

HSBC ISO 20022 XML

Message implementation guide

Customer Credit Transfer Initiation v3 Oman Wages Protection System (WPS) requirements

Version 2.0 November 2017

Oman Wages Protection System (WPS) Requirements

The Wages Protection System (WPS) is an electronic salary transfer system introduced by Ministry of Manpower and the Central Bank of Oman (OCB).

This section details the requirements for creating a WPS payment from a Oman domiciled account. It highlights the following:

- any XML fields that are now mandatory to initiate this type of transaction,
- any specific codes that need to be quoted,
- any fields that will be truncated due to the local in-country format.

Please note that a single batch must NOT contain both WPS and non WPS ACH CR payments. Empty or blank tags are not supported and will cause payment rejection.

Ref	Name	Tag	Field Format XML (Max Length)	Local Format/ (Max Length)	Remarks	Status
PaymentInformation Level						
2.9	Payment Information Service Level Code	<PmtInf><PmtTpInf> <SvcLvl><Cd>	Char (4)	Char (4)	NURG	R
2.15	Category Purpose Code	<CtgyPurp><Cd>	Char (4)	Char (4)	SALA is the ISO standard code to identify Salary payments	O
9.1.16	Debtor Identification Organisation ID	<Dbtr><Id><OrgId> <Othr><Id>	Char(35)	Char(17)	Employer CR Number - This field will contain the commercial registration number of the employer. The CR will be Numeric - up to 17 digits. And Payer CR Number - This field will contain the commercial registration number of the employer. The CR will be Numeric - up to 17 digits.	R
9.1.18	Debtor Identification Organisation ID Scheme Name Code	<Dbtr><Id><OrgId> <Othr><SchmeNm> <Cd>	Char(4)	Char(4)	EMPL to identify Employer CR Number ID. And COID to identify Payer CR Number	R

CreditTransferTransactionInformation Level						
2.30	Payment Identification End to End Identification	<PmtId> <EndToEndId>	Char(35)	Char(35)	Instruction reference	R
2.43	Amount Instructed Amount	<Amt><InstAmt Ccy="OMR">	Amount (18,5)	Amount (9,3)	Instructed Amount	R
6.1.1	Creditor Agent Financial Institution Identification BIC	<CdtrAgt><FinInstId> <BIC>	Char(11)	Char(11)	Employee Bank Identification Code (BIC)	R
9.1.28	Creditor Identification Private ID	<Cdtr><Id><PrvtId> <Othr><Id>	Char(35)	Char (17)	The employee identification number associated with the provided identification document	R
9.1.30	Creditor Identification Private ID Scheme Name Code	<Cdtr><Id><PrvtId> <Othr><SchmeNm> <Cd>	Char(4)	Char(4)	The type of identification document for the employee. This value will equal one of the supported ID types as defined in WPS system lookup tables. Possible values as follows: NIDN - Civil ID CCPT - Passport Number	R
11.1.9	Regulatory Reporting Details Amount	<RgltryRptg><Dtls> <Amt>	Amount (18,5)	Amount (9,3)	Creditor's Basic Salary amount for the current month. Used in same occurrence of <Details> with <Code> "BAS" Creditor's Extra Income for the current month. Used in same occurrence of <Details> with <Code> "EXT" - Optional Field Deductions amount for the current month. Used in same occurrence of <Details> with <Code> "DED" - Optional Field Social Security Deductions amount for the current month. Used in same occurrence of <Details> with <Code> "SSD" - Optional Field	R
11.1.8	Regulatory Reporting Details Code	<RgltryRptg><Dtls> <Cd>	Char(10)	Char(3)	Purpose of payment code SALA as mandated by Oman Central Bank for all salary payments Code for basic salary / extra income / deductions / Social Security Deductions BAS - Used in same occurrence of <Details> with Creditor's Basic Salary in <Amount> EXT - Used in same occurrence of <Details> with Creditor's Extra Income in <Amount> - Optional Field DED - Used in same occurrence of <Details> with Creditor's Deductions in <Amount> - Optional Field SSD - Used in same occurrence of <Details> with Creditor's Social Security Deductions in <Amount> - Optional Field	R

11.1.10	Regulatory Reporting Details Information	<RgltryRptg><Dtls><Inf>	Char(35)	Char(35)	<p>Separate Inf occurrences for Salary year and month, Salary Freq, No. of working days, Extra hours, Payment type, Notes/ Comments</p> <p><Inf>/SLY/YYYY</Inf> - Mandatory <Inf>/SLM/MM</Inf> - Mandatory</p> <p>Salary Frequency can be: B – Bi-weekly M – Monthly</p> <p><Inf>/FRQ/M</Inf> - Mandatory</p> <p><Inf>/WRD/030</Inf> - Optional <Inf>/EXH/010</Inf> - Optional</p> <p>Payment Types (one of the below value under PMT tag) -</p> <ol style="list-style-type: none"> 1. Salary 2. Bonus 3. Allowance 4. Overtime Payment <p><Inf>/PMT/DIVIDENDS</Inf> - Mandatory</p> <p>Note can be provided with the following tag-</p> <p><Inf>/NTS/XXXXXXX</Inf> - Optional</p> <p>Upto 10 instances of Inf can be used in sequential order to provide note</p>	R
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