295	00000004065	38091223094110.SIF	23-Dec-2	009 Va	n Der Marwe - Salary	for December 2009	Dec 2009
1332	00000004065	38091223164444.SIF	23-Dec-2	009 Va	n Der Marwe - Salary I	for January 2010	Jan 2010
Go Back	: Option List,	Summary		Back to Menu			

Follow the steps below to initiate the request for a refund.

Step 1. Select the required file reference number listed in the first column (titled FileID) of the table. The following screen will be displayed next.

Servic	e with Security	Habi (Inco	b Bank AG Zuric rporated in Switzerland 1967)	h		Jan 24 3	2010, 03:17:56 PM GMT
1	Logout	Home	My Profile	HBZeLocker R	ates	Change Passwor	rd Secure Mail
User.W	AN DER MARWE R	ESORTS		0	otions	Accor	unts 💌
Accou	nt		Currency		Balance	Title	
2-1-1-2	20311-105-249745		AED	9,5	17.00 CR	VAN DER MARWE	RESORTS
			Employer Referen	te 1234567890			
Select	WPSEmployeeID	AgentiD	Employer Referent	ce 1234567890 IncomeFixedComponent	l IncomeV	ariableComponent	DaysOnLeaveForPerio
Select	WPSEmployeeID 20002067143893	AgentID 302920101	Employer Reference EmployeeAccountWithAgent 0120311105397536	ce 1234567890 IncomeFixedComponen 1.00	t IncomeV	ariableComponent	DaysOnLeaveForPerio 0
Select	WPSEmployeeID 20002067143893 20007067857351	AgentiD 302920101 302920101	Employer Reference EmployeeAccountWithAgent 0120311105397536 0120311105271806	incomeFixedComponent	0.00	ariableComponent	DaysOnLeaveForPerio 0 2

Figure # 31: HBZwps – Task 5

- Step 2. Enter the Employer Reference number in the field
- **Step 3.** Press the Proceed button to continue.

Habil (incorr Service with Security	Bank AG Zurich porated in Switzerland 1987)	\$	Jan 24 2010,	03:22:38 PM GMT
Logout Home	My Profile HB.	ZeLocker Rates	Change Password	Secure Mail
User: VAN DER MARWE RESORTS		Options	Accounts	~
Account	Currency	Balance	Title	
2-1-1-20311-105-249745	AED	9,517.00 CR	VAN DER MARWE RES	ORTS
un article and a state	Confirm R Employer Refe	efund Request		
WPSEmployeelD	Refund Amount	Ket Some data cont through constant b	urn Reason	
Go Back: Option List, Summary	Confin	n Back	an.	Į

- **Step 4.** Confirmation prompt. A transaction reconfirmation screen will appear next. Press the "Confirm" button to accept the changes.
- **Step 5.** Final Confirmation. Upon successful submission of the transaction, the following confirmation screen will appear. Press the "Back to Menu" button, if the user wants to go back to the HBZwps Menu, as shown below.

Logout						
	Home	My Profile	HBZeLocker	Rates	Change Password	Secure Mail
Jser:VAN DER MARWE RE	SORTS			Options	 Accounts 	~
Account		Currency	i i	Balance	Title	
2-1-1-20311-105-249745		AED	1	9,517.00 CR	VAN DER MARWE RES	ORTS
	Ref	und Requ	ests Saved	Successf	ully	

Figure # 33: HBZwps – Task 5

Task 6: How to authorize an entered refund request

After the refund details have been entered (as described above in Task 5), the transaction needs to be authorized by the management or user designated with authorization rights. The authorized user must login to HBZweb first. Next the user should select the "Authorize Request for Refund" option, which is available in the HBZwps menu.

In the interest of security and data quality verification, HBZweb applies a four eyes principal, where a single user cannot perform the Salary Entry and Authorize functions.

Upon executing the option, the following screen will appear next displaying all pending salary transactions that need to be authorized.

Logout	Home	My Profile	HBZeLocker	Rates	Change Password	Secure Mail
ser:VAN DER MARWE	ERESORTS MANA	GEMENT		Options	Accounts	
ccount		Currency		Balance	Title	
1-1-20311-105-2497	45	AED		9,517.00 CR	VAN DER MARWE RES	ORTS
		List of Refund Reque	sts for Enterprise	- VAN DER MARWE	RESORTS	
RFRFileID		List of Refund Reque	sts for Enterprise	- VAN DER MARWE	RESORTS	alRefund

Now follow these steps to complete the refund authorization process.

- **Step 1.** Select the transaction to authorize. As shown in the screen above, all the pending transactions related to refunds will appear in a queue here. Upon selecting the "RFRFileID" (eg. 1487) hyperlink, the refund details will be displayed.
- **Step 2.** Verify the Salary Details entered. Press the "Authorize" button to approve or "Reject" button to abandon the transaction. In order to view/approve other transactions, press the "Back To List" button to go back to the unauthorized transaction list.

Service with Security	Home	My Profile HB2	Zel ocker Rates	Change Password Secure Ma	
ser: VAN DER MAR	VE RESORTS MANAGEME	INT	Options	Accounts	
count		Currency	Bala	nce Title	
1-1-20311-105-24	1745	AED Details of Refu	9,517.00	CR VAN DER MARWE RESORTS	
1-1-20311-105-249	SIFFileName	AED Details of Refu	9,517.00	CR VAN DER MARWE RESORTS	
2-1-1-20311-105-24§	1745	AED Details of Refu	9,517.00	CR VAN DER MARWE RESORTS	

Step 3. Confirmation prompt. Upon successful submission of the transaction, the following confirmation screen will appear. Press the "Back to Menu" button, to go back to the HBZwps Menu, as shown below.

Final Add Tank	Habib (Incorpo	Bank AG Z	urich 1967)		Jan 24 2010,	03:35:55 PM GM
Logout	Home	My Profile	HBZeLocker	Rates	Change Password	Secure Mail
Jser: VAN DER MARWE	RESORTS MANA	GEMENT		Options	Accounts	~
Account		Currency	/	Balance	Title	
2-1-1-20311-105-249745	j.	AED		9,517.00 CR	VAN DER MARWE RES	ORTS
	Refur	nd Reques	ts Authorize	ed Succes	ssfully	
			Back to Menu			

Task 7: How to inquire about the status of a file

The HBZwps system allows its users to electronically inquire about the status of a file. Choose the "View Status" option from the HBZwps menu, which will display the following screen to accept inputs for the inquiry.

Service with Security	Habib Ba	nk AG I in Switzerlan	Zurich ^{d 1967)}			Jan 15 2010	05:24:29 PM GMT
Logout	Home	My Profile	HBZeLocker	Rates	Change Pass	word HBZweb Management	Secure Mail
User VAN DER MARW	E RESORTS		Opt	ions		Accounts	~
Account			Currency		Balance	Title	
2-1-1-20311-105-51700	9		AED		9,517.00 CR	VAN DER MARWE RESORTS	
Go Back - Option List, St	ummäly.		View Status of Date From 12/25/20 Date To 1/25/20 Enterprise VAN De Proceed	Salary Files	SORTS 💌		

Figure # 37: HBZwps – Task 7

Now follow the steps below.

- Step 1. Enter the "Date From" with the help of the popup calendar.
- **Step 2.** Enter the "Date To" similarly with the help of popup calendar.
- Step 3. Select the Enterprise using the drop-down menu. (Note: In the case of pre-selected inputs, skip this field.)
- **Step 4.** Press the Proceed button for the next screen, as shown below.
- Step 5. Select the required request identification number

The screen displays the list of all the WPS salary requests processed during the specified period for the particular enterprise. This allows the user to select which request they want to inquire about (Note: In order to enter or select correct request ID, customer may refer to the particular transaction detail mentioned in the statement of account). User may select the required request ID by clicking the appropriate request identification number listed in the column titled "RequestID" (eg. 875). The entire tracking statistics of the WPS files will be displayed next, as shown below. (Note: HBZ will credit the employer account upon the retrun of files from CBUAE, however the employer shall be responsible to monitor the credits to thier accounts due to returns of files.)

Logout	Home	My Profile	HBZeLocker	Rates	Change Pass	sword HBZweb Management	Secure Mail
Jser VAN DER MARWE	RESORTS			Options		 Accounts 	
Account			Currency		Balance	Title	
2-1-1-20311-105-24974	5		AED		9,517.00 CR	VAN DER MARWE RESORTS	
29	Requestin	List of Requests	in the Period 1/1/2010	1/27/2010 for Ente	erprise - VAN DER Req	MARWE RESORTS	
29	RequestIC	List of Requests	in the Period 1/1/2010	1/27/2010 for Ente	erprise - VAN DER Req	MARWE RESORTS	
29 31 33	RequestID	List of Requests	in the Period 1/1/2010 20 Jan 20 Jan 20 Jan 21 Jan	1/27/2010 for Ente	erprise - VAN DER Req	MARWE RESORTS	
129 131 133 174	RequestiC	List of Requests	in the Period 1/1/2010 20 Jan 20 Jan 21 Jan 24 Jan 24 Jan	1/27/2010 for Enter 2010 2010 2010 2010 2010 2010	erprise - VAN DER I Req	MARWE RESORTS	
i29 i31 i33 i74 76	Requestic	List of Requests	in the Period 1/1/2010 20 Jan 20 Jan 21 Jan 24 Jan 24 Jan 24 Jan	1/27/2010 for Enter 2010 2010 2010 2010 2010 2010 2010	erprise - VAN DER i Req	MARWE RESORTS	
129 131 133 174 176	RequestIC	List of Requests	in the Period 1/1/2010 20 Jan 20 Jan 21 Jan 24 Jan 24 Jan	1/27/2010 for Enter 2010 2010 2010 2010 2010 2010	erprise - VAN DER i Req	MARWE RESORTS	

Step 6. View the complete tracking details of the selected file

Service	with Sec	Habib (Incorpor	Bank AG Z ated in Switzerland 1	urich 1967)			Jan 15 2010,	05:38:42 PM GMT
	Logout	Home	My Profile.	HBZeLocker	Rates	Change Pass	word HBZweb Management	Secure Mail
User: V/	AN DER	MARWE RESORTS			Options		M Accounts	×
Account	1			Currency		Balance	Title	
2-1-1-20	0311-105	-517009		NED .		9,517.00 CR VAN DER MARWE RESORT		
				Details o	f Request - 923			
				Details o	f Request - 923 Back			
File ID	Туре		File Name	Details o	f Request - 923 Beck Date		Status	
File ID	Type PIF	0290290000000406538	File Name 109000013017.PAF	Details o	F Request - 923 Back Date ec 27 2009 10:59:59 AM	Paym	Status	28
File ID 1334 1365	Type PIF PRC	0290290000000406538 029091227105445 PRC	File Name 109000013017.PAF	Details o	F Request - 923 Back Date ec 27 2009 10:59:59 AM ec 27 2009 10:59:58 AM	Paym Acce	Status nent confirmation received by WP pted by WPS	28
File ID 1334 1365 1366	PIF PRC ACK	0290290000000406538 029091227105445.PRC 0290912271054455090	File Name 109000013017.PAF 00004859 ACK	Details o	F Request - 923 Back Date ec 27 2009 10:59:59 AM ec 27 2009 10:59:58 AM ec 27 2009 11:00:01 AM	Payn Acce Proc	Status hent confirmation received by WP pted by WPS essing completed	₽ 5

Figure # 39: HBZwps – Task 7

Task 8: How to test WPS file to be submitted to HBZ

This facility is available to all HBZweb customers regardless of whether customers are registered for the HBZwps service. This option allows the customer to validate the WPS file before submitting it to the bank for onward processing. Click here to learn more about the HBZwps guidelines.

After preparing the file as per the HBZ guidelines, the customer can validate the data on the file by using the HBZweb option "Validate WPS File", available on HBZweb as well as HBZwps Menu. The following screen will appear upon selecting the option.

Reference with Security	Habib Bar (Incorporated in	nk AG Zui n Switzerland 196	r ich		Jan 24 2010,	03:42:16 PM GMT
Logout	Home	My Profile	HBZeLocker	Rates	Change Password	Secure Mail
User:VAN DER MARW	ERESORTS			Options	 Accounts 	~
Account		Currency		Balance	Title	
2-1-1-20311-105-2497	45	AED		9,517.00 CR	VAN DER MARWE RES	ORTS
		V Enterprise VAN Salary File	Validate Salary File DER MARWE RESC Proceed Back	RTS 💌		
Go Back: Option List,	Summary					
					Figure # 40): HBZwps – Task 8

Now follow these steps to complete the validation process.

- **Step 1.** Select the Enterprise using the drop-down menu. (Note: In the case of pre-selected inputs, move to the next field.)
- **Step 2.** Type in the file name along with the full destination into the Salary File. The user can also use the Browse button to activate an "open file" popup object, to help them to select the file correctly.

Look in: 🖳 N	dy Computer	4	01	P
Applications Data (D:)	: (C:) rive (E:) uments			
				0.000
File game:			v	<u></u> pen

Figure # 41: HBZwps – Task 8

Step 3. Finally press the "Process" button to continue. Once a file is selected and the validation process starts, a

message will be displayed on the screen informing user whether the data (employer details & staff salary details) contained in the file is valid for submission or not. Once the validation process is completed, the resulting message with proper reasoning in detail will be displayed on the screen next, as shown below.

Logout	Home	My Profile HBZeLoc	ker Rates	Change Password Se	ecure Mail
ser: VAN DER MARWE	RESORTS		Options	Accounts	6
Iccount		Currency	Balance	Title	
-1-1-20311-105-249745		AED	9,517.00 CR	VAN DER MARWE RESORTS	
		Error Processing : Date on lin column/MPSEr			
		Error Processing : Data on lin column MPSEn not according to format. Please data and try	File Selected e 2 with ployeeID is line agreed correct the r again.		

Figure # 42: HBZwps – Task 8

After ensuring the validity of the WPS file contents, the user can submit the same file to the bank for WPS processing, as described in Task 3.

Disclaimer: The information on this website is provided purely for general information purposes. Habib Bank AG Zurich disclaims all warranties, including but not limited to the timeliness, accuracy and/or completeness of the information provided, and its suitability for a specific objective.