

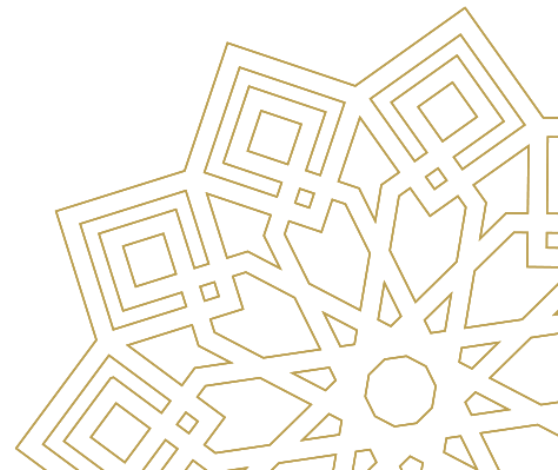
الهيئة العامة
للمعاشات
والتأمينات
الاجتماعية

GENERAL PENSION &
SOCIAL SECURITY AUTHORITY

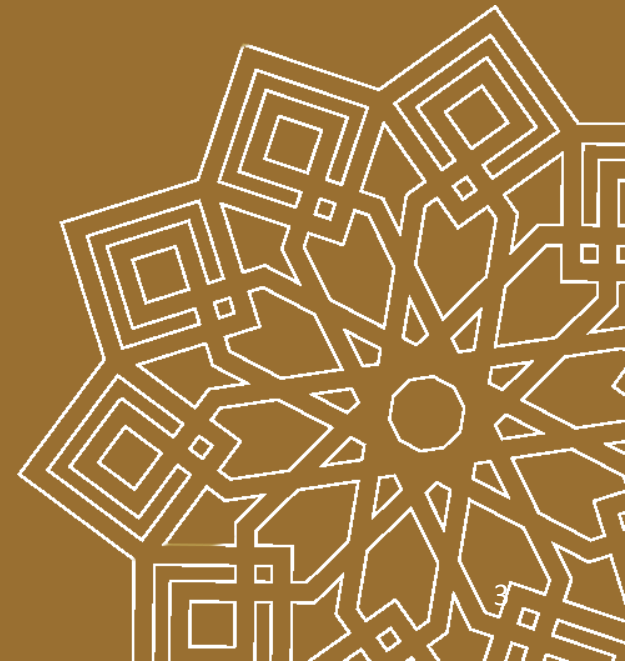
GPSSA Contribution Collection Using UAE Fund Transfer System

Jan 2018

Federal Authority | هيئة اتحادية



Introduction to GPSSA



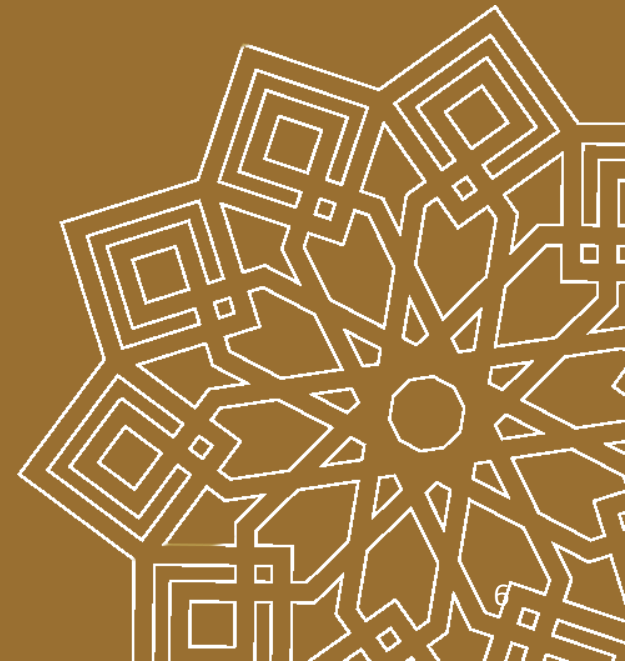
Introduction to GPSSA

- GPSSA was established under Federal Law No.6 of 1999 to provide pensions and Social Security for the citizens of United Arab Emirates.
- The Social Security cover is offered for all working Emiratis against old age and disability / death due to work-related injury.
- GPSSA is an autonomous Federal Authority enjoying administrative and financial independence status. With full capacity to manage investments and resources, GPSSA take appropriate decisions to bring about a balance between the resources and obligations to insurance holders rights and serve the interests of retired citizens and families, keeping in mind the rights of future generations.

Introduction to GPSSA

- GPSSA has achieved since its inception, tangible achievements in insurance to all national staff working in the Federal ministries and Authorities; as well as local government departments in each of the Emirates of Dubai, Sharjah, Ajman and Ras Al Khaimah, Fujairah and Umm Al Quwain; in addition to Emirati nationals working in the UAE private sector companies
- The Emirates of Abu Dhabi is managed by Abu Dhabi Retirement Pension & Benefits Fund (ADRPBF)

Introduction to UAEFTS



Introduction to UAEFTS

- General Pension and Social Security Authority (GPSSA) associates with Central Bank of United Arab Emirates (CB-UAE) to implement the **UAE Fund Transfer System** in order to streamline all our pension contribution collections through all financial institution based in the UAE.
- Through this system all of GPSSA's pension contributions can be collected in a timely and systematic manner.
- UAEFTS is a Real-Time Financial Transaction system similar to SWIFT – Hence it is fast, secure and reliable.
- GPSSA contributions are made similar to staff salary distribution through the employer's corresponding bank

Changes from current payment process

- No direct deposits to the GPSSA bank accounts. No more Cash Payment, Cheque Payment or Wire Transfer
- Payments to GPSSA will be processed through Employers corresponding bank or Exchange Houses.
- Employers have to contact their corresponding bank to finalize the process of payments as it is different for each bank.
- Excel sheets / reports for Employees contribution **NOT** to be provided to GPSSA through email (Normal contribution / Variance Sheet)
- Payment through FTS will have all the details of employees contribution captured through the transaction itself, including salary and variances details.
- All transactions done through UAEFTS are in AED (United Arab Emirates Dirhams) currency

Advantages of UAEFTS

- Automation of the entire contribution payment process with quicker response time and acknowledgement from GPSSA.
- **Avoid duplication of efforts** from Employer by depositing bulk amount at the bank and then process the excel sheet to GPSSA. With the new process, a **single file** with all detailed information for GPSSA will be processed through the bank.
- **No Paper-work**. There is no need to provide GPSSA with any employee wise report/ breakdown details (Excel sheets/ hard copies) etc. once the payments are processed through UAEFTS.
- **Automated notification for employees** with their monthly contribution details and automated receipts/statements to employers.
- By the launch of **new GPSSA portal**, employers can manage administrative tasks such as employee records management (registration of employee, EOS requests etc.) through online.
- Claims/ Refunds from GPSSA will be streamlined through GPSSA Portal and UAEFTS, with quicker response time.

Pre-requisites before UAEFTS payments

Before onboarding through UAEFTS, Employers have to provide the below information to GPSSA in order to validate their records.

- **Employee Master**
 - All active employee's details (UAE Nationals) as specified in the excel template provided, has to be duly filled and returned back to GPSSA.
- **Employer Master**
 - Key Employer details including contacts, bank information etc. as specified in the excel template provided, has to be duly filled and returned back to GPSSA.
 - All bank accounts (IBAN) used by Employer to process contribution payments have to be registered with GPSSA. Multiple bank accounts could be provided for registration.

The files have to be returned to GPSSA by emailing at uaefts@gpssa.gov.ae

Payment Process through UAEFTS

- **Employers:**

- Employers have to prepare the contribution file as per banks format/specifications.
- The files could be generated directly from core HR System, Excel templates or using the Bank utility depending on the corresponding bank requirement.

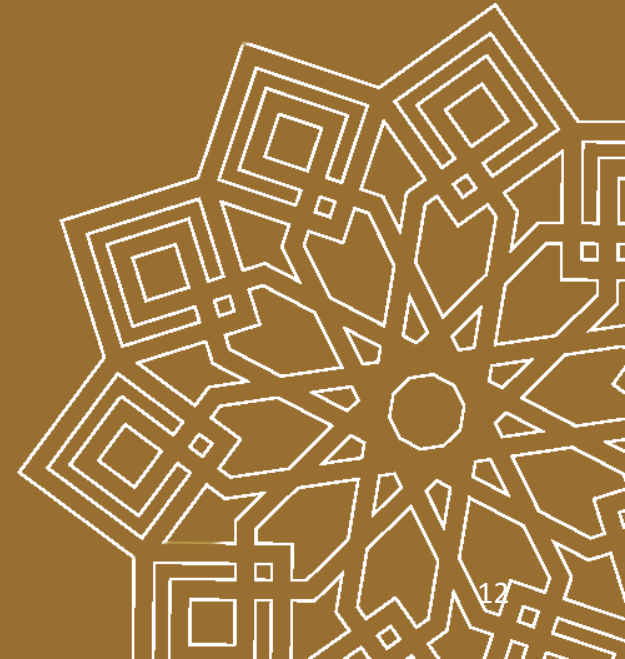
- **Banks/Exchange Houses**

- Upon receipt, Banks will process the files through UAEFTS to Central Bank
- Central Bank validations will determine whether the transactions are successful or rejected.

- **GPSSA:**

- All successful transactions will be received by GPSSA and internal administration and financial reconciliations/settlements will be carried out on a timely basis.
- Employers / Employees will get notified through GPSSA communication channels (Email/SMS) as statements / acknowledgements.

GPSSA Contribution Collection through UAEFTS



Information Required for Contribution Payments

The below key information are mandatory requirement for all insured / contributors during the contribution payment transfer through UAEFTS

- Emirates ID (Valid Emirates ID mandatory for all insured)
- Employer ID
- Contribution Period
- Salary Breakdown
- Contribution Amount – (17.5% or 20% of Pensionable Salary)

The **Remittance Information (CTD-16)** should consists of all the above data as part of the electronic transfer. This is a **Mandatory** for all transactions

The **Special Instruction (CTD-19)** is a variable length column which is not required for normal contribution; but mandatory for Adjustments

Emirates ID and GPSSA Pension Account Number

- In order to process the monthly contribution through UAEFTS, the Pension Account Number of each employee is required. It is derived using the National ID / Emirates ID.
- GPSSA Pension Account in UAEWPS / UAEFTS starts with Entity ID “851”
- Employee Emirates Id : **784-1965-3817293-1**



Prefix with “**AE008510**” to make it 23 digits **AE008510784196538172931**
which will be the IBAN Number for the GPSSA Pension Account

| | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | E | 0 | 0 | 8 | 5 | 1 | 0 | 7 | 8 | 4 | 1 | 9 | 6 | 5 | 3 | 8 | 1 | 7 | 2 | 9 | 3 | 1 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

Employer ID

- GPSSA identifies each and every EMPLOYER by means of an UNIQUE identifier.
- In the interest of standardization, the EMPLOYER ID for processing pension contribution will be a alpha-numeric string with 13 characters.
- For Example
 - If your existing Company Code is 9999
 - Then, add the prefix “AE” in the beginning
 - Add enough ZEROES to make it a 13 characters EMPLOYER ID
 - That is (AE + 7 Zeroes + 4 digit Company ID) = AE + 0000000 + 9999)
- Subsidiary companies registered with GPSSA must use their own Employer Code issued by GPSSA.

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | E | N | N | N | N | N | N | N | N | N | N | N |
| A | E | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 9 | 9 | 9 |

Contribution Period

- Monthly subscription to GPSSA is processed similar to the monthly salary being paid to the Employee. Similar to how the monthly salary is paid in arrears, contribution is also paid for the month worked.
 - *For Example: If the salary for the month of Aug 2017 is processed on 02nd Sept 2017, then the Contribution Period for GPSSA is 082017 (Aug 2017)*
- Contribution must be processed before the end of Grace Period. i.e. on or before the 15th of the following month
 - *For Example: Aug 2017 contribution must be paid on or before 15th Sept 2017. **Otherwise, late fee will be applied***
- MMYYYY refers to the Contribution Period and not the Processing Month.
 - *For Example: If AUGUST 2017 payment is processed on the Value Date of 10th September 2017, then the Contribution Period will be 082017 (and NOT Sept 2017)*

| | | | | | | |
|---|---|---|---|---|---|---|
| / | M | M | Y | Y | Y | Y |
| / | 0 | 8 | 2 | 0 | 1 | 7 |

Contribution Period Validation

- In order to process the current month as contribution month, the value date must be greater than 18th of the month.
 - If the value date of payment is **before 18th** of the month,
 - UAEFTS will allow **previous THREE months** as contribution period
 - If the value date of payment is from or **after 18th** of the month:
 - UAEFTS will allow **current month and previous TWO months** as contribution period.
- Example, in the month of January 2018

| Processing Month | September 092017 | October 102017 | November 112017 | December 122017 | January 012018 |
|---------------------------------------|------------------|---|--|-----------------|----------------|
| Before 18th January | | Previous THREE months (current month is not allowed) – Oct, Nov & Dec | | | |
| From 18th January | | | Previous TWO months and Current month – Nov, Dec & Jan | | |

Useful Tip

- Make it a practise to pay the monthly GPSSA contribution between the 20th day of the current month and the 12th day of the next month

For Example, The payment for the contribution period of December 2017 can be paid between the value dates - 20th Dec 2017 and 10th Jan 2018

In case of any technical issue with the bank, you have enough buffer time to re-submit the payment before the end of the grace period (15th of next month)

For Example, For the contribution period of December 2017 the deadline is 15th Jan 2018 (end of grace period)

| Contribution Month | Contribution Period | Payment Start Date | Safe Payment Period | Last Date without Penalty |
|--------------------|---------------------|--------------------|-------------------------------|---------------------------|
| Dec-2017 | 122017 | 18/12/2017 | from 20/12/2017 to 12/01/2018 | 15/01/2018 |
| Jan-2018 | 012018 | 18/01/2018 | from 20/01/2018 to 12/02/2018 | 15/02/2018 |
| Feb-2018 | 022018 | 18/02/2018 | from 20/02/2018 to 12/03/2018 | 15/03/2018 |
| Mar-2018 | 032018 | 18/03/2018 | from 20/03/2018 to 12/04/2018 | 15/04/2018 |

Contribution Amount Calculation

- Monthly subscription to GPSSA is calculated based on the total pensionable salary (Eligible Salary) which consists of the following components
 - Basic Pay
 - Housing Allowance
 - Social Allowance
 - Child Allowance
 - Cost of Living Allowance
 - Other Allowances
- Employee Share - 5% of the Eligible Salary is paid by the Employee as part of his / her contribution to GPSSA
- Employer Share – 15% or 12.5% of the Eligible Salary is paid by the Employer as part of the contribution from the organisation, depending upon the sector
 - Private sector is 12.5% of Eligible Salary
 - Public Sector is 15% of the Eligible Salary
- Hence, the total monthly contribution is 17.5% for Private Sector and 20% for Public Sector

Contribution Calculation – Private Sector

- If a person is working in a **Private Sector (R)** with the below monthly salary

| | |
|----------------------------|------------------|
| – Basic Pay | 7,000.00 |
| – Housing Allowance | 2,000.00 |
| – Social Allowance | 500.00 |
| – Child Allowance | 0.00 |
| – Cost of Living Allowance | 500.00 |
| – Other Allowances | 0.00 |
| – Total Salary | 10,000.00 |

- **Employee Share - 5%** which is **500.00** which will be deducted from his monthly salary. ($10,000.00 - 500.00 = 9,500.00$ will be the take home pay)
- **Employer Share – 12.5%** which is **1,250.00** will be paid by the Employer as part of the contribution from the Private Sector organisation.
- **Total Monthly Contribution - 17.5%** which is **1,750.00** for Private Sector, to be paid to GPSSA

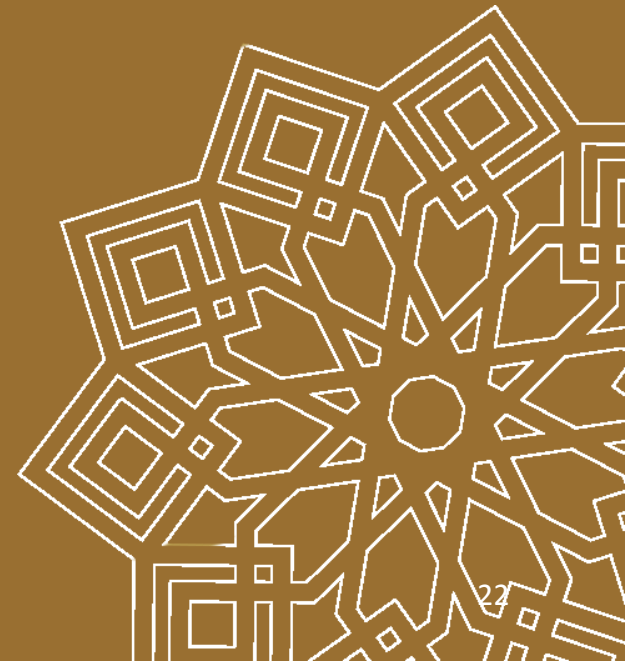
Contribution Calculation – Public Sector

- If a person is working in a **Public Sector (U)** with the below monthly salary

| | |
|----------------------------|------------------|
| – Basic Pay | 12,000.00 |
| – Housing Allowance | 4,000.00 |
| – Social Allowance | 1,000.00 |
| – Child Allowance | 1,200.00 |
| – Cost of Living Allowance | 800.00 |
| – Other Allowances | 1000.00 |
| – Total Salary | 20,000.00 |

- **Employee Share - 5%** which is **1,000.00** which will be deducted from his monthly salary. $(20,000.00 - 1,000.00 = 19,000.00$ will be the take home pay)
- **Employer Share – 15%** which is **3,000.00** will be paid by the Employer as part of the contribution from the Public Sector organisation.
- **Total Monthly Contribution - 20%** which is **4,000.00** for Public Sector, to be paid to GPSSA

Contribution Types



Different Types of Contributions

Pension Contributions – Normal

/REF/GPSSA - Normal Contribution for regular staff

Pension Contributions – Adjustments

/REF/ADJST - Adjustments (promotions, increments , leave deductions)

/REF/GPNEW - First Contribution for New Joiners

/REF/GPEOS - Last Contribution for Leavers / Resignations

/REF/GPTSP - Temporary Stop / Suspension of contribution

/REF/GPRSM - Resume payment after Temporary Stop

Pension Contributions – Arrears

/REF/GPRET - Arrear Payments or Retroactive Payments

What information is required?

Information required is divided into TWO parts as Remittance Information (CTD-16) and Special Instructions (CTD-19)

Remittance Information (CTD-16)

- ALWAYS **140 characters** in length
- **Mandatory Requirement for all GPSSA transactions** through UAEFTS

Special Instruction (CTD-19)

- Depends on the **Contribution Type** mentioned in Remittance Information

Contribution Type in CTD-16

| | |
|---------------------------|------------|
| 1. Normal | /REF/GPSSA |
| 2. Adjustment | /REF/ADJST |
| 3. New Joiner | /REF/GPNEW |
| 4. End of Service | /REF/GPEOS |
| 5. Temporary Stop | /REF/GPTSP |
| 6. Resume Service | /REF/GPRSM |
| 7. Retro / Arrear Payment | /REF/GPRET |

Length of CTD-19

| |
|----------------------|
| Zero (Not Required) |
| 174 Characters |
| 36 Characters |
| 36 Characters |
| 46 Characters |
| 36 Characters |
| 46 Characters |

Remittance Information (CTD-16)

- ALWAYS 140 characters in length; not less not more
- **Mandatory** Requirement for all GPSSA transactions through UAEFTS
- Contains the following information
 - Contribution Type – **GPSSA / ADJST / GPNEW** etc.
 - Contribution Period in **MMYYYY** format
 - Employer ID similar to **AE00000009999 (13 Characters)**
 - Employee ID is the **15 digit Emirates ID (Starting with 784)**
 - SECTOR ('U' for **Public** and 'R' for **Private** Sector organisations)
 - Salary Break Up and Format (Numeric 7.2 format)
 - Basic Pay B=0000000.00
 - Housing Allowance H=0000000.00
 - Social Allowance S=0000000.00
 - Child Allowance C=0000000.00
 - Cost of Living Allow. L=0000000.00
 - Other Allowances O=0000000.00
 - Total Salary T=0000000.00

Remittance Information (CTD-16)

```
/REF/ADJST/MMYYYY/EMPLOYEE-ID/EMPLOYER-  
ID/S/B=0000000.00/H=0000000.00/S=0000000  
.00/C=0000000.00/L=0000000.00/O=0000000.  
00/T=0000000.00
```

- Transaction Type GPSSA, ADJST, GPNEW, GPRET etc.
- Contribution Month in MMYYY format
- Employee-ID as 15digit Emirates ID – **784194576543218** (no dash)
- Employer-ID as 13 characters starting with AE - **AE00000009999**
- Sector (S) – **U** for Public and **R** for Private
 - Basic Pay B=0000000.00
 - Housing Allowance H=0000000.00
 - Social Allowance S=0000000.00
 - Child Allowance C=0000000.00
 - Cost of Living Allow. L=0000000.00
 - Other Allowances O=0000000.00
 - Total Salary T=0000000.00

1. Normal Contribution - GPSSA

Regular Contributions : When there is NO VARIANCE between what is expected and what is being contributed for the MONTH

GPSSA Use this code when there is NO VARIANCE between what is expected and what is being contributed for the MONTH

Remittance Information for Normal Contribution (CTD-16)

/REF/GPSSA/012018/784198876543210/AE00000009999/U/B=0008000.00
/H=0001500.00/S=0000500.00/C=0006000.00/L=0000000.00/O=0000000.00
/T=0010600.00

1. Normal Contribution - GPSSA

Employer & Staff Details - CTD-16

| | |
|--------------------|-----------------------|
| Employer ID | AE00000009999 |
| Employer Sector | R (Private Sector) |
| Staff Emirates ID | 784-1988-7654321-0 |
| Contribution Month | 07-2017 |
| Value Date | 10/08/2017 |

Salary Details - CTD-16

| | |
|----------------------|-----------|
| Basic Pay (B) | 8,000.00 |
| HRA (H) | 1,500.00 |
| Social Allowance (S) | 500.00 |
| Child Allowance (C) | - |
| Cost of Living (L) | - |
| Other Allowance (O) | - |
| Total Salary (T) | 10,000.00 |

Contribution Details & Start Date - CTD-19

| | |
|---------------------------|----------|
| Employee Contribution (E) | 500.00 |
| Employer Contribution (C) | 1,250.00 |
| Total Contribution | 1,750.00 |

Remittance Information - CTD-16

/REF/GPSSA/072017/784198876543210/AE00000009999/R/B=0008000.00
/H=0001500.00/S=0000500.00/C=0000000.00/L=0000000.00/O=0000000.00
/T=0010000.00

Special Instruction for Normal Contribution – CTD-19

None

2. Adjustment ADJST

Salary Variation : Due to promotion/demotion, Unauthorized leaves, changes in fixed allowances etc.

ADJST → Use this code when there is a VARIANCE between what is expected and what is being contributed for the MONTH

2. Special Instruction for ADJST

CTD 19 – Special Instructions for Adjustments ADJST

/E=0000000.00/C=0000000.00/B= DDMMYY/H=DDMMYY/S=DDMMYY
/C=DDMMYY/L=DDMMYY/O=DDMMYY/HP=000DDMMYY/ZP=000DDMMYY
/LT=000DDMMYY/SL=000DDMMYY/UA=000DDMMYY/ST=000DDMMYY
/LP=000000000.00

- Employee Contribution 5% E=0000000.00 (9.2 format)
- Employer Contribution C=0000000.00 (9.2 format)

12.5% for Private and 15% for Public sector

The above two variables are common for all contribution types

- Basic Pay Change Date B=DDMMYY
- Housing Allowance Change Date H=DDMMYY
- Social Allowance Change Date S=DDMMYY
- Child Allowance Change Date C=DDMMYY
- Cost of Living Allowance Change Date L=DDMMYY
- Other Pensionable Allowances Change Date O=DDMMYY

Continue in next slide...

2. Special Instruction for ADJST

CTD 19 – Special Instructions for Adjustments ADJST

/E=0000000.00/C=0000000.00/B= DDMMYY/H=DDMMYY/S=DDMMYY
/C=DDMMYY/L=DDMMYY/O=DDMMYY/HP=000DDMMYY/ZP=000DDMMYY
/LT=000DDMMYY/SL=000DDMMYY/UA=000DDMMYY/ST=000DDMMYY
/LP=000000000.00

Deductions

- Half Pay Days and first day of the month HP=000DDMMYY
- Zero Pay Days and first day of the month ZP=000DDMMYY
- Long Leave – No. of Days and Start Date LT=000DDMMYY
- Short Leave – No. of Days and Start Date SL=000DDMMYY
- Unauthorized Leave – No. of days and 1st day UA=000DDMMYY
- Unpaid Leave - No. of days and first day ST=000DDMMYY
- Leave Pay Back – No of Days and Value LP=000000000.00

2. Special Instruction for ADJST

Special Instruction for Adjustment (Salary Change) – CTD-19

/E=0000500.00/C=0001250.00/B=150717/H=DDMMYY/S=DDMMYY
/C=DDMMYY/L=DDMMYY/O=DDMMYY/HP=000DDMMYY/ZP=000DDMMYY
/LT=000DDMMYY/SL=000DDMMYY/UA=000DDMMYY/ST=000DDMMYY
/LP=000000000.00

Special Instruction for Adjustment (Children) – CTD-19

/E=0000500.00/C=0001250.00/B= DDMMYY /H=DDMMYY/S=DDMMYY
/C=091017/L=DDMMYY/O=DDMMYY/HP=000DDMMYY/ZP=000DDMMYY
/LT=000DDMMYY/SL=000DDMMYY/UA=000DDMMYY/ST=000DDMMYY
/LP=000000000.00

2. Special Instruction for ADJST

Special Instruction for Adjustment (Unpaid Leave Deduction) – CTD-19

/E=0000500.00/C=0001250.00/B= DDMMYY /H=DDMMYY/S=DDMMYY
/C= DDMMYY /L=DDMMYY/O=DDMMYY/HP=000DDMMYY/ZP=000DDMMYY
/LT=000DDMMYY/SL=000DDMMYY/UA=000DDMMYY/ST=003011217
/LP=000000000.00

Where ST is for Un-Paid Leave (ST=000DDMMYYY)

The first three zeroes represent the Number days of unpaid leave

And the next DDMMYYY is first day of leave taken

3. New Employee - GPNEW

When a new employee joins the company, the registration of the employee is done through the GPSSA portal. While all the required documents are scanned and submitted online, the first month contribution of the new staff is paid through UAEFTS and is sent with the Contribution Type as GPNEW

Remittance Information - CTD-16

/REF/GPNEW/012018/784198876543210/AE00000009999/U/B=0008000.00
 /H=0001500.00/S=0000500.00/C=0000000.00/L=0000000.00/O=0000000.00
 /T=0010000.00

Special Instruction – CTD-19

/E=0000500.00/C=0001250.00/SD=150717

E is the 5% Employee Contribution, which is Left Zero Padded as 0000000.00

C is the 12.5% or 15% Employer Contribution, which is Left Zero Padded as 0000000.00

SD is the Joining Date of the employee in DDMMYY format

Total Length of CTD-19 when CTD-16 starts as /REF/GPNEW is 36 characters

3. New Employee - GPNEW

| Employer & Staff Details - CTD-16 | | Salary Details - CTD-16 | | Contribution Details & Start Date - CTD-19 | |
|-----------------------------------|-----------------------|-------------------------|------------------|--|-----------------|
| Employer ID | AE00000009999 | Basic Pay (B) | 8,000.00 | Employee Contribution (E) | 500.00 |
| Employer Sector | R (Private Sector) | HRA (H) | 1,500.00 | Employer Contribution (C) | 1,250.00 |
| | | Social Allowance (S) | 500.00 | Total Contribution | 1,750.00 |
| | | Child Allowance (C) | - | | |
| New Staff Emirates ID | 784-1988-7654321-0 | Cost of Living (L) | - | New Staff Joining Date (SD) | 15/07/2017 |
| Contribution Month | 07-2017 | Other Allowance (O) | - | | |
| Value Date | 10/08/2017 | Total Salary (T) | 10,000.00 | | |

As per the above scenario, CTD-16 will be as below

**/REF/GPNEW/072017/784198876543210/AE00000009999/R/B=0008000.00/H=0001500.00
/S=0000500.00/C=0000000.00/L=0000000.00/O=0000000.00/T=0010000.00**

And CTD-19 will be as below

/E=0000500.00/C=0001750.00/SD=150717

Follow your corporate bank's file format to process

4. End of Service - GPEOS

When staffs leave the company, the cancellation of the employee is done through the GPSSA portal. While all the required documents are scanned and submitted online, the last month contribution of the leaving staff is sent as GPEOS

Note: After the last payment, the employer has to remove the staff record from the payment file to the bank in order to prevent excess payment for an employee who has left the company

4. End of Service - GPEOS

Remittance Information - CTD-16

/REF/GPEOS/012018/784198876543210/AE00000009999/U/B=0008000.00
/H=0001500.00/S=0000500.00/C=0000000.00/L=0000000.00/O=0000000.00
/T=0010000.00

Special Instruction – CTD-19

/E=0000500.00/C=0001250.00/ED=150118

- E is the 5% Employee Contribution, which is Left Zero Padded as 0000000.00
- C is the 12.5% or 15% Employer Contribution, which is Left Zero Padded as 0000000.00
- **ED is the Last working date of the employee in DDMMYY format**
- Total Length of CTD-19 when CTD-16 starts as /REF/GPEOS is 36 characters

4. End of Service - GPEOS

Employer & Staff Details - CTD-16

| | |
|--------------------|-----------------------|
| Employer ID | AE00000009999 |
| Employer Sector | R (Private Sector) |
| Staff Emirates ID | 784-1988-7654321-0 |
| Contribution Month | 07-2017 |
| Value Date | 10/08/2017 |

Salary Details - CTD-16

| | |
|-------------------------|------------------|
| Basic Pay (B) | 8,000.00 |
| HRA (H) | 1,500.00 |
| Social Allowance (S) | 500.00 |
| Child Allowance (C) | - |
| Cost of Living (L) | - |
| Other Allowance (O) | - |
| Total Salary (T) | 10,000.00 |

Contribution Details & End Date - CTD-19

| | |
|---------------------------|-----------------|
| Employee Contribution (E) | 500.00 |
| Employer Contribution (C) | 1,250.00 |
| Total Contribution | 1,750.00 |
| Last Working Date (ED) | 31/07/2017 |

Remittance Information - CTD-16

/REF/GPEOS/072017/784198876543210/AE00000009999/R/B=0008000.00
 /H=0001500.00/S=0000500.00/C=0000000.00/L=0000000.00/O=0000000.00
 /T=0010000.00

Special Instruction – CTD-19

/E=0000500.00/C=0001250.00/ED=310717

- E is the 5% Employee Contribution, which is Left Zero Padded as 0000000.00
- C is the 12.5% or 15% Employer Contribution, which is Left Zero Padded as 0000000.00
- ED is the Last working date of the employee in DDMMYY format**
- Total Length of CTD-19 when CTD-16 starts as /REF/GPEOS is 36 characters

5. Temporary Suspension - GPTSP

Remittance Information - CTD-16

/REF/GPTSP/012018/784198876543210/AE00000009999/U/B=0008000.00
/H=0001500.00/S=0000500.00/C=0000000.00/L=0000000.00/O=0000000.00
/T=0010000.00

Special Instruction – CTD-19

/E=0000500.00/C=0001250.00/ SD=160717/ED=150118

- E is the 5% Employee Contribution, which is Left Zero Padded as 0000000.00
- C is the 12.5% or 15% Employer Contribution, which is Left Zero Padded as 0000000.00
- ED is the Last working date of the employee in DDMMYY format
- Total Length of CTD-19 when CTD-16 starts as /REF/GPEOS is 36 characters

5. Temporary Suspension - GPTSP

| Employer & Staff Details - CTD-16 | | Salary Details - CTD-16 | | Contribution Details - CTD-19 | |
|-----------------------------------|-----------------------|-------------------------|------------------|---|-----------------|
| Employer ID | AE00000009999 | Basic Pay (B) | 8,000.00 | Temporary Suspension for 6 months (Maternity leave / Study leave) | |
| Employer Sector | R (Private Sector) | HRA (H) | 1,500.00 | | |
| | | Social Allowance (S) | 500.00 | Employee Contribution (E) | 500.00 |
| | | Child Allowance (C) | - | Employer Contribution (C) | 1,250.00 |
| Staff Emirates ID | 784-1988-7654321-0 | Cost of Living (L) | - | Total Contribution | 1,750.00 |
| Contribution Month | 07-2017 | Other Allowance (O) | - | Suspension Start Date | 16/07/2017 |
| Value Date | 10/08/2017 | Total Salary (T) | 10,000.00 | Date of Resumption | 15/01/2018 |

Remittance Information - CTD-16

/REF/GPTSP/012018/784198876543210/AE00000009999/U/B=0008000.00
/H=0001500.00/S=0000500.00/C=0000000.00/L=0000000.00/O=0000000.00
/T=0010000.00

Special Instruction – CTD-19

/E=0000500.00/C=0001250.00/ SD=160717/ED=150118

6. Resumption of Service - GPRSM

Remittance Information - CTD-16

/REF/GPRSM/012018/784198876543210/AE00000009999/U/B=0008000.00
/H=0001500.00/S=0000500.00/C=0000000.00/L=0000000.00/O=0000000.00
/T=0010000.00

Special Instruction – CTD-19

/E=0000500.00/C=0001250.00/RO=150717

The RESUMPTION Date The date of resumption to duty as /RO=DDMMYY

6. Resumption of Service - GPRSM

| Employer & Staff Details - CTD-16 | | Salary Details - CTD-16 | | Contribution Details & ResumeDate - CTD-19 | |
|--|--------------------|-------------------------|------------------|--|-----------------|
| Employer ID | AE00000009999 | Basic Pay (B) | 8,000.00 | | |
| Employer Sector | R | HRA (H) | 1,500.00 | | |
| | (Private Sector) | Social Allowance (S) | 500.00 | | |
| | | Child Allowance (C) | - | Resume Date(RO) | 01/03/2017 |
| Staff Emirates ID | 784-1988-7654321-0 | Cost of Living (L) | - | | |
| Contribution Month | 07-2017 | Other Allowance (O) | - | | |
| Value Date | 10/08/2017 | Total Salary (T) | 10,000.00 | | |
| Calculation of contribution amount for FIVE Months | | | | | |
| Total Salary paid during 5 Months | | 50,000.00 | | | |
| Contribution Per Month | | 1,750.00 | | Employee Contribution (E) | 2,500.00 |
| Contribution for FIVE Months | | 8,750.00 | | Employer Contribution (C) | 6,250.00 |

Remittance Information - CTD-16

/REF/GPRSM/072017/784198876543210/AE00000009999/U/B=0008000.00
/H=0001500.00/S=0000500.00/C=0000000.00/L=0000000.00/O=0000000.00
/T=0010000.00

Special Instruction – CTD-19

/E=0002500.00/C=0006250.00/RO=010817

The RESUMPTION Date The date of resumption to duty as /RO=DDMMYY

7. Retroactive Payments - GPRET

In case if the employer has defaulted or forgot to pay for the earlier contribution months, then the employer has the option to pay the arrear payments through UAEFTS as a lump sum single payment

- There is no need to make a bank transfer or cheque payment through GPSSA's NBAD account
- Unless there is a salary change between the periods, the retro payment is a single payment
- In case of salary revision, then multiple payments have to be made, one for each change in salary
- All Arrear Payments are treated as LATE payments and Late Fee Penalty applies
- Use this code when there is a retroactive payment to be processed in addition to the monthly contribution payment. E.g. backdated promotion, allowance increase etc

7. Retroactive Payments - GPRET

Remittance Information - CTD-16

/REF/GPRET/032017/784198876543210/AE00000009999/U/B=0008000.00
/H=0001500.00/S=0000500.00/C=0000000.00/L=0000000.00/O=0000000.00
/T=0010000.00

Special Instruction – CTD-19

/E=0001500.00/C=0003750.00/SD=010317/ED=310317

- E is the 5% Employee Contribution, which is Left Zero Padded as 0000000.00
- C is the 12.5% or 15% Employer Contribution, which is Left Zero Padded as 0000000.00
- SD is the Start Date of the contribution payment of the employee in DDMMYY format. It is usually the FIRST day of the month
- ED is the End Date of the contribution payment of the employee in DDMMYY format. It is usually the LAST day of the month
- Total Length of CTD-19 when CTD-16 starts as /REF/GPRET is 46 characters

7. Retroactive Payments - GPRET

| Employer & Staff Details - CTD-16 | | Salary Details - CTD-16 | | Contribution Details & Start Date - CTD-19 | |
|--|--------------------|-------------------------|-----------|--|------------|
| Employer ID | AE00000009999 | Basic Pay (B) | 8,000.00 | | |
| Employer Sector | R | HRA (H) | 1,500.00 | | |
| | (Private Sector) | Social Allowance (S) | 500.00 | | |
| | | Child Allowance (C) | - | First Date / Start Date (SD) | 01/03/2017 |
| Staff Emirates ID | 784-1988-7654321-0 | Cost of Living (L) | - | Last Date / End Date (ED) | 31/07/2017 |
| Contribution Month | 07-2017 | Other Allowance (O) | - | | |
| Value Date | 10/08/2017 | Total Salary (T) | 10,000.00 | Contribution to be paid for FIVE Months | |
| Calculation of contribution amount for FIVE Months | | | | | |
| Total Salary paid during 5 Months | | 50,000.00 | | | |
| Contribution Per Month | | 1,750.00 | | Employee Contribution (E) | 2,500.00 |
| Contribution for FIVE Months | | 8,750.00 | | Employer Contribution (C) | 6,250.00 |
| | | | | | |

Remittance Information - CTD-16

/REF/GPRET/072017/784198876543210/AE00000009999/U/B=0008000.00
/H=0001500.00/S=0000500.00/C=0000000.00/L=0000000.00/O=0000000.00
/T=0010000.00

Special Instruction – CTD-19

/E=0002500.00/C=0006250.00/SD=010717/ED=310717

7. Retroactive Payments - GPRET

Remittance Information - CTD-16

/REF/GPRET/032017/784198876543210/AE00000009999/U/B=0008000.00
/H=0001500.00/S=0000500.00/C=0000000.00/L=0000000.00/O=0000000.00/T=0010000.00

/REF/GPRET/042017/784198876543210/AE00000009999/U/B=0008000.00
/H=0001500.00/S=0000500.00/C=0000000.00/L=0000000.00/O=0000000.00/T=0010000.00

/REF/GPRET/052017/784198876543210/AE00000009999/U/B=0008000.00
/H=0001500.00/S=0000500.00/C=0000000.00/L=0000000.00/O=0000000.00/T=0010000.00

Special Instruction – CTD-19

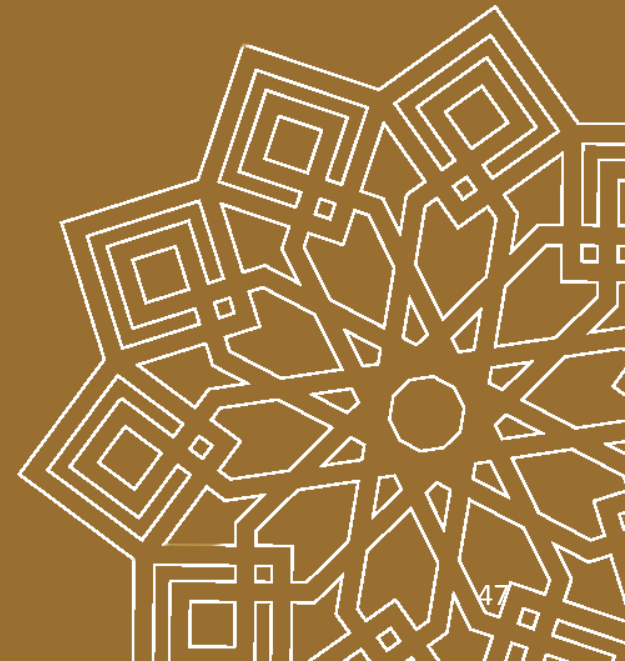
Should be in multiple lines for each month (with each line's transaction amount of 1,750/-)

/E=0000500.00/C=0001250.00/SD=010317/ED=310317

/E=0000500.00/C=0001250.00/SD=010417/ED=300417

/E=0000500.00/C=0001250.00/SD=010517/ED=310517

More Information



GPSSA Pension Account

GPSSA Pension Contribution Account is with **Central Bank of UAE**

| | | |
|------------------|---|--|
| Bank Name | : | Central Bank of UAE |
| Account Name | : | General Pensions and Social Security Authority |
| IBAN Number | : | AE37 851 10001000100700004 |
| Account Nr | : | 1000100700004 |
| Currency | : | AED (United Arab Emirates Dirhams) |
| SWIFT Code | : | GPSSAEADXXX |
| Transaction Type | : | PEN |
| Payment Method | : | UAEFTS |
| Routing Code | : | 985110101 |

- This account is only to be used for monthly GPSSA contributions for UAE Emirati Nationals working in UAE only.
- Transfers can be done through UAEFTS payment gateway only

Contact Details for Support

- GPSSA Call Centre – 800 10
- Website – <http://www.gpssa.gov.ae>
- Business / Operations Related Queries - gpssa.contributions@gpssa.gov.ae
- Website / Portal Support - eservices@gpssa.gov.ae
- GCC Nationals - gcc.uae@gpssa.gov.ae
- UAEFTS Support – uaefts@gpssa.gov.ae

Support for UAEFTS from GPSSA

Support from GPSSA UAEFTS team can be obtained through email. All requests will be answered within TWO working days. In case of assistance with respect to bank file uploads, please forward the error message received from the bank along with the Excel file used to upload through the bank portal for our investigation

الهيئة العامة
للمعاشات
والضمانات
الاجتماعية

GENERAL PENSION &
SOCIAL SECURITY AUTHORITY