



WHOLESALE BANKING

Salary and Pension Payments

Multiple products to support salary payments needs

Streamline all your salary and pension payments through smartBUSINESS - our online channel for corporates. Choose from various products to serve your business needs including payments through WPS, Non-WPS, GPSSA and ADRPF.

Wages Protection System (WPS)

Developed and regulated by the Central Bank of UAE, the electronic salary transfer system covers all institutions registered with the UAE Ministry of Labour. Payments can be made through the Salary Information File (SIF) format as mandated by the Central Bank in AED, within the UAE only.



One-time registration of the Employer's Ministry of Labour ID



One-time implementation of SIF file format



Guaranteed and timely disbursement of salaries



Get reports for tracking and successful salary credit response





Non-Wages Protection System (Non-WPS) Payments

The Non-Wages Protection System (Non-WPS) supports automated salary payments for companies that do not fall under the Ministry of Labour. This service can be accessed through smartBUSINESS - our online channel for corporates. MIS reports can be made available to users based on role and authority matrix.



Process payments in local and foreign currencies in a Single File Format (SIF)



Allows single debit and multiple credits to several beneficiaries



Access detailed reports based on role and authority of corporate users



Reduce times spent on preparing and uploading multiple salary files

General Pension and Social Security Authority (GPSSA) & Abu Dhabi Pension Benefits & Retirement Fund (ADPRF)

The General Pension & Social Security Authority (GPSSA) and Abu Dhabi Pension Benefits & Retirement Fund (ADPRF) are regulated by the Central Bank of UAE. Payments are processed through the UAE Fund Transfer System (UAEFTS), which captures details including an employee's salary and variance details.



Fast, secure and reliable pension payments through UAEFTS



One-time registration of the Employer ID provided by the pension authorities



Acknowledgement from pension authorities



Automated notifications to employees and statement to employers

Apply Now:

Please contact your Relationship Manager or call the smartBUSINESS Client Service Team:

For Business Banking Customers:

Tel: +971 4 3160214 | IVR: Select option 1

Email: smartBUSINESScustomerservice@emiratesnbd.com

For Corporate Banking Customers:

Tel: +971 4 3160214 | IVR: Select option 2

Email: smartBUSINESScorporate@emiratesnbd.com