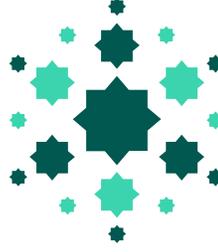


ظفار الإسلامي
DHO FAR ISLAMIC



Corporate Payroll Process (WPS) – Internet Banking

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1. Introduction:

As part of our endeavor to provide the best to our customers, and in collaboration with Ministry of Manpower and the Central Bank of Oman, we would like to introduce to you the new Wage Protection System. The new wage protection system will be able to track employees' salaries and their transfer to their accounts at local banks in accordance with stipulated laws and conditions in Labor Law. The new WPS focuses on creating an accurate database concerning working wages.

2. Online banking login page

To access corporate Internet banking, follow the below steps:

1. Access Dhofar Islamic Banking home page:
<https://www.dhofarislamic.com/wholesale-banking/>
2. Click on Online Banking and then Corporate Banking Login

The screenshot shows the Dhofar Islamic Banking website interface. At the top, there are navigation tabs for 'Personal Banking', 'Wholesale Banking', and 'Islamic Banking'. Below these, a horizontal menu contains 'I want to', 'Accounts', 'Deposit', 'Cards', 'Finance', and 'Online Banking'. A green arrow points to the 'Online Banking' button. In the top right corner, the Dhofar Islamic logo is displayed. Below the main navigation, there are two buttons: 'Personal Banking Login' and 'Corporate Banking Login'. A second green arrow points to the 'Corporate Banking Login' button. The footer area contains a grid of links including 'Tariffs & Charges', 'Charter of Consumer Rights & Statement of Consumer Responsibilities', 'General Terms And Conditions For Accounts', 'Anti-Fraud', 'Whistleblowing', 'Information Security Awareness', 'Code of Ethics', 'Key Fact Statements', 'Forms & Downloads', 'Careers', 'Contact Us', 'News', 'About Us', 'Treasury', 'Electronic Channels', 'Value Added Tax (VAT)', and 'IBAN'. At the bottom, there is a regulatory notice and a footer with 'Terms & Conditions', 'Website Privacy Policy', and 'Sitemap'.



3. Internet banking login screen will appear where user should fill corporate ID, user ID, and password and click on login



Corporate Internet Banking Login

Corporate ID

User ID

Password

Password is case sensitive

LOGIN





3. Submit WPS file



Wps Testing 1
Al Duqm



Home Account Management Transfers And Payments Cards And Cheques My Investments EServices Other Services

Welcome Wps Testing 1

Your Last Login Was On Monday, Apr 28 2025 at 11:48:42 AM

Current/Saving Accounts				
Account No	Account Name	Account Type	Currency	Available Balance
01616025656001	AL DUQM GOLDEN SKY L	Current Qard Hasan	OMR	127.000 DR
01616025656004	AL DUQM GOLDEN SKY L	Current Qard Hasan	OMR	500.000 CR
01616025656002	AL DUQM GOLDEN SKY L	Current Qard Hasan	OMR	149,295.222 CR
01646025656001	AL DUQM GOLDEN SKY L	Saving Mudaraba	OMR	1,001.000 CR
01616025656003	AL DUQM GOLDEN SKY L	Current Qard Hasan	OMR	99,626,969.841 CR

Accounts	
01616025656003	CR 99,626,969.841 OMR
01616025656002	CR 149,295.222 OMR
01646025656001	CR 1,001.000 OMR
View All Accounts >	

★ Internal Beneficiary Accounts	
01646012582001	SHAHAB HASSAN
01646021678001	MINOR /SEHAM WALEED
01646021677001	SHAIKH RASHID BABULA

Select Transfers and Payments from the screen to process the employee salary.

Transfers And Payments

Cards And Cheques

My Investments

EServices

Other Services

SELF TRANSFER

TRANSFER TO THIRD PARTY WITHIN BANK

BULK PAYMENTS

Self transfer

▼ TRANSFER TO THIRD PARTY WITHIN BANK

▼ NON PREDEFINED BENEFICIARY

Beneficiary List

▼ TRANSFER TO OTHER BANKS

▼ TRANSFER SUMMARY REPORT

▼ BILL PAYMENTS

▲ WAGE PROTECTION SYSTEM

File Upload

Wage Protection System Report

▼ ONLINE BULK PAYMENT





Select Wage protection system then File upload option to process the payroll.

The customer ID no, the processing charges and the other bank processing charges will be displayed in the screen

File Upload

Payment Type	Customer Id
<input type="text" value="Salary"/>	1324398
Transfer From*	Processing Charges (OMR)
<input type="text"/>	315
Available Balance*	Other Bank Charges (OMR)
<input type="text"/>	1.838
Total Amount (OMR) *	
<input type="text"/>	
Processing Date	
<input type="text" value="01/05/2025"/>	
Remarks	
<input type="text"/>	
File Upload* <input type="button" value="Choose File"/> No file chosen	

Other Bank Charges may vary because it will be multiplied by the number of banks upon file upload. Salary payment done for the same month and during the same month will be treated as "Monthly Salary". Salary payment for the previous month and done between 1st and 7th of the current month will be treated as "Monthly Salary". Salary payment done for the previous month and done on or after 8th of the current month will be treated as "Late Salary Payment". Salary payment done for the previous months will be treated as "Late salary payment". Salary payment done for the upcoming month will be treated as "Advance Salary Payment".

The file Upload screen will appear



1. Select Payment type from the dropdown list. Payment types allowed as per below:

File Upload

Payment Type

Salary

Salary

Bonus

Allowance

Overtime Payment

End Of Service Benefit

2. Select debit account number for the dropdown list "Transfer From".

Only List of customer account numbers registered in WPS will appear here. After selecting account number, the available balance of the account will get displayed. Note: in case the customer has valid overdraft facility, the same will be included in the available balance.

File Upload

Payment Type

Salary

Transfer From*

01616XXXXXX001

Available Balance*

OMR

149295.222

Total Amount (OMR) *

Processing Date

01/05/2025

Remarks

File Upload* No file chosen

Customer Id

1324398

Processing Charges (OMR)

3.15

Other Bank Charges (OMR)

1.838



3. Enter the total amount of the file in OMR, select processing date and enter Remarks if any

File Upload

Payment Type

Salary

Customer Id

1324398

Transfer From*

Processing Charges (OMR)

3.15

Available Balance*

OMR

149295.222

Other Bank Charges (OMR)

1.838

Total Amount (OMR) *

10

Processing Date

01/05/2025

Remarks

Uploading Salary File

File Upload* No file chosen

Other Bank Charges may vary because it will be multiplied by the number of banks upon file upload. Salary payment done for the same month and during the same month will be treated as "Monthly Salary". Salary payment for the previous month and done between 1st and 7th of the current month will be treated as "Monthly Salary". Salary payment done for the previous month and done on or after 8th of the current month will be treated as "Late Salary Payment". Salary payment done for the previous months will be treated as "Late salary payment". Salary payment done for the upcoming month will be treated as "Advance Salary Payment".

Note:

- Future date processing is allowed up to 7 days.
- The total amount entered by the user should be equal to the total amount of all transactions available in the file that the user will upload



4. Click on Choose file to select the file from the stored location then click on Upload.

Available Balance*

OMR
149295.222

Other Bank Charges (OMR)

1.838

Total Amount (OMR) *

10

Processing Date

01/05/2025

Remarks

Uploading Salary File

File Upload* Choose File No file chosen



Other Bank Charges may vary because it will be multiplied by the number of banks upon file upload. Salary payment done for the same month and during the same month will be treated as "Monthly Salary". Salary payment for the previous month and done between 1st and 7th of the current month will be treated as "Monthly Salary". Salary payment done for the previous month and done on or after 8th of the current month will be treated as "Late Salary Payment". Salary payment done for the previous months will be treated as "Late salary payment". Salary payment done for the upcoming month will be treated as "Advance Salary Payment".

Upload Reset



5. The user will be directed to another screen displaying the details of the uploaded WPS file. Click on Ok to proceed

Wage Protection System Summary

Payment Type:	Salary	Processing Charges (OMR):	315
Account:	01616*****001	Other Bank Charges (OMR):	1.838
Branch:	Azaiba	Total Charges (OMR):	4.9879999999999995
Processing Date:	01/05/2025	Salary Year:	2025
Total Transaction Amount:	200.0	Salary Month:	03
Total Credit Account Count:	1		
Currency:	OMR		
Remarks:	Uploading Salary File		

Employee Id	Employee Name	Employee Bank Identification Code	Employee Account Number	Net Salary	Basic Salary	Extra Income	Deductions	Social Security Deductions
1111	XXXXXX	BDOFOMRUMIB	456666666040026	200.0	100.0	100.0	0.0	0.0

1



Ok Edit Back



- The user will be directed to the authentication matrix screen where the user should input transaction password and then click on Submit.

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Home Account Management Transfers And Payments Cards And Cheques

Authentication Matrix

Transaction Password

...

Submit Back Cancel

Upon clicking on Submit, the file will be submitted successfully.

File Upload

Your request has been submitted Successfully. Request Number 1061

Payment Type	Customer Id
Salary	1324398
Transfer From*	Processing Charges (OMR)
	3.15
Available Balance*	Other Bank Charges (OMR)
	1.838



4. Approve WPS file

If the corporates are requested form authority matrix for approval process, the same will be applied while processing the salary. After approval obtained by the matrix, salary file will be sent to bank for further process.

Below are the steps for approval:

1. Approval User login to the system
2. Scroll down the Home page and go to Approval List. Here all the pending request pending for approval will be listed. Select the request you need to approve by clicking on View Details.



Approval List

Transactions

Description	User ID	Reference	Transfer Amount	Date Created	Status	View Details
File Upload	Userwps1	1061	200.000	01/05/2025	Pending for approval	View Details



3. The user will have the option to either Approve or Reject the File

Wage Protection System Summary

Request Number:	1061	Processing Charges (OMR):	3.15
Payment Type:	Salary	Other Bank Charges (OMR):	1.838
Account:	01616*****001	Total Charges (OMR):	4.9879999999999995
Branch:	Azaiba	Salary Year:	2025
Processing Date:	01/05/2025	Salary Month:	3
Total Transaction Amount:	200.0		
Total Credit Account Count:	1		
Currency:	OMR		
Remarks:	Uploading Salary File		

Employee Id	Employee Name	Employee Bank Identification Code	Employee Account Number	Net Salary	Basic Salary	Extra Income	Deductions	Social Security Deductions
1111	XXXXXX	BDOFOMRUMIB	45666666040026	200.0	100.0	100.0	0.0	0.0

1

Approve Reject Back





4. Click on approve, enter transaction password, and then click on Submit

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Home Account Management Transfers And Payments Cards And Cheques

Authentication Matrix

Transaction Password

...

Submit Back Cancel

Upon clicking on Submit, the file will be approved successfully.

ظفار الإسلامي
DHO FAR ISLAMIC

Home Account Management Transfers And Payments Cards And Cheques My Investment

Approval List

Transaction Approved successfully, Reference Number is:1061

Transactions

Description	User ID	Reference	Transfer Amount	Date Created	Status	View Details
-------------	---------	-----------	-----------------	--------------	--------	--------------

As per CBO guideline, both within Bank and Other Bank account salaries will be routed through CBO and it will be credited to the employee account after the validation.



3. The list of submitted files/ requests will be displayed to the user. The user will have option to view file details, print, download in excel or download in pdf format.

Wage Protection System Reports

Date From

Date To

Reference Number

File Name

Status

Filter

Request Number	Date Submitted	From Account	Total number of records	Total Amount	Status	Download	View Details
1061	01/05/2025	01616025656002	1	200.0	File Pending For Processing	Download	View Details





6. Salary File Format (.xls or .xlsx)

Salary file format with sample date below:



WPS sample file.xlsx

7. Salary File Format Guideline & Validations:

Sr No	Field Name	Data Type	* M / O	Size	Remarks & Validations
1	Salary Year	Number	M	4	The year of the salaries (formatted as yyyy)
2	Salary Month	Number	M	2	The month of the salaries (formatted as MM) salary month Should be within +/-3 months of the current date
3	Employee ID Type	String	M	1	The type of identification document for the employee. Possible values as follows: If Passport "P" If Civil ID "C"
4	Employee ID	String	M	17	The employee identification number associated with the provided identification document.
5	Employee Name	String	M	70	Name of the employee (as provided in the identification document)
6	Employee Bank Identification Code	Character	M	11	The code of the bank where employee has his / her account. Refer to Bank Identification codes list below.
7	Employee Account Number	String	M	30	The Account Number of the employee, to which the salaries will be credited.
8	Salary Frequency	Character	M	1	The frequency of the paid salary. It shall be one of the following values: · "B" – Bi-weekly · "M" – Monthly
9	Number of Working days	Number	M	3	Total number of days that employee worked during the month.
10	Net Salary	Decimal	M	9,3	It is the exact number that employee is going to receive from employer for the specified salary month, in Omani Riyals. Net Salary = Basic Salary + Extra Income – Deduction – Social Security Deduction.
11	Basic Salary	Decimal	M	9,3	The amount that the Employer should pay to the employee monthly, in Omani Riyals according to the contract or by the law. The basic salary should be more than 0 (zero) in case payment type is salary. For other payment type basic salary should be zero.
12	Extra hours	Decimal	O	3,2	The total number of hours that employee worked after his working hours (shift) or during the holidays. If left blank system will default it to zero



13	Extra income	Decimal	O	9,3	Extra income is specified in Omani Riyals. It can include the following: <ul style="list-style-type: none"> · Transportation allowances · Housing allowances · Overtime · Working on holidays or vacation · Bonuses or raises · Any advance or late payments If left blank system will default it to zero
14	Deductions	Decimal	O	9,3	Total deductions specified in Omani Riyals, to include below: <ul style="list-style-type: none"> · Violations against the country laws or violations · Loans payments · Coverage for damage caused by the employee to the company · Decrease the salary If left blank system will default it to zero
15	Social Security Deductions	Decimal	O	9,3	Total deductions are specified in Omani Riyals for Social Security. If left blank system will default it to zero
16	Notes	String	O	300	Extra notes including justification for any divergence in the payments. It becomes mandatory if net salary is 0

* M – Mandatory, O – Optional



8. Bank Identification Codes:

S.No	Bank Name	Bank Code
1	BANK DHOFAR	BDOFOMRU
2	Bank Muscat	BMUSOMRX
3	National Bank of Oman	NBOMOMRX
4	Oman Arab Bank	OMABOMRU
5	Bank Sohar	BSHROMRU
6	HSBC Bank Oman	BBMEOMRX
7	Ahli Bank	AUBOOMRU
8	Oman Development Bank	ODBLOMRX
9	Oman Housing Bank	OHBLOMRX
10	Bank Nizwa	BNZWOMRX
11	Dhofar Islamic Banking	BDOFOMRUMIB
12	Bank Muscat Meethaq	BMUSOMRXISL
13	NBO Muzn	NBOMOMRXIBS
14	Al Hilal Ahli Bank	AUBOOMRUALH
15	National Bank of Abu Dhabi	NBADOMRX
16	Qatar National Bank	QNBAOMRX
17	Standard Chartered Bank	SCBLOMRX
18	Bank of Beirut	BABEOMRX
19	Bank of Baroda	BARBOMMX
20	State Bank of India	SBINOMRX
21	Habib Bank Limited	HABBOMRX
22	AL IZZ ISLAMIC BANK	IZZBOMRU
23	Bank Sohar Islamic Window	BSHROMRUISL
24	Al Yusr Islamic Banking	OMABOMRUYSR



9. Note:

- Employer should be registered with Bank to process their employee salaries.
- User should be registered in Internet Banking to process their employee salaries through WPS.
- Employer can submit their employee salary in .xls or .xlsx (excel) file format without header to process salary via WPS.
- File with more than one sheet will not be accepted.
- All Records in a single file should with the same month.
- All employee salaries (Within Bank account and Other Bank accounts in Oman) can be processed in single file.
- Bank process the employee salary based on the CBO cut off time and Bank working Hour.
- File format will be validated while uploading the file in Internet Banking.
- The status of the file will be updated in the system, according to the CBO response.
- If any issue/ queries in the WPS upload process, kindly contact us on Call Center Number: 24775777 or through email Activate Dhofar Islamic Banking: activate@dhofarislamic.com