

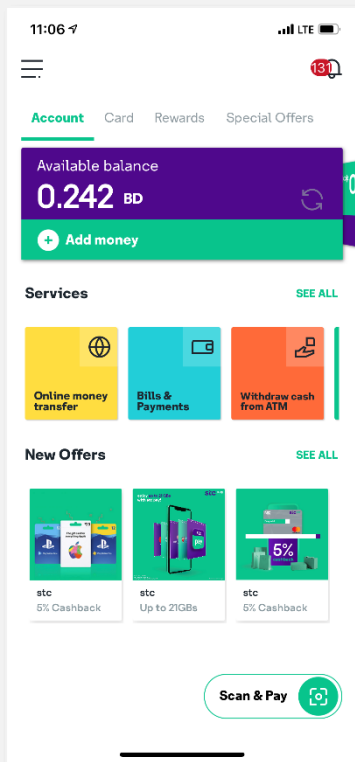
A person is using a smartphone at an ATM. The person's hand is holding a white smartphone, and their other hand is on the ATM keypad. The background is slightly blurred, showing the ATM interface and some blue vertical elements.

stc pay

**Wages Protection System (WPS)
Compliant Salary Accounts**



stc pay is a mobile wallet that provides unique products and services



stc pay Features	
Registration	✓ End to end digital onboarding experience
Wallet Funding	✓ Wallet funding through Cash, Debit Cards and Payroll
WPS	✓ WPS compliant - Salary disbursement to the wallet
Remittance	✓ Online money transfer
Peer to Peer	✓ Money transfer to other stc pay customers at no cost
QR Payments	✓ Contactless payments through partnerships with retail merchants
Prepaid Card	✓ Physical and Virtual prepaid card for online and in-store purchases
Payments	✓ Pay utility bills, govt. services fees, tuition fees, etc.
Loyalty	✓ Earn loyalty points and enjoy rewards / cashbacks
ATM Cash Out	✓ Cash withdrawals from any ATM in Bahrain

stc pay is offered by stc in partnership with SADAD. SADAD is licensed by CBB as Ancillary Payment Services Provider.





stc pay payroll system is an easy, secure, end to end digital solution for payroll processing.



stc pay payroll system is fully compliant with Wages Protection System (WPS) as per LMRA and CBB guidelines.

You can register your company as a WPS compliant business and start processing your employees' salaries through stc pay.



هيئة تنظيم سوق العمل
Labour Market Regulatory Authority

WPS
نظام حماية الأجور
WAGES PROTECTION SYSTEM

The Wages Protection System (WPS) is a system implemented by LMRA.

Employers are obligated to pay the wages of their employees in accordance with the WPS, through entities licensed by Central Bank of Bahrain.

The system ensures the regular and timely transfer of wages to employees besides enhancing transparency and oversight.

Failure to participate to the system will result in penalties.

2nd Phase
Sep 1, 2021

Employers
with 50 - 549
employees

1st Phase
May 1, 2021

Employers
with 500+
employees

3rd Phase
Jan 1, 2022

Employers
with 1 - 49
employees



A person is using a smartphone at an ATM. The person's hand is holding a white smartphone, and their other hand is on the ATM keypad. The background is slightly blurred, showing the ATM interface and a person's arm in a beige sleeve.

stc pay

Benefits for Employers

Enroll your company and process salaries in 4 easy steps and become WPS compliant.

1

Sign the payroll agreement with stc pay & create your company account.

2

Add your employees and their salary details in the system.

3

During salary period, send consolidated payments to stc pay and upload payroll data.

4

stc pay will process salaries on employees' stc pay mobile wallet.

Enjoy secure and WPS compliant payroll processing solution at no cost.



No registration fees

No fees for:

- Registering your company
- Registering your employees

No minimums

- No minimum number of employees requirement
- 1 or 10,000 employees, start right away.



No processing fees

- No fees for payroll processing
- Complete zero cost WPS Program for Employers

No hidden charges

- No account opening charges
- No account maintenance charges
- No ATM withdrawal charges



Fast processing

- Reduce payroll processing time
- Employees to receive salaries instantly

Instant Reporting

- See all transactions in real time
- Generate reports on the fly



WPS Compliant

- Approved by CBB and LMRA
- Compliant with regulations

Secure

- Data security
- Transaction security

A close-up photograph of a person's hands holding a white smartphone. The person is standing at an ATM, with their other hand on the keypad. The background shows the ATM interface and a blurred interior. A purple banner is overlaid on the bottom half of the image.

stc pay

Benefits for Employees

stc pay accounts will be created for employees for free

Registration

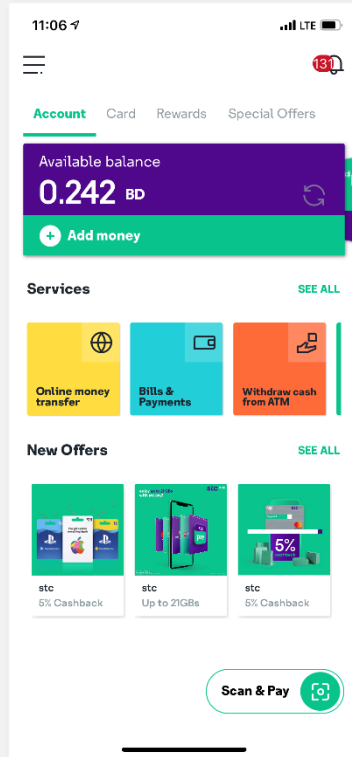
- Employees can download stc pay from Apple Store, Google Play Store, and Huawei Store for free and create their accounts in minutes.

Salary

- Employees will receive their salaries on their stc pay account. Employees can also add money to their stc pay wallet using their debit card or SADAD kiosks.

Money transfer

- Employees can transfer money internationally using NEC Remit or can send money to other stc pay users at no cost.



Bill Payments

- Employees can pay their bills, school fees and government fees.

Shopping

- Employees can shop online using their prepaid card or shop at stores using their physical card and scan to pay.

ATM Withdrawals

- Employees can withdraw money from all ATMs that accept Mastercard.

Employees can shop in-store using their physical prepaid card

stc pay & Mastercard partnership

stc pay started issuing Mastercard prepaid physical cards to its wallet holders.

Online payments:

- Process online transactions securely using Mastercard 3DSecure functionality.

Contactless payments:

- Employees can process contactless payments at any Point of sale (POS) using Mastercard Tap & Go.

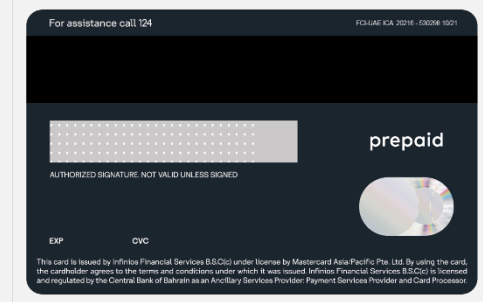
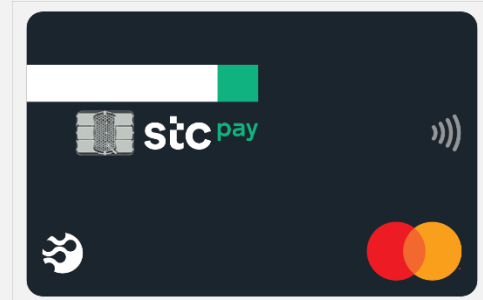
ATM withdrawals:

- Withdraw money from any ATM that accepts Mastercard across the globe.

Worldwide acceptance

- Easy, secure and convenient method of payment that is accepted globally.

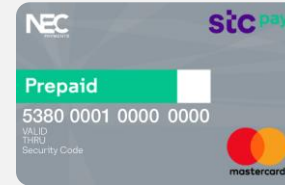
stc pay physical prepaid Mastercard



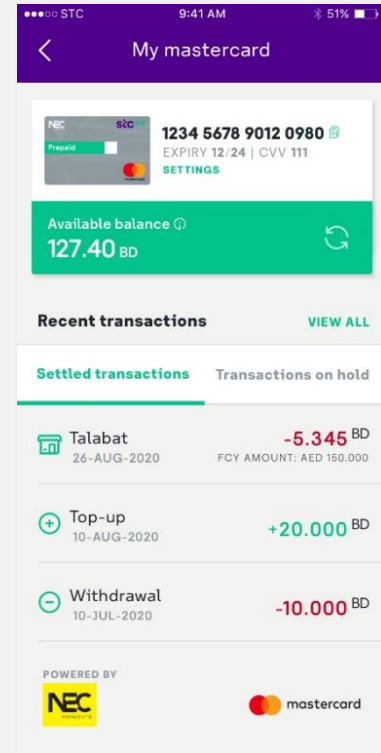
Employees can shop online using their virtual prepaid card

stc pay & Mastercard partnership

- stc pay partnered with Mastercard to offer virtual prepaid cards.
- Employees can get their virtual card for free and use their card to shop online.
- Employees can also use their virtual prepaid card for payments at stores using Tap & Go feature.



Mastercard on STC Pay app



Employees can send money online through NEC Remit

stc pay & NEC Remit partnership

- stc pay partnered with NEC Remit to offer international money transfer.
- Employees can send money to India, Pakistan, Bangladesh, Nepal, Sri Lanka, and Philippines directly from their mobile app any time of the day (24 / 7).
- Employees can also send money to other stc pay users at no cost.



Money transfer on STC Pay app

A screenshot of the STC Pay app's 'Send money' screen. The screen has a purple header with a back arrow and the text 'Send money'. Below the header is the NEC REMIT logo. There are two tabs: 'Check Rates' (active) and 'Transfer History'. Under 'You send', there is a text input field and a dropdown menu showing 'BHD'. Under 'Recipient gets', there is another text input field and a dropdown menu showing a flag icon. Below these is a 'Conversion rate' section and a 'Last Updated' section. At the bottom, there is a green 'Next' button and a small disclaimer: 'NEC Remit has the right to cancel or extend promotions without additional notice. VAT is applicable on the transfer fee. Exchange rates might change at the time of transfer.'

Money transfer on STC Pay app

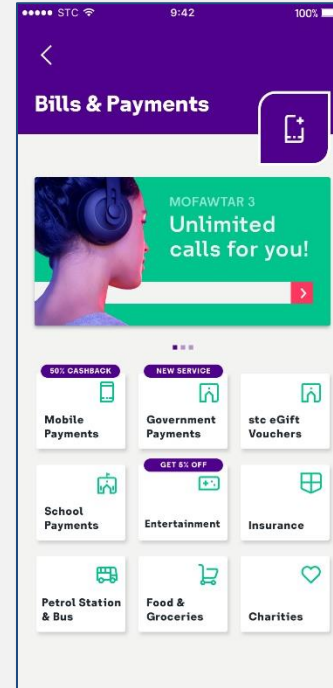
A screenshot of the STC Pay app's 'Send money' screen showing transaction history. The screen has a purple header with a back arrow and the text 'Send money'. Below the header is the NEC REMIT logo. There are two tabs: 'Check Rates' and 'Transfer History' (active). The screen displays three transaction entries, each with a circular profile icon, a name, and a 'Bank Transfer' label. The first entry is for 'Saber Abdehamed Mohamed S...' with a 'Transferred' status. The second entry is for 'Ahmed Abdelhamid Mohamed S...' with a 'Transferred' status. The third entry is for 'Saber Abdehamed Mohamed S...' with a 'Transferred' status. Each entry shows transaction details: Transaction TT, Transaction Ref No, Sent on, Amount sent, and Received amount. At the bottom, there is a green 'Return Home' button and a small disclaimer: 'NEC Remit has the right to cancel or extend promotions without additional notice. VAT is applicable on the transfer fee. Exchange rates might change at the time of transfer.'

Employees can pay their bills, school fees, government payments

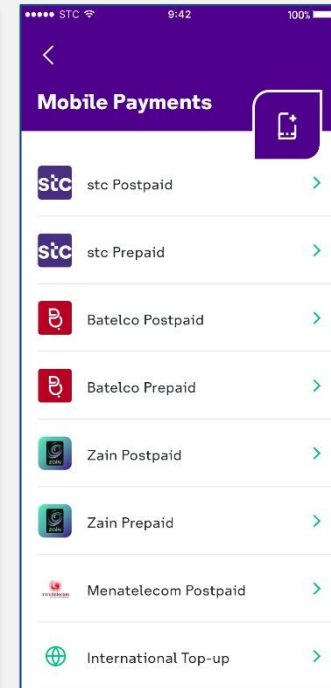
stc pay bill payments

- Employees can pay for:
 - Mobile payments (STC, Batelco, Zain)
 - Government payments (LMRA, Traffic, etc.)
 - Insurance payments
 - School fees (Indian school, University of Bahrain, etc.)
 - Food and groceries (Talabat, Carrefour, Lulu, etc.)
 - Entertainment (Netflix, OSN, BeIN, etc.)
 - Fashion (Amazon, Zara, H&M, etc.)
 - Transportation (Bahrain Bus, Uber, Careem)

Bill payments on STC Pay app



Bill payments on STC Pay app



Employees can pay at participating stores using QR codes

stc pay QR Payments

- Employees can enjoy contactless payments at participating merchants.
- Stc pay partnered with AFS and AUB and stc pay is accepted on AFS and AUB machines for contactless payments.

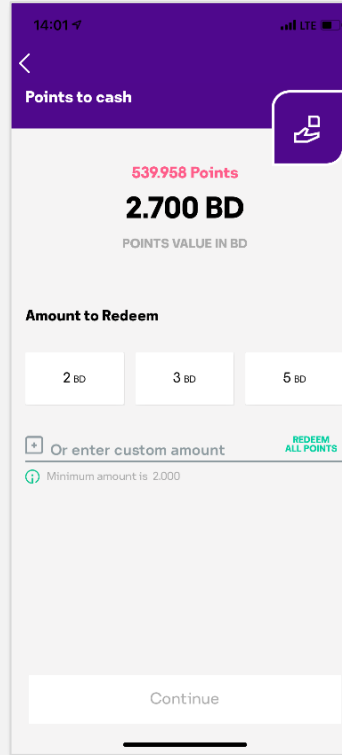


Employees will enjoy endless benefits

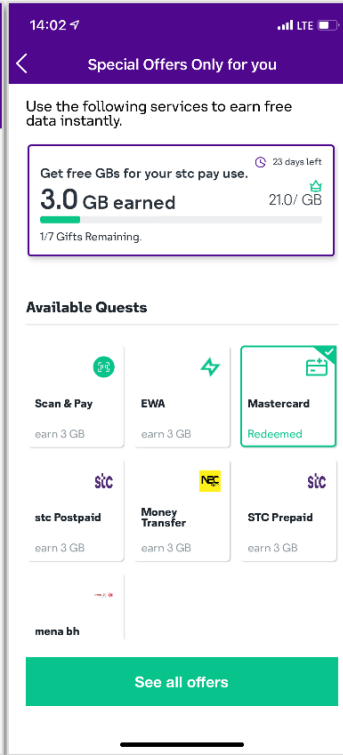
stc pay rewards and offers

- Employees can register to stc pay rewards and collect rewards points on each transaction.
- Employees can enjoy cashbacks, buy 1 get 1 free offers, discounts, and other benefits.

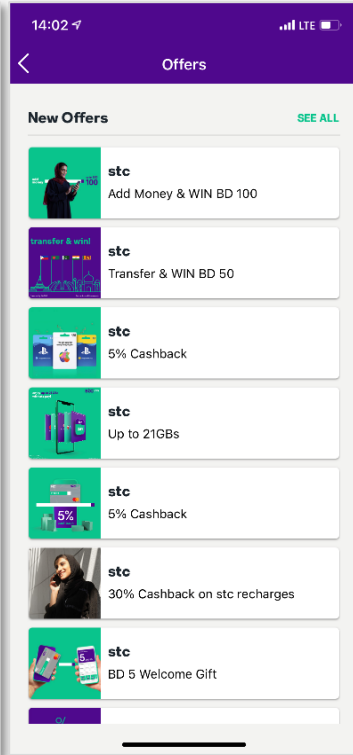
Loyalty points on STC Pay app



Special offers on STC Pay app



Offers on STC Pay app

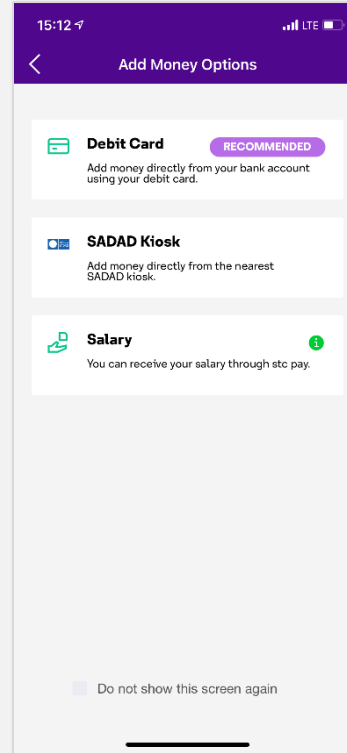


Employees can add money to their wallet and track history of transactions

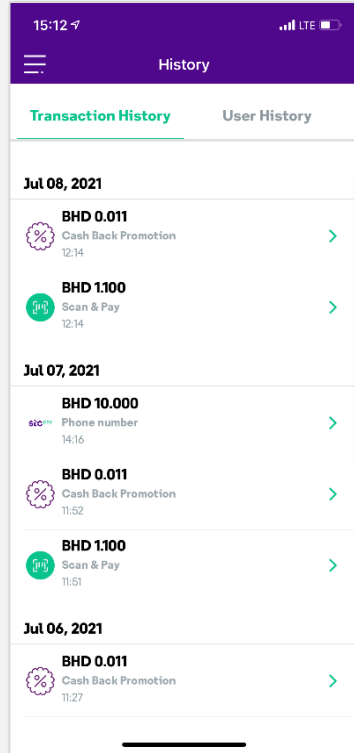
Add money and history

- Employees can add money to their stc pay wallet using their debit cards or through SADAD kiosks.
- Employees can see all transactions in the history section, and they will receive SMS and emails after each transaction.

Add money options



History



All these great features and more are offered to employees for free

No charges for the employees

- Employees can register to stc pay for free.
- Employees can have zero balance in their stc pay mobile wallet account with no penalties.
- No deductions from the employees and the entire service is offered to employees free of charge.

Convenient and secure

- All services are available 24/7 on the go.
- Employees can perform their transactions on their mobile phones.
- stc pay has advanced security features that will block access to the employee's account from other mobile devices.

Support

- Employees can call 8000 8338 or 124 to get support.

A close-up photograph of a person's hands. The right hand holds a white smartphone, and the left hand is positioned over the keypad of an ATM. The background shows the ATM interface with a screen and a card slot. A purple banner is overlaid on the bottom half of the image.

stc pay

One solution, endless benefits

stc pay Payroll System

One solution, endless benefits for employers and employees

Employer Benefits

- ✔ No registration fees
- ✔ No processing fees
- ✔ No hidden charges
- ✔ No minimums
- ✔ Fast processing
- ✔ WPS Compliant
- ✔ Instant reporting
- ✔ Secure

Employee Benefits

- ✔ Instant access to salary
- ✔ ATM withdrawals
- ✔ Best remittance rates
- ✔ Physical prepaid card
- ✔ Virtual prepaid card
- ✔ Bill and utility payments
- ✔ Payments at merchants
- ✔ Free peer to peer transfers
- ✔ Offers and promotions
- ✔ Easy to use
- ✔ Notifications
- ✔ Transaction History
- ✔ Add money at SADAD kiosks
- ✔ Digital gift cards
- ✔ Secure

stc pay Payroll System

For assistance, email us at wps@stc.com.bh