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.

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 'Upload employees and contributions' 'Action' button, select your CSV file from your documents and complete the upload process. If the upload process is unsuccessful, an error message will be displayed confirming the issue(s) and the cell(s) requiring corrective action. You can then amend your CSV file, re-save and re-start the upload process.

If you realise after uploading that you have made an error within your Upload File, you can delete the Upload File through the DEWS portal, provided 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'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 organisation, which will be provided to you. 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.
- We will match the total in the contribution file with the total amount credited to our bank account. If they do not match, we will be in touch with you to resolve the issue.
- If the amount is incorrect, it will be returned and you can send the correct amount again. If the contribution file is incorrect, you can delete the file and upload a corrected file.
- All bank charges must be paid by you as the employer.
- You can make one consolidated payment against each contribution file.
- All contribution values in the file must be stated in USD.
- If you are transferring in AED, when we receive the money into our UDS bank account we will convert it into USD at the exchange rate of USD1: AED3.675
- 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 contribution pay period. Once this file is successfully processed, you can upload another new file
- This one file is used for all employee, be it existing ones, new joiners or leavers. There is no other file to be uploaded for employees
- This file is also used for transferring accrued gratuity - with and without consent. The details of how this can be done is provided below.
- 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 (starting from 2nd Feb)
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.

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

The Upload File Fields & Values

The table below contains details of the data provided in each of the files:

Upload File Field Name	Notes for Completion	Valid Values	Format	Requirement
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
MemberType	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. If you are transferring over an Accrued EOSB without consent (the total sum of money that you have accumulated towards your End of Service liabilty prior to DEWS) then indicate so here and see our Accrued EOSB guide for information on how to complete the rest of this file. Note: see row 32 for what to do with Accrued EOSB that is to be transferred with consent.	Please insert a number 1 to indicate 'Mandatory' or a number 2 to indicate 'Discretionary' or number 3 to indicate 'Accrued Pot'	Numeric	Mandatory
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
EndsOn	This is the end date for the contribution period. For example, if your Upload File relates to April 2020 payroll, the end date would be 30-04-2020.	0-9	YYYY-MM-DD or DD-MM-YYYY	Mandatory

Upload File Field Name	Notes for Completion	Valid Values	Format	Requirement
PeriodType	This is the frequency of your organisation's internal payroll process.	Available values are: Weekly Fortnightly FourWeekly Monthly Quarterly BiAnnually Annually	Alpha	Mandatory
ContributionDueDate	The date when the contribution has been deducted from the employee's salary. I.e. "payday". This must be between the StartsOn and EndsOn dates.	0-9	YYYY-MM-DD or DD-MM-YYYY	Optional
Title	This is the title of the employee.	Mr, Mrs, Ms, Miss, Dr	Alpha	Mandatory
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
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

Upload File Field Name	Notes for Completion	Valid Values	Format	Requirement
Surname	This is the legal given surname(s)/family 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
EmployeeId	This should be a completely unique and employer-determined reference for each employee. This would ordinarily be a payroll or staff number.	A-Z, a-z or 0-9 Max 35 characters	Alphanumeric	Mandatory
BirthDate	This is the date of birth of the employee.	0-9	YYYY-MM-DD or DD-MM-YYYY	Mandatory
Gender	This is the gender of the employee.	M for Male, F for Female	Alpha	Optional
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
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
Address1	This is the first 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	Mandatory

Upload File Field Name	Notes for Completion	Valid Values	Format	Requirement
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
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
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
CountryOfResidence	This is the country of the employee's address	A-Z, a-z	ISO code (Please see ISO Code tab for details)	Mandatory
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
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

Upload File Field Name	Notes for Completion	Valid Values	Format	Requirement
PhoneNumber	This is the employee's telephone number, which can be work or personal, as well as a local or international.	0-9, space or + () Max 15 characters	(971)1234567890 +9711234567890 009711234567890 004412345678901	Optional
EmploymentStartDate	This is the employee's start date of employment with your organisation.	0-9	YYYY-MM-DD or DD-MM-YYYY	Mandatory
ExitDate	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.	0-9	YYYY-MM-DD or DD-MM-YYYY	Optional
Earnings1	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. This amount should be in USD	Monetary Value. Stop separated. No commas. No Currency sign, but values will be in $. Zero contributions should be entered as 0.00 Maximum length is 13, with 2 numbers after the decimal.	Numeric	Mandatory
EmployerContributionAmount	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. This amount should be in USD	Monetary Value. Stop separated. No commas. No Currency sign, but values will be in $. Zero contributions should be entered as 0.00 Maximum length is 13, with 2 numbers after the decimal.	Numeric	Mandatory

Upload File Field Name	Notes for Completion	Valid Values	Format	Requirement
EmployeeContributionAmount	This is the amount your employee has decided to voluntarly contiribute as a 'DEWS Booster' on a regular basis. If this is not applicable for the payroll period in question please enter '0.00' in this field. This amount should be in USD	Monetary Value. Stop separated. No commas. No Currency sign, but values will be in $. Zero contributions should be entered as 0.00 Maximum length is 13, with 2 numbers after the decimal.	Numeric	Optional
AdditionalVoluntaryContributionAmount	This field is not relevant to DEWS. Please enter '0.00' in this field.	0	Numeric	Optional
EmployerContributionAmountSingle	Should you as an employer wish to make any one-off or lump-sum contributions into your employee's DEWS account, the amount should be specified in this field. For example, this may be used where you wish to transfer accrued EOSB with the employee's consent, offer a bonus or a reward for attendance or long-service. If this is not applicable for the payroll period in question please enter '0.00' in this field. This amount should be in USD	Monetary Value. Stop separated. No commas. No Currency sign, but values will be in $. Zero contributions should be entered as 0.00 Maximum length is 13, with 2 numbers after the decimal.	Numeric	Optional
EmployeeContributionAmountSingle	Should your employee wish to make a one-off or lump-sum contribution into their DEWS account, the amount should be specified in this field. For example, this may be used where they wish to pay in their annual bonus or if they accumulate additional earnings in that payroll period through overtime and wish to save this instead of spending it. If this is not applicable for the payroll period in question please enter '0.00' in this field. This amount should be in USD	Monetary Value. Stop separated. No commas. No Currency sign, but values will be in $. Zero contributions should be entered as 0.00 Maximum length is 13, with 2 numbers after the decimal.	Numeric	Optional

Upload File Field Name	Notes for Completion	Valid Values	Format	Requirement
EmployerContributionPercent	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. **Please Note:** this % will not be used to calculate Contribution Amounts (see row 28 where Contribution Amount must be given)	Value. Max 3 decimal places. Stop separated or whole number. No % symbol. May be 0.00, 25% is 25 or 25.00. Can accept 025.000.	Numeric	Optional
EmployeeContributionPercent	This is the percentage at which the employee has decided to voluntarily contribute on a regular basis. **Please Note:** this % will not be used to calculate Contribution Amounts (see row 29 where Contribution Amount must be given)	Value. Max 3 decimal places. Stop separated or whole number. No % symbol. May be 0.00, 25% is 25 or 25.00. Can accept 025.000.	Numeric	Optional
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
VisaNumber	This is the employee's visa number and will be required for all employees identified as 'Mandatory' enrollees for the purposes of the DEWS Plan. This is provided by DIFC and is in format 201/YYYY/NNNNNNN	0-9	201/YYYY/NNNN NNN	Mandatory if MemberType is 1 *(see 'MemberType' above)*