SIF (Salary Information File)

This SIF file provides the salary information for one or more employees of the employer. Each SIF file must be for one employer only. This file originates from the employer. This file shall be named using the following convention.

Prefix	EEEEEEEEEEEEEYYMMDDHHMMSS	
	EEEEEEEEEEEEE	: Employer Unique ID
	YYMMDD	: File Creation Date
	HHMMSS	: File Creation Time
Extension	.SIF	

SIF File Structure:

Employee 1	EDR (Employee Details Record)….. (mandatory)
	EVP (Employee Variable Pay)….. (required if employee has variable payment)
Employee 2	EDR (Employee Details Record)….. (mandatory)
	EVP (Employee Variable Pay)….. (required if employee has variable payment)
Employee 3	EDR (Employee Details Record)….. (mandatory)
	EVP (Employee Variable Pay)….. (required if employee has variable payment)
. .	. .
Summary	SCR…(mandatory & only one summary record as last line of the file)

Sample File:

EDR,DUMMYEMP,703420114,AE020340000221234567001, 2016-03-01,2016-03-31,31,100.00,30.00,0
EVP,DUMMYEMP,703420114,20.00,0.00,0.00,0.00,0.00,10.00,0.00
SCR, DUMMYEMR,302620122,2016-05-10,1526,032016,1,130.00,AED,PayDetail

Notes:
- **Employee Details Record (EDR)** is mandatory for every employee.
- **Employee Variable Pay (EVP)** record is mandatory only if variable amount is provided in the EDR (Employee Detail Record). If there is no variable amount then no need to capture this record.
- **Salary Control Record (SCR)** is mandatory summary record as the last line in the file.

Description of Employee Detail Record (EDR)

ID	Field Label	Max Size	Type	Use	Mandated contents / Remarks
01	Record Type	3	A	M	Must be EDR
02	Employee Unique ID	14	AN	M	Unique Identifier as provided by MOL. Also referred to as the Person ID. This field will have to be padded with leading zeros if the length is less than the maximum specified length of 14.
03	Agent ID	9	N	M	The 9 digit head office routing code as assigned to the AGENT by CBUAE. Validated against the master database held in WPS
04	Employee Account with Agent	16	AN	M	The employer must provide the account number of the employee as provided by the agent. The field will only be validated for existence of some data. It is the responsibility of the agent to provide the correct account number of each and every employee to the employer.
05	Pay Start Date	10	D	M	Must be of the forma YYYY-MM-DD
06	Pay End Date	10	D	M	Must be of the form YYYY-MM-DD
07	Days in Period	4	N	M	Must be the number of calendar days for which the salary is being paid.
08	Income Fixed Component	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00
09	Income Variable Component	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00
10	Days on Leave for period	4	N	M	This shall be the number of days that the employee has availed of leave without pay in the pay period. If no leave has been availed off then indicate with zero "0"

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Description of Salary Control Record (SCR)

ID	Field Label	Max Size	Type	Use	Mandated contents / Remarks
01	Record Type	3	A	M	Must be SCR
02	Employer Unique Id	13	N	M	The 13 digit unique id for the employer as assigned by MOL. This field will have to be padded with leading zeros if the length is less than the maximum specified length of 13. Validated against the master database held in WPS
03	Bank Code of the Employer	9	N	M	The 9 digit routing code as assigned to the BANK by CBUAE. Validated against the master database held in WPS
04	File Creation Date	10	D	M	Must be of the form YYYY-MM-DD Shall be validated to be a date that is less than or equal to that of the processing date on WPS
05	File Creation Time	4	N	M	Must be of the form HHMM
06	Salary Month	6	N	M	Must be of the form MMYYYY Shall be validated to be a month + year that is either equal to or 1 more than the that of the processing month + year on WPS
07	EDR Count	10	N	M	Must be the number of EDR records in the file.
08	Total Salary	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22). Will be validated to be equal to the sum of all the fixed and variable components indicated in all the EDR records in the file.
09	Payment Currency	3	A	M	Currency is always assumed to be AED
10	Employer Reference	35	AN	O	Documentary Field

Employee Variable Pay Details (EVP)

ID	Field Label	Max Size	Type	Use	Mandated contents / Remarks
01	Record Type	3	A	M	Must be EVP
02	Employee Unique ID	35	AN	M	Unique Identifier as provided by LRA. Same as the one available in the EDR.
03	Routing Code of the AGENT	9	N	M	The 9 digit head office routing code as assigned to the AGENT by CBUAE. Validated against the master database held in WPS Same as the one indicated in the corresponding EDR record.
04	Housing Allowance	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected.
05	Conveyance Allowance	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected.
06	Medical Allowance	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected.
07	Annual Passage Allowance	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected.
08	Overtime Allowances	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected.
09	All Other Allowances	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected.
10	Leave Encashment	15	N	M	Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected.

WPS Routing Codes

Entity ID	Entity Name	Routing Number	Entity ID	Entity Name	Routing Number
002	ROYAL BANK OF SCOTLAND	400220101	041	NAT. BANK OF SHJ	404130101
003	ABUDHABI COMML.BANK	600310101	042	NAT. BANK OF UAQ	104251001
004	AL AHLI BANK OF KUWAIT	200420101	044	STANDARD CHARTERED	504420120
005	Al RAFIDIAN	400510101	045	UNION NATIONAL BANK	804510183
007	ARAB AFRICAN INT'L	500710102	046	UNITED ARAB BANK	904630101
008	ARBIFT	100810101	047	UNITED BANK LTD.	604720106
009	ARAB BANK	000910101	048	ARAB EMIRAES INVESTMENT BK	004820101
010	BANK MELLI IRAN	201020102	049	DEUTSCHE BK	204910101
011	BANK OF BARODA	801120101	050	ABU DHABI ISLAMIC BK	405010101
012	BANK OF SHARJAH	401230101	051	DUBAI BANK PJSC	005120101
013	BANK OF SADERAT IRAN	901320124	052	NOOR ISLAMIC BK	905220101
014	BANQUE BANORABE	001420151	053	Al HILAL BK	105310101
015	BANK MISR	001510102	054	DOHA BANK	705420101
016	CREDIT AGRICOLE	301620101	055	SAMBA	605520101
017	BANQUE LIBAINAISE	201720101	056	NAT. BK OF KUWAIT	505620101
018	BANQUE PARIBAS	401810101	057	AJMAN BK	805740101
019	BARCLAYS BANK	401920110	029	HABIB BANK ZURICH	302920101
020	HSBC	302020120	201	Abdul Latif Exchange - LLC. - Dubai	220110101
021	CITI BANK	102120101	202	Ahmed Al Amery Exchange Est-Abu Dhabi	120210101
022	COMML. BANK INTL.	002220101	203	Ahmed Al Hussain Exchange Est. - Dubai	020310101
023	COMM. BANK OF DUBAI	502320103	204	Ain Al Faydah Exchange-Al Ain	920410101
024	DUBAI ISLAMIC BANK	802420101	205	Al Ahalia Money Exchange Bureau-Abu Dhabi	820510101
025	EL NILIEN BANK	002510101	206	Al Ansari Exchange-Abu Dhabi	720610101
026	EMIRATES BANK INT'L	302620122	207	Al Ansari Exchange Services -Al Ain	620710101
027	FIRST GULF BANK	802710101	208	Al Azhar Exchange- Dubai	520810101
028	HABIB BANK LTD.	102820111	209	Al Bader Exchange-Abu Dhabi	420910101
030	INVEST BANK	503030102	210	Al Balooch Money Exchange- Al Ain	621010101
031	JANATA BANK	103110110	211	Al Dahab Exchange, Dubai	521110101
032	LLOYDS BANK	303220101	212	Al Darmaki Exchange Est. - Dubai	421210101
033	MASHREQ BANK	203320101	213	Al Dhahery Money Exchange- Al Ain	321310101
034	EMIRATES ISLAMIC BANK	703420114	214	Al Falah Exchange Company-Abu Dhabi	221410101
035	NAT. BANK OF ABU DHABI	603510102	215	Al Fardan Exchange-Abu Dhabi	121510101
036	NAT. BANK OF BAHRAIN	203610101	216	Al Fuad Exchange - Dubai	021610101
037	NAT. BANK OF DUBAI	302620122	217	Al Gergawi Exchange - LLC. - Dubai	921710101
038	NAT.BANK OF FUJAIRAH	503870102	218	Al Ghurair Exchange- Dubai	821810101
039	NAT. BANK OF OMAN	903910101	219	Al Ghurair International Exchange-Dubai	721910101
040	RAK BANK	604060101	220	Al Hadha Exchange LLC. - Dubai	922010101

Entity ID	Entity Name	Routing Number	Entity ID	Entity Name	Routing Number
221	Al Hamed Exchange - Sharjah	822110101	258	Habib Exchange Co. LLC. - Sharjah	025810101
222	Al Hamriyah Exchange- Dubai	722210101	259	Hadi Express Exchange- Dubai	925910101
223	Al Jarwan Money Exchange-Sharjah	622310101	260	Harib Sultan Exchange-Abu Dhabi	126010101
224	Al Masood Exchange-Abu Dhabi	522410101	261	Horizon Exchange - Dubai	026110101
225	Al Mazroui Exchange Est-Abu Dhabi	422510101	262	International Development Exchange-Dubai	926210101
226	Al Modawallah Exchange- Dubai	322610101	263	Jumana Exchange Est. - Dubai	826310101
227	Al Mona Exchange Co. - LLC. - Dubai	222710101	264	Kanoo Exchange- Dubai	726410101
228	Al Mussabah Exchange- Dubai	122810101	265	Khalil Al Fardan Exchange- Dubai	626510101
229	Al Nafees Exchange LLC. - Dubai	022910101	266	Khalili Exchange Co. LLC. - Dubai	526610101
230	Al Ne'emah Exchange Co. LLC- Dubai	223010101	267	Lari Exchange Est-Abu Dhabi	426710101
231	Al Rajihi Exchange Company - LLC. - Dubai	123110101	268	Lee La Megh Exchange LLC- Dubai	326810101
232	Al Razouki Int'l Exchange Co. LLC. - Dub	023210101	269	Malik Exchange-Abu Dhabi	226910101
233	Al Zari & Al Fardan Exchange LLC. - Sharjah	923310101	270	Multinet Trust Exchange - LLC. - Dubai	427010101
234	Al Zarooni Exchange- Dubai	823410101	271	Nanikdas Nathoomal Exchange Co. LLC- Dub	327110101
235	Alukkass Exchange, Dubai	723510101	272	Naser Khoory Exchange Est. - Abu Dhabi	227210101
236	Arabian Exchange Co-Abu Dhabi	623610101	273	National Exchange Co.-Abu Dhabi	127310101
237	ARY International Exchange- Dubai	523710101	274	Oasis Exchange, Al Ain	027410101
238	Asia Exchange Centre- Dubai	423810101	275	Orient Exchange Co.- LLC- Dubai	927510101
239	Aziz Exchange Co. LLC.- Dubai	323910101	276	Pacific Exchange- Dubai	827610101
240	Bhagwandas Jethanand and Sons-Sharjah	524010101	277	Redha Al Ansari Exchange Est. - Dubai	727710101
241	Bin Bakheet Exchange Est.- Ajman	424110101	278	Reems Exchange- Dubai	627810101
242	Bin Belaila Exchange Co.-LLC. - Dubai	324210101	279	Sa'ad Exchange-Fujairah	527910101
243	Cash Express Exchange Est. - Dubai	224310101	280	Sabah Exchange-Sharjah	728010101
244	Central Exchange LLC Dubai	124410101	281	Sajwani Exchange- Dubai	628110101
245	City Exchange - LLC. - Dubai	024510101	282	Salim Exchange-Sharjah	528210101
246	Daniba International Exchange- Dubai	924610101	283	Sana'a Exchange- Dubai	428310101
247	Day Exchange LLC.- Dubai	824710101	284	Sawan Exchange Co. - LLC. - Dubai	328410101
248	Dinar Exchange - Dubai	724810101	285	Shaheen Money Exchange LLC. - Dubai	228510101
249	Dubai Exchange Centre - LLC. - Dubai	624910101	286	Sharjah International Exchange-Sharjah	128610101
250	Dubai Express Exchange, Dubai	825010101	287	Tabra & Al Nebal Exchange - Dubai	028710101
251	Emirates & East India Exchange - Sharjah	725110101	288	Tahir Exchange Est. - Dubai	928810101
252	Emirates India International Exchange-Sharjah	625210101	289	Taymour & Abou Harb Exchange Co. LLC. -Sharjah	828910101
253	Federal Exchange- Dubai	525310101	290	Al Rostamani Exchange- Dubai	029010101
254	First Gulf Exchange Centre- Dubai	425410101	291	U.A.E. Exchange Centre - LLC.- Dubai	929110101
255	Gomti Exchange - LLC. - Dubai	325510101	292	Union Exchange-Abu Dhabi	829210101
256	Gulf Express Exchange- Dubai	225610101	293	Universal Exchange Centre - Dubai	729310101
257	Gulf Int'l Exchange Co.-LLC. - Dubai	125710101	294	Wall Street Exchange Centre - LLC-Dubai	629410101

Entity ID	Entity Name	Routing Number
295	Zahra Al Yousuf Exchange- Dubai	529510101
296	Global Exchange	429610101
297	Economic Exchange	329710101
298	Royal Exchange Co. LLC	229810101
299	Bin Belaila Exchange Co. L.L.C	129910101
300	Alfalah Exchange Company	030010101
301	GCC EXCHANGE	930110101
302	Economic Exchange Centre	830210101
303	Global Exchange	730310101
304	Zareen Exchange	630410101
305	Future Exchange	530510101
306	Nasim Al Barari Exchange	430610101
307	Al Dhahery Exchange	330710101
308	Al Nibal International Exchange	230810101

Entity ID	Entity Name	Routing Number
309	AL DINAR EXCHANGE COMPANY	130910101
310	HSBC Financial Services	331010101
311	ALFA EXCHANGE	231110101
312	DELMA EXCHANGE	131210101
313	SHARAF EXCHANGE	031310101
314	LULU EXCHANGE	931410101
401	C3	640110101
402	Western Union	540210101
403	Waseela Equity	440310101
404	Workers Equity Holdings	340410101
405	SEIDCO	240510101
601	Finance House	060110101
602	Dunia	960210101

Step by step guide for SIF file creation manually in Microsoft Excel

Creation of a valid Salary Information File (SIF) for submission to the bank for processing via WPS requires the following 5 steps:

1. Opening a new salary file (Excel)

2. Entering the requisite Employee Salary details

3. Entering the requisite Employer details

4. Saving the file as .CSV file

5. Renaming the file as .SIF file

These steps are described below in detail:

1. Open new Excel file.

2. Enter Row-wise all **Employee Record Details** in below order:
   Column A: Type 'EDR' in all rows.
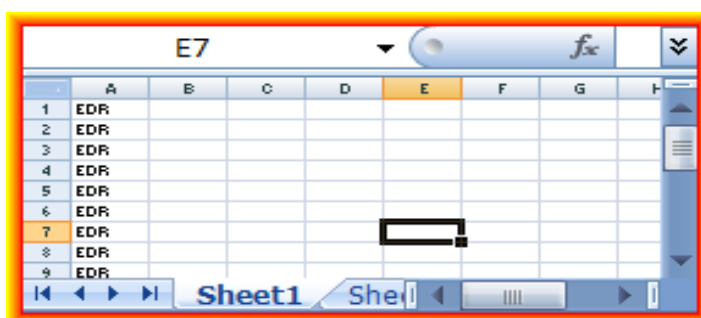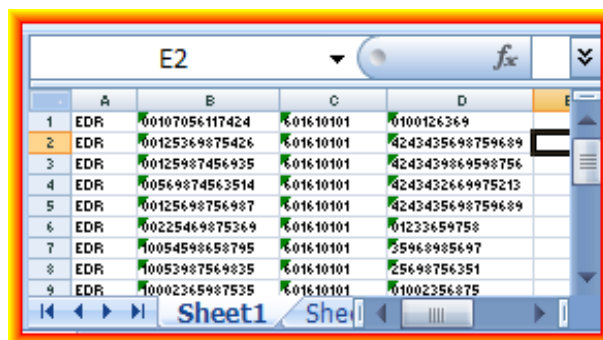
Column B: Enter the 14 digit **Person ID number** provided by **Ministry of Labor**. This information is printed on the Employee Labor cards. If the number mentioned is less than 14 digits, in the file the field should be prefixed with zeros to add the count to 14 digits.

Column C: Enter **Routing Code Agent ID**. This is the 9 digits routing code which is assigned to the Employee's Bank/ Agent where their account is held. In case of Emirates NBD group, you can use the following routing codes:

Emirates Islamic Bank	703420114
Emirates Bank & National Bank of Dubai (Emirates NBD)	302620122

Column D: Enter the **Employee's account IBAN number or Salary Card IBAN Number** from the bank where the salary is to be credited. Should be 23 characters.
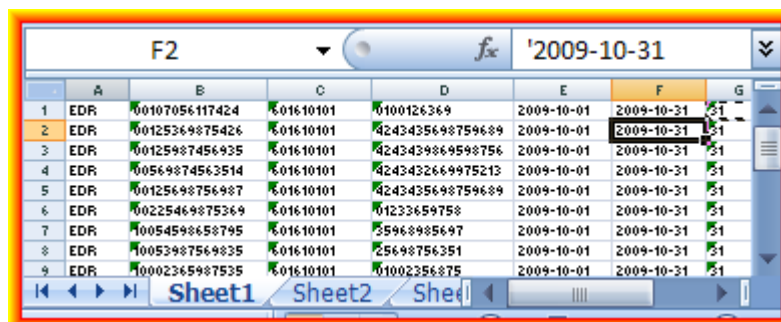
Column E: Provide the **PAY START DATE**. Should be entered in format 'YYYY-MM-DD'. For example if the pay period is for the month of October 09, then the PAY START DATE mentioned will be 2009-10-01.

Column F: Provide the **PAY END DATE**. Should be entered in format 'YYYY-MM-DD'. For example if the pay period is for the month of October 09, then the PAY START DATE mentioned will be 2009-10-31.

Column G: Enter the **NUMBER OF DAYS** for which the salary is being paid. For example if the salary is being paid for the full month of October which has 31 days in total, then the value entered will be '31'.
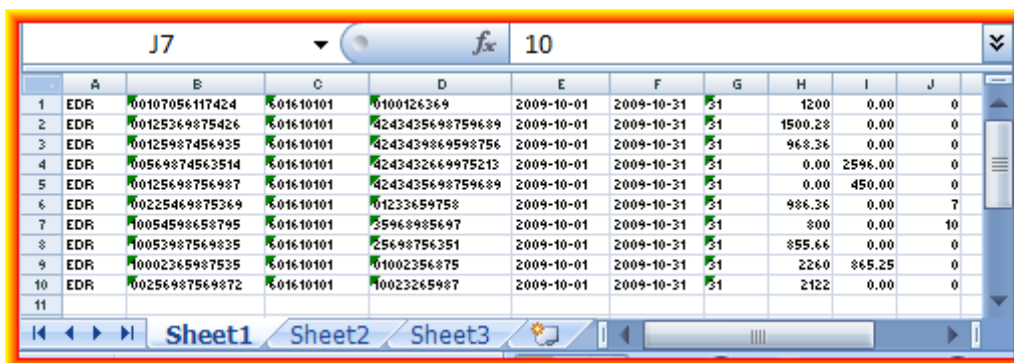
Column H: Enter the **FIXED INCOME AMOUNT** to be paid to the worker. This would include all fixed payouts such as Basic Pay, HRA, and Transportation etc. The amount should be entered without "," and with or without two decimals e.g. 1200.00 / 800 etc. If no contribution from this component then send 0.00

Column I: Enter the **VARIABLE INCOME AMOUNT** to be paid to the worker. Examples would be Overtime, incentives, bonus etc. The amount should be entered without "," and with or without two decimals e.g. 1200.00 / 800 etc. If no contribution from this component then send 0.00
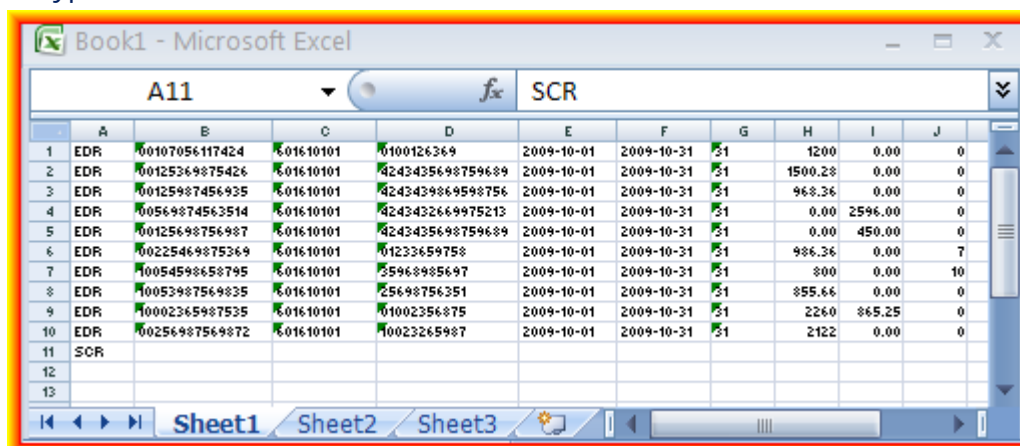
Column J: DAYS ON LEAVE FOR PERIOD - This shall be the number of days the employee has been on leave without pay in the pay period. If no leave has been availed off then indicate with zero "0".

3. The Last Row should contain Employer related information termed as **SALARY CONTROL RECORD (SCR)**. Please note that this should be created at the end after completing the creation of Employee Salary details. The fields should be entered in the below order:

Column A: Type 'SCR':

Column B: Enter the 13 digit **Employer Unique ID** (Establishment Number) of the company with Ministry of Labor. This field will have to be padded with leading zeros if the length is less than the maximum specified length of 13 digits. This field is validated against the Master database held in WPS.

Column C: Enter **Bank code of the Employer**. This is the 9 digit routing code which is assigned to the Employer's Bank where the corporate account is held. In case of Emirates NBD group, you can use the following routing codes:

Emirates Bank & National Bank of Dubai (Emirates NBD)	302620122
Emirates Islamic Bank	703420114

Column D: Enter the **File Creation Date**. Must be in the format YYYY-MM-DD. For e.g. is the file is prepared by the employer on 25th October 2009, then the date mentioned will be 2009-10-25.

Column E: Enter the **File Creation Time**. Must be in the format HHMM. For e.g. if the file is prepared by the employer at 4:00 pm 30 minutes then the time mentioned will be 1630.

Column F: Enter the Salary Month. Must be in the format MMYYYY. For e.g. if the payment is being done for the month of October, then the month mentioned will be 102009:

Column G: Enter the **EDR count**. This is the total number of employees for whom the salary is being paid.

Column H: Enter **TOTAL SALARY AMOUNT** paid to the workers. The amount should be entered without "," and with or without two decimals e.g. 12000.00 / 80000 etc. It will be validated to be equal to the sum of all Fixed and Variable components indicated in all the EDR records in the file.

Column I: Enter the **Payment Currency**. This is always to be entered as AED.

Column J: Enter **EMPLOYER REFERENCE NUMBER** if applicable. This is an optional field to be entered by the employer only if they maintain a unique file identifier at their end. If not applicable then the field can be left blank.
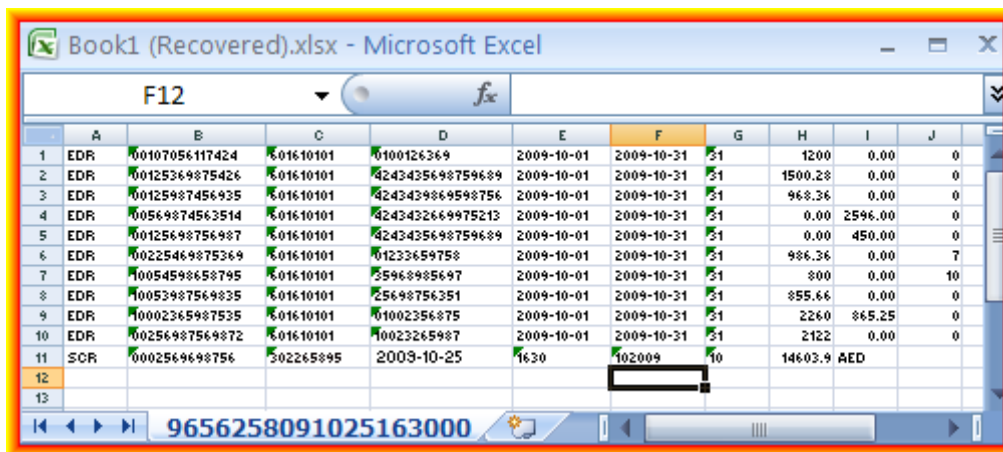
4. Saving the file as .CSV file. Once the file is prepared, please save the file as per the below specification:
- Click on 'Save As'
- 'File Name' should be saved as
   'EMPLOYER UNIQUE ID FILE CREATION DATE FILE CREATION TIME'
   File naming convention should be:

Prefix	EEEEEEEEEEEEEYYMMDDHHMMSS
	EEEEEEEEEEEEE : Employer Unique ID YYMMDD : File Creation Date HHMMSS : File Creation Time
Extension	.SIF

E.g.: if your Ministry of Labor Employer ID is 965625 and file was created on 25th October, 2009 at 4.30pm, then the file name should be: 000000965625091025163000.

- 'Save as Type' extension should be selected as CSV (Comma delimited)
- Click on 'Save'.
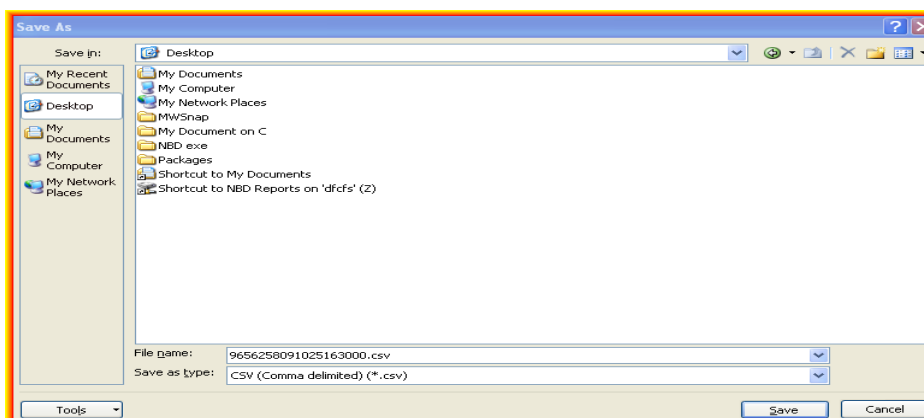
5. Rename the file as 'SIF' instead of 'CSV'. E.g. 00000009656250910251 63000.SIF. Once done, it will look like below if opened in Notepad: