

XPAT SYSTEM DIGITAL WALLET & DEPOSIT REFUND

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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.

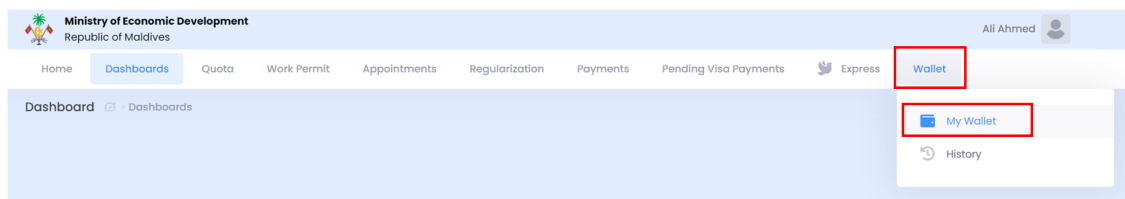
2. WHAT ARE THE MAIN BENEFITS OF WALLET

- + 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

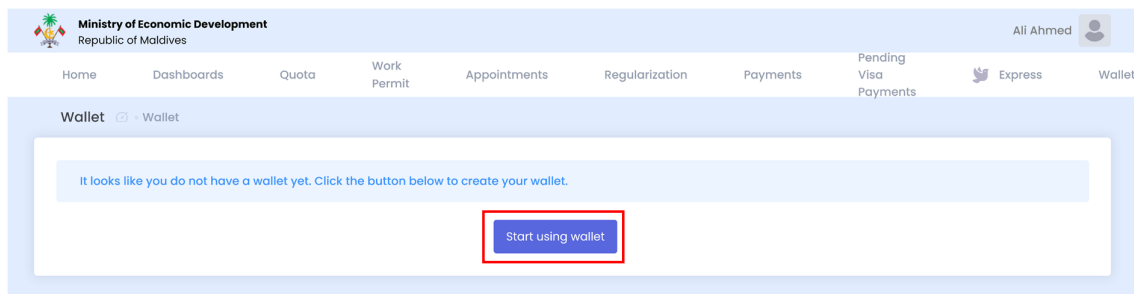
3. HOW DOES WALLET WORK

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

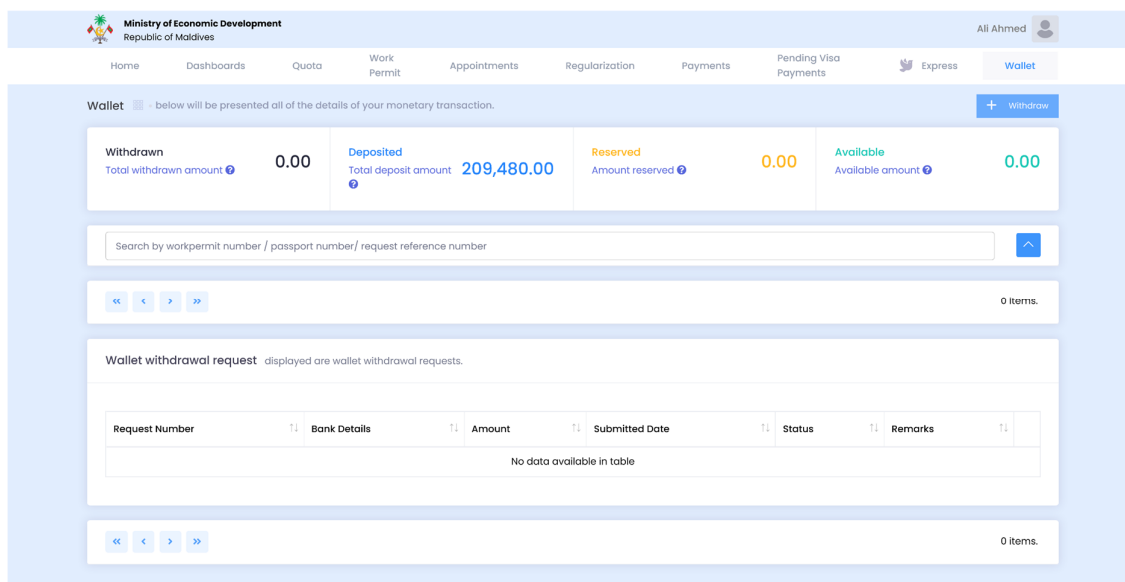
You can locate it by logging into xpat.egov.mv and then going to “My wallet” as shown below



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Withdrawn: Shows deposit that has been withdrawn from the wallet (this will not show deposits withdrawn prior to wallet function.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)

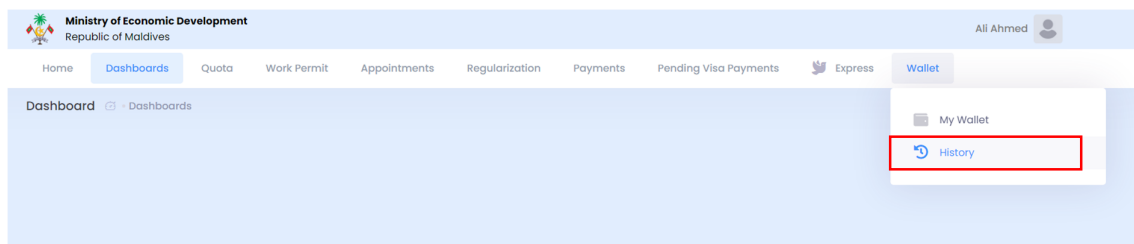
Deposited: Shows the total amount of deposit **currently** paid and **not** withdrawn for employees within the Xpat System (does not include withdrawn amounts)

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


Ministry of Economic Development
 Republic of Maldives


Ali Ahmed 

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Wallet Transaction History  - the history of all wallet transactions will be presented here.



From Date:
 To Date:
 Direction:

<< < 1 > >>
 Showing 1 to 1 of 1 items (1 / 1 pages)
 

Request	Request Type	Description	Date	Amount
WP00944229 DCRW/2021/22	Deposit Claim to Wallet Request	Refund for WP00944229 (818789777), DCRW/2021/22 (Deposit Claim to Wallet Request)	21-Nov-2021 21:01	+ 8,000.00

<< < 1 > >>
 Showing 1 to 1 of 1 items (1 / 1 pages)
 

- 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

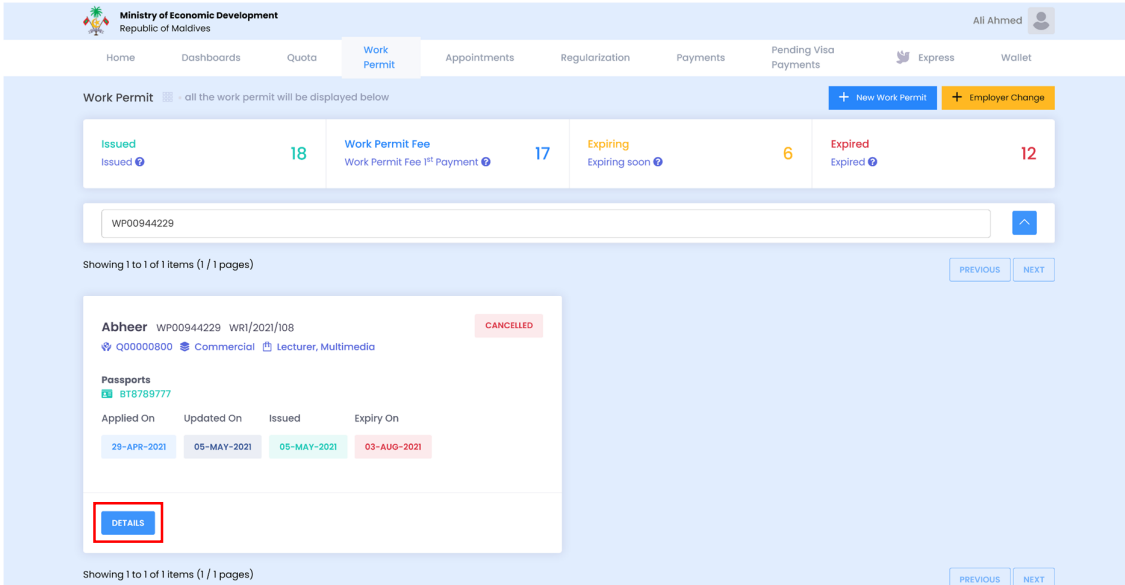
- + view all transactions (i.e. payments) related to deposit
- + download a report of all requests related to the wallet
- + pay deposit using money available in the wallet
- + refund deposit to the wallet

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)

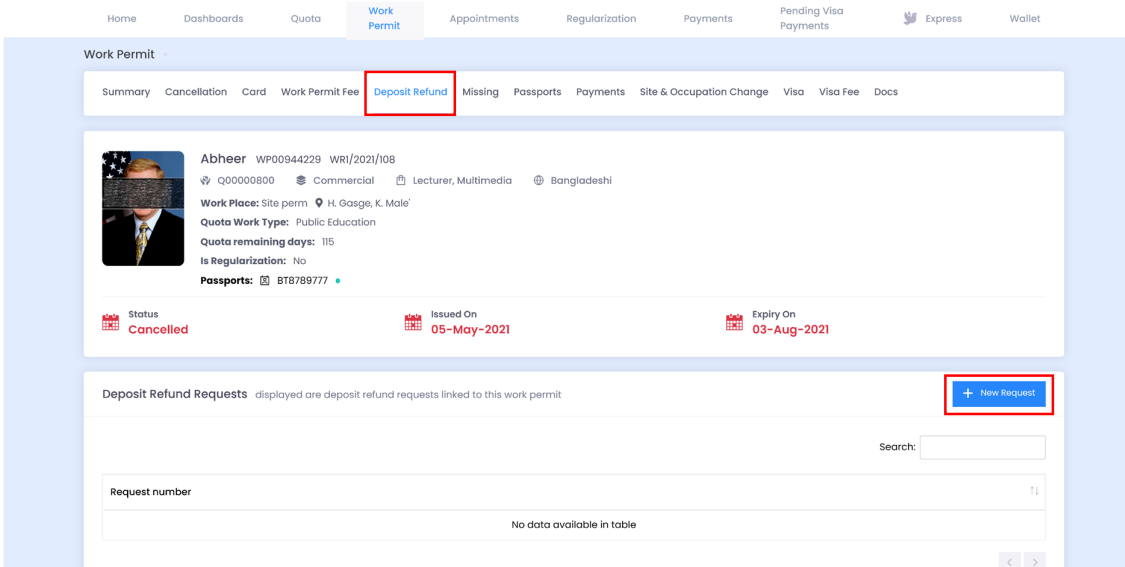
To deposit a refund to your digital wallet, follow the below steps;

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



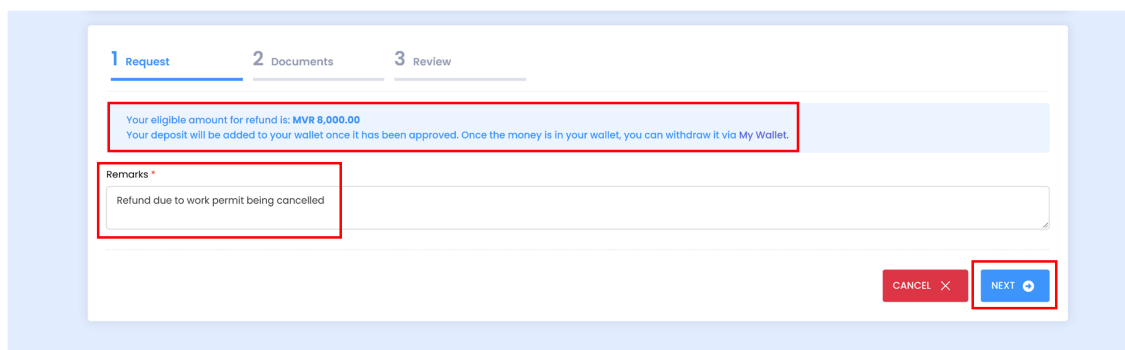
The screenshot shows the Ministry of Economic Development portal. The user is logged in as 'Ali Ahmed'. The 'Work Permit' section is active, displaying a list of permits. The 'Cancelled' status is highlighted in red. The 'DETAILS' button is also highlighted in red.

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



The screenshot shows the Ministry of Economic Development portal. The user is logged in as 'Ali Ahmed'. The 'Deposit Refund' section is active, displaying a list of requests. The 'New Request' button is highlighted in red.

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.



1 Request 2 Documents 3 Review

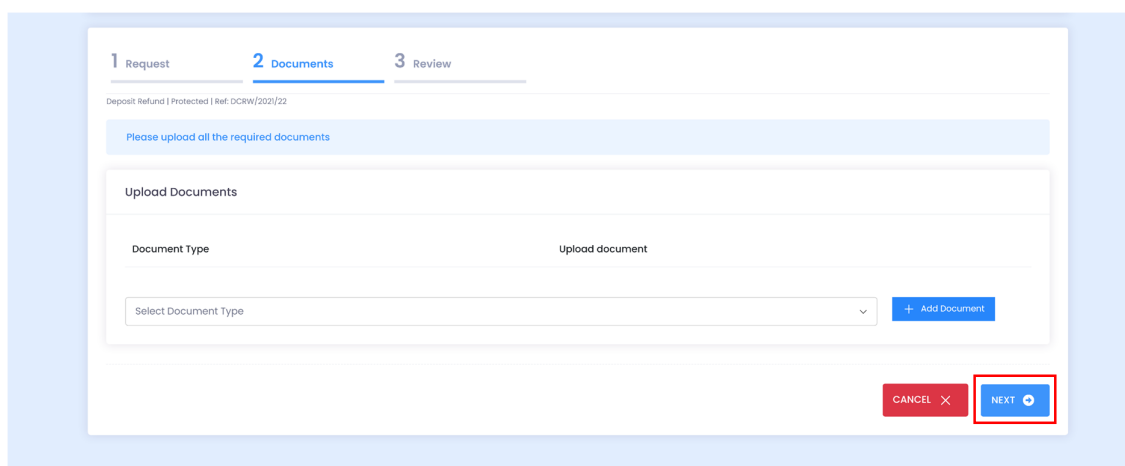
Your eligible amount for refund is: **MVR 8,000.00**
 Your deposit will be added to your wallet once it has been approved. Once the money is in your wallet, you can withdraw it via My Wallet.

Remarks *

Refund due to work permit being cancelled

CANCEL X NEXT +

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.



1 Request 2 Documents 3 Review

Deposit Refund | Protected | Ref: DCRW/202/22

Please upload all the required documents

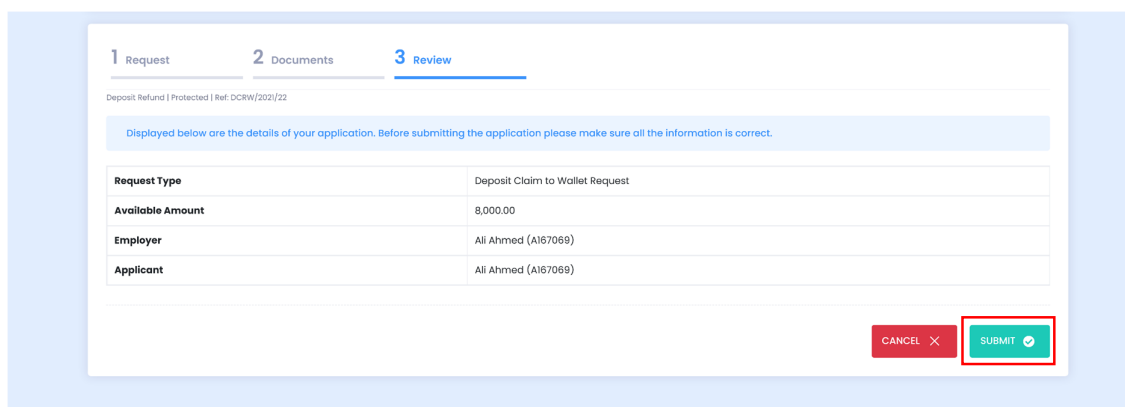
Upload Documents

Document Type Upload document

Select Document Type + Add Document

CANCEL X NEXT +

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.



1 Request 2 Documents 3 Review

Deposit Refund | Protected | Ref: DCRW/202/22

Displayed below are the details of your application. Before submitting the application please make sure all the information is correct.

Request Type	Deposit Claim to Wallet Request
Available Amount	8,000.00
Employer	Ali Ahmed (A167069)
Applicant	Ali Ahmed (A167069)

CANCEL X SUBMIT +

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)

Deposit Refund Requests displayed are deposit refund requests linked to this work permit

Search:

Request number	Submitted Date	Bank	A/C number	Requested Amount	Remarks	Type	Status
DCRW/2021/22	21-Nov-2021 20:41			8,000.00	Refund due to work permit being cancelled	Deposit Claim to Wallet Request	Pending Verification

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

Deposit Refund Requests displayed are deposit refund requests linked to this work permit

Search:

Request number	Submitted Date	Bank	A/C number	Requested Amount	Remarks	Type	Status
DCRW/2021/22	21-Nov-2021 20:41			8,000.00	Refund due to work permit being cancelled	Deposit Claim to Wallet Request	Paid

Ministry of Economic Development
Republic of Maldives

Home Dashboards Quota Work Permit Appointments Regularization Payments Pending Visa Payments Express **Wallet**

Wallet below will be presented all of the details of your monetary transaction.

Withdrawn Total withdrawn amount	0.00	Deposited Total deposit amount	201,480.00	Reserved Amount reserved	0.00	Available Available amount	8,000.00
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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”

Home Dashboards Quota Work Permit Appointments Regularization Payments Pending Visa Payments Express **Wallet**

Wallet Transaction History the history of all wallet transactions will be presented here.

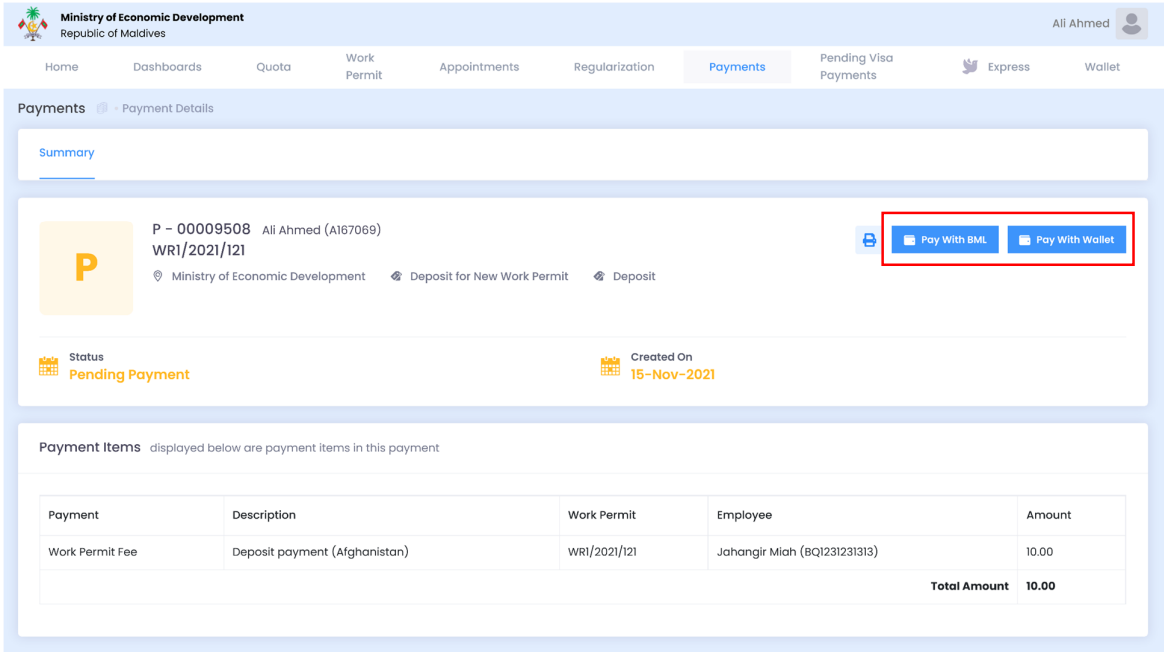
Search by workpermit number / passport number / request reference number

Showing 1 to 2 of 2 items (1 / 1 pages)

Request	Request Type	Description	Date	Amount
WP00944229 DCRW/2021/22	Deposit Claim to Wallet Request	Refund for WP00944229 (8T8789777), DCRW/2021/22 (Deposit Claim to Wallet Request)	21-Nov-2021 21:01	+ 8,000.00
WP00944237 WRI/2021/121	New Work Permit	Deposit payment for WP00944237	21-Nov-2021 22:18	- 10.00

Showing 1 to 2 of 2 items (1 / 1 pages)

6. DEPOSIT PAYMENT



The screenshot shows the 'Payments' section of the Ministry of Economic Development portal. The user is logged in as 'Ali Ahmed'. The 'Payments' tab is selected, and the 'Payment Details' sub-tab is active. A summary card for payment P-00009508 is displayed, showing it is for a 'Deposit for New Work Permit' and is currently in 'Pending Payment' status. The payment was created on 15-Nov-2021. Below the summary, a table lists the payment items:

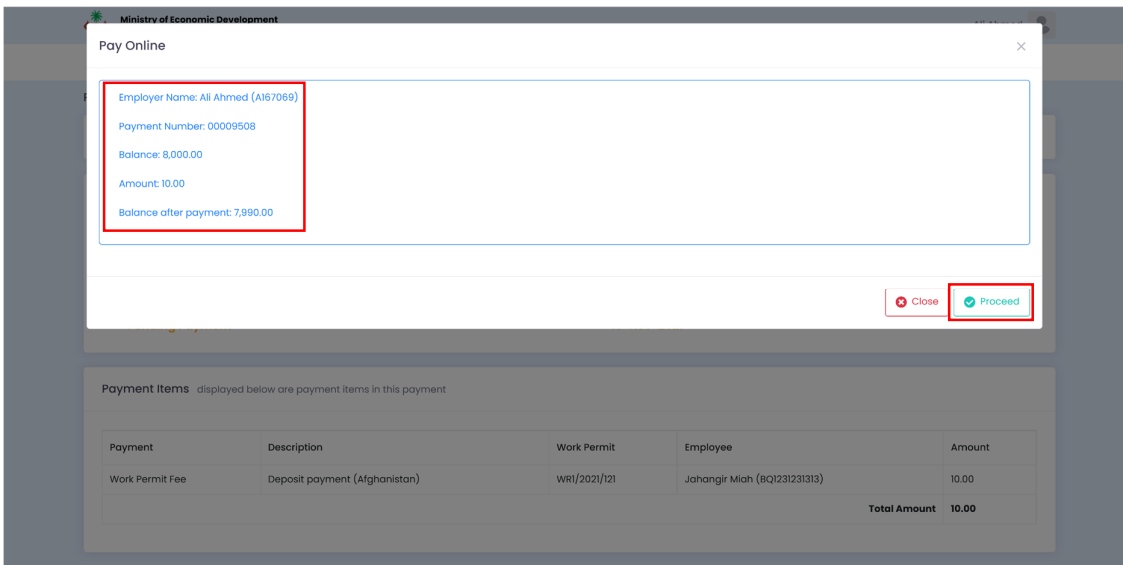
Payment	Description	Work Permit	Employee	Amount
Work Permit Fee	Deposit payment (Afghanistan)	WRI/2021/121	Jahangir Miah (BQ1231231313)	10.00
Total Amount				10.00

At the top right of the payment details card, there are two buttons: 'Pay With BML' and 'Pay With Wallet', both highlighted with a red box.

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.



The screenshot shows a 'Pay Online' modal window. It displays the following payment details:

- Employer Name: Ali Ahmed (A167069)
- Payment Number: 00009508
- Balance: 8,000.00
- Amount: 10.00
- Balance after payment: 7,990.00

At the bottom right of the modal, there are two buttons: 'Close' and 'Proceed'. The 'Proceed' button is highlighted with a red box. Below the modal, the same payment items table as in the previous screenshot is visible.

- 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

Ministry of Economic Development
Republic of Maldives

Ali Ahmed

Home Dashboards Quota Work Permit Appointments Regularization **Payments** Pending Visa Payments Express Wallet

Payments Payment Details

Summary

P - 00009508 Ali Ahmed (A167069)
WRI/2021/121

Ministry of Economic Development Deposit for New Work Permit Deposit

Status **Fully Paid** Created On **15-Nov-2021** Fully Paid On **21-Nov-2021**

Payment Items displayed below are payment items in this payment

Payment	Description	Work Permit	Employee	Amount
Work Permit Fee	Deposit payment (Afghanistan)	WRI/2021/121	Jahangir Miah (BQ12312313)	10.00
Total Amount				10.00

Payment Attempts displayed below are payment attempts for selected payment

Attempted On	Paid On	Payment Method	Paid At	Remarks	Status	Paid Amount
21-Nov-2021	21-Nov-2021	Wallet	Ministry of Economic Development		Paid	10.00
Total Amount						10.00
Total Paid						10.00

This will also be reflected on the wallet history

Ministry of Economic Development
Republic of Maldives

Ali Ahmed

Home Dashboards Quota Work Permit Appointments Regularization Payments Pending Visa Payments Express **Wallet**

Wallet Transaction History the history of all wallet transactions will be presented here.

Search by workpermit number / passport number / request reference number

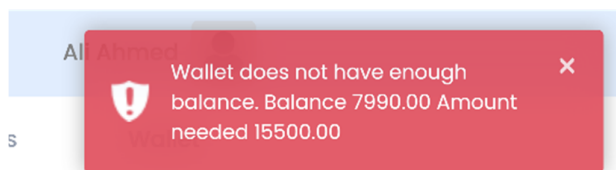
Showing 1 to 2 of 2 items (1 / 1 pages)

Request	Request Type	Description	Date	Amount
WP00944229 DCRW/2021/22	Deposit Claim to Wallet Request	Refund for WP00944229 (BT8789777), DCRW/2021/22 (Deposit Claim to Wallet Request)	21-Nov-2021 21:01	+ 8,000.00
WP00944237 WRI/2021/121	New Work Permit	Deposit payment for WP00944237	21-Nov-2021 22:18	- 10.00

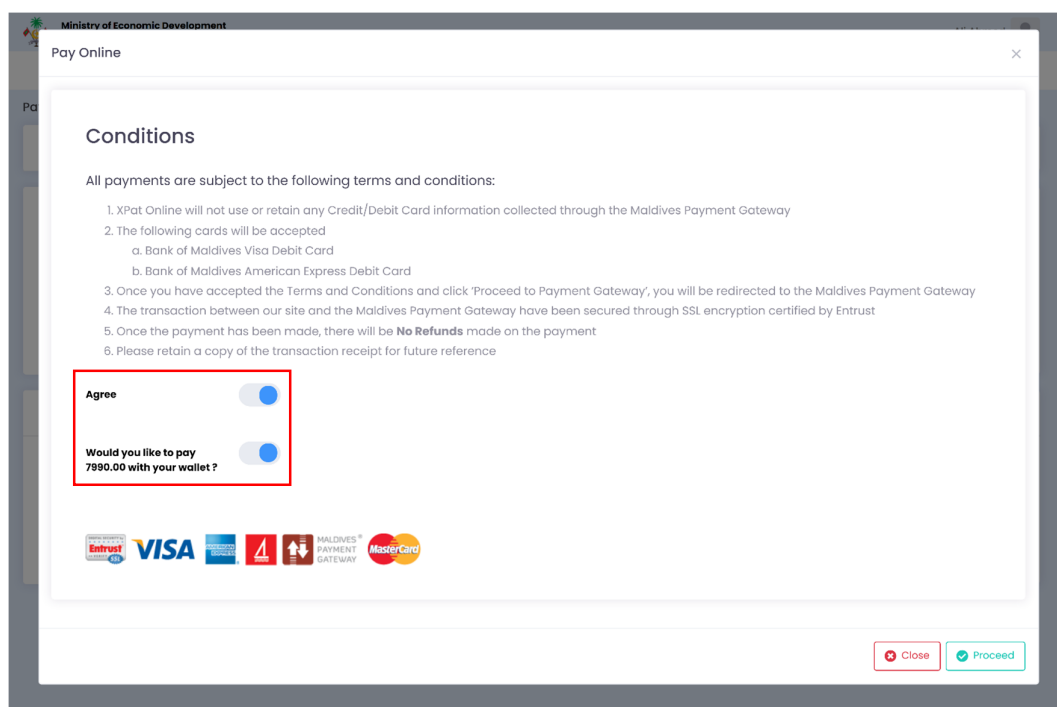
Showing 1 to 2 of 2 items (1 / 1 pages)

6.2 UTILIZING 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.

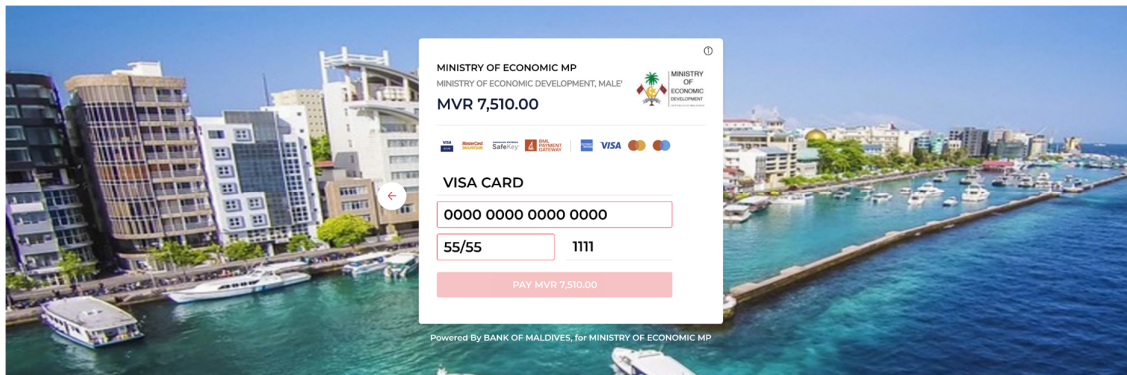


In this case if you have any balance in wallet you can choose the option to “pay with BML”



- 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

Ministry of Economic Development
Republic of Maldives

Home Dashboards Quota Work Permit Appointments Regularization **Payments** Pending Visa Payments Express Wallet

Payments Payment Details

Summary

P - 00009509 Ali Ahmed (A167069)
WRI/2021/123

Ministry of Economic Development Deposit for New Work Permit Deposit

Status **Fully Paid** Created On 16-Nov-2021 Fully Paid On 22-Nov-2021


Payment Items displayed below are payment items in this payment.

Payment	Description	Work Permit	Employee	Amount
Deposit	Deposit payment (Armenia)	WRI/2021/123	Waheed Adam (818789612)	15,500.00
Total Amount				15,500.00

Payment Attempts displayed below are payment attempts for selected payment.

Attempted On	Paid On	Payment Method	Paid At	Remarks	Status	Paid Amount
22-Nov-2021	22-Nov-2021	Wallet	Ministry of Economic Development		Paid	7,990.00
22-Nov-2021	22-Nov-2021	Online Payment	Ministry of Economic Development		Paid	7,510.00
Total Amount						15,500.00
Total Paid						15,500.00

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


Ministry of Economic Development
 Republic of Maldives
 Ali Ahmed

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[Payments](#)
[Pending Visa Payments](#)
[Express](#)
[Wallet](#)

Wallet Transaction History - the history of all wallet transactions will be presented here.

Showing 1 to 6 of 6 items (1 / 1 pages)

Request	Request Type	Description	Date	Amount
WP00944229 DCRW/2021/22	Deposit Claim to Wallet Request	Refund for WP00944229 (BT8789777), DCRW/2021/22 (Deposit Claim to Wallet Request)	21-Nov-2021 21:01	+ 8,000.00
WP00944237 WRI/2021/121	New Work Permit	Deposit payment for WP00944237	21-Nov-2021 22:18	- 10.00
WP00944238 WRI/2021/123	New Work Permit	Amount received from bank for deposit payment of WP00944238 (BT8789812)	22-Nov-2021 08:27	+ 7,510.00
WP00944238 WRI/2021/123	New Work Permit	Deposit payment for WP00944238	22-Nov-2021 08:27	- 7,510.00
WP00944238 WRI/2021/123	New Work Permit	Deposit payment for WP00944238	22-Nov-2021 08:27	- 7,990.00
WP00944225 DCRW/2021/23	Deposit Claim to Wallet Request	Refund for WP00944225 (BT1259665), DCRW/2021/23 (Deposit Claim to Wallet Request)	22-Nov-2021 11:36	+ 8,000.00

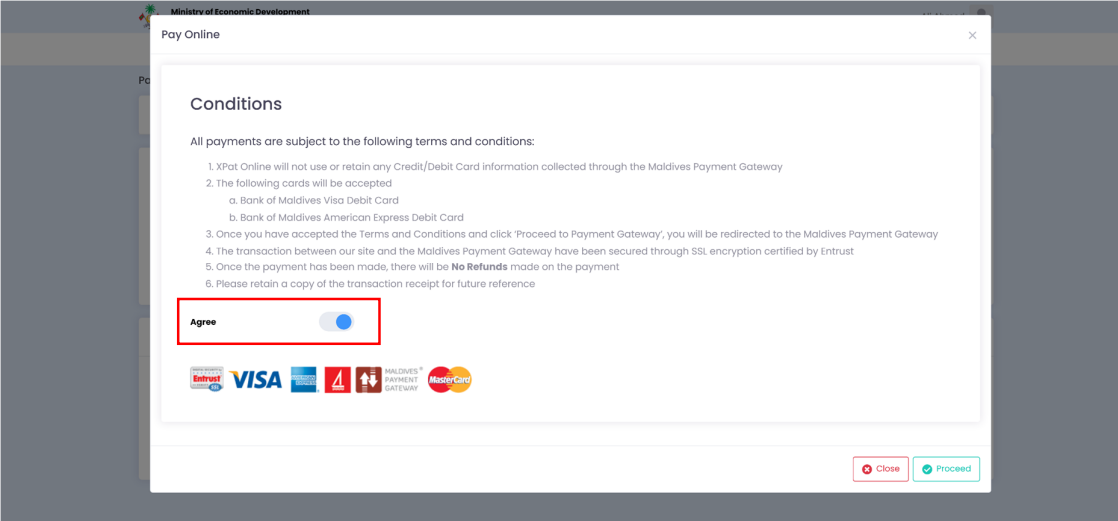
Showing 1 to 6 of 6 items (1 / 1 pages)

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)



Ministry of Economic Development







Pay Online

Conditions

All payments are subject to the following terms and conditions:

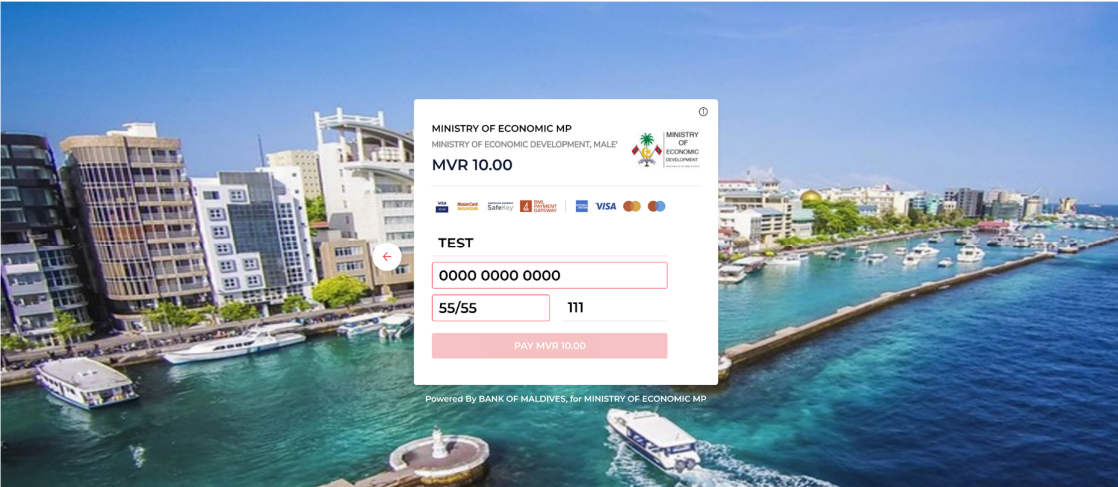
1. XPat Online will not use or retain any Credit/Debit Card information collected through the Maldives Payment Gateway
2. The following cards will be accepted
 - a. Bank of Maldives Visa Debit Card
 - b. Bank of Maldives American Express Debit Card
3. Once you have accepted the Terms and Conditions and click 'Proceed to Payment Gateway', you will be redirected to the Maldives Payment Gateway
4. The transaction between our site and the Maldives Payment Gateway have been secured through SSL encryption certified by Entrust
5. Once the payment has been made, there will be **No Refunds** made on the payment
6. Please retain a copy of the transaction receipt for future reference

Agree ☒




[Close](#) [Proceed](#)

Enter card details and proceed to pay with BML



MINISTRY OF ECONOMIC MP
MINISTRY OF ECONOMIC DEVELOPMENT, MALÉ

MVR 10.00

TEST

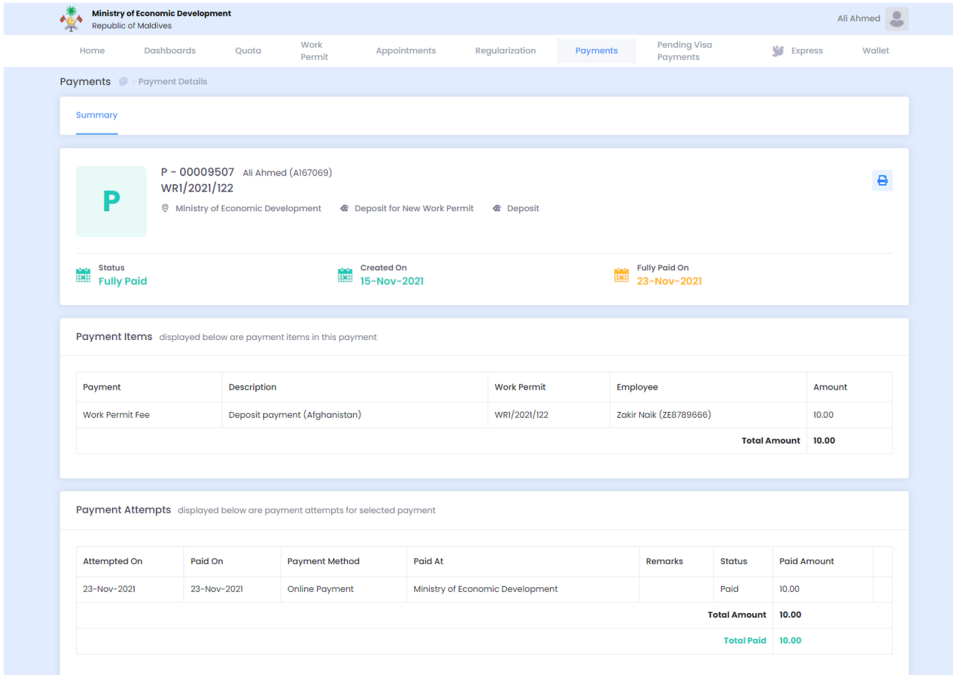
0000 0000 0000

55/55 111

PAY MVR 10.00

Powered By BANK OF MALDIVES, for MINISTRY OF ECONOMIC MP

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

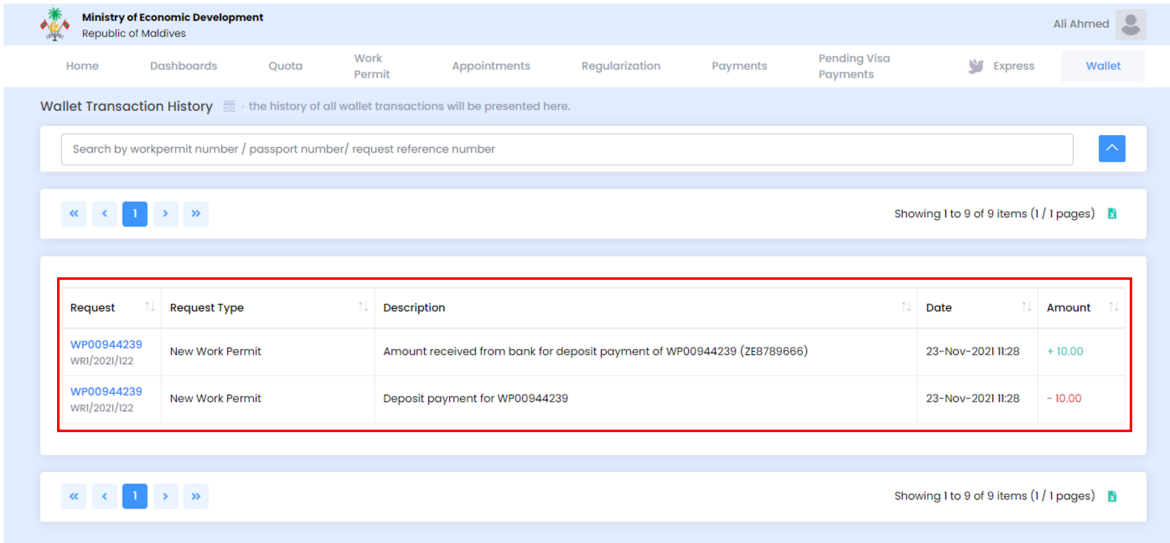


The screenshot shows the 'Payments' section of the Ministry of Economic Development portal. The user is logged in as 'Ali Ahmed'. The 'Payments' tab is selected, and the 'Payment Details' for a specific payment (P - 00009507) are displayed. The payment is for a 'New Work Permit' (WRI/2021/122) and has a status of 'Fully Paid'. The payment was created on 15-Nov-2021 and fully paid on 23-Nov-2021. The payment items table shows a 'Work Permit Fee' of 10.00. The payment attempts table shows a successful payment on 23-Nov-2021 via 'Online Payment' for 10.00.

Payment	Description	Work Permit	Employee	Amount
Work Permit Fee	Deposit payment (Afghanistan)	WRI/2021/122	Zakir Naik (ZE8789666)	10.00
Total Amount				10.00

Attempted On	Paid On	Payment Method	Paid At	Remarks	Status	Paid Amount
23-Nov-2021	23-Nov-2021	Online Payment	Ministry of Economic Development		Paid	10.00
Total Amount						10.00
Total Paid						10.00

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



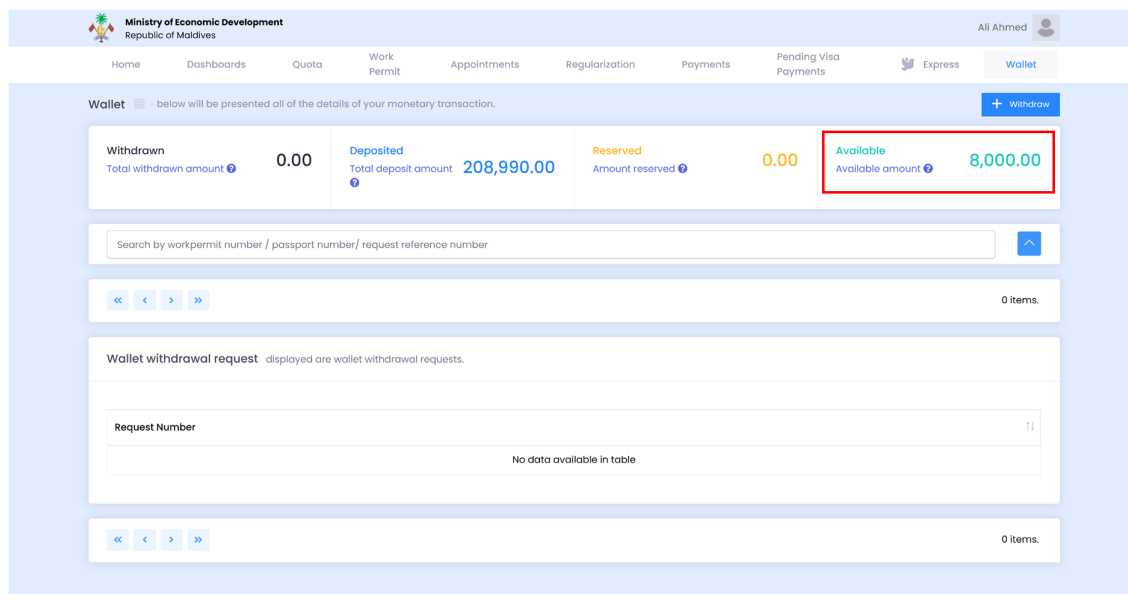
The screenshot shows the 'Wallet Transaction History' section of the Ministry of Economic Development portal. The user is logged in as 'Ali Ahmed'. The 'Wallet' tab is selected, and the 'Wallet Transaction History' is displayed. The history shows two transactions related to the payment: a credit of 10.00 and a debit of 10.00, both on 23-Nov-2021 at 11:28.

Request	Request Type	Description	Date	Amount
WP00944239 WRI/2021/122	New Work Permit	Amount received from bank for deposit payment of WP00944239 (ZE8789666)	23-Nov-2021 11:28	+ 10.00
WP00944239 WRI/2021/122	New Work Permit	Deposit payment for WP00944239	23-Nov-2021 11:28	- 10.00

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.



Ministry of Economic Development
Republic of Maldives

Home Dashboards Quota Work Permit Appointments Regularization Payments Pending Visa Payments Express **Wallet**

Wallet - below will be presented all of the details of your monetary transaction. [+ Withdraw](#)

Withdrawn Total withdrawn amount 0.00	Deposited Total deposit amount 208,990.00	Reserved Amount reserved 0.00	Available Available amount 8,000.00
---	---	---	---

Search by workpermit number / passport number / request reference number

« < > » 0 items.

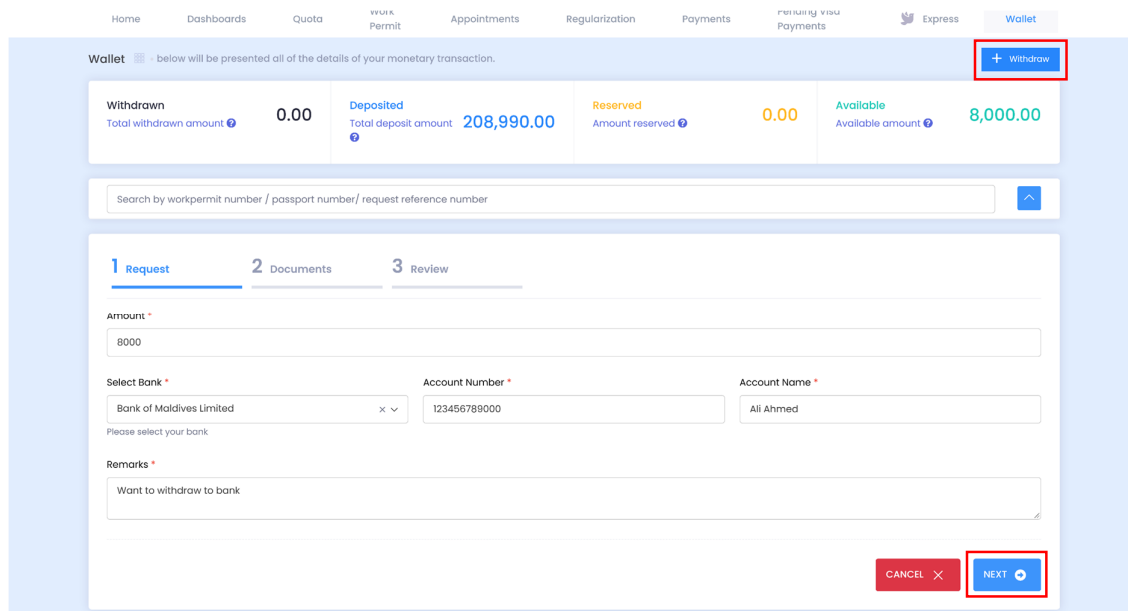
Wallet withdrawal request displayed are wallet withdrawal requests.

Request Number

No data available in table

« < > » 0 items.

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.



Home Dashboards Quota Work Permit Appointments Regularization Payments Pending Visa Payments Express **Wallet**

Wallet - below will be presented all of the details of your monetary transaction. [+ Withdraw](#)

Withdrawn Total withdrawn amount 0.00	Deposited Total deposit amount 208,990.00	Reserved Amount reserved 0.00	Available Available amount 8,000.00
---	---	---	---

Search by workpermit number / passport number / request reference number

1 Request 2 Documents 3 Review

Amount *

8000

Select Bank * Account Number * Account Name *

Bank of Maldives Limited x 123456789000 Ali Ahmed

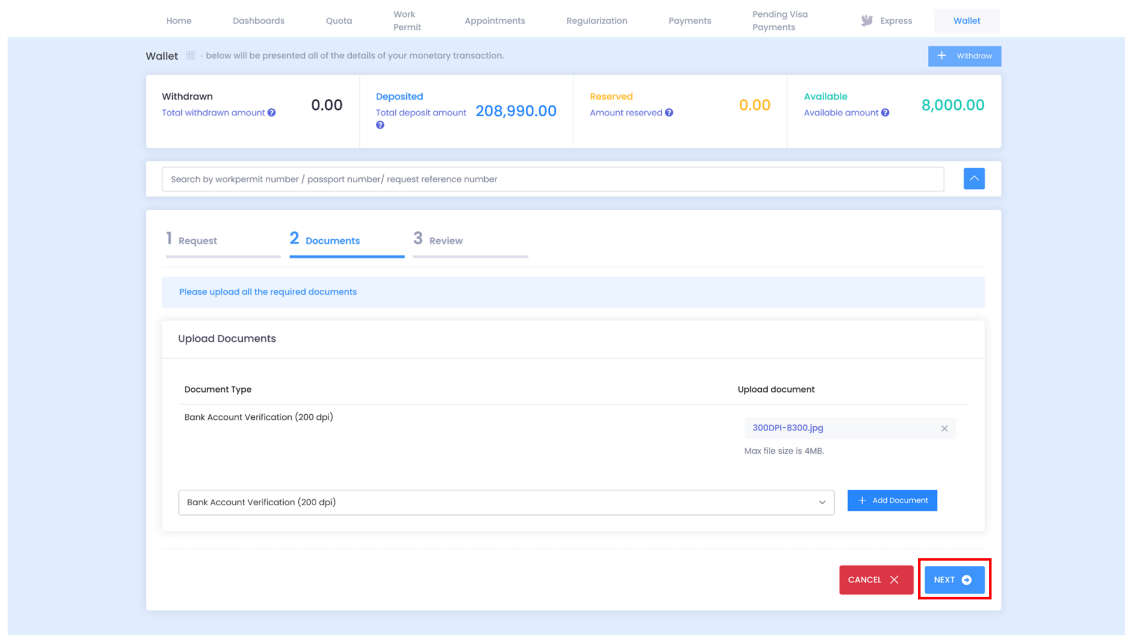
Please select your bank

Remarks *

Want to withdraw to bank

CANCEL X [NEXT](#)

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”.



Home Dashboards Quota Work Permit Appointments Regularization Payments Pending Visa Payments Express **Wallet**

Wallet below will be presented all of the details of your monetary transaction. [+ Withdraw](#)

Withdrawn Total withdrawn amount 0.00	Deposited Total deposit amount 208,990.00	Reserved Amount reserved 0.00	Available Available amount 8,000.00
---	---	---	---

Search by workpermit number / passport number/ request reference number

1 Request 2 **Documents** 3 Review

Please upload all the required documents

Upload Documents

Document Type	Upload document
Bank Account Verification (200 dpi)	300DPI-8300.jpg <small>Max file size is 4MB.</small>
Bank Account Verification (200 dpi)	+ Add document

[CANCEL](#) [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.

Ministry of Economic Development
Republic of Maldives

Home Dashboards Quota Work Permit Appointments Regularization Payments Pending Visa Payments Express **Wallet**

Wallet - below will be presented all of the details of your monetary transaction.

Withdrawn
Total withdrawn amount 0.00

Deposited
Total deposit amount 208,990.00

Reserved
Amount reserved 0.00

Available
Available amount 8,000.00

Search by workpermit number / passport number / request reference number

1 Request 2 Documents 3 **Review**

Displayed below are the details of your application. Before submitting the application please make sure all the information is correct.

Request Type	Wallet Withdrawal Request
Bank	Bank of Maldives Limited
Account Name	Ali Ahmed
A/C Number	123456789000
Amount	8,000.00
Employer	Ali Ahmed (A167069)
Applicant	Ali Ahmed (A167069)

CANCEL X SUBMIT

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.

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« < 1 > » Showing 1 to 1 of 1 items (1 / 1 pages)

Wallet withdrawal request displayed are wallet withdrawal requests.

Request Number	Bank Details	Amount	Submitted Date	Status	Remarks
WWR/2021/4	Bank of Maldives Limited 123456789000	8,000.00	22-Nov-2021 11:48	Pending Verification	Wallet Withdrawal Request has been submitted for verification

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Withdrawal requests will require approval from the Ministry.

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Ali Ahmed

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Withdrawn
Total withdrawn amount **8,000.00**

Deposited
Total deposit amount **208,990.00**

Reserved
Amount reserved **0.00**

Available
Available amount **0.00**

Search by workpermit number / passport number / request reference number

Showing 1 to 1 of 1 items (1 / 1 pages)

Wallet withdrawal request displayed are wallet withdrawal requests.

Request Number	Bank Details	Amount	Submitted Date	Status	Remarks
WWR/2021/4	Bank of Maldives Limited 123456789000	8,000.00	22-Nov-2021 11:48	Paid	Payment Completed

Showing 1 to 1 of 1 items (1 / 1 pages)

- 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).

Ministry of Economic Development
Republic of Maldives

Ali Ahmed

Home Dashboards Quota Work Permit Appointments Regularization **Payments** Pending Visa Payments Express Wallet

Payments - Payment Details

Summary

P - 00009512 Ali Ahmed (A167069)
WWR/2021/4

Ministry of Economic Development • Wallet Withdrawal • Refund

Payment From: Payment To:

Status: **Fully Paid** Created On: **22-Nov-2021** Fully Paid On: **22-Nov-2021**

Payment Items displayed below are payment items in this payment

Payment	Description	Work Permit	Employee	Duration (Months)	Amount
Wallet Withdrawal	Withdrawal for Wallet Withdrawal Request WWR/2021/4			-	8,000.00
Total Amount					8,000.00

Payment Attempts displayed below are payment attempts for selected payment

Attempted On	Paid On	Payment Method	Paid At	Remarks	Status	Paid Amount
22-Nov-2021	22-Nov-2021	Through Finance Ministry	Ministry of Economic Development	deposited withdrawal	Paid	8,000.00
Total Amount						8,000.00
Total Paid						8,000.00

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