

Frequently Asked Questions - UAEFTS

What is UAEFTS?

- UAEFTS is an Electronic Fund Transfer System adopted by General Pensions and Social Security Authority (hereafter referred as "GPSSA") for collection of pension contribution for UAE Nationals from Employers and payment of pension benefits to the retired Emirati citizens living in UAE.
- UAEFTS is a financial transaction channel similar to cash (UAESWITCH), credit card and Direct Debit (UAEDDS) payments. However, GPSSA uses only UAEFTS for its financial transactions

Who are the participants of UAEFTS?

- All Banks (hereafter referred as "Financial Institution") in the UAE, who are governed by Central Bank of UAE (hereafter referred as "CB-UAE") are the participants of UAEFTS. These Financial Institutions are authorized by CB-UAE to process payments through UAEFTS.
- Some Federal Ministries and Federal Authorities (Like GPSSA, Federal Tax Authority and Federal Customs Authority) are also participants of UAEFTS

Can we pay directly to GPSSA using UAEFTS?

- No, as an Employer or as an individual, you cannot pay directly to GPSSA. You need to seek the assistance of one of the UAEFTS participants. In most cases, your organization's corporate bank is already a participant of UAEFTS. Some banks have already provided this facility through their on-line banking portal
- Please contact your Relationship Manager / Account Manager of your corporate bank to find out more details on how to process the payments to GPSSA through UAEFTS

What is the contact details of GPSSA?

- Employers can send their queries to gpssa.contributioncollection@gpssa.gov.ae or they may contact GPSSA Call Centre on the Toll-Free number 800-10 between 08:00 Hrs. and 14.00 Hrs. during the working days between Sundays to Thursdays (*please confirm the working timings and working dates with call center team*)

How do I contact the GPSSA UAEFTS Team?

- You may send an email to UAEFTS@gpssa.gov.ae for technical enquires only. Any other requests will be ignored and not replied.
- Please allow **TWO WORKING DAYS** to respond regarding your query
- For Business related and Operations related queries, please send email to gpssa.contributioncollection@gpssa.gov.ae

Can I use the old method of Cash or Cheque along the Excel Sheet to process the payment through UAEFTS?

- Not allowed. This method has been stopped since 31st Dec 2017. GPSSA does not accept any direct deposits to their bank account using Cash / Cheque / Wire Transfer. Payments to GPSSA has to be processed through UAEFTS only

Can we pay for GCC employee through UAEFTS?

- No. GPSSA payments through UAEFTS is only for UAE nationals. For details about other GCC national's pension payments, information can be obtained from the below link in our website.
<https://www.gpssa.gov.ae/en/Pages/GCCOverview.aspx>
- In case of additional information, please contact our GCC representatives through below email
gcc.uae@gpssa.gov.ae

If Employer has multiple bank accounts in different banks, is the technical setup for processing GPSSA payment the same?

- No, the format is different from bank to bank. Every Bank has their own format depending on their core-banking system

How can the employer finalize the process of payments with UAEFTS?

- Employers have to contact their respective Financial Institutions to finalize the process of GPSSA payments as it is different for each bank.
- Employer has to obtain the bank template and fill-in all the required information for all insured staff as per GPSSA requirement
- The employer should ensure that all details are accurate, before uploading the file through the banking portal

Who is an Employer?

Company / Organization / Establishments which

Who is a Contributor?

Insured /Employee / Staff

How is the contribution calculated for the Insured?

The contribution split for UAE nationals are as follows:

- Public Sector (20% of the Gross Salary *)
 - 5% from the Employee
 - 15% from the Employer
- Private Sector (20% of the Gross Salary *)
 - 5% from the Employee
 - 12.5% from the Employer
 - 2.5% from MOF

How are the employee's details captured in UAEFTS file?

Payment through FTS should have the following details for EACH Emirati Staff

will have all the details of employee's contribution captured through the transaction itself, including salary and variances details. But before proceeding the payment employers required to validate and provide all Demographic through GPSSA Portal.

What is my company's Employer ID?

Add enough ZEROES to make it a 13 characters EMPLOYER ID

That is (AE + 7 Zeroes + 4-digit Company ID) = AE + 0000000 + 9999)

What is my Pension Account Number?

AE00 8510 + 15 digit Emirates ID form a 23 character IBAN Number

What do I do if I get a NAC Message from Central Bank? What do I do if I face a technical error while making the payment through UAEFTS?

- In case of any technical error while uploading the file through the online banking system, you should contact the Bank's online portal support team first. Only in case the bank is unable to assist you, you should contact GPSSA UAEFTS support team.
- You may send an email to UAEFTS@gpssa.gov.ae with the below supporting details
 - Your Employer ID with GPSSA
 - Name of your bank and your Account Number (IBAN)
 - The excel sheet / CSV file which you are uploading
 - The full list of error message from the bank / central bank
- Please allow **TWO WORKING DAYS** to respond regarding your query

How can I get an acknowledgement for the payments done to GPSSA using UAEFTS?

- You may request this through email to UAEFTS@gpssa.gov.ae along with the proof of payment (scanned image JPEG file or PDF file). Please allow **TWO WORKING DAYS** to respond regarding your query
- You should also check your bank statement the next day to ensure that the funds are transferred successfully by your financial institution
- Very soon, the payment receipt will be automated and sent through email to the designated email address provided by your company. Please check GPSSA E-Services portal for details and update your company's contact details
- In case of past payments, please note that UAEFTS Team cannot acknowledge payments done by Cash / Cheque / Bank Transfers. Any queries about these three payment types can be obtained from our Operations Team - gpssa.contributioncollection@gpssa.gov.ae

How do we get the User-ID and Password access to GPSSA E-Services portal?

- You may download the application form from the below link:
<http://www.gpssa.gov.ae/en/Pages/portal-registration.aspx#/>
- You should fill-in the details & submit the request to registration team electronically.
- Upon the status registration request you will be notifying with link for the user creation process.
- For any further assistance on the GPSSA website / Portal, you may forward your query to E-Services Portal Support Team - eservices@gpssa.gov.ae , or Call Center 80010

How do I access GPSSA E-Services portal?

- You may access the E-Services portal from the below link:
<https://www.gpssa.gov.ae/en/Pages/Login.aspx>
- For any further assistance on the GPSSA website / Portal, you may forward your query to E-Services Portal Support Team - eservices@gpssa.gov.ae

From where can I get the UAEFTS Guideline Documents?

- The UAEFTS Guideline documents are available for download from the GPSSA website.
- There are four guideline documents available for download
 1. System Specification Manual from CB-UAE
 2. GPSSA Pension Contribution Guideline Document
 3. GPSSA Arrear Payment Guideline Document
 4. GPSSA Merge Services / Service Purchase / Penalty Guideline Document

How Employer can pay the Penalty, Service purchase, Merge Service, payments to GPSSA via FTS?
penalty should be paid by employer. For payment process please refer to PDF Doc: GPSSA UAEFTS Guideline for Additional Payments.

How Employers can setup FTS on their system & get all core information about Central Bank & Corresponding banks inquires?

Answer 11: The Guideline document from Central Bank identifies all core information such as Remittance Information, etc. which is ideal to resolve such bank file errors refer to (UAEFTS AUX999 V2017 – 001 GPSSA Contribution Payment – New Changes. PDF – Adobe Acrobat)

What if I received NAK message?

Answer 13: Once you receive a bank file with the rejection, ask for the NAK message from the bank & once you receive the same, kindly follow the document from Central bank to assist in correction (UAEFTS AUX999 V2017 – 001 GPSSA Contribution Payment – New Changes. PDF – Adobe Acrobat)

When the Employer has no record of Ex-Employee's Emirates ID & want to do payments for the past years?

Answer 14: In such cases, with approval from the Contributions & FTS team, kindly assist the customer to do payment to the Special account (IBAN ending in 0005) as Penalty Transfer. Once, the transfer has been made, the information should be sent to Contributions gpssa.contributions@gpssa.gov.ae
Example: /REF/GPPNT/AE0000000XXXX

What Employers can do if bank doesn't support retro payment more than 3 months?

Answer 15: All the Employer's bank are supporting retro payments more than 3 months from today.

Question 16: are all types of payments can be acknowledged by FTS

Answer 16: Any payments done by cash/Cheque cannot be acknowledged by FTS team need to be redirected to the Contributions team. (Noted GPSSA is accepting only FTS payment).

What precautions he has to take before processing the payment

- Employer ID
- Emirates ID
- Contribution Period
- Penalty
- Grace period and cut-off date

Glossary

UAEFTS	United Arab Emirates Fund Transfer System
CB-UAE	Central Bank of UAE
GPSSA	General Pensions and Social Security Authority
IBAN	International Banking Account Number
EID	Emirates ID / UAE National ID
ACK	Acknowledgement from CB-UAE
NAC	Not Acknowledged / Rejected by CB-UAE
CCN	Credit Confirmation Notification from Settlement Bank
CTD-16	Column 16 - Remittance Information
CTD-19	Column 18 - Special Instruction
SSM	System Specification Manual
Ordering Bank	Sending Bank from where the funds are being debited
Beneficiary Bank	Receiving Bank where the funds are credited
Employer	Company / Organization / Establishments
Contributor	Insured /Employee / Staff