

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.

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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.

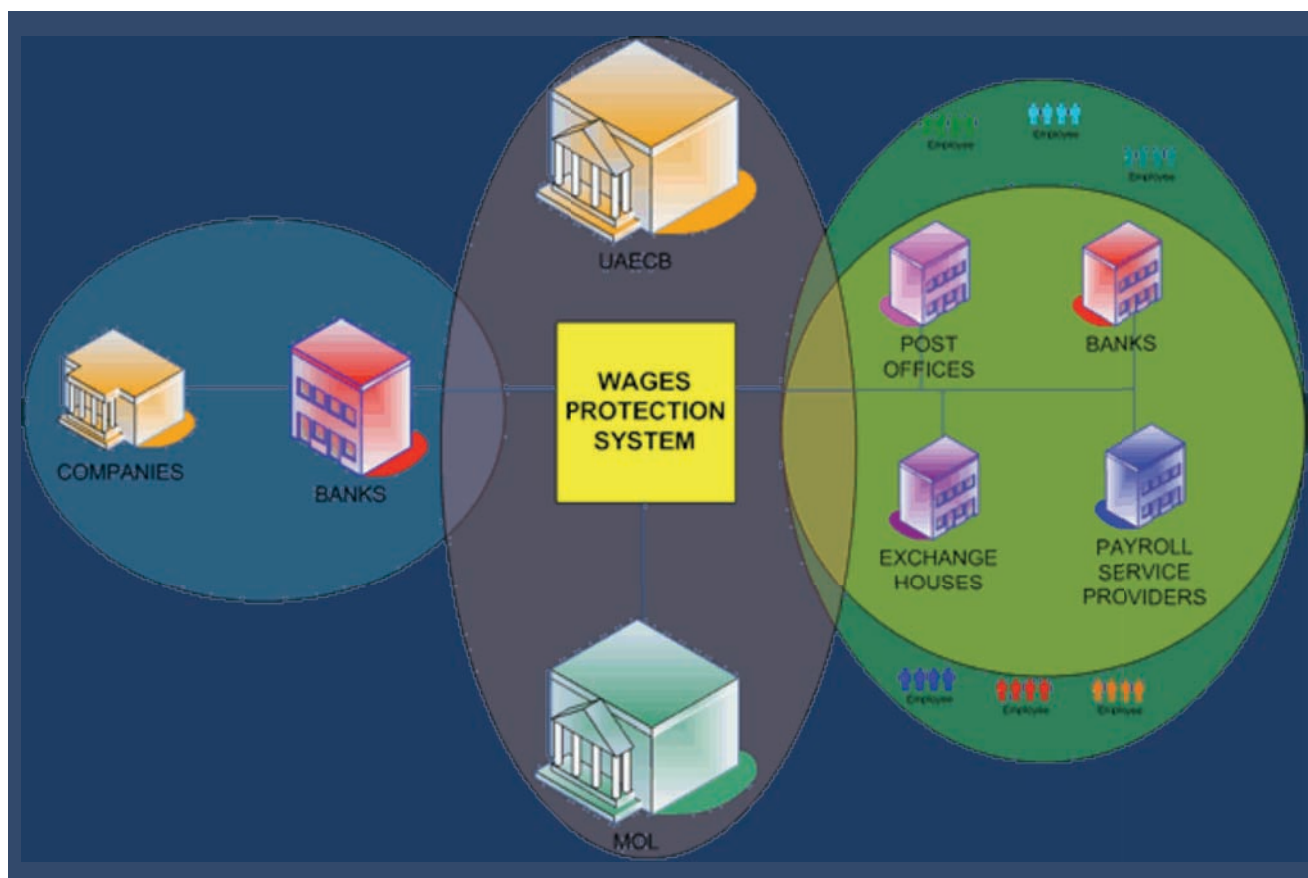


Figure # 1: HBZwps System Overview

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.

The screenshot displays the HBZweb interface for a user named VAN DER MARWE RESORTS. The page title is "Habib Bank AG Zurich (Incorporated in Switzerland 1967)". The user is logged in as "User: VAN DER MARWE RESORTS". The page shows a table of accounts with the following data:

Account	Currency	Balance	Title
2-1-1-20311-105-249745	AED	9,517.00 CR	VAN DER MARWE RESORTS

Below the account table, there is a "Please Select" section with a menu titled "HBZwps" containing the following options:

- Manage Staff Details
- Manage Salary Details
- Upload WPS Salary File
- Authorize Salaries
- Enter Request for Refund
- Authorize Request for Refund
- View Status
- Validate WPS File

At the bottom left, there is a "Go Back" link with options for "Option List" and "Summary".

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.

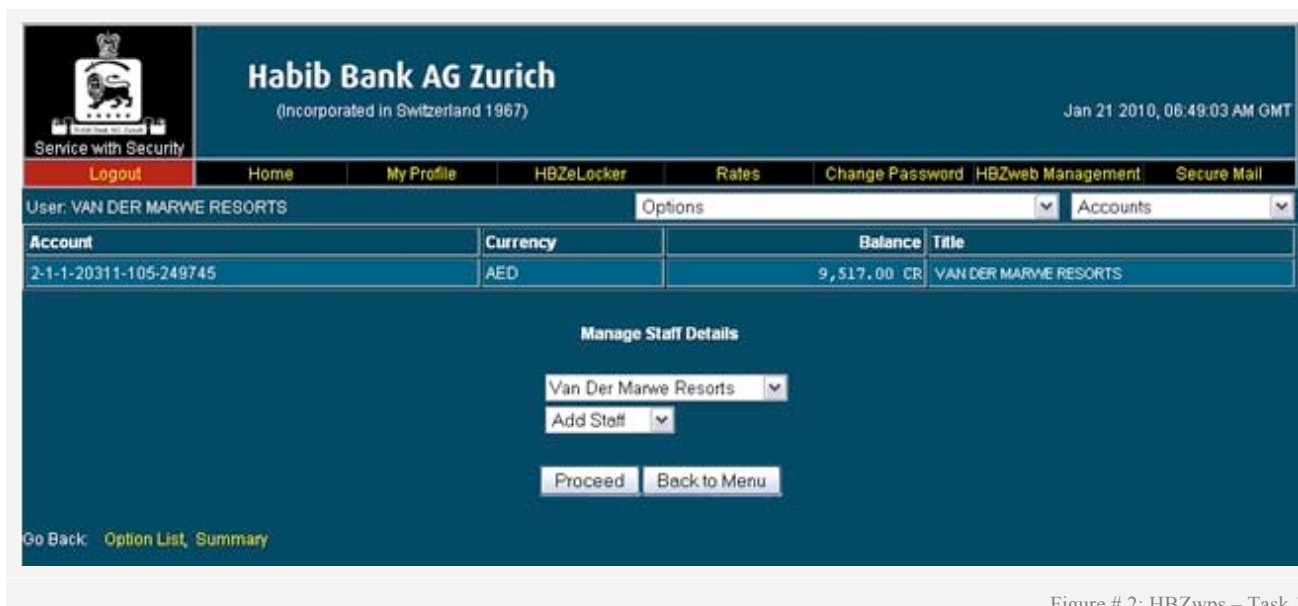


Figure # 2: HBZwps – Task 1

- 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.

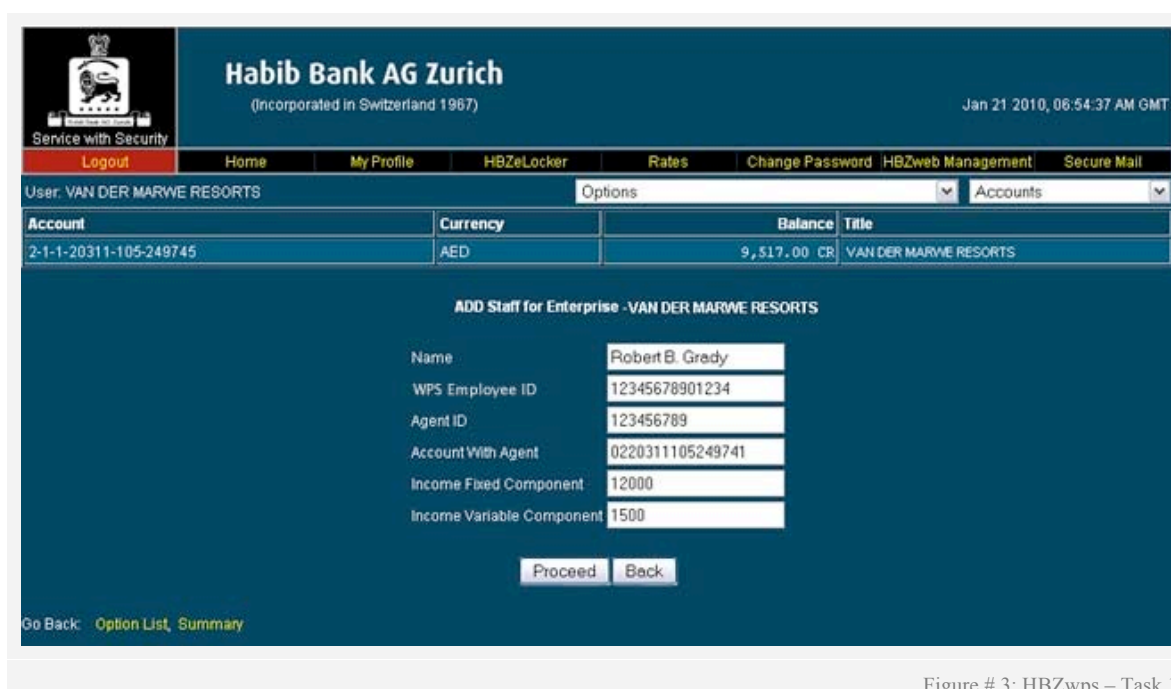


Figure # 3: HBZwps – Task 1

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.

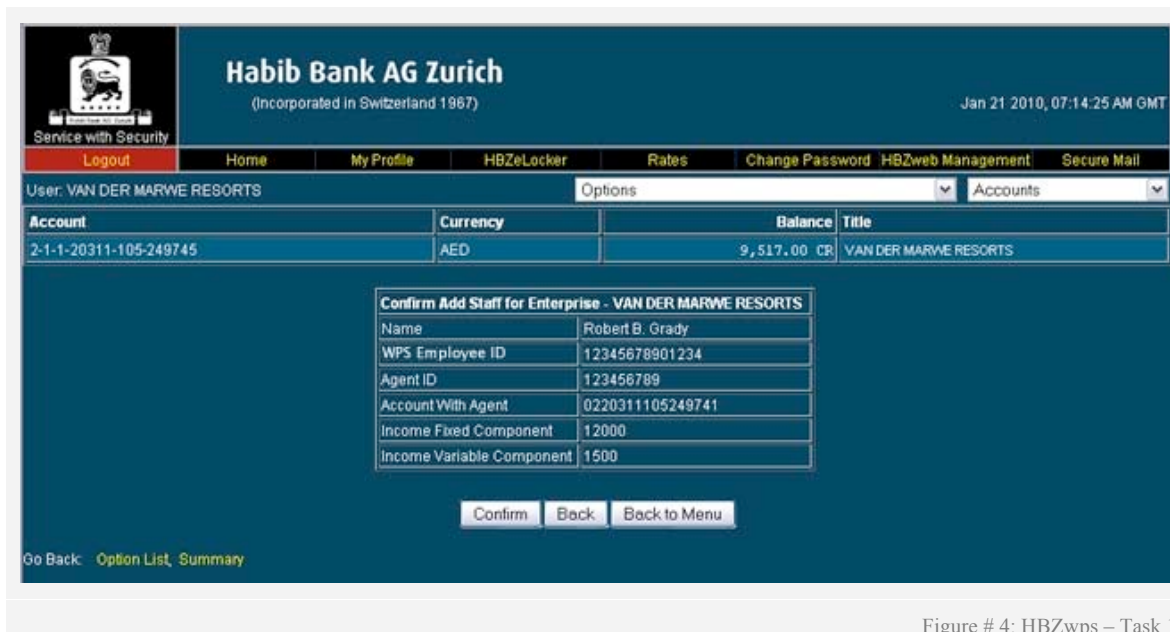


Figure # 4: HBZwps – Task 1

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.



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.

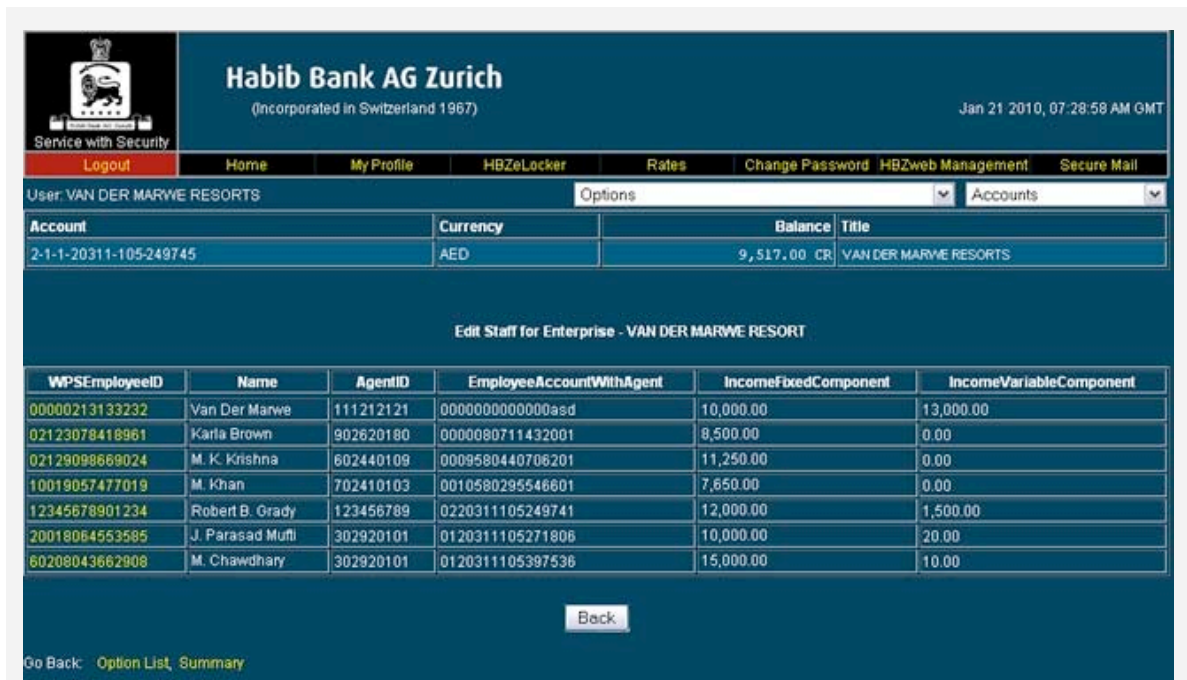


Figure # 6: HBZwps – Task 1

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.

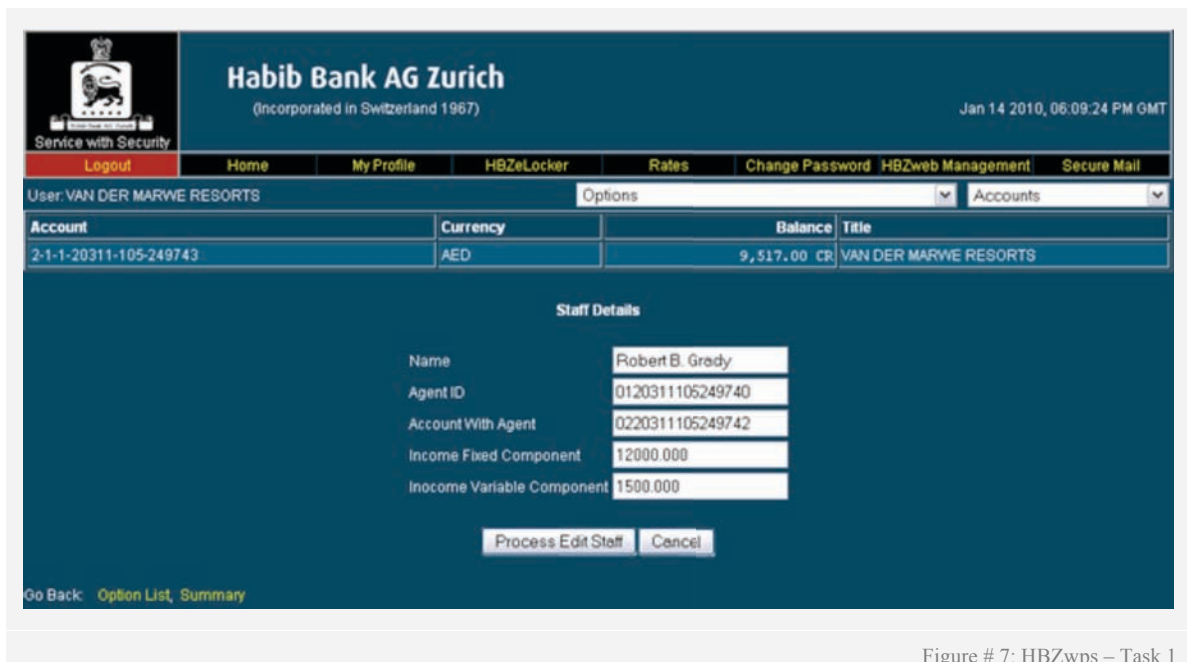


Figure # 7: HBZwps – Task 1

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.

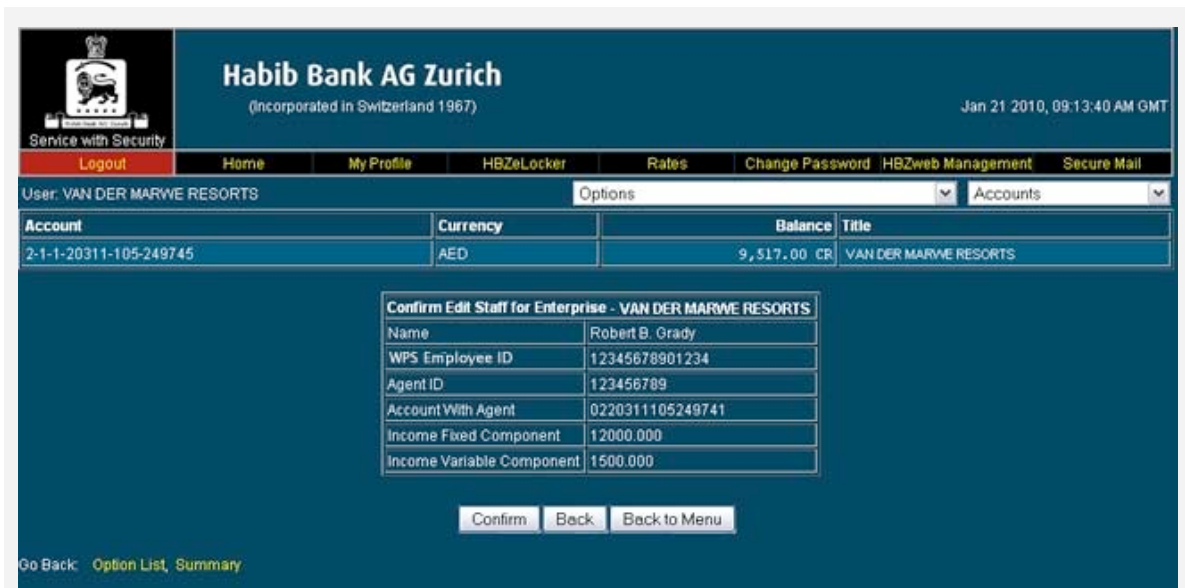


Figure # 8: HBZwps – Task 1

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.



Figure # 9: HBZwps – Task 1

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 # 10: HBZwps – Task 1

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



Figure # 11: 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.



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.



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.

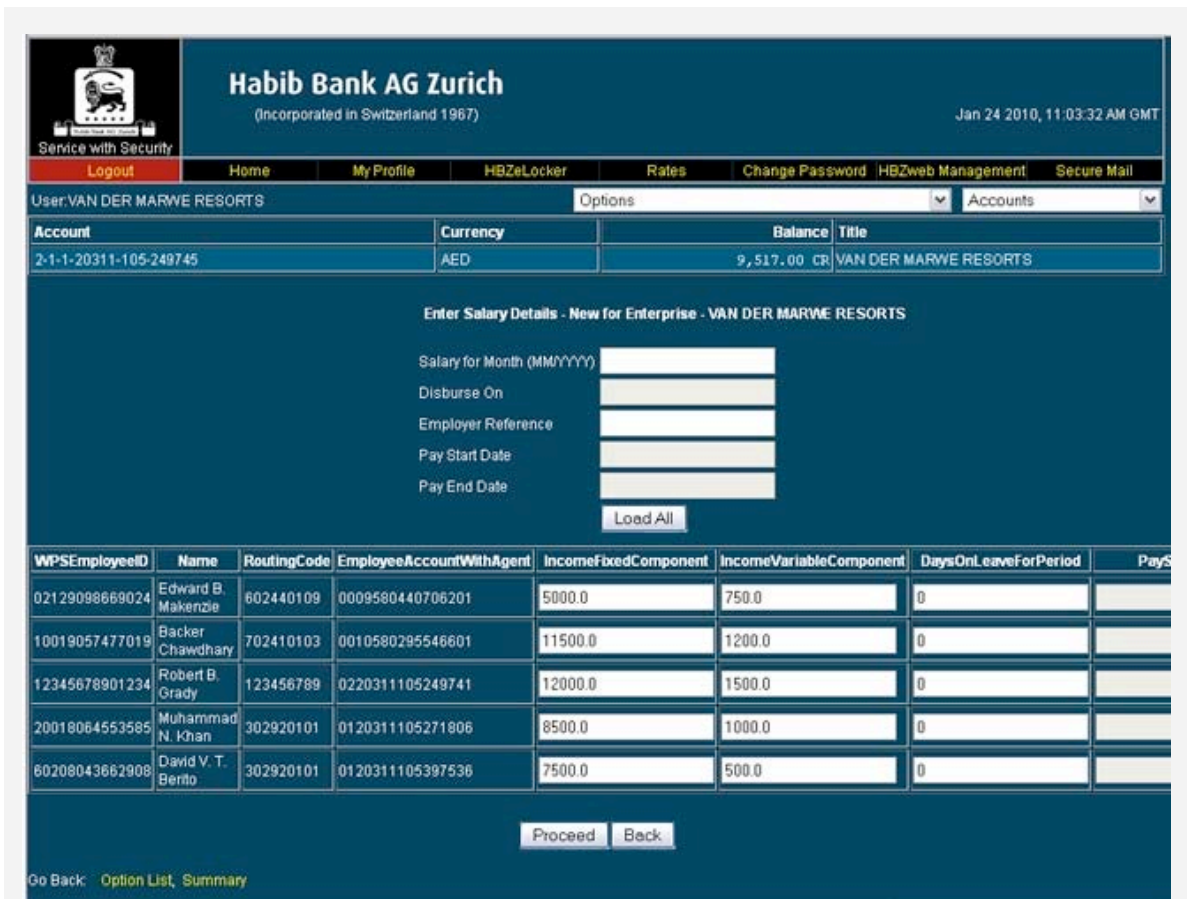


Figure # 14: HBZwps – Task 2

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

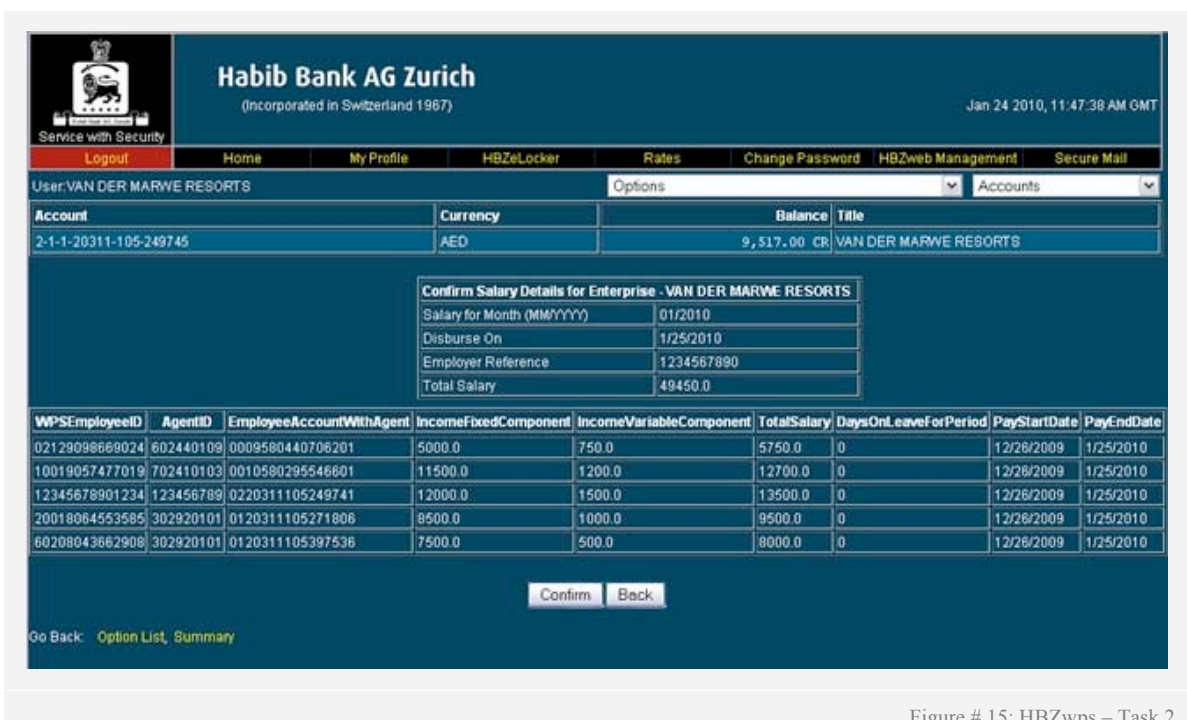


Figure # 15: HBZwps – Task 2

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.

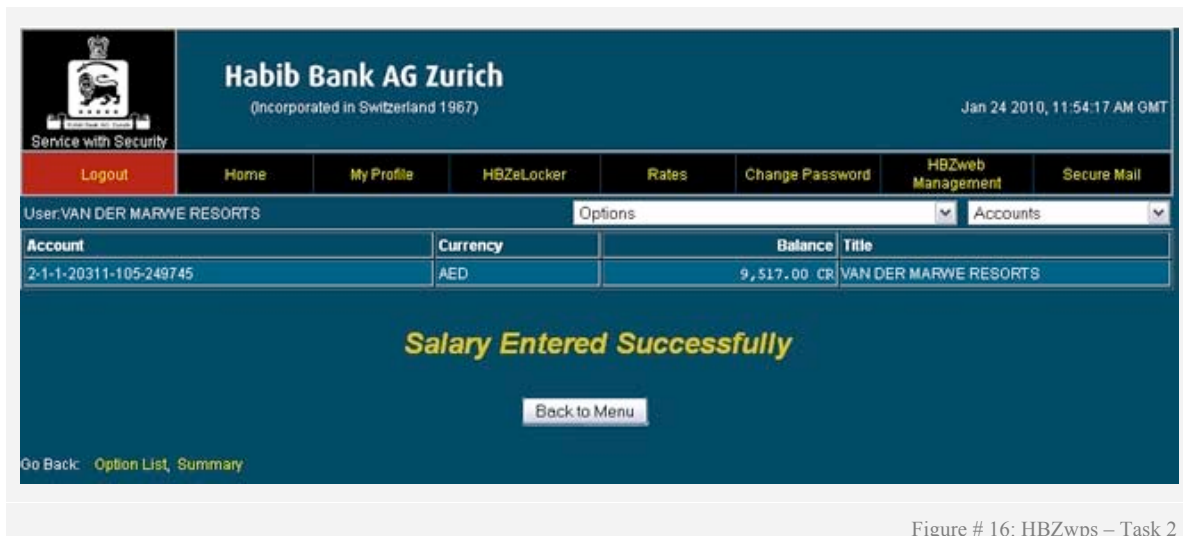


Figure # 16: HBZwps – Task 2

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.

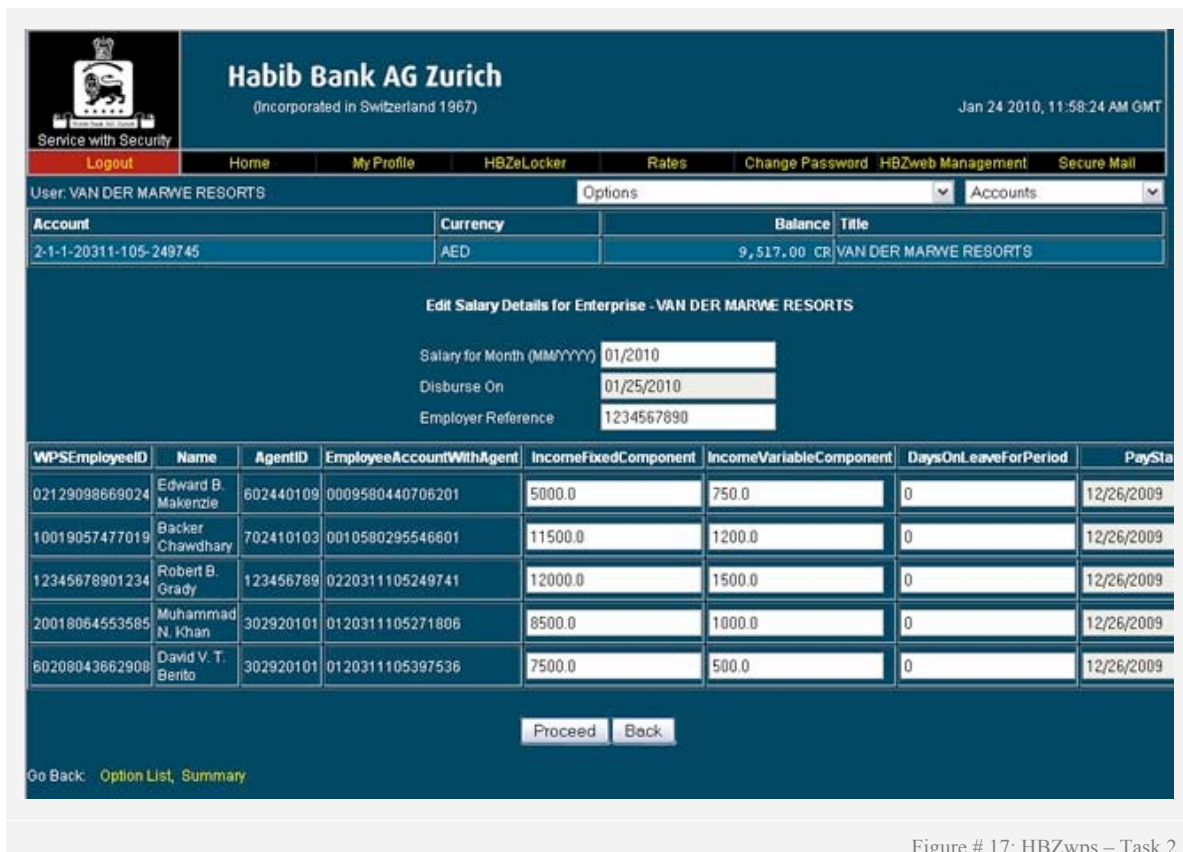


Figure # 17: HBZwps – Task 2

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

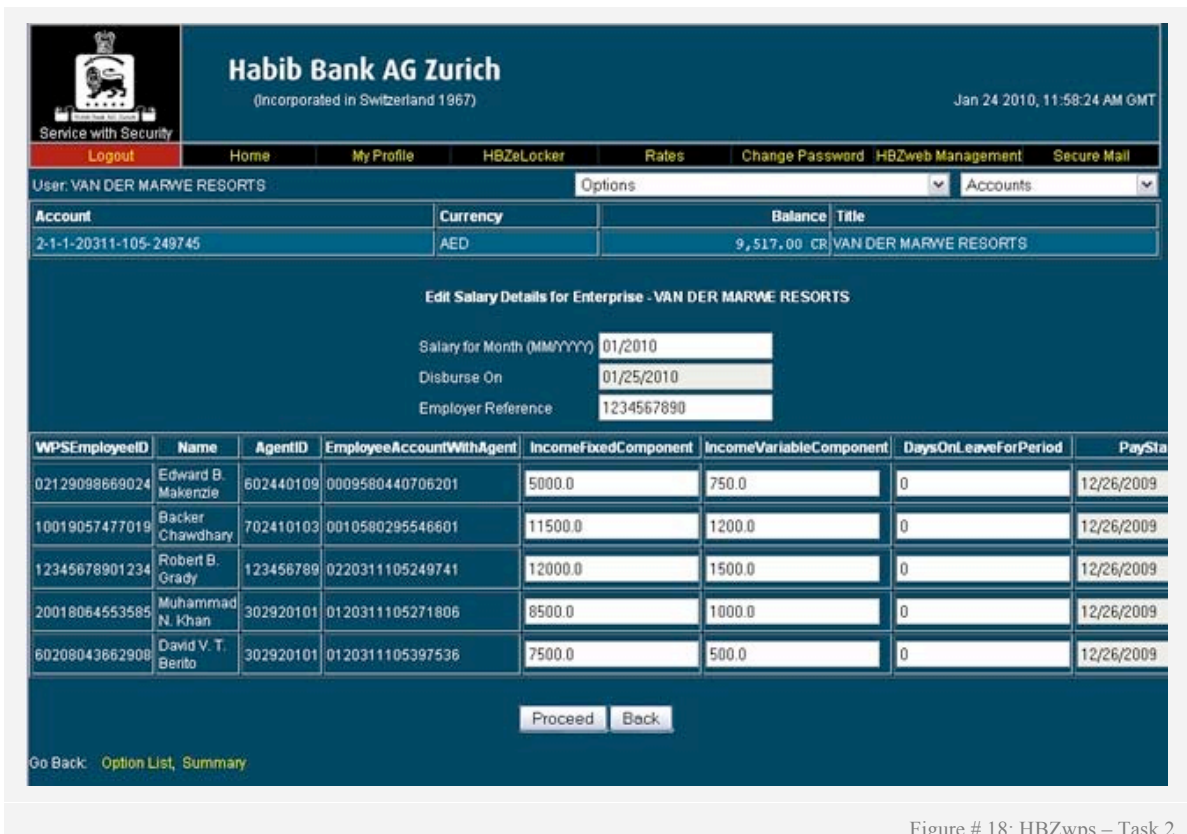


Figure # 18: HBZwps – Task 2

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.

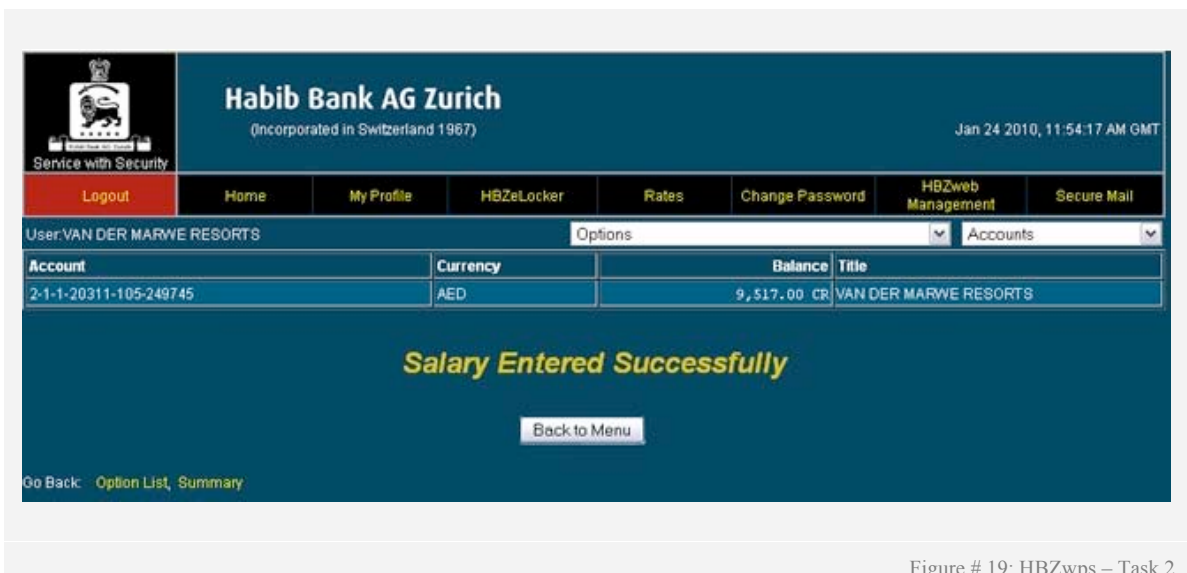


Figure # 19: HBZwps – Task 2

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.)

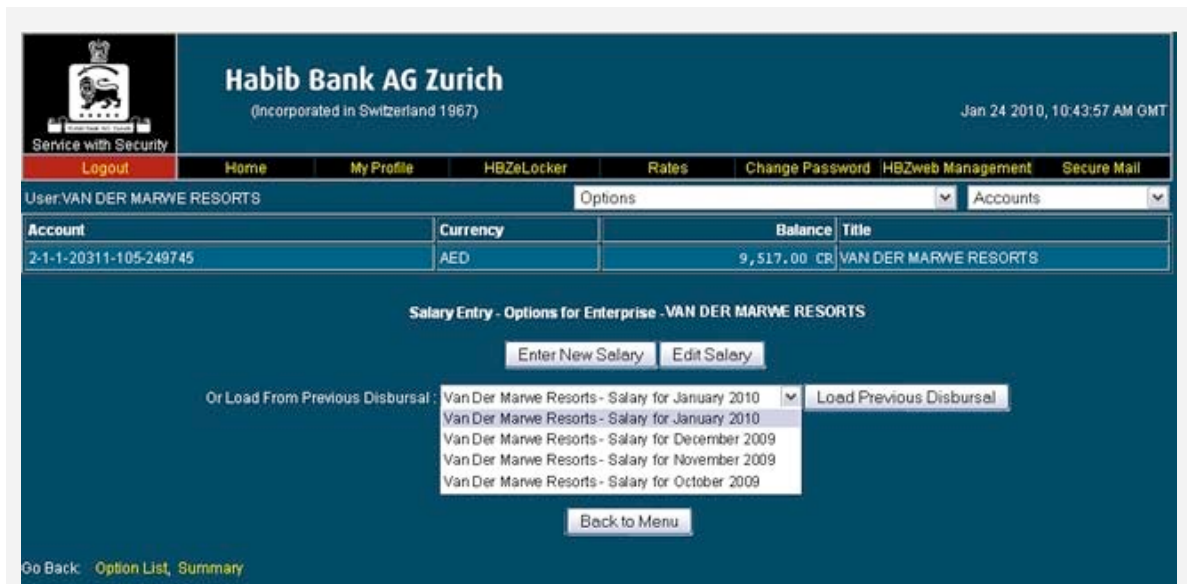


Figure # 20: HBZwps – Task 2

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

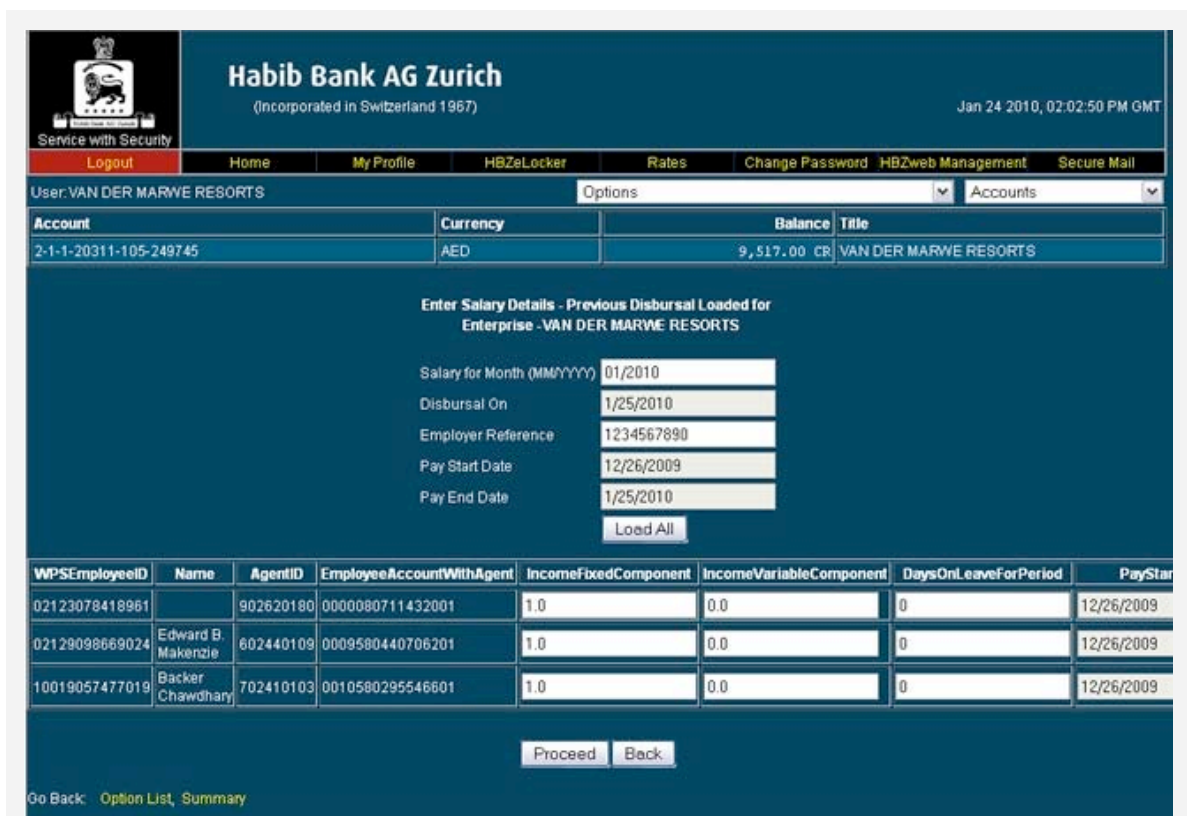


Figure # 21: HBZwps – Task 2

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.

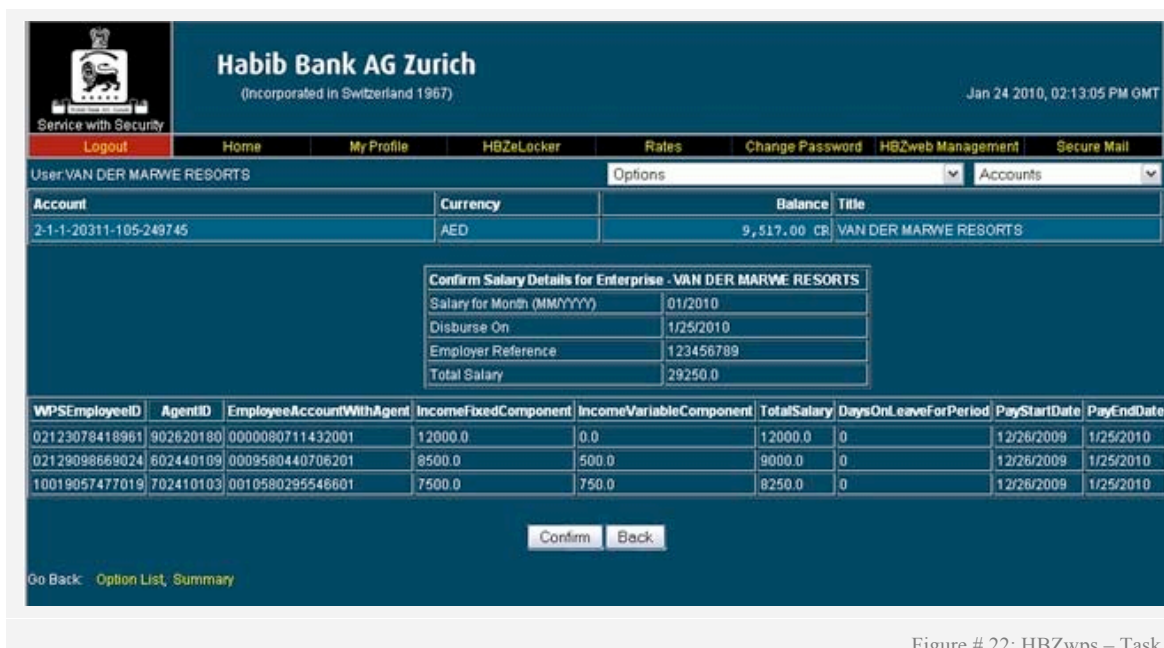


Figure # 22: HBZwps – Task 2

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.

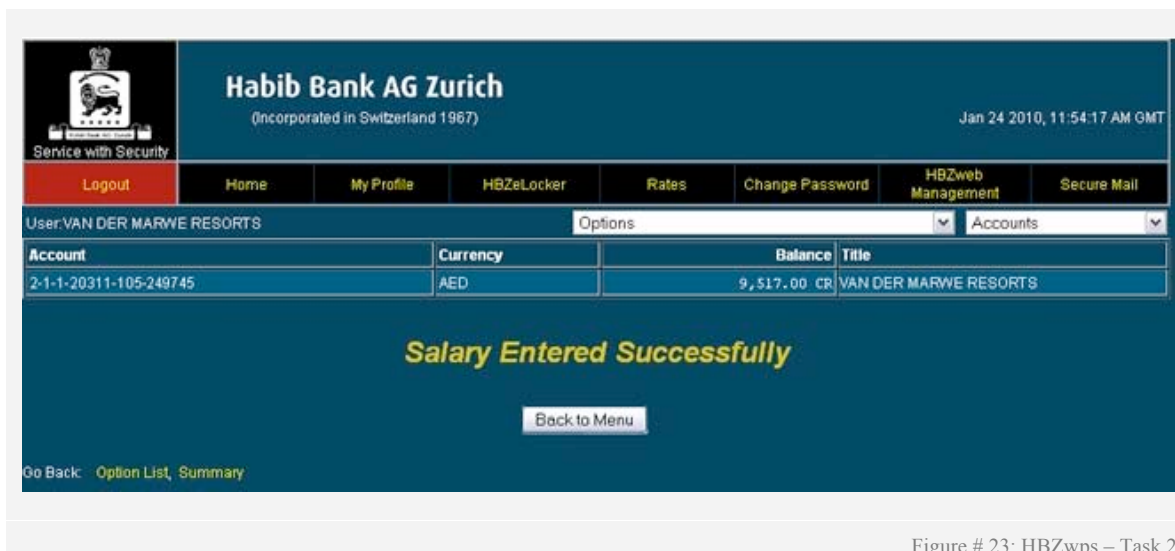


Figure # 23: HBZwps – Task 2

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.

XLS file requirements

- The XLS file must contain two sheets.
 - 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	Type	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	MMYYYY	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	Type	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.	
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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	Type	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

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

#	Field Name	Maximum Size	Type	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

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	Type	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

11	EmployeeName	60	AlphaNumeric	pay period. 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	Type	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.



Figure # 24: HBZwps – 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.

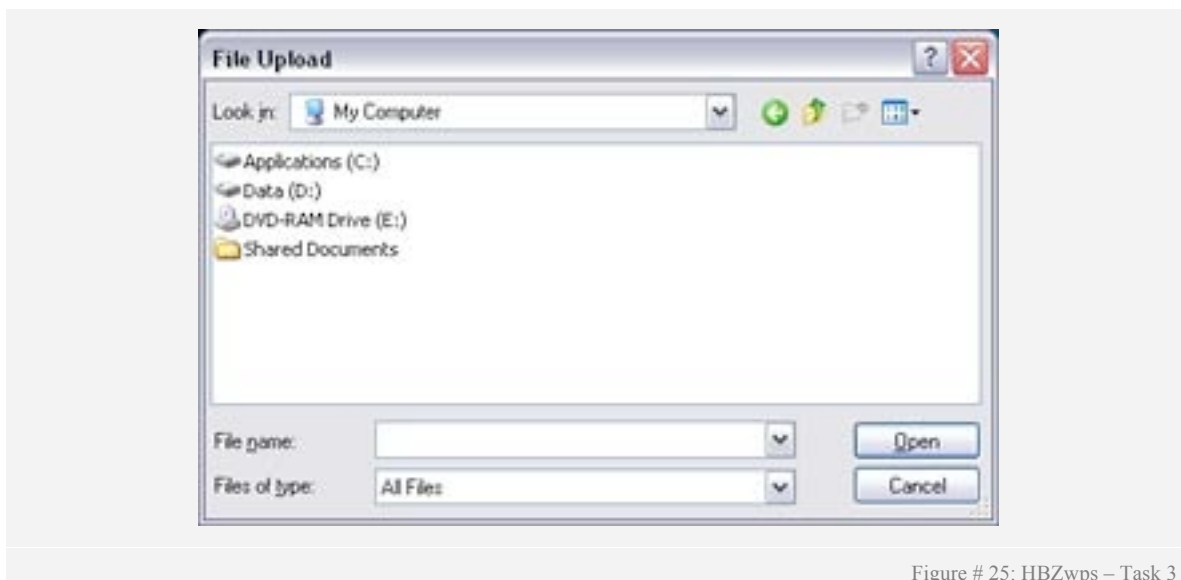


Figure # 25: HBZwps – Task 3

- 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.



Figure # 26: 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.

The screenshot displays the Habib Bank AG Zurich web interface. At the top, the bank's logo and name are visible, along with the date and time: Jan 24 2010, 02:25:02 PM GMT. Below the header, there is a navigation menu with options: Logout, Home, My Profile, HBZeLocker, Rates, Change Password, and Secure Mail. The user is logged in as 'User: VAN DER MARWE RESORTS MANAGEMENT'. Below the navigation, there is a table showing account details:

Account	Currency	Balance	Title
2-1-1-20311-105-249745	AED	9,517.00 CR	VAN DER MARWE RESORTS

Below the account table, the main heading is 'List of Salary Details for Enterprise - VAN DER MARWE RESORTS'. This is followed by a table of salary details:

FileID	FileType	SalaryMonth	EDRCCount	TotalSalary	EmployerReference	Entered By
1424	SIF	Jan 2010	30	30.00	123456789	wpstest2
1486	SIF	Jan 2010	3	29,250.00	123456789	wpstest2
1485	SIF	Jan 2010	5	49,450.00	1234567890	wpstest2
1405	SIF	Jan 2010	2	325.00	Reference	wpstest2

At the bottom of the screen, there is a 'Back to Menu' button and a 'Go Back' link with options for 'Option List' and 'Summary'.

Figure # 27: HBZwps – Task 4

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.

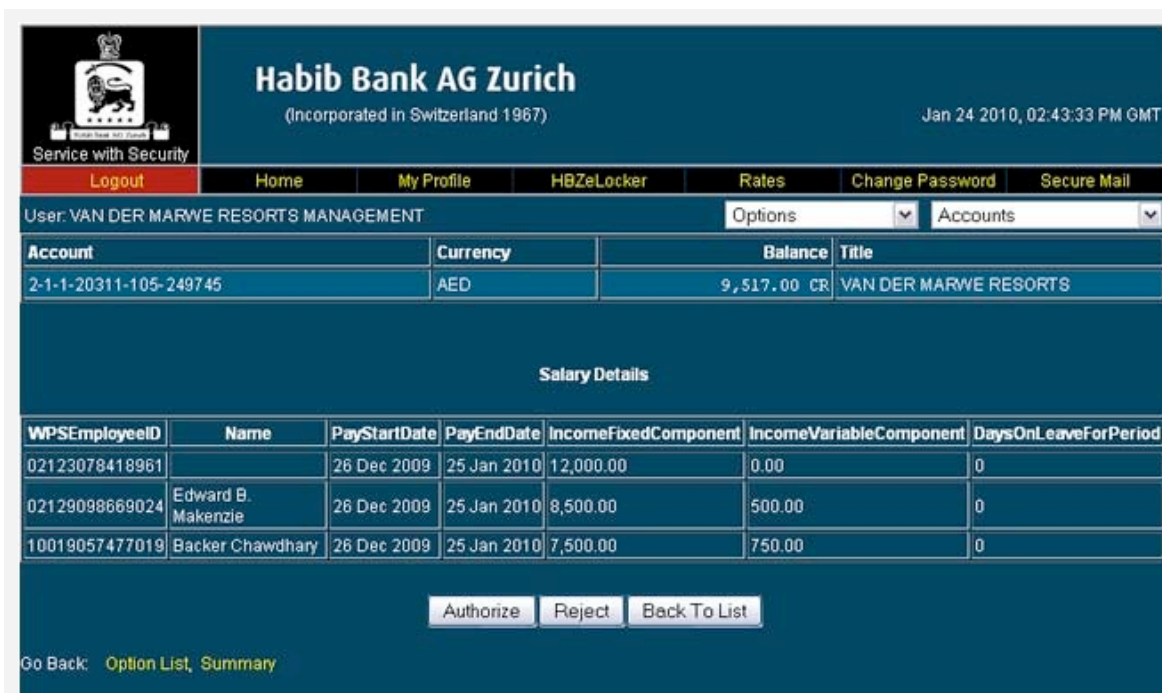


Figure # 28: HBZwps – Task 4

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.



Figure # 29: HBZwps – Task 4

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.

Habib Bank AG Zurich
(Incorporated in Switzerland 1967)
Jan 24 2010, 03:07:39 PM GMT

Service with Security

Logout Home My Profile HBZeLocker 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 RESORTS

List of Salary Files

FileID	FileName	FileCreationDate	EmployerReference	SalaryMonth
1247	0000000406538091222095142.SIF	22-Dec-2009	Van Der Marwe - Salary for October 2009	Oct 2009
1288	0000000406538091222163903.SIF	22-Dec-2009	Van Der Marwe - Salary for November 2009	Nov 2009
1295	0000000406538091223094110.SIF	23-Dec-2009	Van Der Marwe - Salary for December 2009	Dec 2009
1332	0000000406538091223164444.SIF	23-Dec-2009	Van Der Marwe - Salary for January 2010	Jan 2010

Back to Menu

Go Back: [Option List](#), [Summary](#)

Figure # 30: HBZwps – Task 5

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.

Habib Bank AG Zurich
(Incorporated in Switzerland 1967)
Jan 24 2010, 03:17:56 PM GMT

Service with Security

Logout Home My Profile HBZeLocker 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 RESORTS

Request For Refund

Employer Reference: 1234567890

Select	WPSEmployeeID	AgentID	EmployeeAccountWithAgent	IncomeFixedComponent	IncomeVariableComponent	DaysOnLeaveForPeriod
<input checked="" type="checkbox"/>	20002067143893	302920101	0120311105397536	1.00	0.00	0
<input type="checkbox"/>	20007067857351	302920101	0120311105271806	1.00	0.00	2

Unselect All Proceed Back

Go Back: [Option List](#), [Summary](#)

Figure # 31: HBZwps – Task 5

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



Figure # 32: HBZwps – Task 5

- 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.

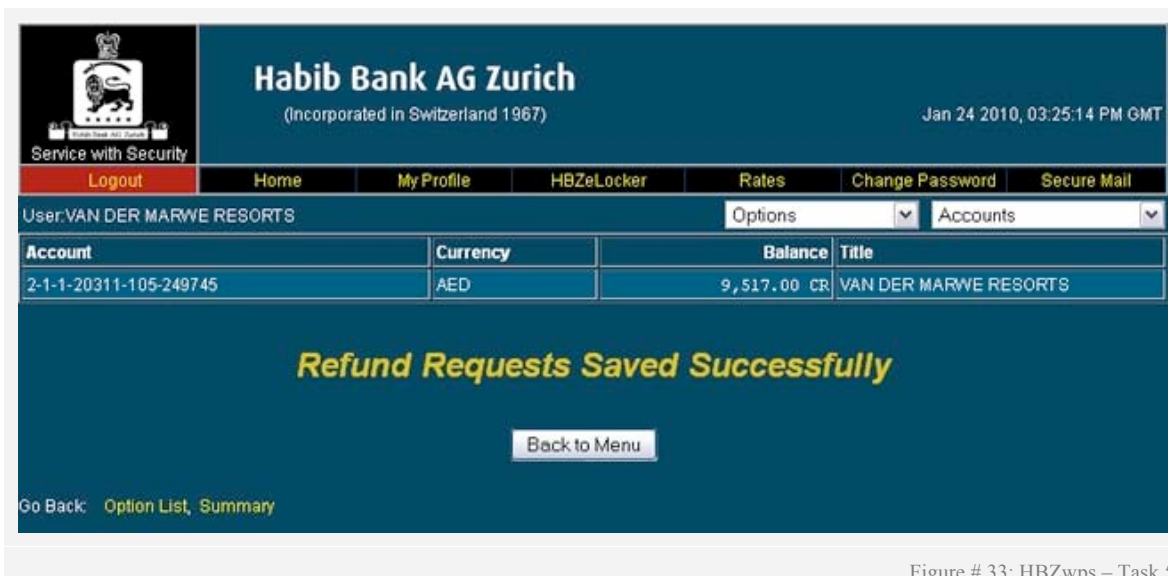


Figure # 33: HBZwps – Task 5

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.



Figure # 34: HBZwps – Task 6

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.



Figure # 35: HBZwps – Task 6

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.

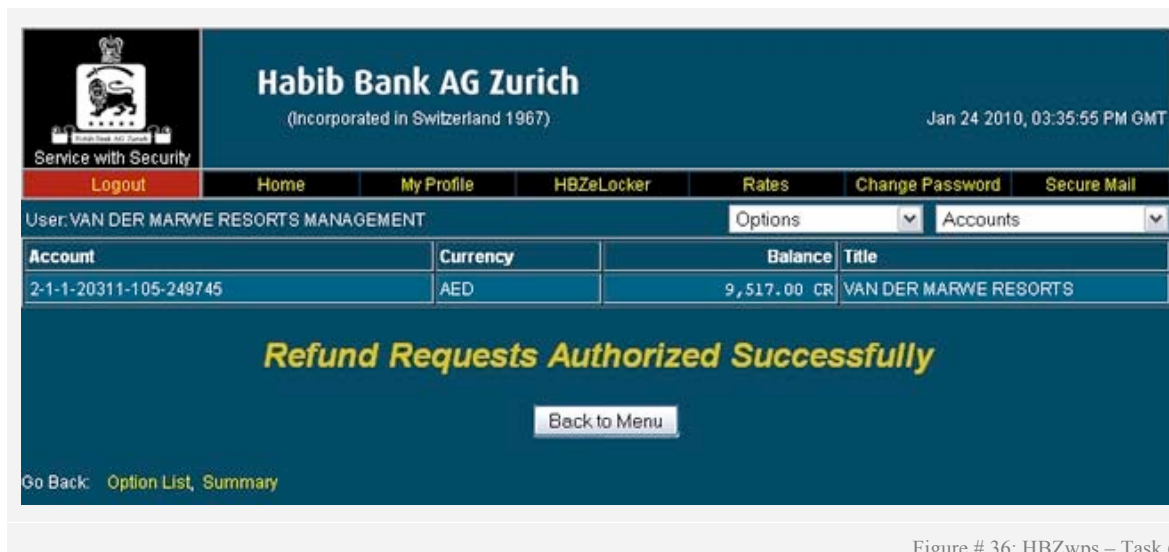


Figure # 36: HBZwps – Task 6

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.

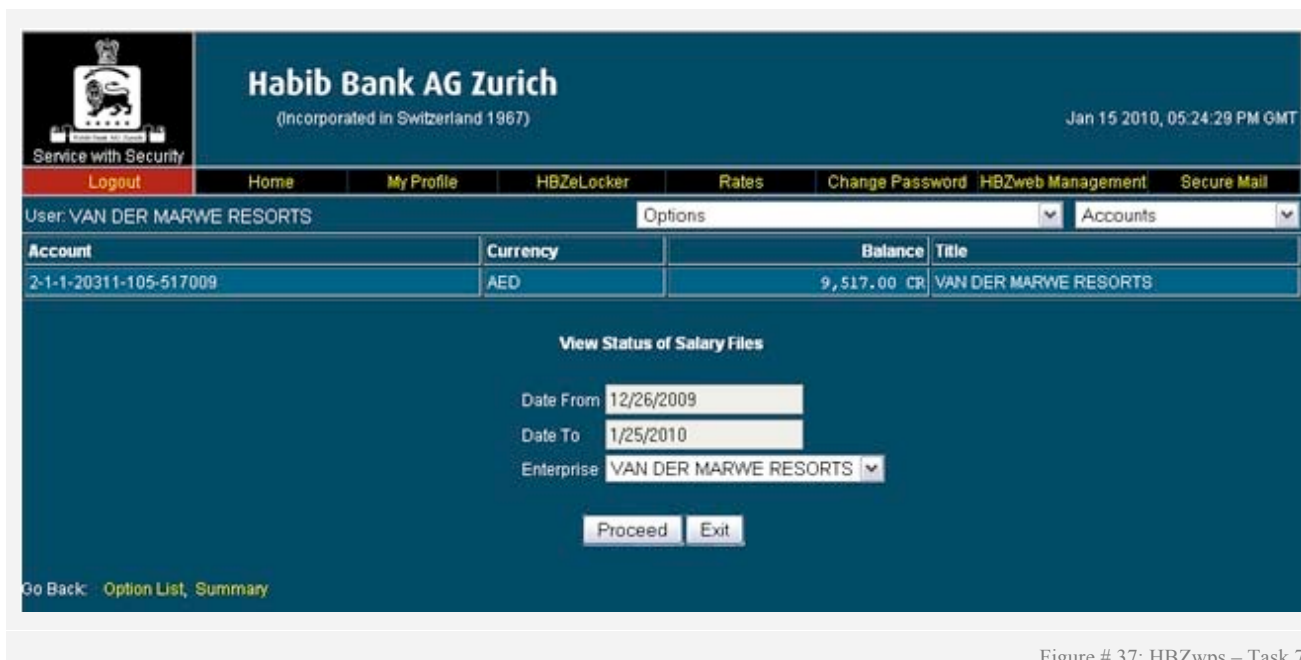


Figure # 37: HBZwps – Task 7

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 return of files from CBUAE, however the employer shall be responsible to monitor the credits to their accounts due to returns of files.)



Figure # 38: HBZwps – Task 7

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



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.

The screenshot shows the Habib Bank AG Zurich web interface. At the top, the bank logo and name are displayed, along with the date and time: Jan 24 2010, 03:42:16 PM GMT. Below the header, there is a navigation menu with options: Logout, Home, My Profile, HBZLocker, Rates, Change Password, and Secure Mail. The user is logged in as 'User: VAN DER MARWE RESORTS'. A table shows account details:

Account	Currency	Balance	Title
2-1-1-20311-105-249745	AED	9,517.00 CR	VAN DER MARWE RESORTS

Below the table, the 'Validate Salary File' section is visible. It includes a dropdown menu for 'Enterprise' set to 'VAN DER MARWE RESORTS', a text input field for 'Salary File', and a 'Browse...' button. At the bottom of this section are 'Proceed' and 'Back' buttons. A 'Go Back' link with options 'Option List' and 'Summary' is located at the bottom left.

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.

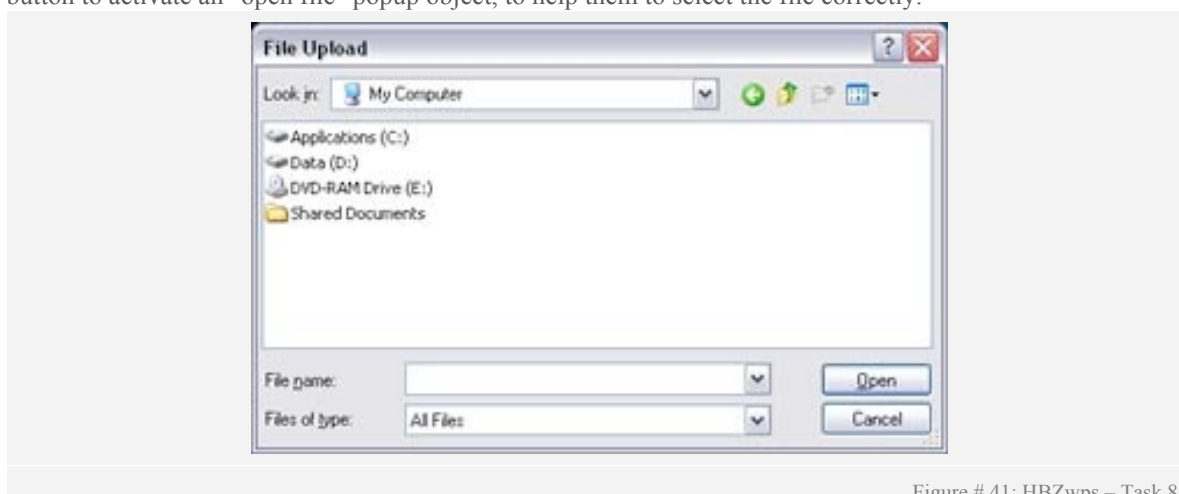


Figure # 41: HBZwps – Task 8

- 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.



Habib Bank AG Zurich
(Incorporated in Switzerland 1967)

Jan 15 2010, 08:41:17 PM GMT

Service with Security

Logout Home My Profile HBZeLocker 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 RESORTS

Error Processing File Selected
: Data on line 2 with
column:WPSEmployeeID is
not according to the agreed
format. Please correct the
data and try again.

Exit

Go Back: [Option List](#), [Summary](#)

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.

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