XPAT SYSTEM DIGITAL WALLET & DEPOSIT REFUND

Contents

1. INTRODUCTION 2
2. WHAT ARE THE MAIN BENEFITS OF WALLET 2
3. HOW DOES WALLET WORK 3
4. FUNCTIONS AVAILABLE WITHIN DIGITAL WALLET 5
5. HOW TO DEPOSIT REFUND TO WALLET.....6
6. DEPOSIT PAYMENT 9
6.1 THROUGH WALLET 9
6.2 UTILZIING WALLET AND BML.....11
6.3 THROUGH BML.....14
7. WALLET WITHDRAWL TO EMPLOYERS ACCOUNT 16
8. FREQUENTLY ASKED QUESTIONS 20

1. INTRODUCTION

Refunding deposits to employers' bank account has been a long process. While most employers refund their deposits only to re-utilize it for a new work permit, the entire cycle of refunding just to pay it back is not only unnecessary but also time consuming. To bring an end to the unnecessary cycle and resolve these issues, the ministry has developed a digital wallet within Xpat System.

Wallet is a brand-new function introduced to the Xpat System. It is a fully online function that allows the user/employer to manage finances within the Xpat System easily. The function at the moment mainly focuses on management of deposits for work permits within the Xpat System. Additional developments to further enhance the function are planned, such as using the wallet to manage funds and payments related to other services.

2. WHAT ARE THE MAIN BENEFITS OF WALLET

+ Re-utilize deposit without the need to withdraw (refund) it to bank account

+ Drastically reduced time to refund deposit

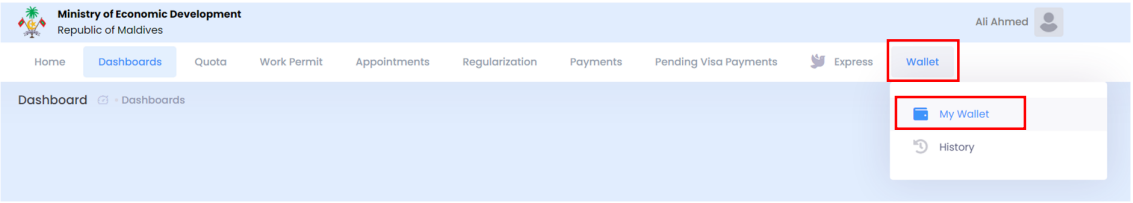
+ Easily manage and view all deposit related requests from one place

+ View all transactions history

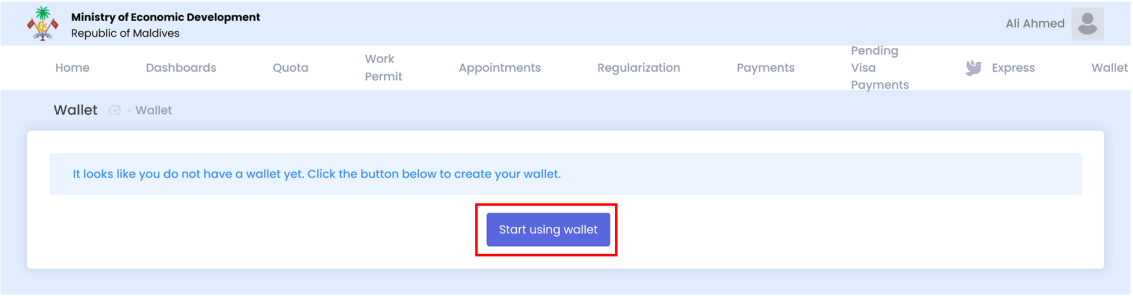
3. HOW DOES WALLET WORK

All users will be required to create their digital wallet within the Xpat system to enable the service and related functions.

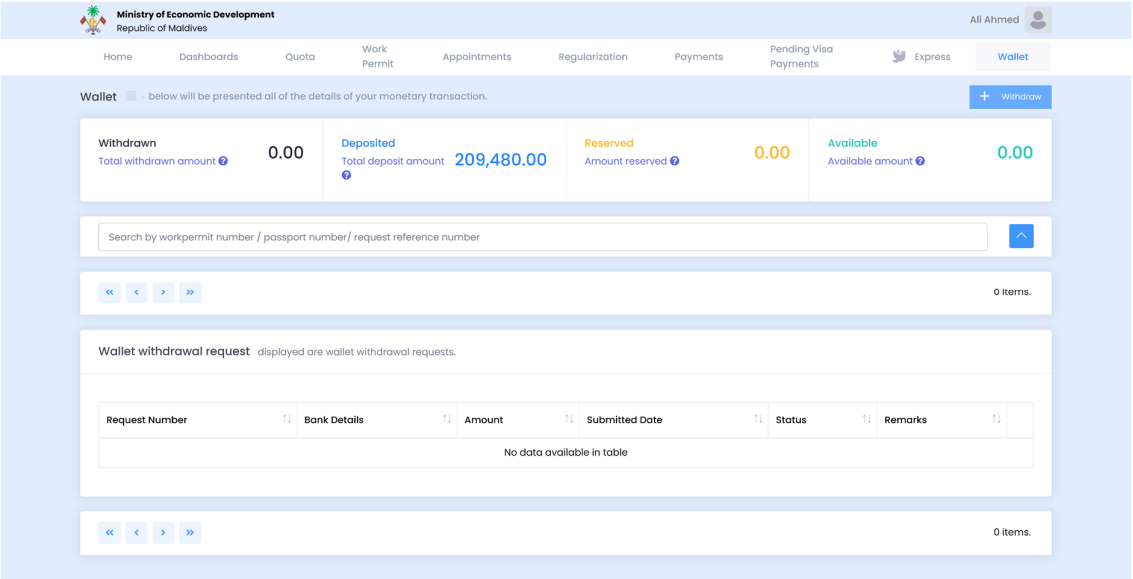
You can locate it by logging into xpat.egov.mv and then going to “My wallet” as shown below



Once you have entered “My wallet” you will see the option to “Start using wallet”



Click on the button to create your own wallet



Once your wallet has been successfully created it will look like this.

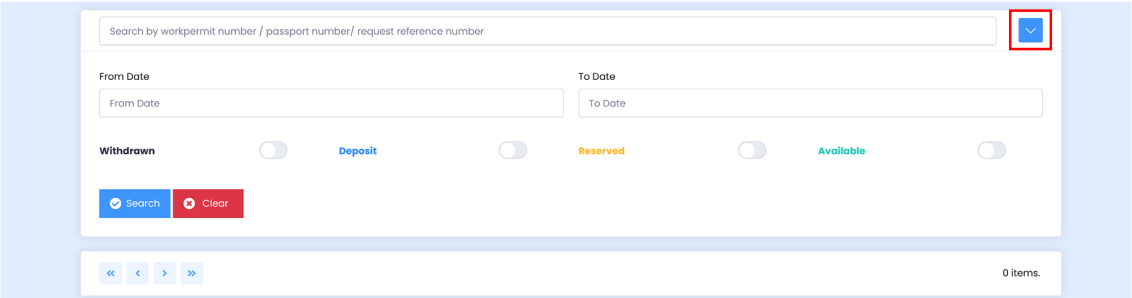
Withdrawn: Shows deposit that has been withdrawn from the wallet (this will not show deposits withdrawn prior to wallet function. However, a report on all deposits paid is planned to be released in a future update)

Deposited: Shows the total amount of deposit **currently** paid and **not** withdrawn for employees within the Xpat System (does not include withdrawn amounts)

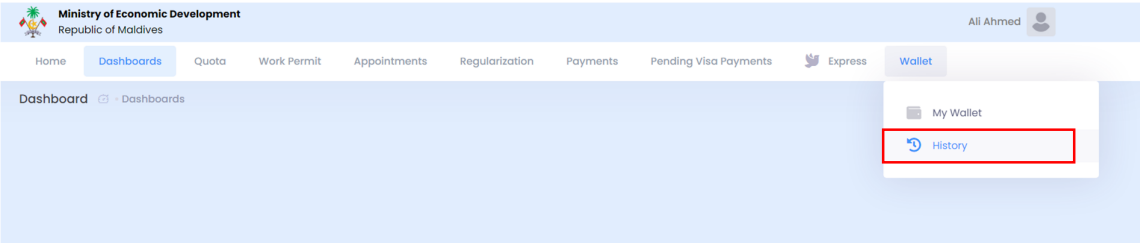
Reserved: Is that amount that has been reserved for a service, such as refund to account.

Available: Is the amount available in your digital wallet for utilization

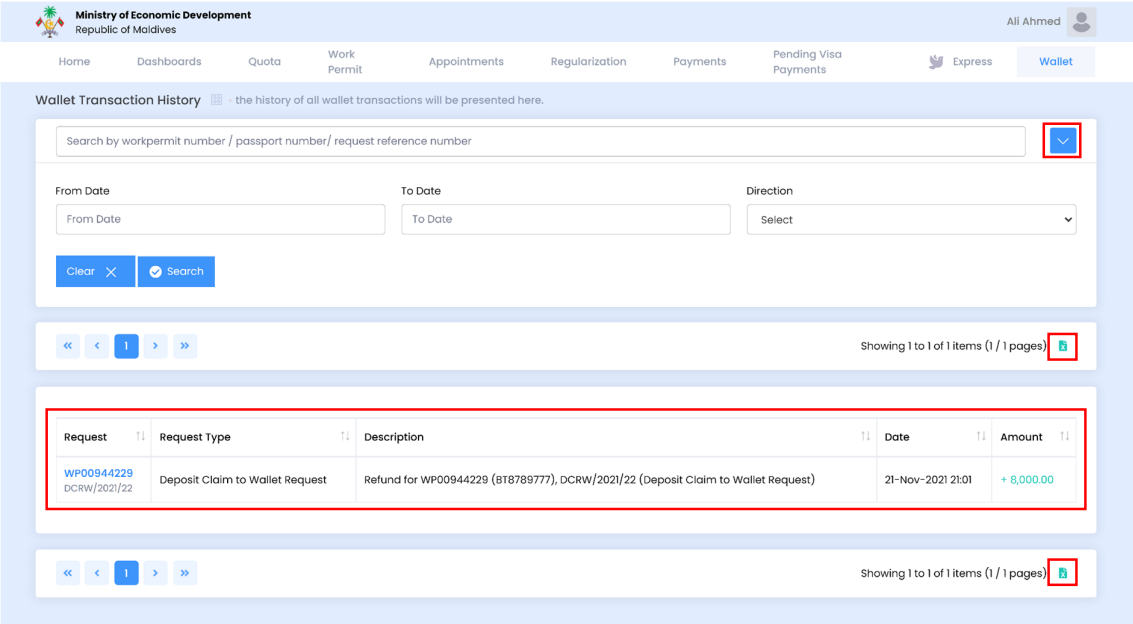
All transactions carried out within the wallet will appear on this page and wallet history page.



You can expand the search options by clicking the highlighted button to set different search parameters to easily locate specific requests related to the digital wallet.



Click “wallet” and then click “history” to navigate to wallet history to check All transactions carried out within the wallet



- Click on the blue icon with an arrow to expand search options
- All requests / transactions within the wallet will be displayed here
- You can click on the work permit number to open the respective work permit
- Click on the green Excel Icon to download a report with all the transactions details (note: this report will include additional information such as PV & LT number associated with the wallet withdrawal request)

4. FUNCTIONS AVAILABLE WITHIN DIGITAL WALLET

+ view all transactions (i.e. payments) related to deposit

+ download a report of all requests related to the wallet

+ pay deposit using money available in the wallet

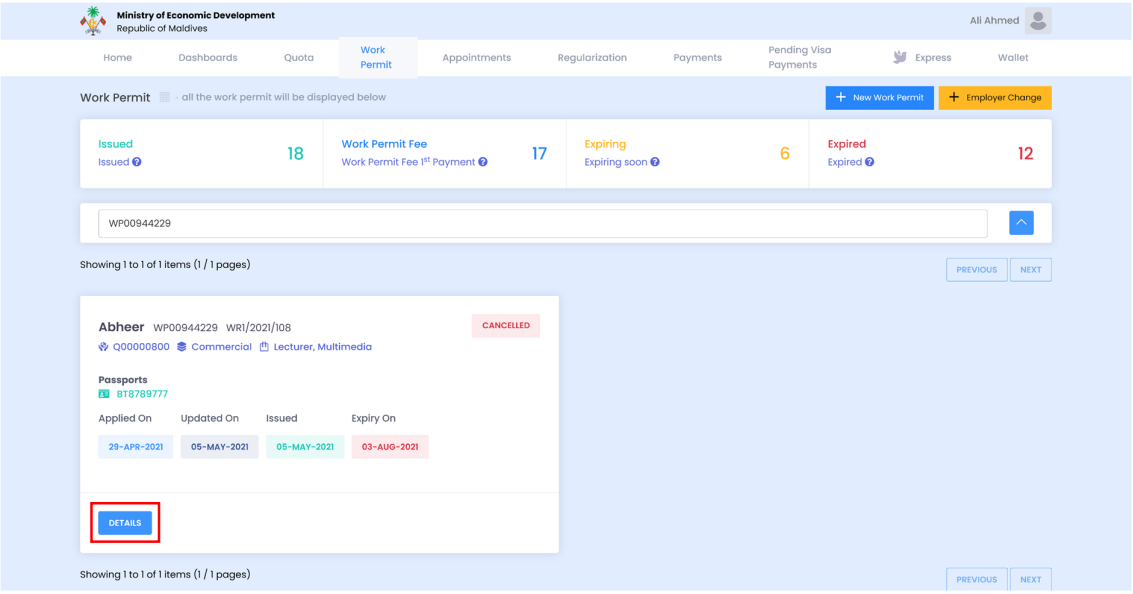
+ refund deposit to the wallet

5. HOW TO REFUND DEPOSIT TO WALLET

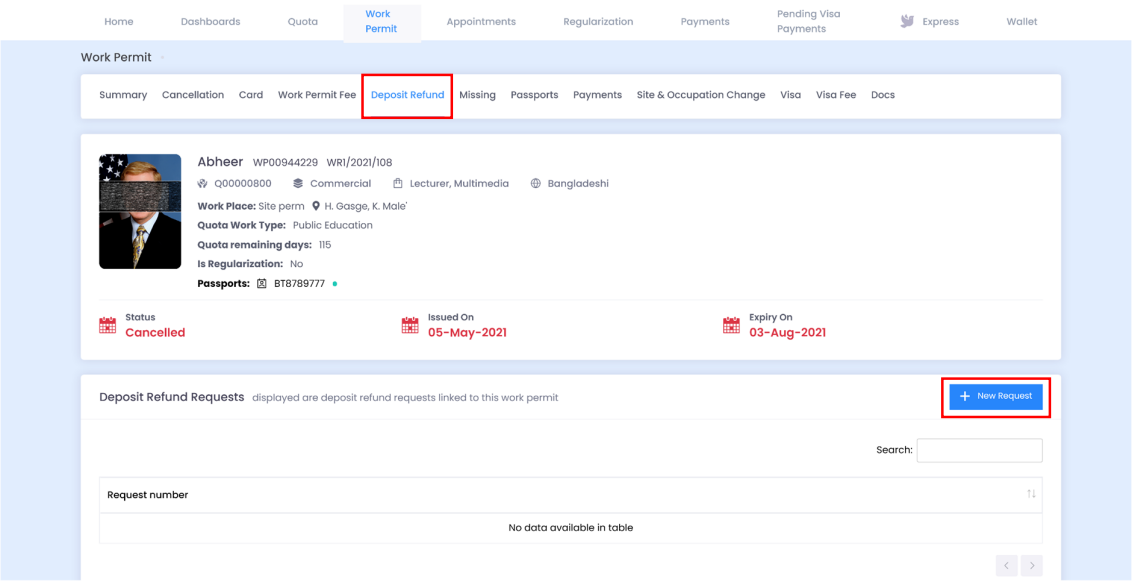
Once the wallet function is live, all deposits will be refunded to the wallet. (It is possible to refund from wallet to employers' bank account)

To deposit a refund to your digital wallet, follow the below steps;

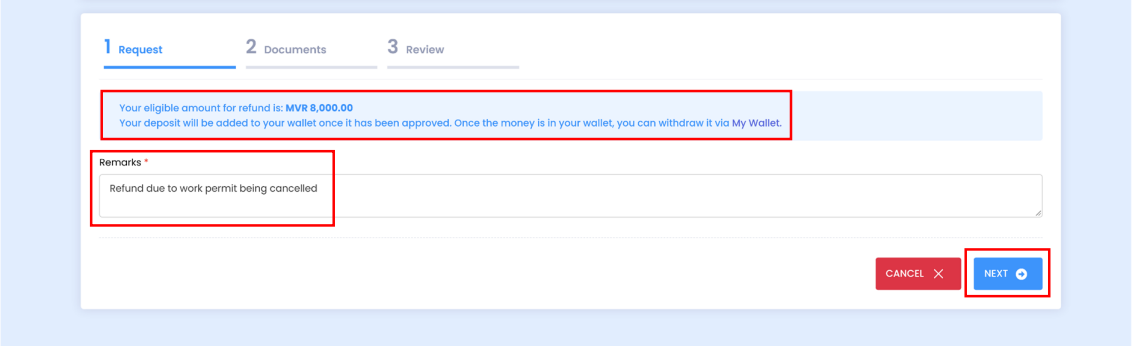
Step 1: Navigate to the cancelled work permit and click "details"



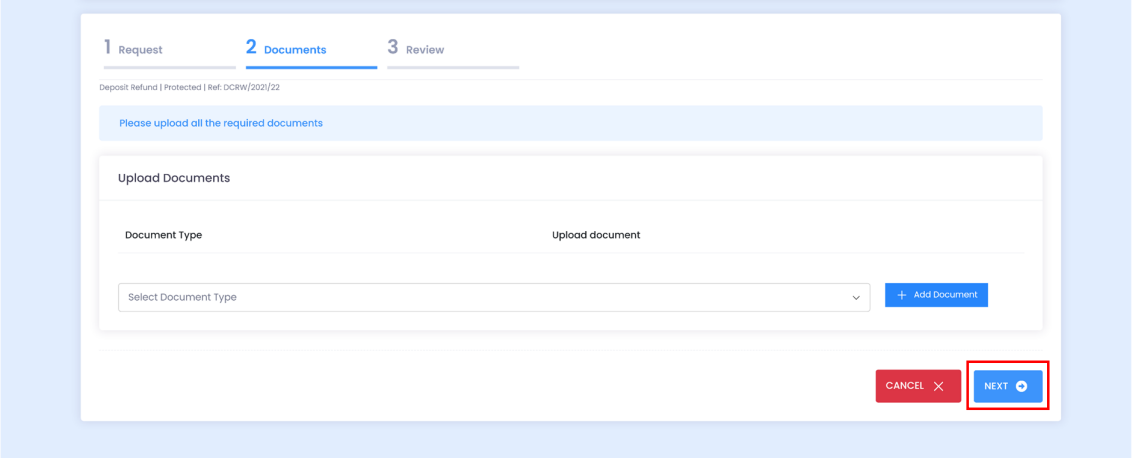
Step 2: Go to "Deposit Refund" and click "New Request" to start a deposit refund request



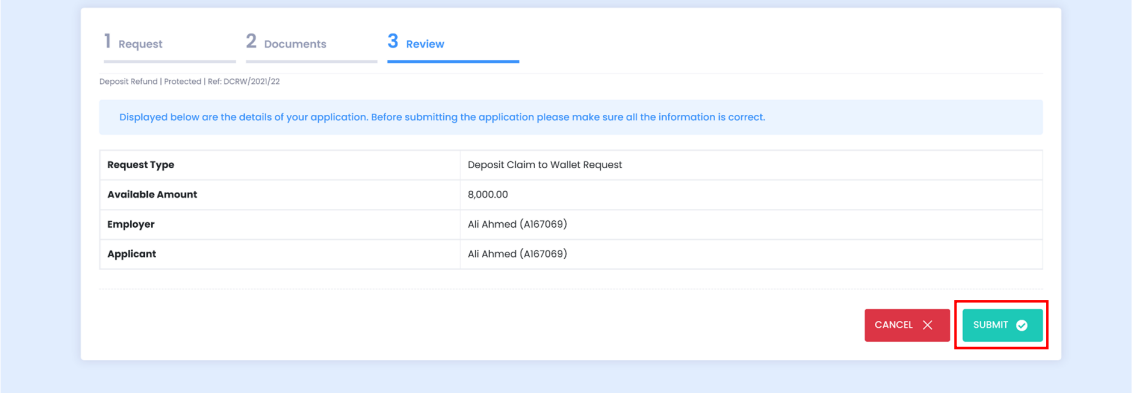
Step 3: Once you start a new request you will be shown the eligible deposit refund amount for the respective work permit and required to mention a reason for refund. Enter the reason and click next to proceed.



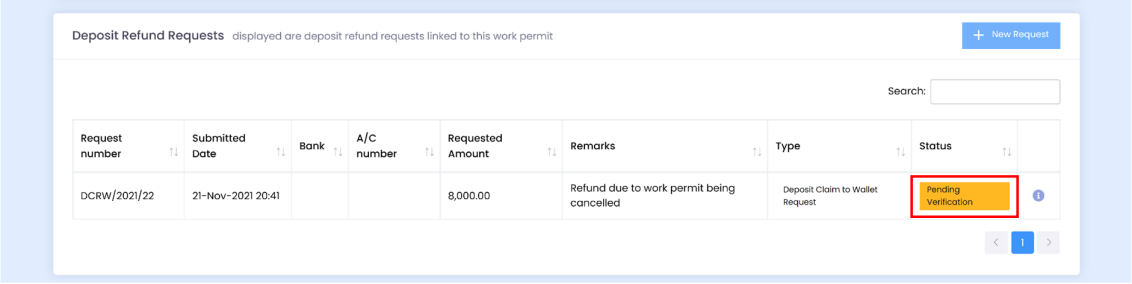
Step 4: If you require to add any additional document you can attach it. NO document is mandatory while submitting a deposit refund to the wallet. Click "Next" to proceed.



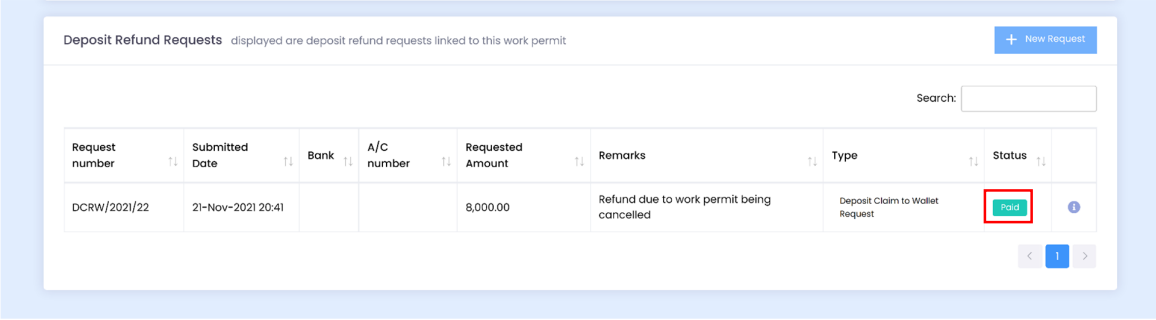
Step 5: Review your deposit refund to wallet request and click the "submit". If you want to make any changes you can click on the steps (1-3) on the top header to go back to the specific step.

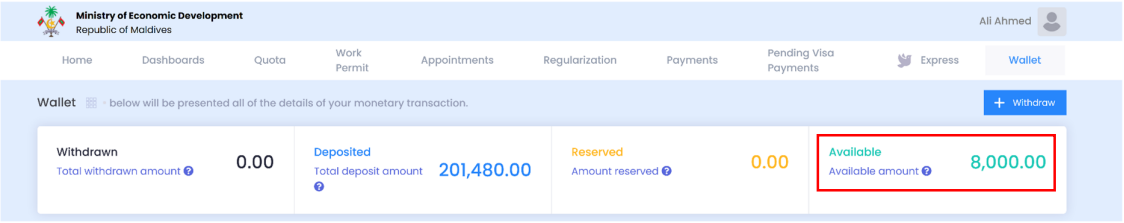


Step 6: Once you submit the request it will be required to be "approved" by the Ministry. (this will be fully automated later, i.e. requests will be processed in real-time)



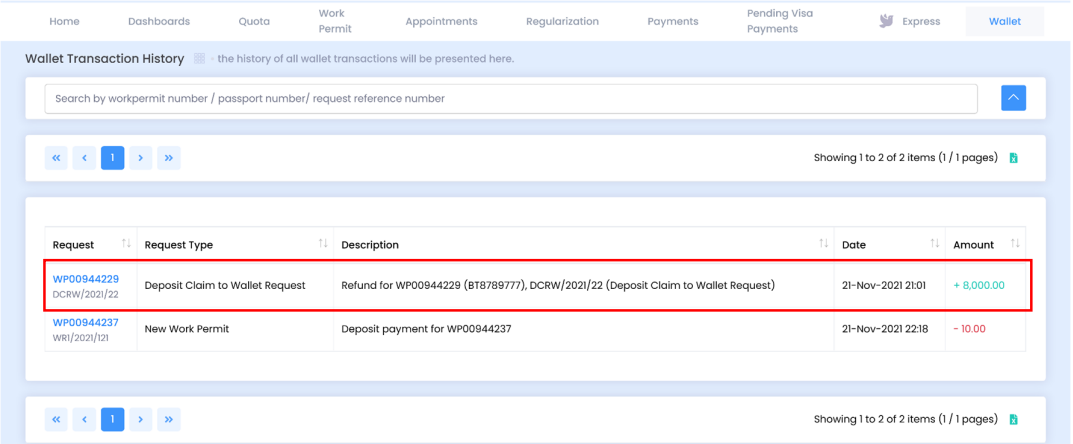
Step 7: Once approved the amount will be deposited to your wallet and state of the request will be updated to "Paid"



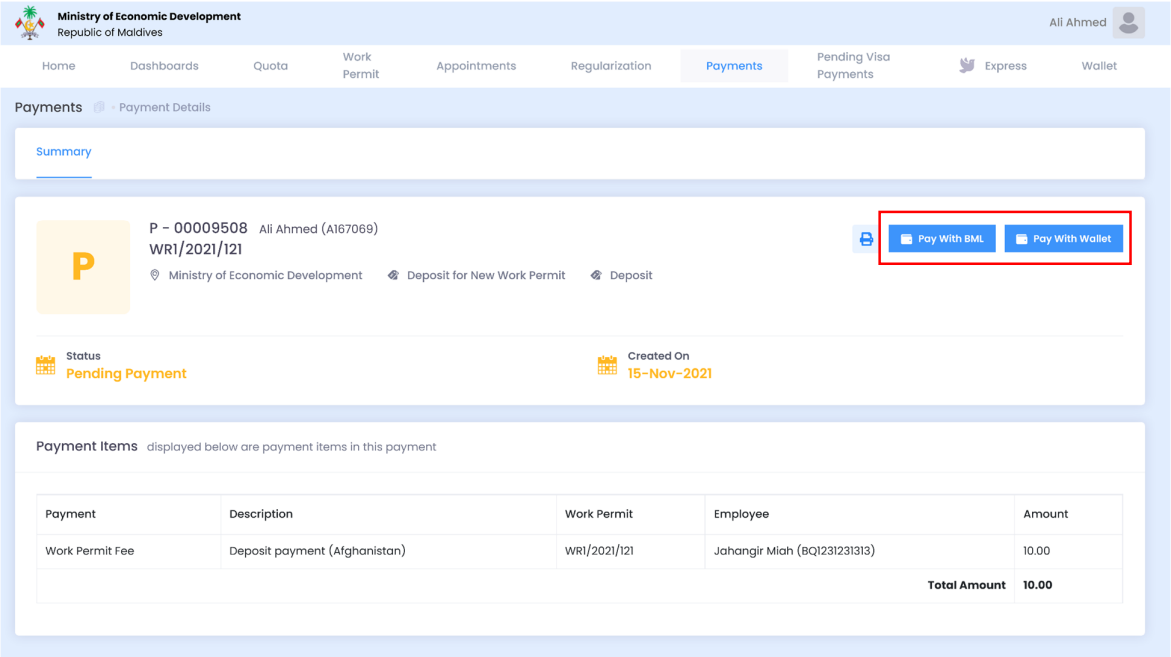


The refunded MVR 8000 is now available, as shown above. (Deposited amount has been deducted at the same time, as the MVR 8000 was refunded to wallet)

Details of the transactions will be shown in the wallet "history"



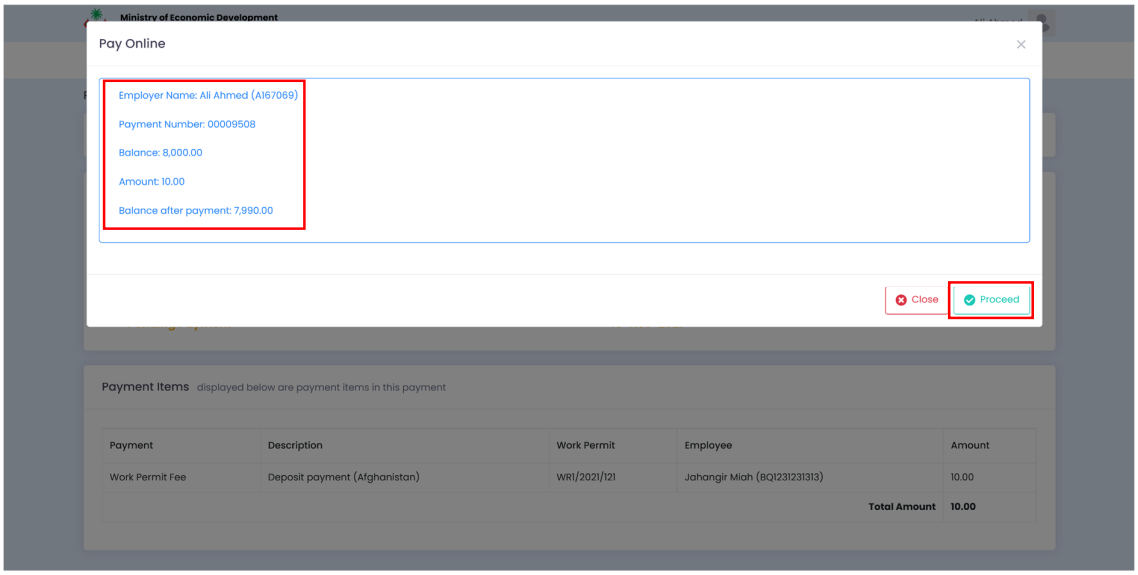
6. DEPOSIT PAYMENT



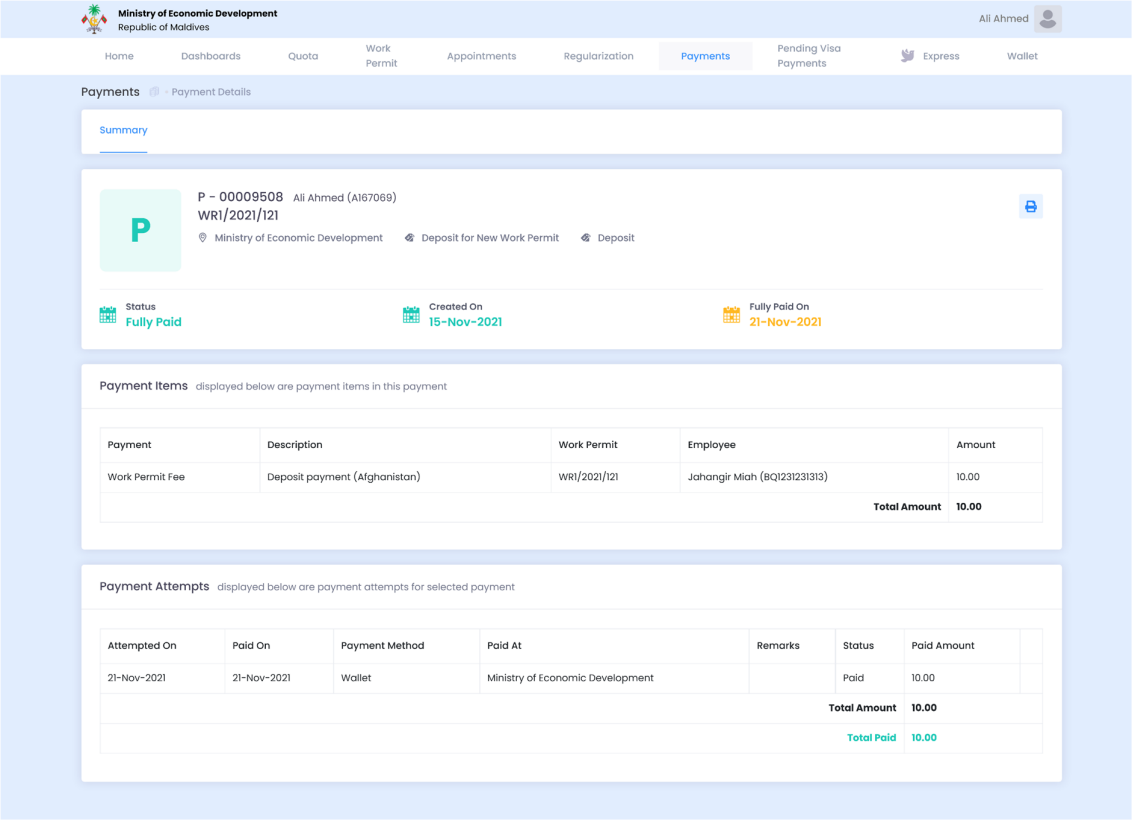
When paying deposit users will now have the option to either pay via **BML** or with the **digital wallet** (see below for details)

6.1 THROUGH WALLET

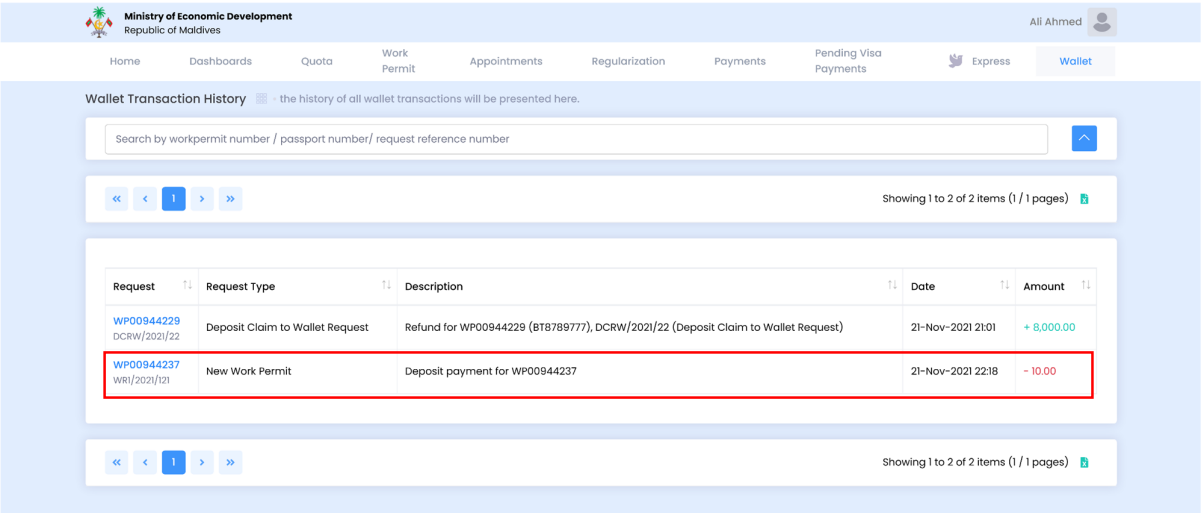
If paying deposit through wallet, go to the payment and click “Pay with wallet” option.



- You will be provided with the details of the transaction. Click “proceed” to continue to pay with wallet.
- Payment will occur in real-time, as soon as you click “proceed”. Payment state will be updated to “paid” as show below

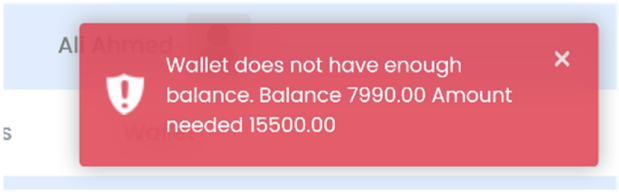


This will also be reflected on the wallet history

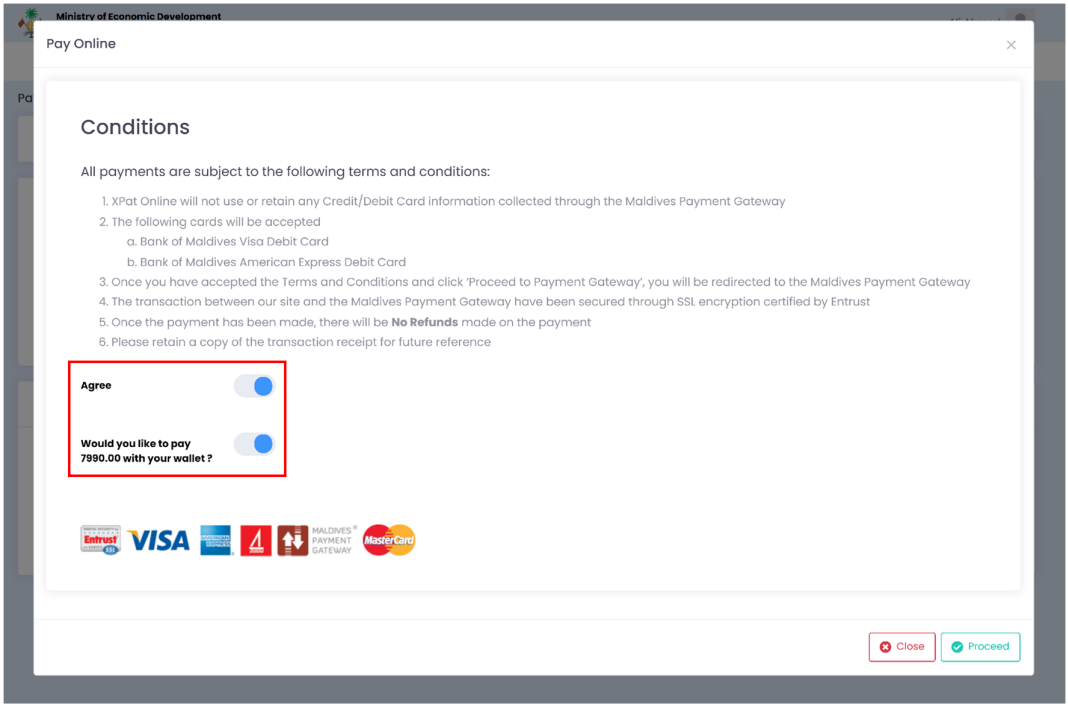


6.2 UTILZING WALLET AND BML

If you try to pay deposit via wallet for an amount greater than what is available within the wallet, you will see an error similar to the below error message.

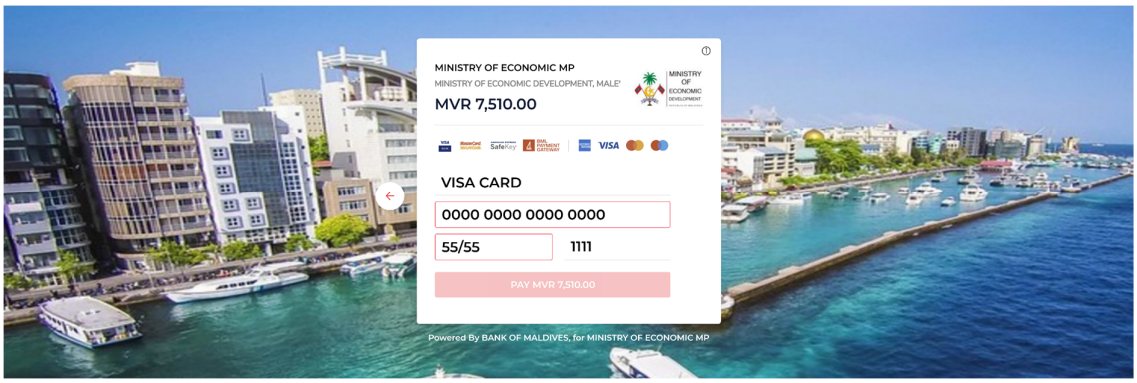


In this case if you have any balance in wallet you can choose the option to “pay with BML”



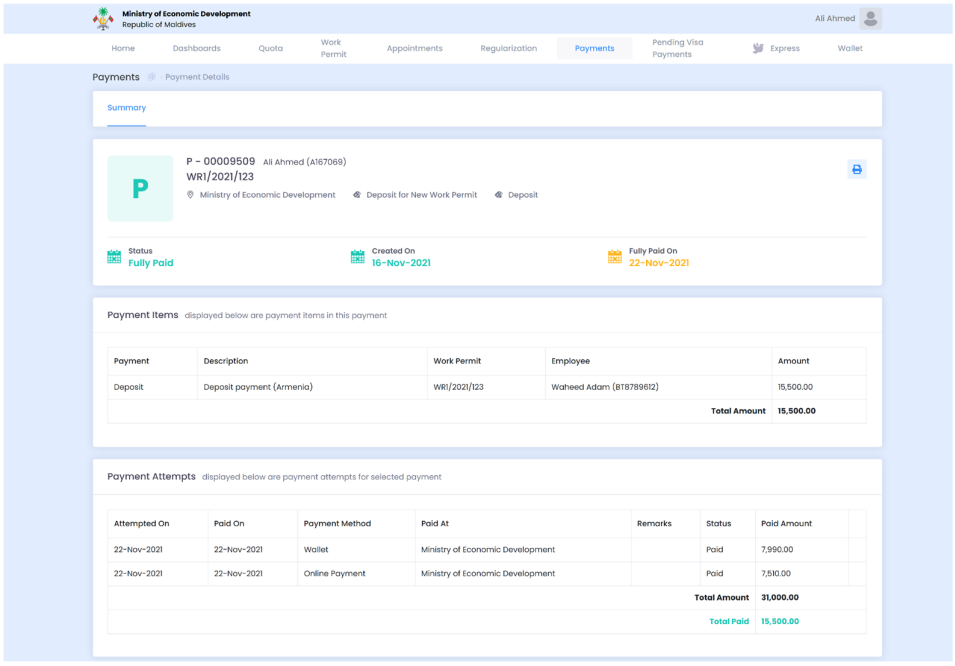
- This would provide you with the option to pay partially from your digital wallet and the remaining sum via BML gateway. Turn both the toggles to proceed paying partially from wallet and remaining from BML gateway (Toggle will be in blue colour when on)
- Amount paid via wallet will be automatically deducted upon completion of payment via BML gateway.

Enter card details and proceed to pay with BML

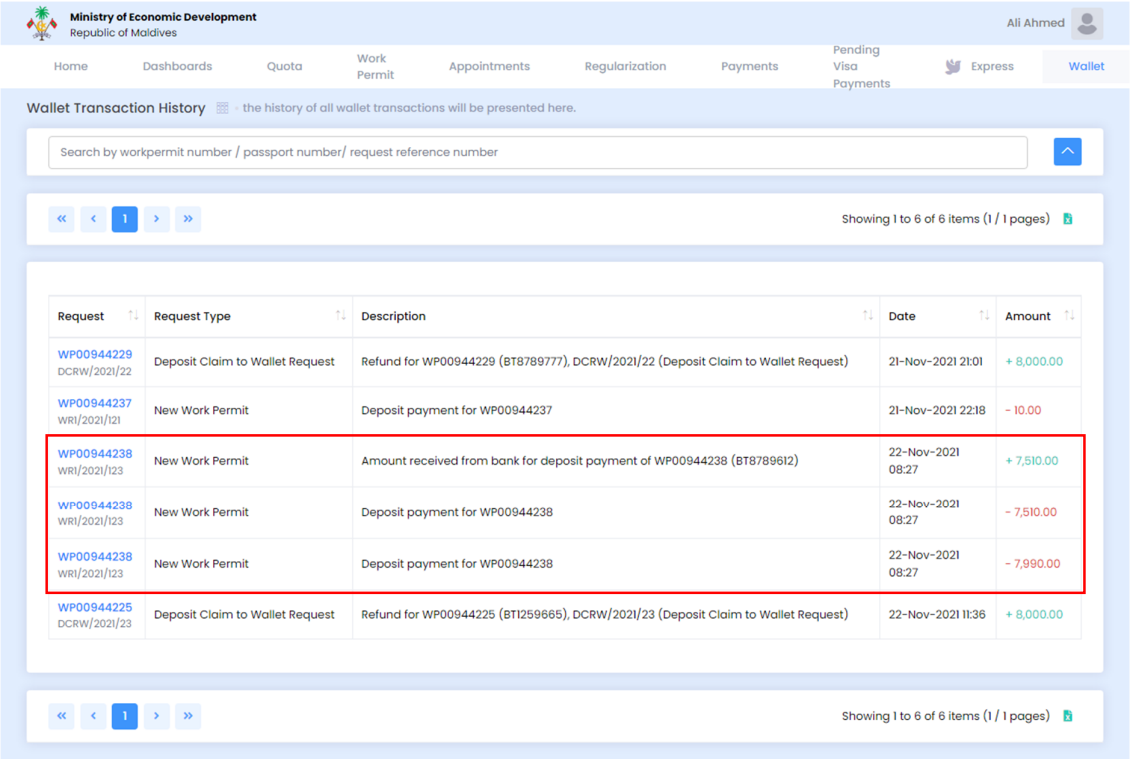


Note: Amount paid from wallet may be reserved if there are any issues with the payment attempted via BML gateway.

Once the payment is successful, the payment status will be updated to “paid” as shown below



The payment will show details of amounts paid from wallet and amount paid through BML gateway.

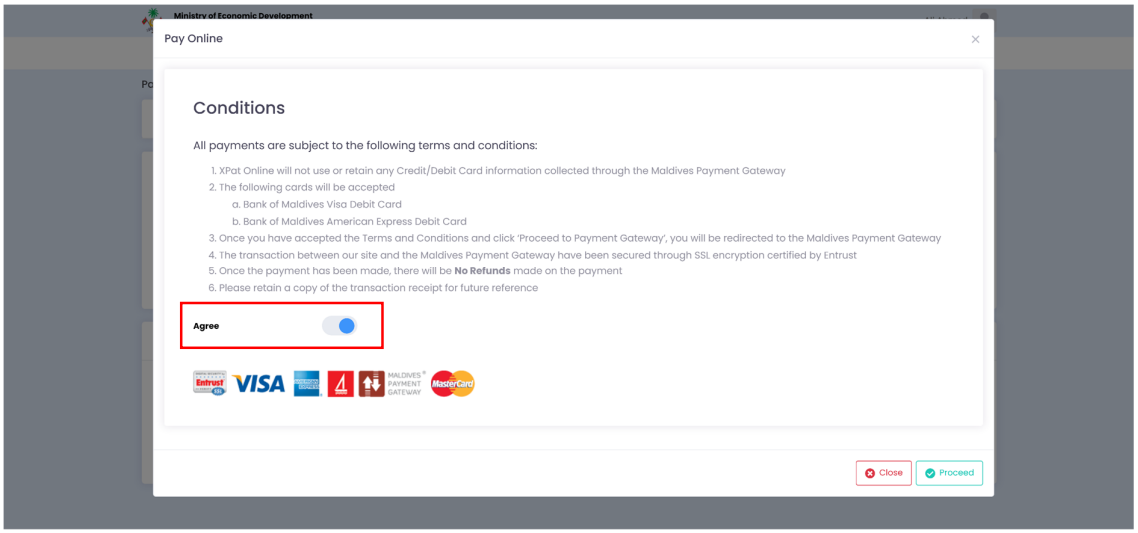


As you can see this payment shows 3 related payment transactions. This is as, in a co-payment (using wallet and BML gateway) deposit paid via BML gateway will first be credited to your digital wallet and then used to pay deposit.

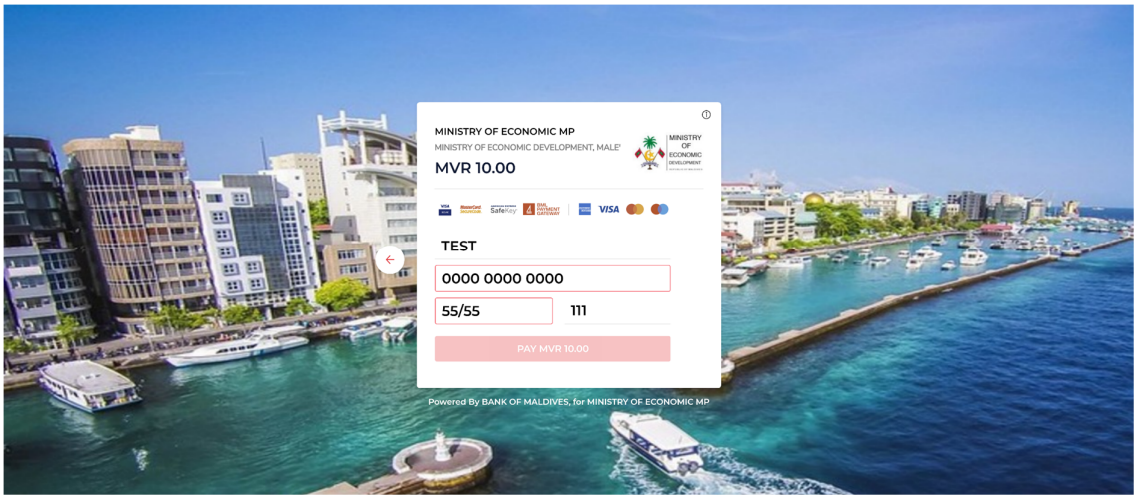
6.3 THROUGH BML

If you want to pay deposit via BML you can choose the option to “pay with BML”.

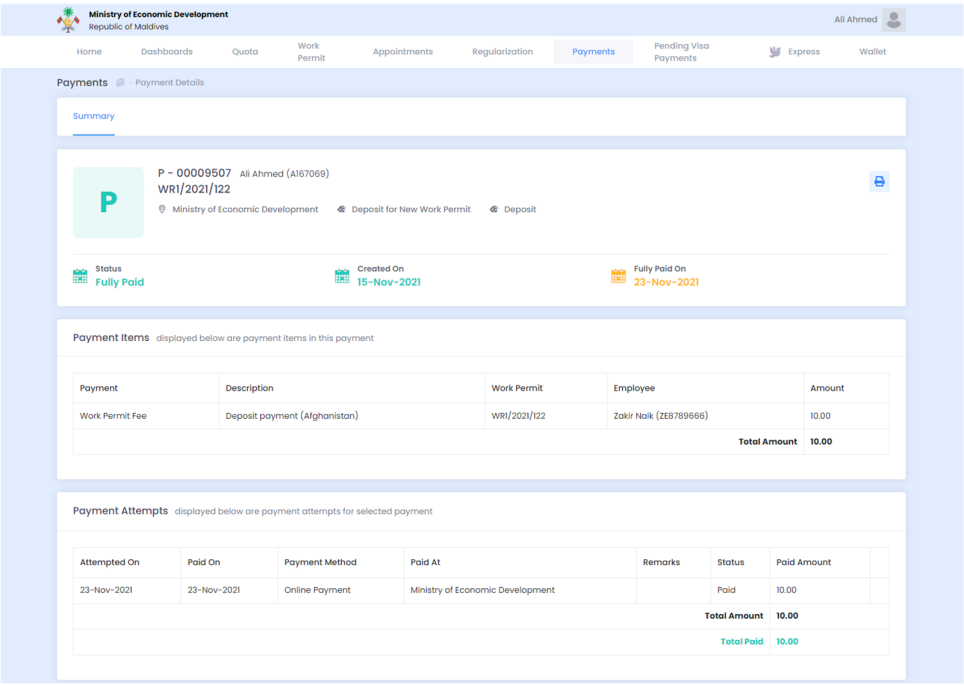
Toggle the agreement to terms and conditions to proceed (Toggle will be in blue colour when on)



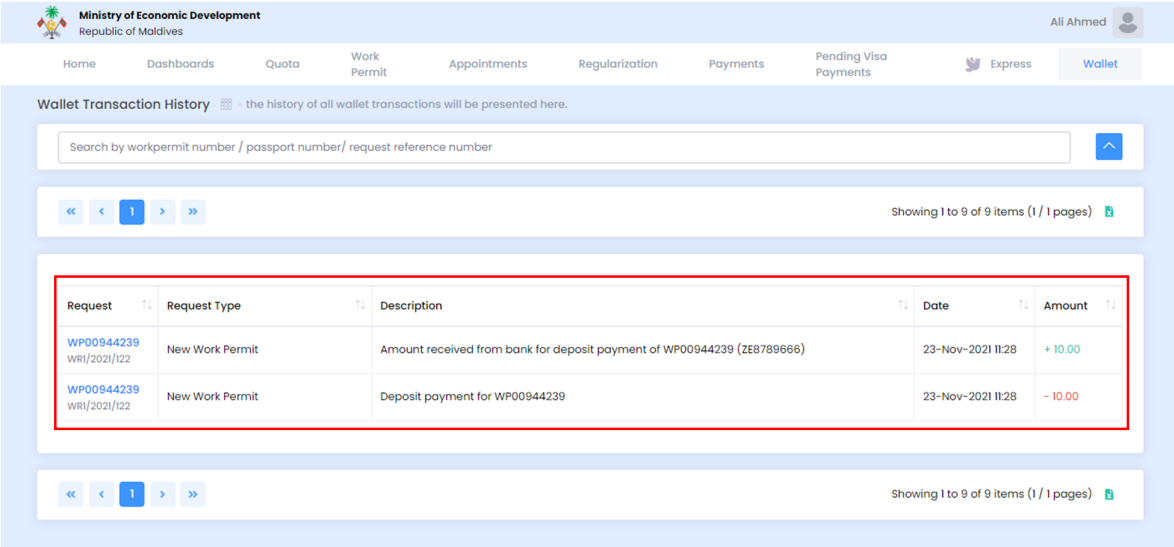
Enter card details and proceed to pay with BML



Once the payment is successful, the payment status will be updated to “paid” as shown below



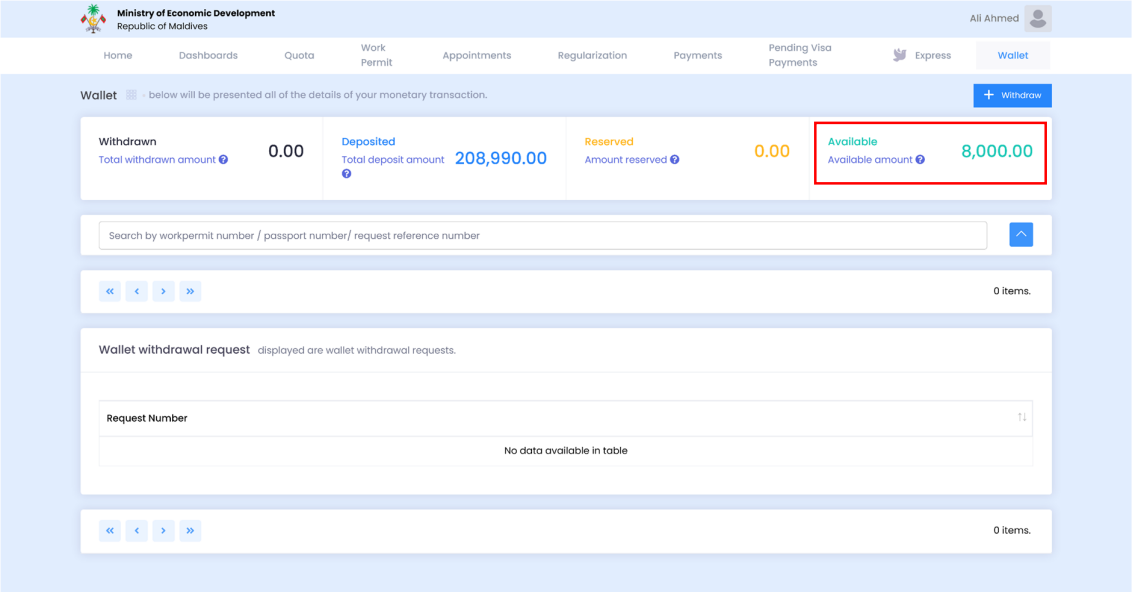
The payment made through BML gateway is also reflected on wallet history



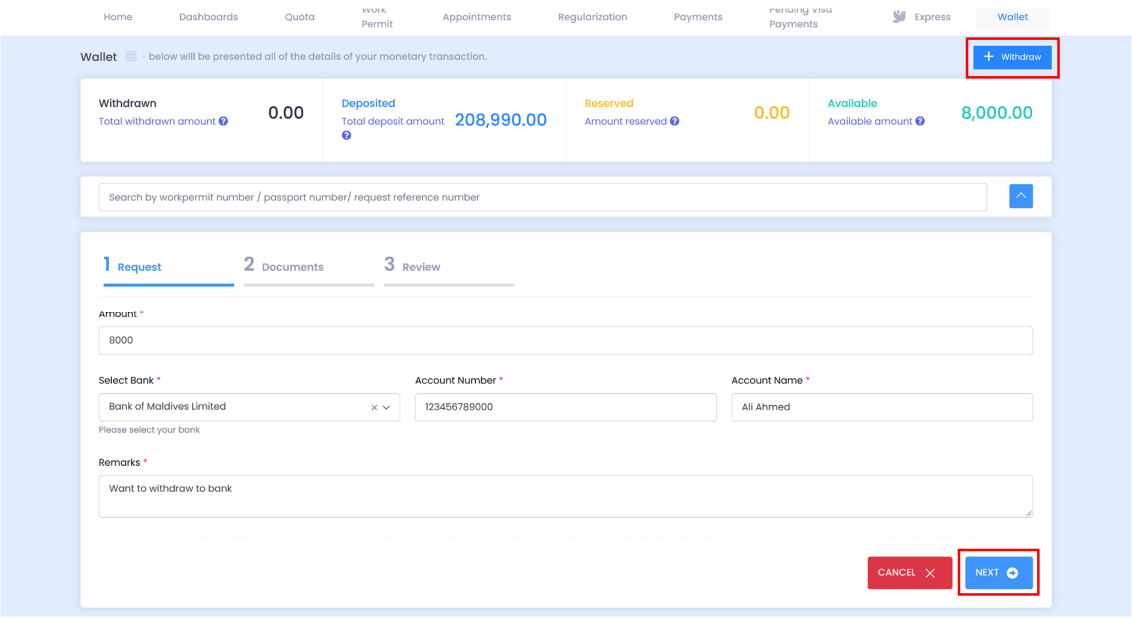
As you can see this payment shows 2 related payment transactions. This is as, deposit paid via BML gateway will first be credited to your digital wallet and then used to pay deposit.

7. WALLET WITHDRAWAL TO EMPLOYERS ACCOUNT

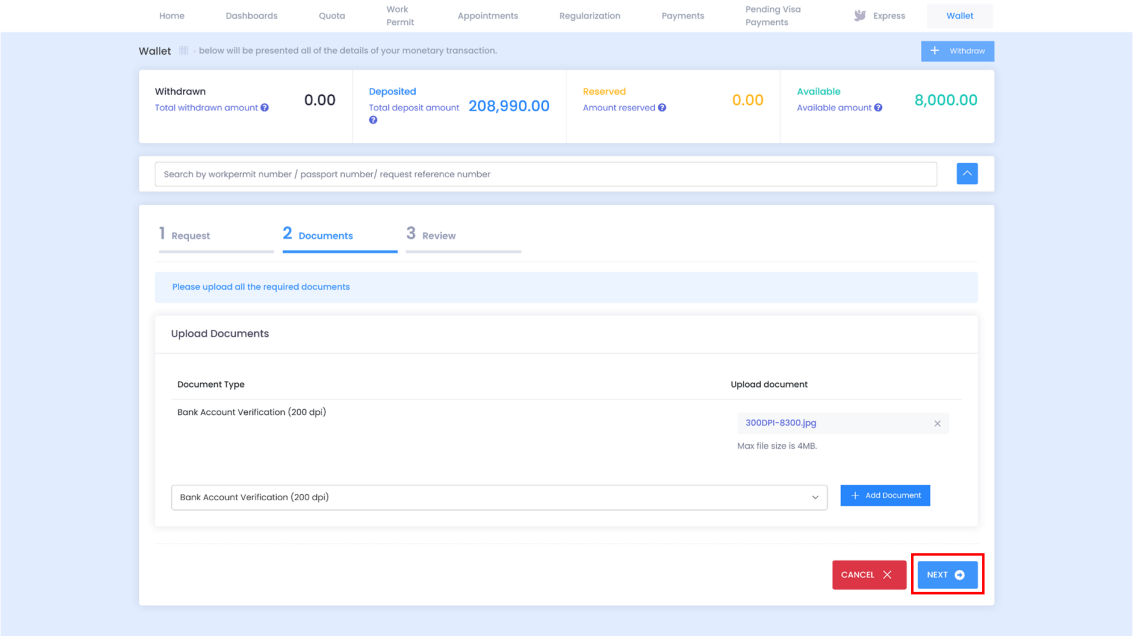
If you have any amount available in your wallet, you will have the option to withdraw it to your bank account.



In the above example there is an available amount of MVR 8,000. To request a withdrawal of it or a partial amount, click the “Withdraw” button.



Enter the amount you want to request for withdrawal (minimum amount is MVR 1000.00, an option to withdraw the full amount will be available if below the minimum amount). Fill all the required details and click “next”.



Upload required document **and click "next"**

For withdrawal you will be required to submit a Bank verification document with 6-month validity, below are the documents accepted;

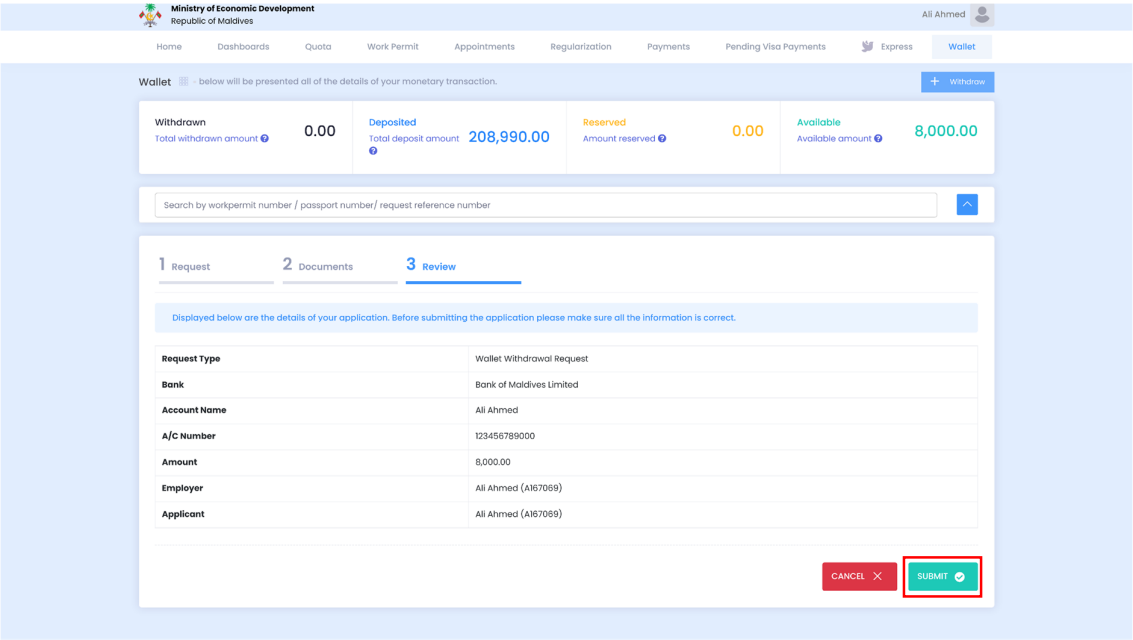
+ Cash deposit slip

+ Bank statement

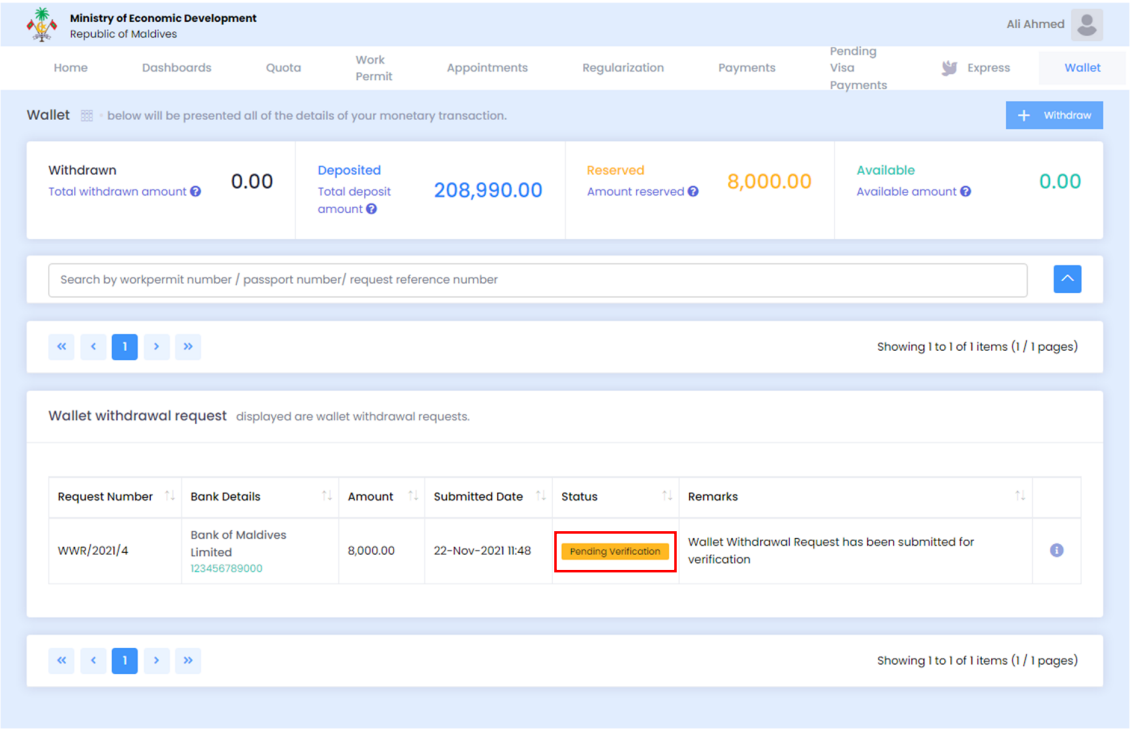
+ Letter provided by bank

+ Cheque

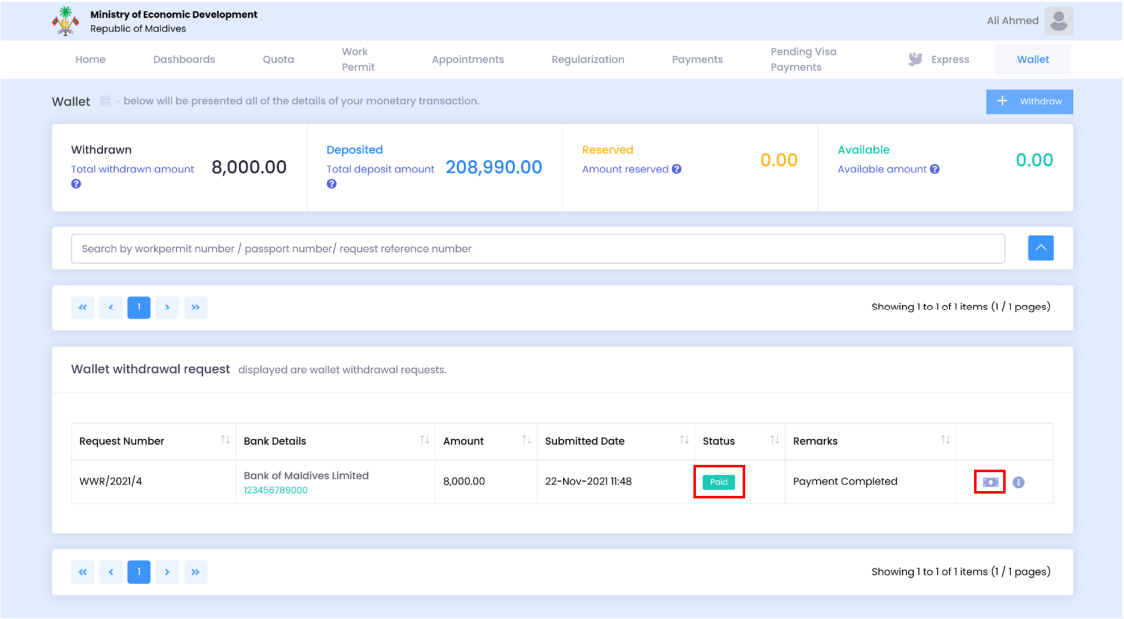
- Separate legal entities (such as companies, partnerships etc) have the option to request to a refund to a bank account which is not registered under the company name. In these cases, employer will be required to submit a notarized board resolution with one of the above-mentioned documents.
- For individuals & sole proprietorship deposits can only be withdrawn to bank accounts registered under their name.



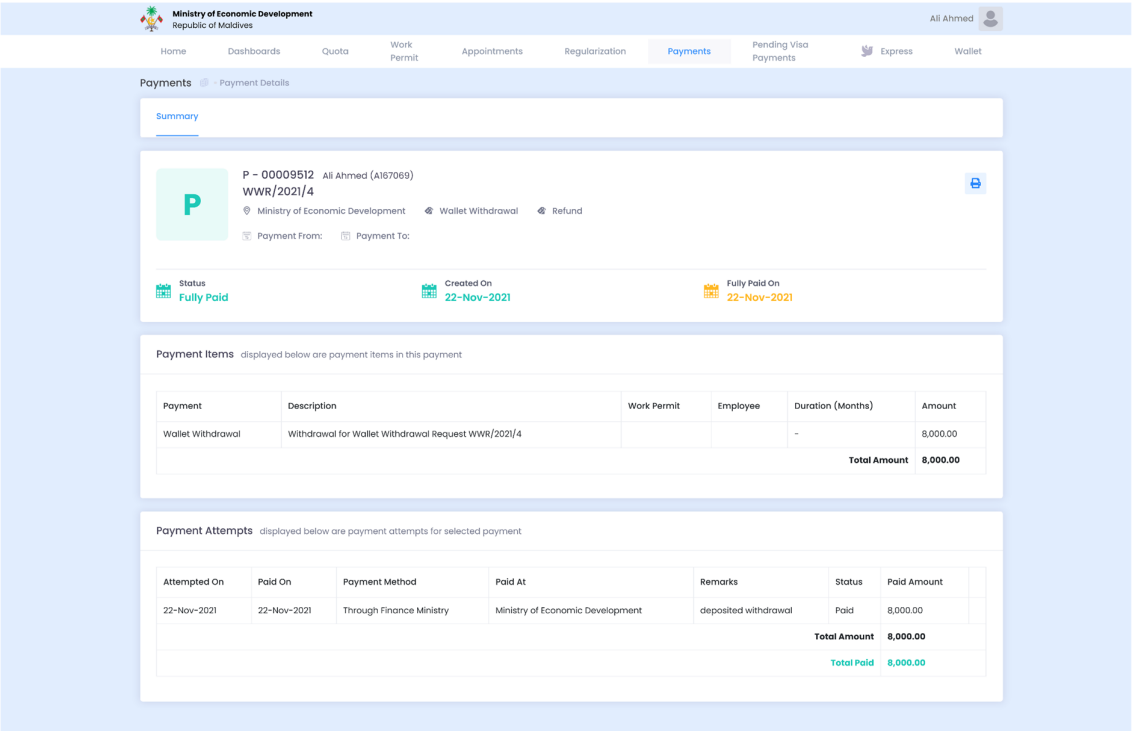
Review your deposit refund to wallet request and click “submit”. If you want to make any changes you can click on the steps (1-3) on the top header to go back to the specific step.



Withdrawal requests will require approval from the Ministry.



- Status of the withdrawal request will be updated to “paid” after payment has been deposited to the requested bank account.
- You can click the small “money icon” to go to the details of the payment, if you want to check the full details of the payment (shown below).



8. FREQUENTLY ASKED QUESTIONS

1. Do all companies under my name/of which I am a shareholder, get the same wallet?
   No, each employer will get a separate wallet. (each separate business entity / individual will have its/their own separate wallet)
   Note: Employers refers to those mentioned in Annex 1 (regulation on registration in expatriate permit issuance system and its usage) clause 4 of Regulation on Expatriate Employment [2021/R-16]

2. Can I use the same wallet for multiple entities?
   No, currently you can only use the wallet for a single business entity / individual (the owner of the wallet)

3. Can I transfer money available in my wallet between different entities such as companies, partnerships, individuals etc?
   No, currently it will not be possible to transfer money between wallets in Xpat system

4. What is the minimum amount that can be withdrawn from wallet per request?
   The minimum amount that can be withdrawn from wallet is MVR 1000.00

5. What if the total available amount in my wallet is less than MVR 1000.00, which is the minimum withdrawable amount?
   You will have the opportunity to withdraw this amount, but you will only have the option to withdraw the full amount as it is less than MVR 1000.00

6. What is the maximum amount that I can withdraw from wallet?
   There is no set maximum limit on how much you can withdraw, it will only be limited by the **available** amount in your wallet.

7. What will happen to deposit refund requests (withdrawal to bank account requests) already submitted?
   These requests will be processed accordingly and will not have any impact, however these transactions will not appear on wallet history.

8. Will I be able to refund deposit paid prior to xpat system (old deposit payments)?
   No, this function only allows to request refund for deposit that was paid via the Xpat system.

9. Can I choose to not pay via wallet even if I have available money within my digital wallet?
   Yes, employers will have the option to do so. However, we recommend that it is best not to keep unnecessary finances held as deposit, as wallet withdrawal requests can take time to be processed.

10. Can I use the wallet for payment of other services such as work permit fee?
    No, currently wallet can only be used to carry out deposit related transactions. But it is planned to be introduced in a future update.

11. What should I do if I have a reserved amount, due to an unsuccessful payment attempt?

These issues will be attended by the ministry within working 2 days and would not require you to take any additional actions. Once resolved, payment will be either updated to paid to moved back to available amount within the wallet, depending on the case. If you wish to contact regarding the issue, please contact 1485.

12. Are there any planned further updates?

Yes, the ministry plans to further develop this function and provide further ease for those using the system.
Below are some planned updates:

+ Real-time deposit refund to wallet
+ Automated refund upon work permit cancellation
+ Additional report that includes all deposits paid, including old deposits paid

Note: This is **subject to change** and is only included to provide a small glimpse of how the ministry plans to further enhance the function