

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

stc pay

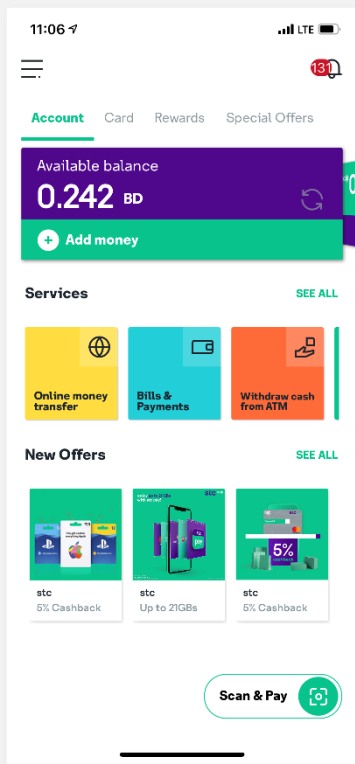
stc pay Payroll system

Transfer salaries the easy way

Wages Protection System (WPS Compliant)



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



stc pay Features	
Registration	✓ End to end digital onboarding experience
Payroll - WPS	✓ Transfer salaries to stc pay accounts (Payroll system - WPS compliant)
Add Money	✓ Add Money through Cash, Debit Cards and Payroll
stc pay Card	✓ Physical or Digital Mastercard card for in-store and online purchases
Remittance	✓ International money transfer
ATM Cash Out	✓ Cash withdrawals from any ATM
Local Transfer	✓ Send Money to any stc pay customers at zero cost
Bill Payments	✓ Pay utility bills, govt. services fees, tuition fees, etc.
Scan & Pay	✓ Contactless payments through partnerships with retail merchants
Promotions	✓ Earn loyalty reward points and enjoy cashbacks and discount offers.

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

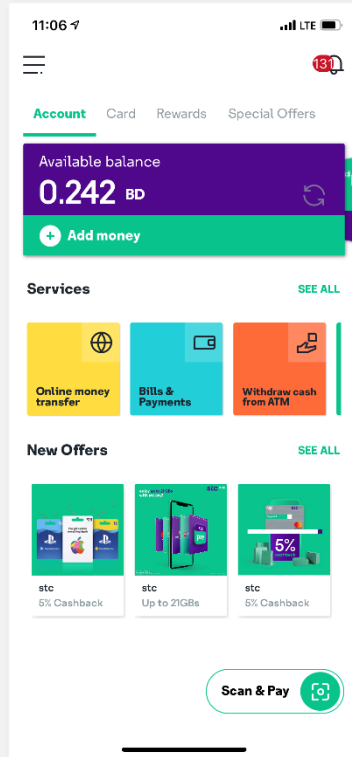
- Employees can download stc pay from Apple Store, Google Play Store, and Huawei Store for free and create their accounts in minutes.

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 any ATM.

Employees can shop in-store using their physical card

stc pay & Mastercard partnership

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

Online payments:

- Process online transactions securely using Mastercard 3D Secure functionality.

Contactless payments:

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

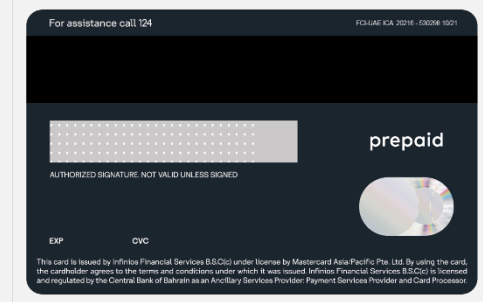
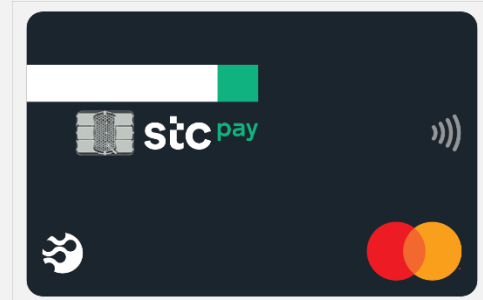
ATM withdrawals:

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

Worldwide acceptance

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

stc pay physical prepaid Mastercard



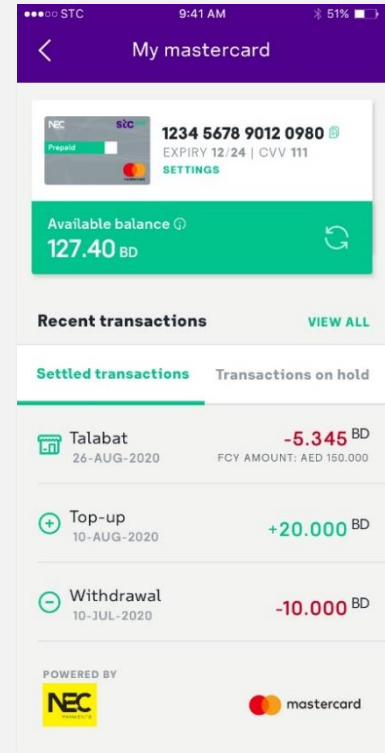
Employees can shop online using their stc pay Mastercard card

stc pay & Mastercard partnership

- stc pay partnered with Mastercard to offer digital prepaid cards.
- Employees can get their digital card for free and use their card to shop online.
- Employees can also use their digital 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 their home country directly from stc pay pp any time of the day (24 / 7).
- Employees can also send money to any other stc pay users at zero cost.



Money transfer on STC Pay app

The screenshot shows the 'Send money' screen in the STC Pay app. At the top, there is 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'. The main content area is divided into 'You send' and 'Recipient gets' sections. The 'You send' section has a text input field and a dropdown menu set to 'BHD'. The 'Recipient gets' section has a text input field and a dropdown menu with a downward arrow. Below these sections is a 'Conversion rate' field and a 'Last Updated' field. 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

The screenshot shows the 'Send money' screen in the STC Pay app, displaying a list of transaction history. At the top, there is 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 main content area shows a list of transactions. Each transaction entry includes a circular icon with a letter (SA or AH), the sender's name, the transfer type (Bank Transfer), and a 'Transferred' status. The details for each transaction are as follows:

Sender	Transaction TT	Transaction Ref No	Sent on	Amount sent	Received amount
Saher Abdehahmed Mohamed ...	41436906	1292010115782	9-Apr-20	395.0 BHD	17776.178 EGP
Ahmed Abdelhamid Mohamed S...	41430706	12920101150663	7-Apr-20	2.0 BHD	81.301 EGP
Saher Abdehahmed Mohamed ...	41430743				

Below each transaction entry is a 'Repeat transaction' button with a circular arrow icon. 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.'

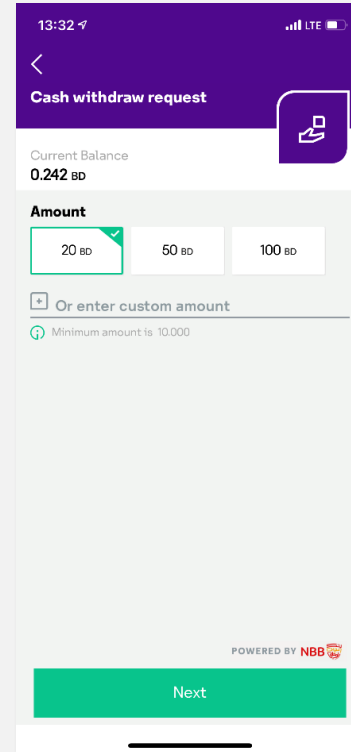
Employees can withdraw money without a card from NBB ATMs at zero cost

stc pay & NBB partnership

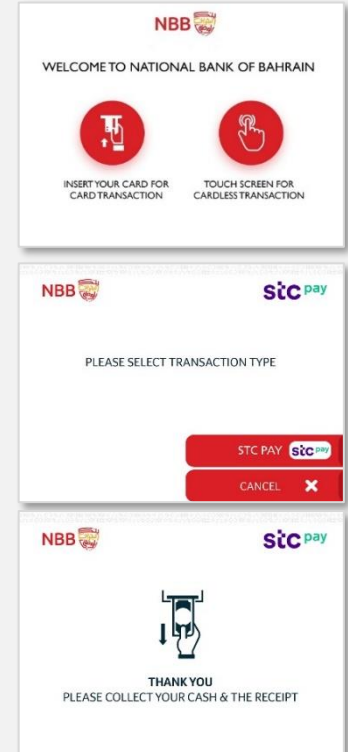
- stc pay partnered with NBB to offer ATM withdrawals.
- NBB has more than 100 ATMs across Bahrain.
- Employees can withdraw money from NBB ATMs anytime of the day (24/7) free of charge.
- Minimum withdrawal amount is BD 10 and maximum withdrawal amount is BD 500 per day.
- No physical card is used. Employee will initiate the withdrawal from the stc pay app and visit NBB ATM to withdraw the requested amount.



ATM withdrawal on STC Pay app



NBB ATM screens

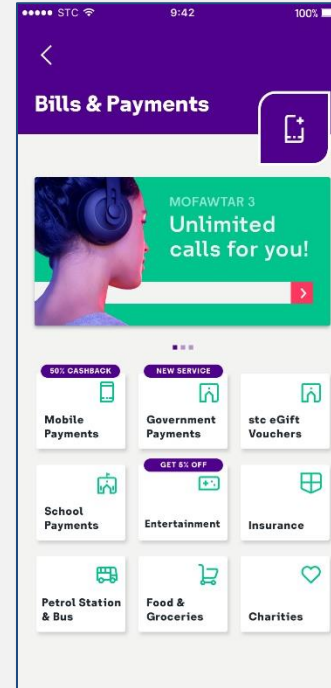


Employees can pay their bills, school fees, government payments

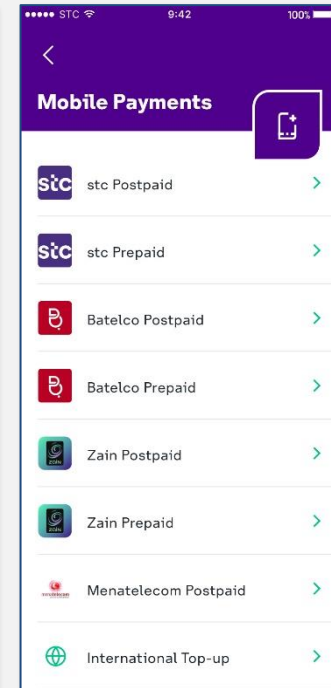
stc pay bill payments

- 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.

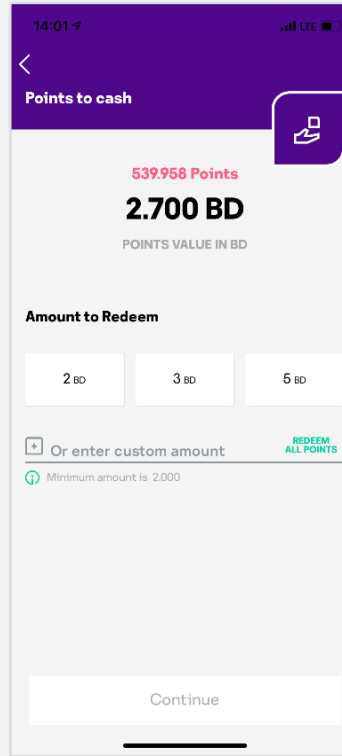


Employees will enjoy endless benefits

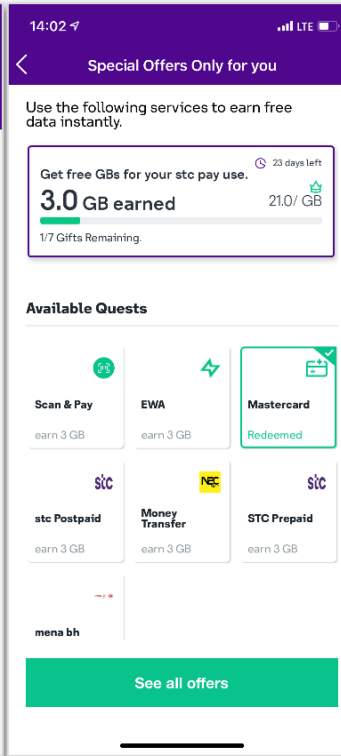
stc pay rewards and offers

- 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.

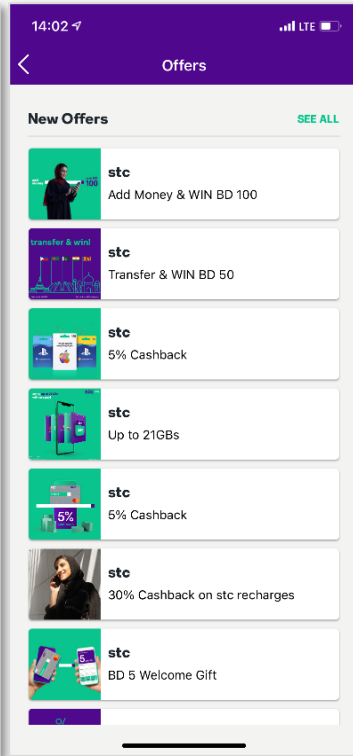
Loyalty points on STC Pay app



Special offers on STC Pay app



Offers on STC Pay app

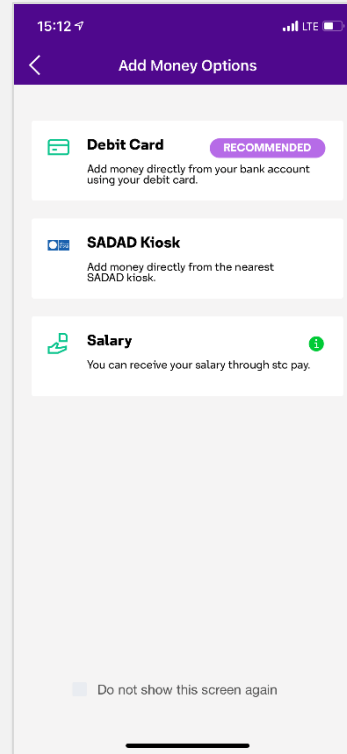


Employees can add money to their wallet and track history of transactions

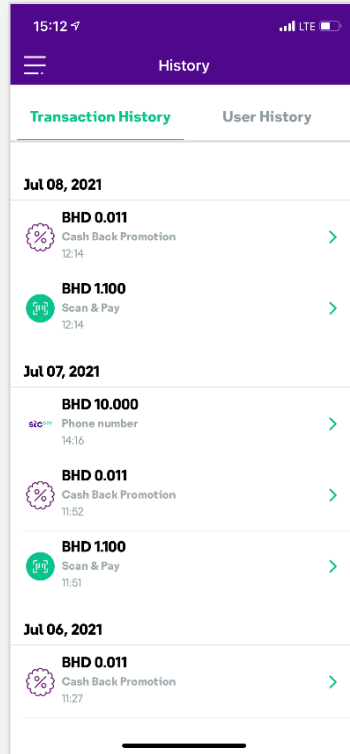
Add money and history

- 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's screen and keypad area. 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