

# Uploading Member File Guide

## Daman Investments End of Service Program

# Upload File Process & Template



## Introduction

- This file has been created to provide employers with the information they need in order to complete the Daman Investments End of Service Program 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 monthly basis. To enrol an employee to the Daman Investments End of Service Program 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 Daman Investments End of Service Program Welcome email with their login details. Using that, they can log into the Daman Investments End of Service Program 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 ‘Daman End of Service Program Example Upload File’ to see how this looks in practice with some example data in place.
- Finally, you can use the ‘Daman End of Service Program 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 even if the column is noted as ‘Optional’.

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## What 'Pay Period' should I use?

- Your 'PayPeriod' is determined by the frequency of your organizations' payroll process. It has been agreed that contributions will be paid monthly and the contribution file should be uploaded before 10th of every subsequent month. For example, October monthly contributions should be uploaded and paid before 10th of November.
- You must have 1 Upload File per pay period.

## 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 Daman End of Service Program online portal and click the 'Contributions' click on 'Add contributions' and then 'Bulk upload', select your CSV file from your documents and complete the upload process. You can also in the future add individual contributions for your registered employees by selecting 'Add an individual contribution' option.
- If you realise after uploading, that you have made an error within your Upload File, there is no deletion option. Instead, please amend your Upload File accordingly, re-upload it into the system and your new correct file will automatically over-write the old incorrect file. Over-writing can only occur if 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.
- Once you have completed uploading the file for the first time successfully, you can also use **pre-populated SIF file (Salary Information File) functionality** on our portal under 'Bulk upload' option which automatically populates the file for all your employees with next month pay period date. All you then need to do is verify the information, amend wherever required and re-upload the file.

## What if I get errors?

- If the upload process is unsuccessful, an error message will be displayed confirming the issue(s) requiring corrective action. You can then amend your CSV file, re-save and re-start the upload process.

You can also refer to the error guide uploaded on our website for more information on different types of errors and resolutions.

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## 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 Daman End of Service Program, which will be provided to you on the upload page. 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 Daman End of Service Program 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 Daman End of Service Program Portal before you transfer the funds. Please note that only 1 bank account can be added.
- We will match the total in the Upload File for each pay period with the total amount credited to our bank account. If they do not match, we will be in touch with you to return the payment.
- Please allow 2/3 days for the payment to reach our bank account.
- You need to allow time for your payment to be received and invested before the cut off of 15th of the month following payroll. Daman Investments will not be liable for any delay in investment that may result from late or incorrect payments.
- All bank charges must be paid by you as the employer.
- Contributions and Salary should be added in AED. All values should be rounded to the nearest 2 decimal places (for 0.004 and below the value should be rounded down to 0.00 and for 0.005 and above the value should be rounded up).
- We strictly cannot accept any payments directly from employees.

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## ⚠ 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 Upload File per pay period. If you upload another Upload File for the same pay period then please note that it will overwrite the unprocessed Upload File.
- The file is uploaded in CSV format; therefore commas are not permitted within the file.
- The Upload File is used for all employees, be it existing ones, new joiners or leavers.
- If you submit an employee as a leaver in error, please let us know as soon as possible. Employers are unable to amend this status.
- Once you have notified us that an employee has left service, please remove them from any future Upload Files.
- The Upload File can also be used to update employee's personal details. In order to update only the relevant personal details and avoid over-writing any pre-existing contribution information, the Upload File should be completed with the new personal details for that particular employee but all contribution related columns (contribution due date, contribution amounts and percentages and payroll name) should be left blank. Please do not insert 0.00 or any other value. See line 6-9 of our 'Example Upload File'
- This file is also used for transferring accrued gratuity - with and without employee consent. The details of how this can be done are provided at the end of this document.
- All Upload Files must be uploaded through the Daman End of Service Program portal by employers directly. We can offer support with all technical aspects of completing the upload file and the upload process on the Daman End of Service Program portal, but will not complete the upload on your behalf. We cannot also accept the file by email.

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## i Useful Information

The below file shows an example of what a populated file could look like: **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**

**Table 1: Upload File Fields & Values**

Letter	Upload File Field Name	Notes for Completion	Valid Values	Format	Requirement
A	Employer Id	<ul style="list-style-type: none"> <li>This is the unique reference generated for your organisation by the Daman End of Service Program online portal once you have completed your enrolment.</li> <li>This will be referred to as a 'Company ID' and you can find it on your Dashboard, under Account-&gt;Company Details when you login to the employer portal.</li> </ul>	A-Z, a-z, 0-9, space or .()/=!"%&*;<> '+:?	Alphanumeric	Mandatory
B	Member Type	<ul style="list-style-type: none"> <li>This is to indicate whether an employee is a 'Mandatory' enrollee or a 'Discretionary' enrollee into the Daman End of Service Program. This is determined by the employee's employment status in line with Onshore regulations.</li> <li>If you are transferring over an Accrued End of Service Benefit without consent (the total sum of money that you have accumulated towards your End of Service liability prior to Daman End of Service Program) then indicate so here.</li> <li>Note: see row AC below for what to do with the Accrued contribution that is to be transferred with consent.</li> </ul>	Please insert a number 1 to indicate 'Mandatory' or a number 2 to indicate 'Discretionary' or number 3 to indicate 'Accrued Pot Without Consent'	Numeric	Mandatory

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Letter	Upload File Field Name	Notes for Completion	Valid Values	Format	Requirement
C	Contribution Due Date	The 'ContributionDueDate' column is used to record the payroll period you are uploading for. It must always be completed as the 1st of the payroll month i.e., 01/MM/YYYY	0-9	YYYY-MM-01 or 01-MM-YYYY	Mandatory
D	Title	This is the title of the employee.	Mr, Mrs, Ms, Miss, Dr	Alpha	Mandatory
E	First Name	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
F	Middle Name	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
G	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
H	Employment Category	This is the name of the employment category of the employee as defined in the Scheme. <ul style="list-style-type: none"> <li><b>skilled</b> for employees who will go in default Daman Investments Capital Protection Fund in skilled category.</li> <li><b>unskilled cp</b> for employees who will go in Daman Investments Capital Protection Fund in unskilled category.</li> <li><b>unskilled cpsh</b> for employees who will go in Daman Investments Shari'ah Compliant Capital Protection Fund in unskilled category.</li> </ul>	A-Z, a-z, space or '- or '_' First character must be Alpha. Fada Signs (á, Á, ó, Ó, ú, Ú, í, Í, é, É) Max 35 characters	Alpha	Mandatory

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Letter	Upload File Field Name	Notes for Completion	Valid Values	Format	Requirement
I	Benefit Group ID	This is the ID of the Benefit group that employee should be assigned to as per the eligibility rules. Since this will be linked to the employment category, it should be left blank.	0-9	Numeric	Optional (Leave blank)
J	Employee Id	This should be a completely unique and employer determined reference for each employee. For companies registered with MOHRE, this should be MOHRE work permit number of employees. For non MOHRE registered companies, this would ordinarily be payroll or staff number. You cannot re-use employee ID's, even if the previous employee has since left service and closed their Daman End of Service Program account.	A-Z, a-z or 0-9 Max 35 characters	Alphanumeric	Mandatory
K	Birth Date	This is the date of birth of the employee.	0-9	YYYY-MM-DD or DD-MM-YYYY	Mandatory
L	Gender	This is the gender of the employee.	M or Male, F or Female	Alphanumeric	Mandatory
M	National ID Number 1	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
N	National ID Number 2	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
O	Address 1	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
P	Address 2	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



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Letter	Upload File Field Name	Notes for Completion	Valid Values	Format	Requirement
Q	Address 3	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
R	City	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	Mandatory
S	Country Of Residence	This is the country of the employee's address	A-Z, a-z	ISO code (Please see ISO Code tab for details)	Mandatory
T	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
U	Email Address	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
V	Secondary Email Address	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
W	Phone Number	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 009711234567890 004412345678901	Optional

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Letter	Upload File Field Name	Notes for Completion	Valid Values	Format	Requirement
X	Visa Number	This is the employee's visa number. Visa number is mandatory and must be provided for all enrolled employees (existing and new joiners). For GCC Nationals it is not mandatory and the field can be left blank. The visa number format should be either - 3 digits/4 digits/1 or 2 digits/6 to 10 digits OR 3 digits/4 digits/6 to 10 digits.	0-9	<ul style="list-style-type: none"> <li>• NNN/YYYY/N/NNNNNNN</li> <li>• NNN/YYYY/N/NNNNNNNN</li> <li>• NNN/YYYY/N/NNNNNNNNN</li> <li>• NNN/YYYY/N/NNNNNNNNNN</li> <li>• NNN/YYYY/N/NNNNNNNNNNN</li> <li>• NNN/YYYY/NN/NNNNNNN</li> <li>• NNN/YYYY/NN/NNNNNNNN</li> <li>• NNN/YYYY/NN/NNNNNNNNN</li> <li>• NNN/YYYY/NN/NNNNNNNNNN</li> <li>• NNN/YYYY/NN/NNNNNNNNNNN</li> <li>• NNN/YYYY/NNNNNNN</li> <li>• NNN/YYYY/NNNNNNNN</li> <li>• NNN/YYYY/NNNNNNNNN</li> <li>• NNN/YYYY/NNNNNNNNNN</li> <li>• NNN/YYYY/NNNNNNNNNNN</li> </ul>	Mandatory (except for GCC nationals)
Y	Employment Start Date	This is the employee's start date of employment with your organisation.	0-9	YYYY-MM-DD or DD-MM-YYYY	Mandatory
Z	Exit Date	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. Note: if you submit an employee as a leaver in error, please let us know as soon as possible. Once you have notified us that an employee has left service, please remove them from any future Upload Files.	0-9	YYYY-MM-DD or DD-MM-YYYY	Optional
AA	Exit Reason	We understand there are different reasons for exit and that a different approach may be required to provide the best support. We therefore ask you to specify the reason that the employee is exiting your organisation.	Leaver or Death	Alpha	Mandatory

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Letter	Upload File Field Name	Notes for Completion	Valid Values	Format	Requirement
AB	AED Salary	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 AED.	Monetary Value. Stop separated. No commas. No Currency sign, but values will be in AED Zero contributions should be entered as 0.00 Maximum length is 13, with 2 numbers after the decimal.	Numeric	Mandatory
AC	Employer Contribution Amount	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 AED.	Monetary Value. Stop separated. No commas. No Currency sign, but values will be in AED Zero contributions should be entered as 0.00 Maximum length is 13, with 2 numbers after the decimal.	Numeric	Mandatory
AD	Employee Contribution Amount	This is the amount your employee has decided to voluntarily contribute into Daman End of Service Program through salary deduction. If this is not applicable for the payroll period in question, please enter '0.00' in this field. An employee's voluntary contribution cannot exceed their basic salary, i.e., 'Salary' in any given pay period. If this occurs, your upload file will encounter an error. Please contact us for any exceptions. This amount should be in AED.	Monetary Value. Stop separated. No commas. No Currency sign, but values will be in AED Zero contributions should be entered as 0.00 Maximum length is 13, with 2 numbers after the decimal.	Numeric	Optional
AE	Previous Accrued Amount	If you are transferring over an Accrued End of Service Benefit with employee consent (the total sum of money that you have accumulated towards the End of Service liability for a specific Employee prior to Daman End of Service Program) then indicate so here. If not, then enter 0.00. Note: See the final page of this document for what to do with accrued End of Service Benefit that is to be transferred without consent. This amount should be in AED.	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

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Letter	Upload File Field Name	Notes for Completion	Valid Values	Form at	Requirement
AF	Employer Contribution Percent	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. Note: this % will not be used to calculate Contribution Amounts (see the row 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.	Numeric	Optional
AG	Employee Contribution Percent	This is the percentage of basic salary in this pay period that your employee has decided to voluntarily contribute into Daman End of Service Program. An employee's voluntary contribution percentage cannot exceed 100% of their basic salary, i.e., 'AED Salary', in any given	Value. Max 3 decimal places. Stop separated or whole number. No % symbol. May be 0.00, 25% is 25 or 25.00.	Numeric	Optional
AH	Payroll Name	This is a default field	Insert the word 'Default'	Alpha	Mandatory

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