



## PayPlus – WPS Solution

This document outlines essential information regarding the products and services, applicable fees and charges, onboarding procedures, and terms and conditions related to the Corporate Payroll Solution offered by Al Ansari Exchange.

## Product Description

**PayPlus – WPS Solution** is a comprehensive payroll management system by Al Ansari Exchange, designed to simplify salary disbursement for businesses in compliance with the UAE’s Wage Protection System (WPS).

It offers two types of salary cards: the **PayPlus Card**, a Visa-powered card for global access and secure transactions, and the **PayRoll Card**, a closed-loop card for salary withdrawals exclusively at Al Ansari Exchange branches.

Employers benefit from the **eExchange online portal**, a user-friendly platform for managing payroll, tracking payments, generating reports, and accessing support—anytime, anywhere.

## Onboarding Process & Duration

The WPS onboarding process starts upon submission of the required documents. If the internal verification of documents is found satisfactory, the WPS onboarding process will be completed within 1-3 business days. The onboarding duration may vary based on the profile of the company. Once the internal verification is completed, the onboarding status will be officially communicated to the company.

## Channels of Salary Information File (SIF) Acceptance

Salary Information File/s (SIF) are accepted through the following channels:

- Al Ansari Exchange Branch – If the number of employees is less than 10.
- Al Ansari Exchange Online Portal – For companies registered on the online portal of Al Ansari Exchange.

## Channels of Payment

Employers can choose the following channels for the WPS Salary Transfer Payments.

Payment Channels	Remarks
Cash	Employers can deposit cash at any Al Ansari Exchange branch.
Cheque	1. Employers can submit the cheque at any Al Ansari Exchange branch OR 2. Deposit the cheque in the selected bank or Cheque Deposit Machine as per Al Ansari Exchange guidance. The cheque copy and deposit slip should be forwarded to Al Ansari Exchange back office team via email along with the SIF.
Online Fund Transfer	Employers can transfer the funds from a UAE bank account to Al Ansari Exchange bank account. Proof of payment of online transfer should be shared with the Al Ansari Exchange back office team.
CBUAE WPS FTS	This payment facility can be availed in coordination with Al Ansari Exchange back office team.



## Mode of Disbursal

Disbursal of salaries is carried out in the following manner.

- **PayRoll Card** – This is a closed-loop card where salaries can be withdrawn from any Al Ansari Exchange branch only.
- **PayPlus Card** – This is an in-house Al Ansari Exchange - Payplus VISA powered Salary Card, where salaries can be withdrawn from any Al Ansari Exchange Branch or from any VISA enabled ATM's (Charges applicable)
- **Bank** – Salary can be processed to any local bank account in UAE.

## Charges on the usage of PayPlus & PayRoll cards

Particulars	Basis	PayPlus*	PayRoll
<b>AAE Branch withdrawal</b>	Per withdrawal	Free	Free
<b>Domestic POS transaction</b>	Per transaction	Free	Not Applicable
<b>International POS transaction</b>	Per transaction	Free	Not Applicable
<b>Domestic ATM Withdrawal</b>	Per withdrawal	AED 2.00	Al Ansari Exchange ATMs only
<b>Domestic ATM Balance Inquiry</b>	Per inquiry	AED 2.00	Not Applicable
<b>International ATM withdrawal (GCC)</b>	Per withdrawal	AED 6.00	Not Applicable
<b>International ATM Balance Inquiry (GCC)</b>	Per inquiry	AED 3.00	Not Applicable
<b>International ATM withdrawal (non-GCC)</b>	Per withdrawal	AED 15.00	Not Applicable
<b>International ATM Balance Inquiry (non-GCC)</b>	Per inquiry	AED 5.00	Not Applicable
<b>Transaction decline charges</b>	Per transaction	AED 2.00	Not Applicable
<b>Replacement Card</b>	Per card	AED 25.00	AED 5.00
<b>Pin Issuance</b>	Per instance	FREE	Not Applicable
<b>Pin Reset</b>	Per instance	FREE	Not Applicable
<b>Per Day withdrawal Limit Through ATM</b>	Per Day	AED 5,000	Not Applicable
<b>Per Day withdrawal Limit Through AAE Branches</b>	Per Day	Unlimited	Unlimited

\* PayPlus Card charges are subject to change as per the VISA's and Al Ansari Exchange policy.

\* VAT is applicable for all service charges.

## General Statement

- Al Ansari Exchange reserves the right to accept or reject any application based on its internal policy.
- Charges are applicable for salary processing and disbursal as agreed between the parties in the agreement.
- The terms and conditions of WPS onboarding, charges, processing, and termination of the contract are subject to change and will be notified through official channels.
- KYC details of the employer should be updated with AAE on a regular basis to process WPS transactions.
- Wrong information of employee details, Salary period or any other details in the SIF may lead to erroneous payments or rejection of transaction or wrong reporting of details with the regulatory authorities.
- The salary of the employee will be processed to a card only.
- Confidential Information's should not be shared to third-party.



## Reports and Statements

- **Employee Statement** is issued upon an official request submitted by the employee along with NOC from the company. Service charges of AED 20 + VAT are applicable
- **Employee Report** is provided to the employer upon his/her request (free of charge). This report contains the salary details of a particular employee.
- **Employer Report** is provided to the employer upon their request (free of charge). This report contains the salary details of all the employees.
- **PayPlus Visa Card Statement** is available for the card holder and the statement can be downloaded using the Al Ansari Exchange MobileApp.

## General Terms and Conditions

- Any complaints, queries, feedback on our services can be raised through our official email address [comments@alansari.ae](mailto:comments@alansari.ae) or our Call Center @ 600 54 6000
- Al Ansari Exchange LLC will not disclose confidential information about the customer to any third party unless it is required to do so by any applicable law or regulation within and outside the region.
- Important Notice: Transactions conducted by the customers are subject to local, federal and international laws as well as the Central Bank of the UAE regulations. All customer information and supporting documents must be provided as per the requirements of local and international regulations and standards. The transaction may be blocked by any party involved if found suspicious. The customer will be fully responsible for providing necessary evidence and clarification about any query, including the source of fund, to prove legitimacy and legality of the information and fund involved as well as any follow-ups required with the concerned authorities to effect the payment or claim a refund. In such cases, Al Ansari Exchange LLC will not bear any responsibility.
- Al Ansari Exchange LLC will provide customers a minimum of 60 calendar days' notice by updating on the website before changes to the terms and conditions of products/services, including changes to service charges or fees.
- **Important Notice:** Al Ansari Exchange LLC shall not be held liable in the event a customer provides their personal details, password or personal identification number (PIN) to any party in any form, thereby rendering its accessibility to others and cause a financial loss.
- **Important Notice:** Customer agrees and acknowledges the product/service features, pricing, benefits, risks, fees and Consumer's rights and obligations as detailed in the Key Fact Statement. Also, the provision of any services shall be at the Al Ansari Exchange discretion and subject to all applicable terms and conditions of their General Terms and Conditions, which may be revised from time to time.
- By agreeing to the terms and conditions, you are confirming to opt-in to receive SMS, Phone and email communications from Al Ansari Exchange LLC containing transactional, promotional, and marketing material about our products and services from time to time. We will provide you the option to opt-out of our promotional and marketing communication. You may, also, contact us on [info@alansari.ae](mailto:info@alansari.ae) or call 600 54 6000 to opt-out.
- For further inquiries and details on terms and conditions of all Al Ansari Exchange LLC products and services, please visit our website ([www.alansariexchange.com](http://www.alansariexchange.com)) or call: 600 54 6000 or email us at [info@alansari.ae](mailto:info@alansari.ae)
- By availing these services, customer agrees to the waiver of cooling-off period for immediate commitment.
- Al Ansari Exchange retains the right to amend the terms and conditions to comply with local laws or internal policies. Customers will be informed of any such changes via the website, branch disclosures, or electronic facilities.
- ATM withdrawals conducted using the card may be subject to *additional fees or surcharges* imposed directly by the ATM owner/operator at the time of the transaction. These charges may vary depending on the ATM provider, location, or network used. Any such additional fees applied by third-party ATM operators will be borne solely by the customer.