

DIFC Employee Workplace Savings (DEWS) Plan Upload File Process & Template

Introduction

This file has been created to provide employers with the information they need in order to correctly and efficiently complete the DEWS Upload File (the “Upload File”).

What is the Upload File?

The Upload File is the template in which you need to populate the data of your employees and their contribution values, for initial enrolment and on an ongoing basis in line with the frequency of your internal payroll processes; this may be weekly, monthly etc.

To enrol an employee to the DEWS plan you do not have to do anything other than include them in this file. When an employee is added to this file the first time, we will automatically send them a DEWS Welcome email with their login details. Using that, they can log into the DEWS Portal.

How do I complete the Upload File?

Please see the 'Upload File Fields & Values' table below for the precise information we require and any specific formatting or character restrictions you need to consider. Please then use the 'DEWS Example Upload File' to see how this looks in practice with some example data in place.

And finally, you can use the 'DEWS Template Upload File.csv' to start completing your own Upload File for your organisation. It is very important that you do not edit or re-order the headers in row 1. Row 1 should always remain in the Upload File even if the column is noted as 'Optional'.

What 'Pay Period' should I use?

Your 'PayPeriod' is determined by the frequency of your organisations' payroll process. If you arrange salary payments to your employees on a monthly basis, their DEWS contributions should also be paid monthly. Likewise, if your employees are paid on a weekly basis, DEWS contributions will be due weekly.

You must have 1 Upload File per pay period.

If your employees change salary frequencies (e.g. from weekly to monthly pay periods) then you must ensure the contribution period for each individual employee are concurrent, there are no gaps in the contribution history and that the contribution StartsOn and EndsOn dates don't overlap.

What should I do once I have completed the Upload File?

Once you have populated the Upload File, you need to save this in 'CSV' format. You should then log in to the DEWS online portal and click the 'Contributions and Payroll' option in the Menu, click 'Upload' option, select your CSV file from your documents and complete the upload process.

If you realise after uploading that you have made an error within your Upload File, there is no deletion option. Instead, please amend your Upload File accordingly, re-upload it into the system and your new correct file will automatically over-write the old incorrect file. Over-writing can only occur if the contributions have not already been invested. We would encourage you to check that you have completed the file wholly and correctly on your first attempt.

What if I get errors?

If the upload process is unsuccessful, an error message will be displayed confirming the issue(s) requiring corrective action. You can then amend your CSV file, re-save and re-start the upload process. Once your upload is successful the status will automatically update to reflect this.

Click [here](#) if errors may occur

1. **Tab 1** is where the whole file has failed and you see 1 of these error messages
2. **Tab 2** is where records in a file have failed and you will see every applicable error message per row.

What's next?

Once you have completed the upload process, all that remains is for you to send the contribution value by bank transfer to the bank account details specific to your DEWS plan, which will be provided to you on the upload page. Upon receipt, the contributions will then be allocated to employee accounts and invested.

It is important to note that:

- Making the Employer contribution is the responsibility of the employer, and this amount should not be deducted from the employee's salary.
- Contribution payments must only be sent from the bank account you have nominated within the DEWS portal. Contributions that come from a bank account other than the one you have provided us will be rejected for regulatory reasons. If you have changed your bank account, you can update the new bank account details on the DEWS Portal before you transfer the funds. Please note that only 1 bank account can be added.
- We will match the total in the Upload File for each pay period with the total amount credited to our bank account. If they do not match, we will be in touch with you to return the payment.
- Please allow 2/3 days for the payment to reach our bank account.
- Note: you need to allow time for your payment to be received and invested before the cut off of 21st of the month following payroll. Zurich will not be liable for any delay in investment that may result from late or incorrect payments.
- All bank charges must be paid by you as the employer.
- Contributions, though calculated in AED, should be entered into the Upload File in USD. You can use the exchange rate of USD1: AED3.6735 for this purpose. All values should be rounded to the nearest 2 decimal places (for 0.004 and below the value should be rounded down and for 0.005 and above the value should be rounded up).
- If you are transferring in AED, when we receive the money into our USD bank account we will convert it into USD at the exchange rate of USD1: AED3.6735.
- We strictly cannot accept any payments directly from employees

Other important points

- There is no restriction on the number of files you can upload during a month. However, at any one point, you can have only one unprocessed Upload File per pay period. If you upload another Upload File for the same pay period then please note that it will overwrite the unprocessed Upload File.
- The file is uploaded in CSV format, therefore commas are not permitted within the file.
- The Upload File is used for all employees, be it existing ones, new joiners or leavers.
- If you submit an employee as a leaver in error, please let us know as soon as possible. Employers are unable to amend this status.

- Once you have notified us that an employee has left service, please remove them from any future Upload Files.
- The Upload File can also be used to update employee's personal details. In order to update only the relevant personal details and avoid over-writing any pre-existing contribution information, the Upload File should be completed with the new personal details for that particular employee but all contribution related columns (pay period start, end & contribution dates / contribution amounts / contribution percentages) should be left blank. Please do not insert 0.00 or any other value. See line 6-9 of our 'DEWS Example Upload File'
- This file is also used for transferring accrued gratuity - with and without employee consent. The details of how this can be done are provided at the end of this document.
- All Upload Files must be uploaded through the DEWS portal by employers directly. ZWS can offer support with all technical aspects of completing the upload file and the upload process on the DEWS portal, but will not complete the upload on your behalf. We cannot also accept the file by email.

Further support

If you require any further support, please don't hesitate to contact the Zurich Workplace Solutions (ZWS) DEWS Servicing Team who will be pleased to assist you:

Call – [800 DEWS](tel:800-DEWS)

Email – dews.support@zurich.com

DEWS Template Upload File

Use this [DEWS Template Upload File](#) to populate your own upload file

It is very important that you do not edit or re-order the headers in row 1. Row 1 should always remain in the Upload File even if the column is noted as 'Optional'

Useful Information

The attached file shows an example of what a populated file could look like: [DEWS Example Upload File](#)

The attached file lists the ISO country codes that are to be used for 'Country of Residence' and 'Nationality' columns: [ISO Code List](#)

Letter	Upload File Field Name	Notes for Completion	Valid Values	Format	Requirement
A	EmployerId	This is the unique reference generated for your organisation by the DEWS online portal once you have completed your enrolment. This will be referred to as a 'Company ID' and you can find it on your Dashboard, under 'Scheme Details' when you login to the DEWS portal.	A-Z, a-z, 0-9, space or .()/="! "%&* ; < > ' + : ?	Alphanumeric	Mandatory
B	MemberType	<p>This is to indicate whether an employee is a 'Mandatory' enrollee or a 'Discretionary' enrollee into the DEWS Plan. This is determined by the employee's employment status in line with DIFC Employment Law.</p> <p>If you are transferring over an Accrued End of Service Benefit (EOSB) without consent (the total sum of money that you have accumulated towards your End of Service liability prior to DEWS) then indicate so here.</p> <p>Note: see row 31 below for what to do with Accrued EOSB that is to be transferred with consent.</p>	Please insert a number 1 to indicate 'Mandatory' or a number 2 to indicate 'Discretionary' or number 3 to indicate 'Accrued Pot Without Consent'	Numeric	Mandatory
C	StartsOn	This is the start date for the contribution period. For example, if your Upload File relates to April 2020 payroll, the start date would be 01-04-2020.	0-9	YYYY-MM-DD or DD-MM-YYYY	Mandatory
D	EndsOn	This is the end date for the contribution period. For example, if your Upload File	0-9	YYYY-MM-DD or DD-MM-YYYY	Mandatory

		relates to April 2020 payroll, the end date would be 30-04-2020.			
E	PeriodType	This is the frequency of your organisation's internal payroll process.	Weekly Monthly	Alpha	Mandatory
F	ContributionDueDate	The date when the employee's salary has been paid i.e. "payday". This must be between the StartsOn and EndsOn dates.	0-9	YYYY-MM-DD or DD-MM-YYYY	Optional
G	Title	This is the title of the employee.	Mr, Mrs, Ms, Miss, Dr	Alpha	Mandatory
H	FirstName	This is the legal given first name(s) of the employee. This has to match the employee's ID document (passport, emirates ID etc)	A-Z, a-z, space or '- First character must be Alpha. Fada Signs (á, Á, ó, Ó, ú, Ú, í, Í, é, É) Max 35 characters	Alpha	Mandatory
I	MiddleName	This is the legal given middle name(s) of the employee. This has to match the employee's ID document (passport, emirates ID etc)	A-Z, a-z, space or '- First character must be Alpha. Fada Signs (á, Á, ó, Ó, ú, Ú, í, Í, é, É) Max 35 characters	Alpha	Optional
J	Surname	This is the legal given surname(s)/family name(s) of the employee. This has to match	A-Z, a-z, space or '-	Alpha	Mandatory

		the employee's ID document (passport, emirates ID etc.)	First character must be Alpha. Fada Signs (á, Á, ó, Ó, ú, Ú, í, Í, é, É) Max 35 characters		
K	EmployeeId	This should be a completely unique and employer-determined reference for each employee. This would ordinarily be a payroll or staff number. You cannot re-use employee ID's, even if the previous employee has since left service and closed their DEWS account.	A-Z, a-z or 0-9 Max 35 characters	Alphanumeric	Mandatory
L	BirthDate	This is the date of birth of the employee.	0-9	YYYY-MM-DD or DD-MM-YYYY	Mandatory
M	Gender	This is the gender of the employee.	M or Male, F or Female	Alpha	Mandatory
N	NationalIDNumber1	This is the passport number of the employee. If the employee holds more than one passport, please only include one passport number.	A-Z, a-z or 0-9	Alphanumeric	Mandatory
O	NationalIDNumber2	This is the Emirates ID number of the employee. Please note that the format of this number will be 784-YYYY-NNNNNNN-C and that the 'YYYY' must match the employee's date of birth.	0-9	784-YYYY- NNNNNNN-C	Optional
P	Address1	This is the first line of the employee's address	A-Z, a-z, 0-9,	Alphanumeric	Mandatory

			space or ' - / Fada Signs (á, Á, ó, Ó, ú, Ú, í, Í, é, É) Max 35 characters		
Q	Address2	This is the second line of the employee's address	A-Z, a-z, 0-9, space or ' - / Fada Signs (á, Á, ó, Ó, ú, Ú, í, Í, é, É) Max 35 characters	Alphanumeric	Optional
R	Address3	This is the third line of the employee's address	A-Z, a-z, 0-9, space or ' - / Fada Signs (á, Á, ó, Ó, ú, Ú, í, Í, é, É) Max 35 characters	Alphanumeric	Optional
S	Address4	This is the city of the employee's address	A-Z, a-z, 0-9, space or ' - / Fada Signs (á, Á, ó, Ó, ú, Ú, í, Í, é, É) Max 35 characters	Alphanumeric	Optional
T	CountryOfResidence	This is the country of the employee's address	A-Z, a-z	ISO code (Please see ISO Code tab for details)	Mandatory
U	Nationality	This is the employee's nationality. If the employee has multiple nationalities, please only include one.	A-Z, a-z	ISO code (Please see ISO Code tab for details)	Mandatory

V	EmailAddress	This is the employee's work email address and should be given in the format prefix@domain.host. If there is no work email ID, please provide an alternate email.	A-Z, a-z, 0-9, or @ Max 75 characters	Alphanumeric	Mandatory
W	SecondaryEmailAddress	This is the employee's personal email address and should be given in the format prefix@domain.host.	A-Z, a-z, 0-9, or @	Alphanumeric	Optional
X	PhoneNumber	This is the employee's mobile telephone number, which can be local or international.	0-9, space or () Max 15 characters	(971)1234567890 009711234567890 004412345678901	Optional
Y	VisaNumber	This is the employee's visa number. Visa number is mandatory and must be provided for all enrolled employees (existing and new joiners). For GCC Nationals it is not mandatory and the field can be left blank. The visa number format should be either - 3 digits/4 digits/1 or 2 digits/6 to 10 digits OR 3 digits/4 digits/6 to 10 digits.	0-9	- NNN/YYYY/N/NNNNNN - NNN/YYYY/N/NNNNNN - NNN/YYYY/N/NNNNNNNN - NNN/YYYY/N/NNNNNNNNNN - NNN/YYYY/N/NNNNNNNNNN - NNN/YYYY/NN/NNNNNN - NNN/YYYY/NN/NNNNNNNN - NNN/YYYY/NN/NNNNNNNNNN - NNN/YYYY/NN/NNNNNNNNNN - NNN/YYYY/NN/NNNNNNNNNN - NNN/YYYY/NNNNNN	Mandatory (except for GCC nationals)

				<ul style="list-style-type: none"> - NNN/YYYY/NNNNNNNN - NNN/YYYY/NNNNNNNN - NNN/YYYY/NNNNNNNNNN - NNN/YYYY/NNNNNNNNNNN 	
Z	EmploymentStartDate	This is the employee's start date of employment with your organisation.	0-9	YYYY-MM-DD or DD-MM-YYYY	Mandatory
AA	ExitDate	<p>This is the employee's service end date with your organisation. Note that this field should only be completed if the employee has left service and that the field should be left blank if the employee remains in service.</p> <p>Note: if you submit an employee as a leaver in error, please let us know as soon as possible. Once you have notified us that an employee has left service, please remove them from any future Upload Files.</p>	0-9	YYYY-MM-DD or DD-MM-YYYY	Optional
AB	Earnings1	<p>This is the employee's basic salary. The value should reflect one payroll period i.e. weekly or monthly and should not reflect annual basic salary.</p> <p>This amount should be in USD.</p>	<p>Monetary Value. Stop separated. No commas. No Currency sign, but values will be in \$.</p> <p>Zero contributions should be entered as 0.00</p> <p>Maximum length is 13, with 2 numbers after the decimal.</p>	Numeric	Mandatory

<p>AC</p>	<p>EmployerContributionAmount</p>	<p>This is the amount that you as the employer are contributing for the payroll period in question. This must, at the very least, be the statutory minimum contribution in line with your employee's basic salary and length of service. However, if you as an employer are opting to 'over-contribute' in line with your own rewards & benefits package terms, this is acceptable. As a reminder, the statutory minimum contribution percentages are 5.83% for < 5 years service and 8.33% for > 5 years service.</p> <p>This amount should be in USD.</p>	<p>Monetary Value. Stop separated. No commas. No Currency sign, but values will be in \$.</p> <p>Zero contributions should be entered as 0.00</p> <p>Maximum length is 13, with 2 numbers after the decimal.</p>	<p>Numeric</p>	<p>Mandatory</p>
<p>AD</p>	<p>EmployeeContributionAmount</p>	<p>This is the amount your employee has decided to voluntarily contribute into DEWS through salary deduction. If this is not applicable for the payroll period in question, please enter '0.00' in this field.</p> <p>In accordance with DFSA regulations, mandatory employer contributions must be being made, i.e. a value must be included in the 'EmployerContributionAmount' column, for employee voluntary contributions to be accepted. Your upload file will error if this is not the case.</p> <p>Please also note that an employee's voluntary contribution cannot exceed their basic salary, i.e., 'Earnings1' in any given pay period. Your upload file will error if this is the case. Please contact us for any exceptions.</p> <p>This amount should be in USD.</p>	<p>Monetary Value. Stop separated. No commas. No Currency sign, but values will be in \$.</p> <p>Zero contributions should be entered as 0.00</p> <p>Maximum length is 13, with 2 numbers after the decimal.</p>	<p>Numeric</p>	<p>Optional</p>

AE	PreviousAccrued	<p>If you are transferring over an Accrued EOSB with employee consent (the total sum of money that you have accumulated towards the End of Service liability for a specific Employee prior to DEWS) then indicate so here.</p> <p>Note: see row 2 for what to do with Accrued EOSB that is to be transferred without consent.</p> <p>This amount should be in USD.</p>	<p>Monetary Value. Stop separated. No commas. No Currency sign, but values will be in \$.</p> <p>Zero contributions should be entered as 0.00</p> <p>Maximum length is 13, with 2 numbers after the decimal.</p>	Numeric	Optional
AF	EmployerContributionPercent	<p>This is the percentage at which you are contributing for the employee on a regular basis. This will be determined by the employee's length of service. For service < 5 years the minimum percentage is 5.83% and for service > 5 years the minimum percentage is 8.33%. If you as an employer are over-contributing in line with your benefits & rewards package, please note the increased percentage rate here.</p> <p>Please Note: this % will not be used to calculate Contribution Amounts (see row 29 where Contribution Amount must be given).</p>	<p>Value. Max 3 decimal places. Stop separated or whole number. No % symbol. May be 0.00, 25% is 25 or 25.00.</p>	Numeric	Optional
AG	EmployeeContributionPercent	<p>This is the percentage of basic salary in this pay period that your employee has decided to voluntarily contribute into DEWS. In accordance with DFSA regulations, mandatory employer contributions must be being made, i.e. a value must be included in the 'EmployerContributionAmount' column, for employee voluntary contributions to be accepted. Your upload file will error if this is not the case.</p> <p>Please also note that an employee's voluntary contribution percentage cannot exceed 100% of their basic salary, i.e., 'Earnings1, in any given</p>	<p>Value. Max 3 decimal places. Stop separated or whole number. No % symbol. May be 0.00, 25% is 25 or 25.00.</p>	Numeric	Optional

		pay period. Your upload file will error if this is the case. Please contact us for any exceptions.			
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How do I use the Upload File for transferring Accrued End of Service Benefit?

There are two methods of transferring accrued end of service benefits into DEWS:

1. **Option 1 - without employee consent** – the end of service benefit will be held in the employer's name, and will be managed by and visible only to the employer. The employer retains the future liability to top up the end of service benefit in line with final basic salary, but can use DEWS as an investment platform until such time as a withdrawal of funds is required to pay an employee who is leaving service.

To see how this looks in practice – see line 10 of our 'DEWS Example Upload File'. In column B you will note MemberType entered is '3', in column H & J the FirstName and Surname are both entered as 'Accrued' and in column AE the accrued end of service benefit value is included as a 'PreviousAccrued' value.

2. **Option 2 - with employee consent** – the end of service benefit will be held in the employee's name and will be managed by the employee. The employee will then be entitled to benefit from any investment gain and will be responsible for any investment loss. The employer is absolved of any future liability to top up the end of service benefit in line with final basic salary.

To see how this looks in practice – see line 4 our 'DEWS Example Upload File'. In column AE you will note the accrued end of service benefit value is included as a 'PreviousAccrued' value, indicating that this is a one-off transfer contribution from the employer.