

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.

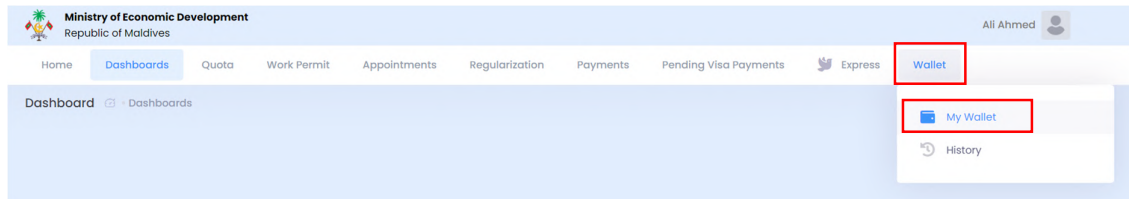
2. WHAT ARE THE MAIN BENEFITS OF WALLET

- + 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

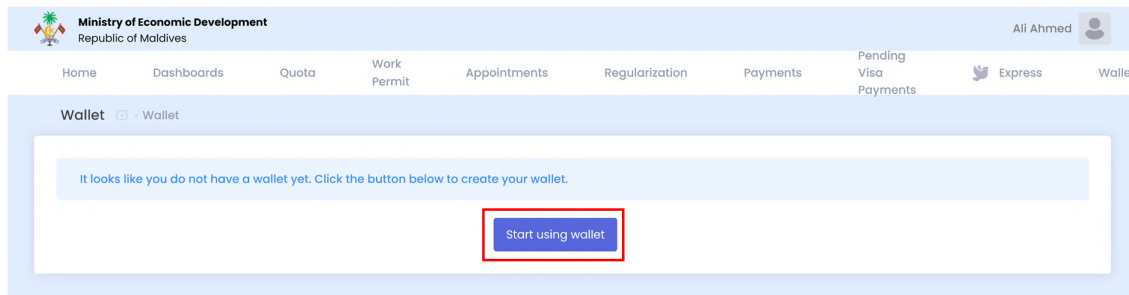
3. HOW DOES WALLET WORK

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

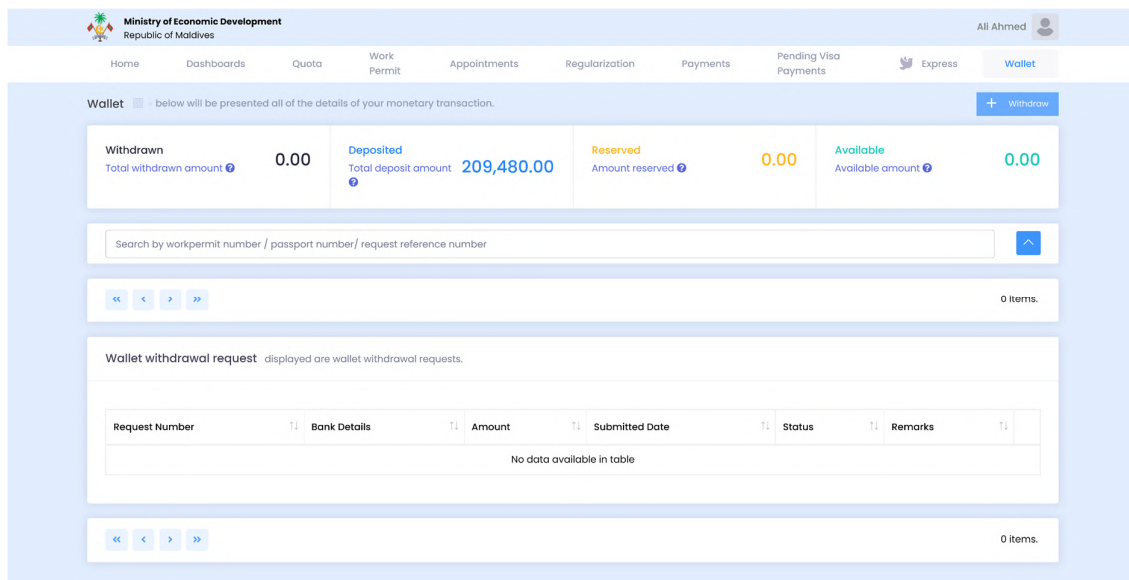
You can locate it by logging into xpat.egov.mv and then going to “My wallet” as shown below



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Withdrawn: Shows deposit that has been withdrawn from the wallet (this will not show deposits withdrawn prior to wallet function.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

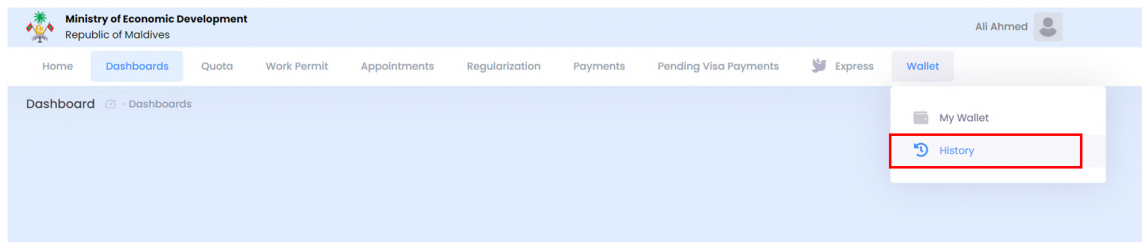
Deposited: Shows the total amount of deposit **currently** paid and **not** withdrawn for employees within the Xpat System (does not include withdrawn amounts)

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

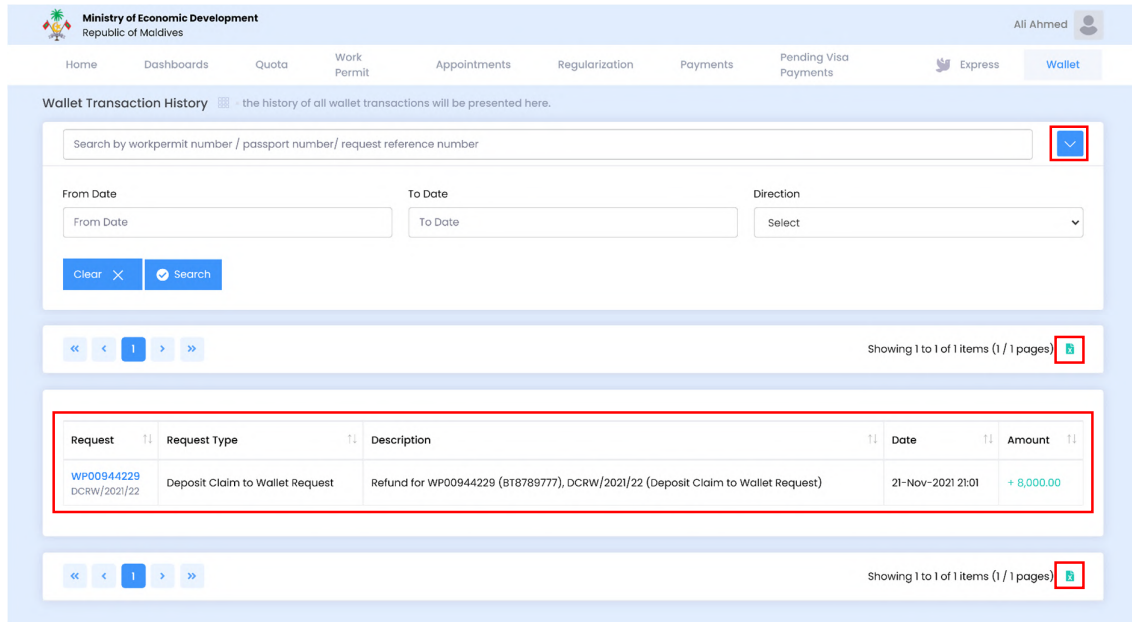
Available: Is the amount available in your digital wallet for utilization

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




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Republic of Maldives

All 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 

From Date: From Date To Date: To Date Direction: Select

Clear X Search

« < 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

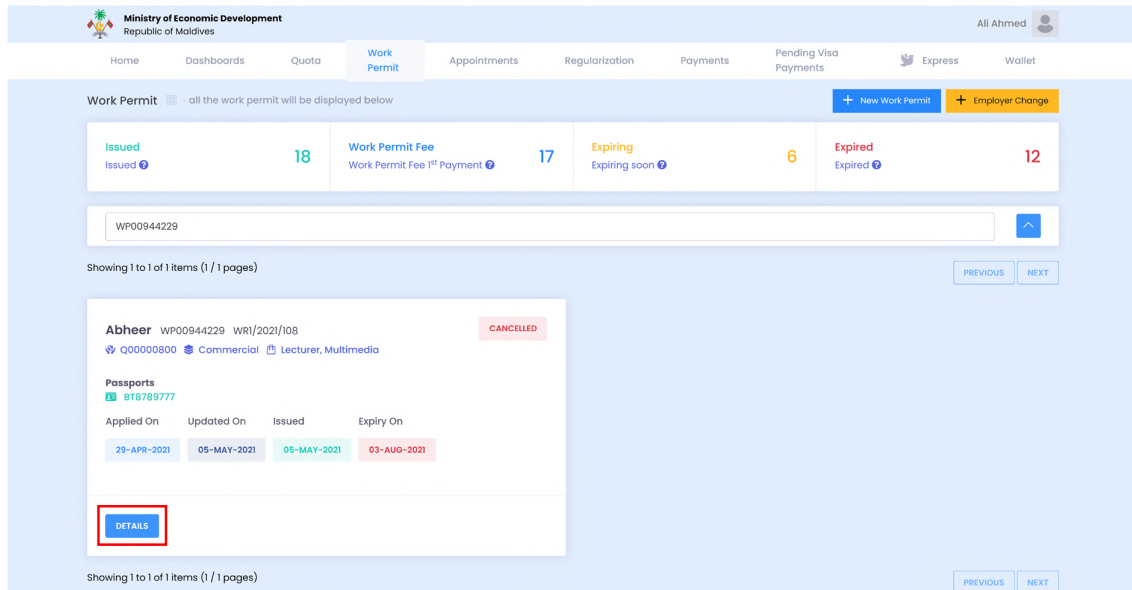
- + view all transactions (i.e. payments) related to deposit
- + download a report of all requests related to the wallet
- + pay deposit using money available in the wallet
- + refund deposit to the wallet

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)

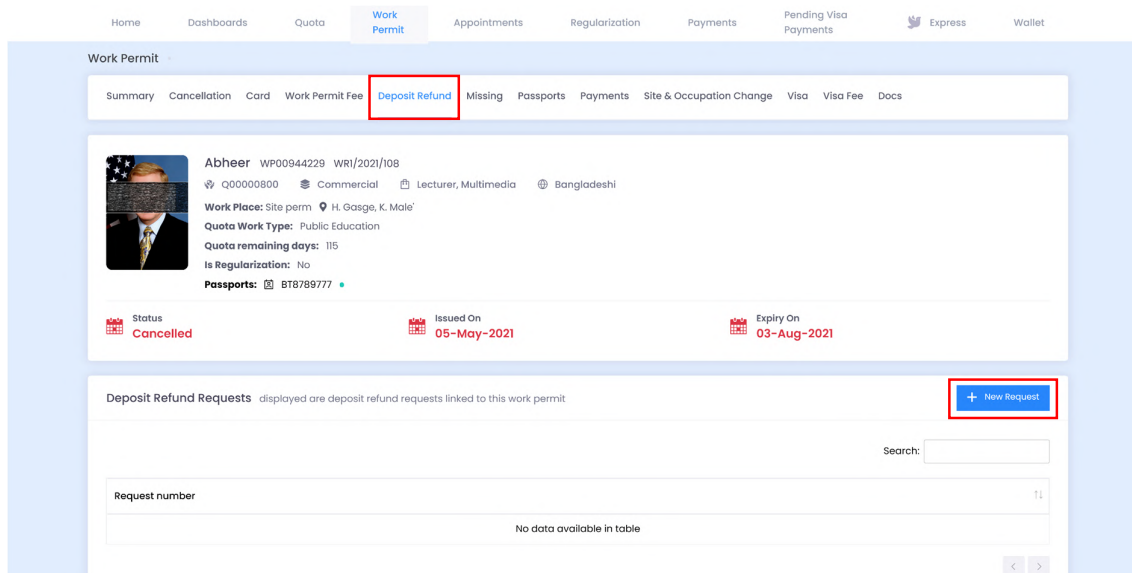
To deposit a refund to your digital wallet, follow the below steps;

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



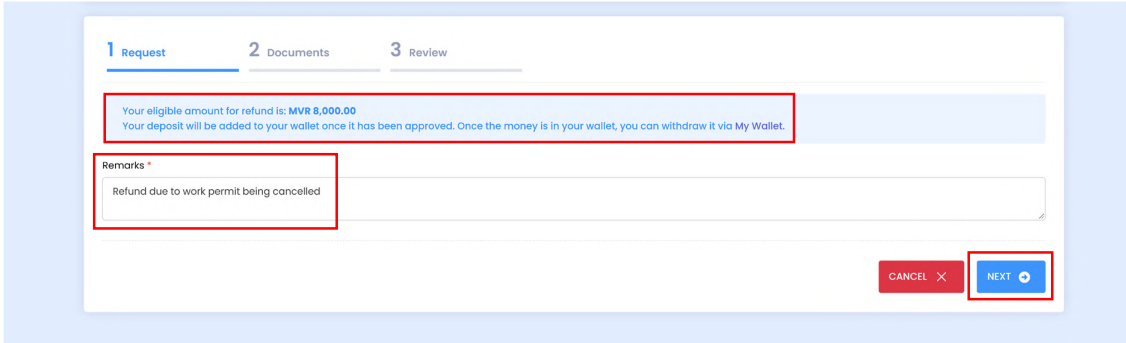
The screenshot shows the 'Work Permit' section of the portal. At the top, there are navigation tabs: Home, Dashboards, Quota, Work Permit (selected), Appointments, Regularization, Payments, Pending Visa Payments, Express, and Wallet. Below the navigation, there are four summary cards: Issued (18), Work Permit Fee (17), Expiring (6), and Expired (12). A search bar contains the ID 'WP00944229'. Below the search bar, it says 'Showing 1 to 1 of 1 items (1 / 1 pages)'. The main content area shows a cancelled work permit for 'Abheer' (ID: WP00944229, WRI/2021/108). The permit is for a 'Commercial' sector, 'Lecturer, Multimedia' role. It lists passport details and dates: Applied On (29-APR-2021), Updated On (05-MAY-2021), Issued (05-MAY-2021), and Expiry On (03-AUG-2021). A red 'CANCELLED' label is present. A blue 'DETAILS' button is highlighted with a red box.

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



The screenshot shows the 'Deposit Refund' section of the portal. At the top, there are navigation tabs: Home, Dashboards, Quota, Work Permit (selected), Appointments, Regularization, Payments, Pending Visa Payments, Express, and Wallet. Below the navigation, there are several tabs: Summary, Cancellation, Card, Work Permit Fee, Deposit Refund (selected), Missing, Passports, Payments, Site & Occupation Change, Visa, Visa Fee, and Docs. The main content area shows a cancelled work permit for 'Abheer' (ID: WP00944229, WRI/2021/108). The permit is for a 'Commercial' sector, 'Lecturer, Multimedia' role, and 'Bangladeshi' nationality. It lists work place, quota work type, and passport details. A red 'Cancelled' label is present. Below the permit details, there are three status cards: Status (Cancelled), Issued On (05-May-2021), and Expiry On (03-Aug-2021). A blue '+ New Request' button is highlighted with a red box. Below the button, there is a search bar and a table with the header 'Request number' and a 'No data available in table' message.

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

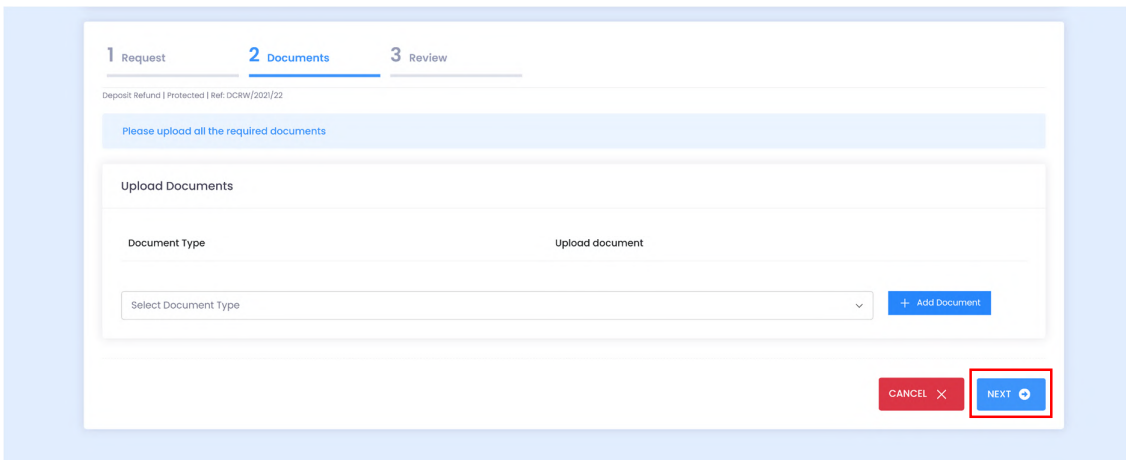
Your eligible amount for refund is: **MVR 8,000.00**
 Your deposit will be added to your wallet once it has been approved. Once the money is in your wallet, you can withdraw it via My Wallet.

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/2021/22

Please upload all the required documents

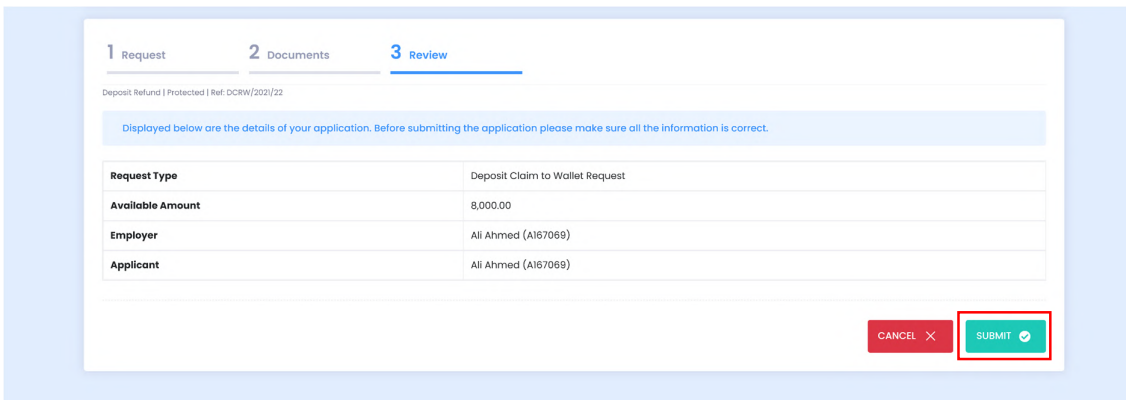
Upload Documents

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/2021/22

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 |

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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 |
|-------------------------------------|------|-----------------------------------|------------|-----------------------------|------|-------------------------------|----------|

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.

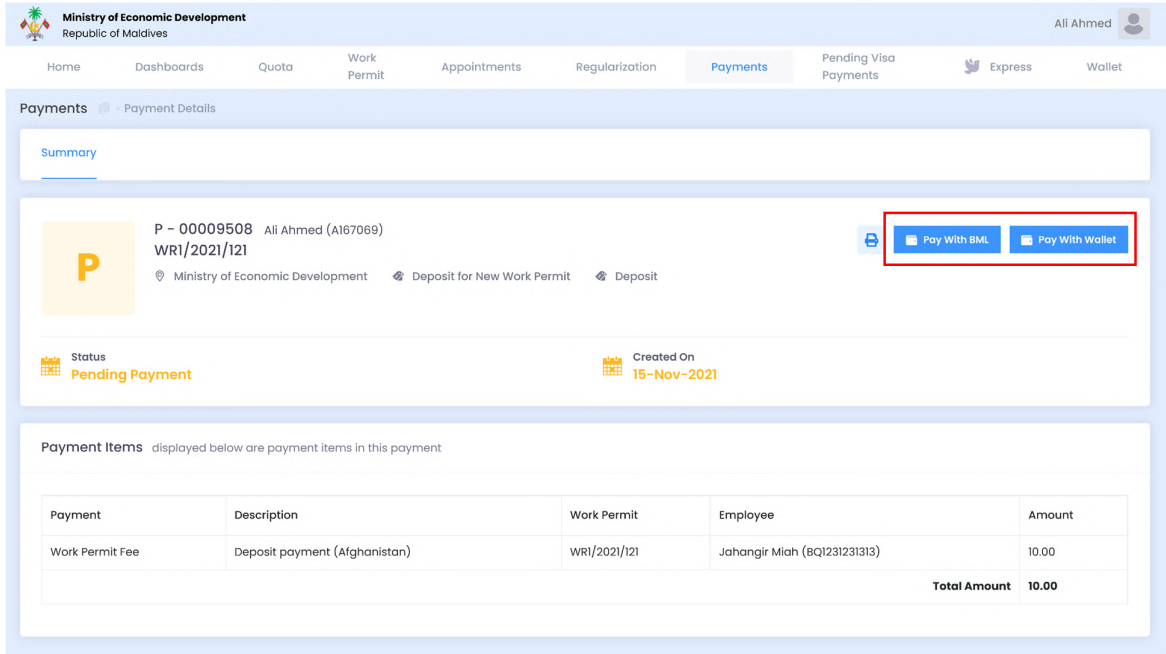
Search by workpermit number / passport number / request reference number

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 (818789777), DCRW/2021/22 (Deposit Claim to Wallet Request) | 21-Nov-2021 21:01 | + 8,000.00 |
| WP00944237 WRI/2021/21 | 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



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

All Ahmed

Payments Payment Details

Summary

P P - 00009508 Ali Ahmed (A167069)
 WR1/2021/121

Ministry of Economic Development Deposit for New Work Permit Deposit

Pay With BML Pay With Wallet

Status
 Pending Payment

Created On
 15-Nov-2021

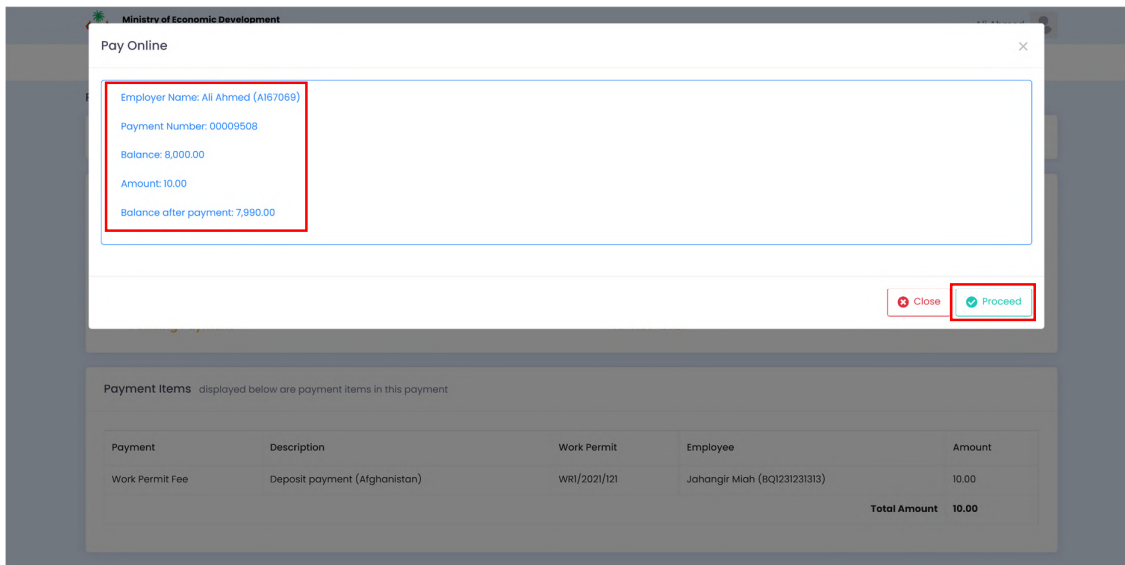
Payment Items displayed below are payment items in this payment

| Payment | Description | Work Permit | Employee | Amount |
|---------------------|-------------------------------|--------------|------------------------------|--------------|
| Work Permit Fee | Deposit payment (Afghanistan) | WR1/2021/121 | Jahangir Miah (8Q1231231313) | 10.00 |
| Total Amount | | | | 10.00 |

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.



Ministry of Economic Development

Pay Online

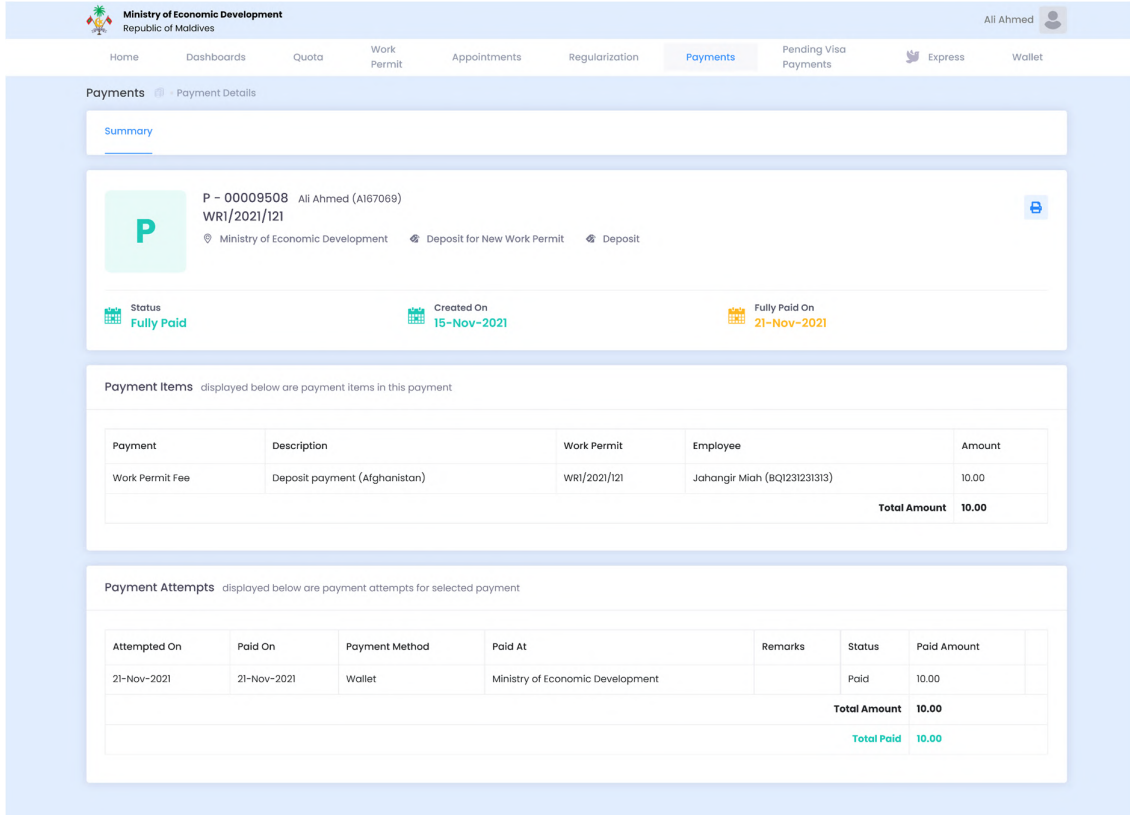
Employer Name: Ali Ahmed (A167069)
 Payment Number: 00009508
 Balance: 8,000.00
 Amount: 10.00
 Balance after payment: 7,990.00

Close Proceed

Payment Items displayed below are payment items in this payment

| Payment | Description | Work Permit | Employee | Amount |
|---------------------|-------------------------------|--------------|------------------------------|--------------|
| Work Permit Fee | Deposit payment (Afghanistan) | WR1/2021/121 | Jahangir Miah (8Q1231231313) | 10.00 |
| Total Amount | | | | 10.00 |

- 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



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

Payments Payment Details

Summary

P P - 00009508 Ali Ahmed (A167069)
 WRI/2021/I21

Ministry of Economic Development Deposit for New Work Permit Deposit

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

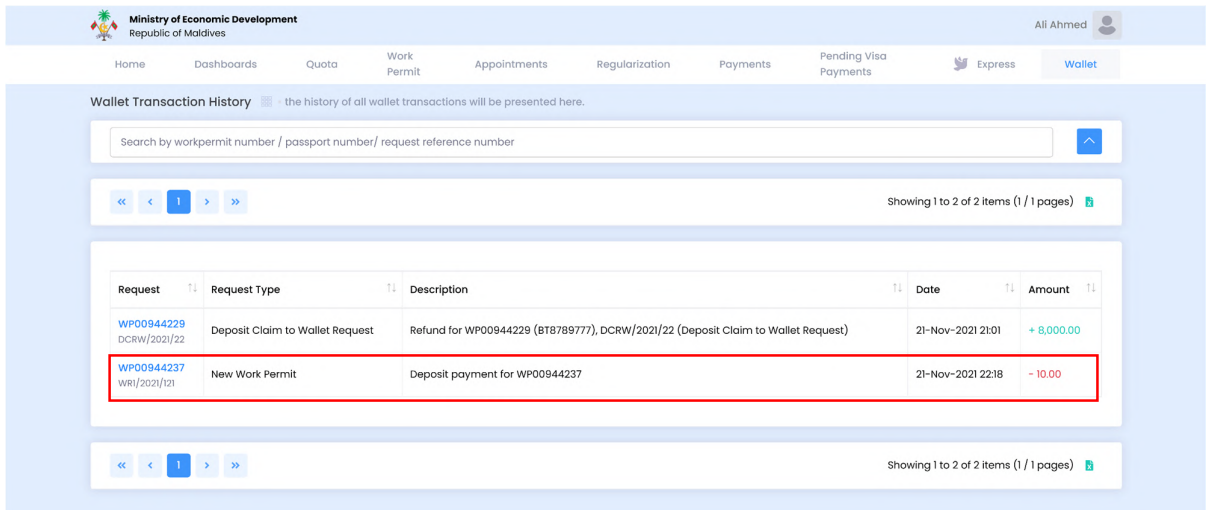
Payment Items displayed below are payment items in this payment.

| Payment | Description | Work Permit | Employee | Amount |
|---------------------|-------------------------------|--------------|------------------------------|--------------|
| Work Permit Fee | Deposit payment (Afghanistan) | WRI/2021/I21 | Jahangir Miah (BQ1231231313) | 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



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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

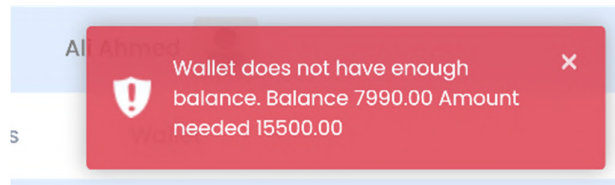
Showing 1 to 2 of 2 items (1 / 1 pages)

| 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/I21 | New Work Permit | Deposit payment for WP00944237 | 21-Nov-2021 22:18 | - 10.00 |

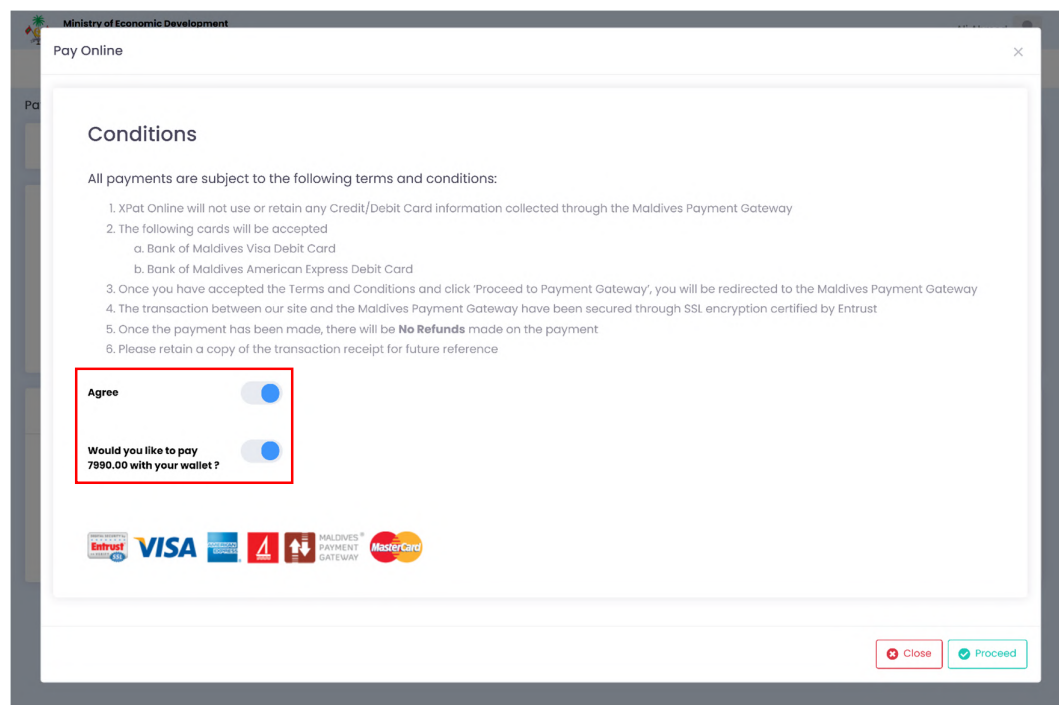
Showing 1 to 2 of 2 items (1 / 1 pages)

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.

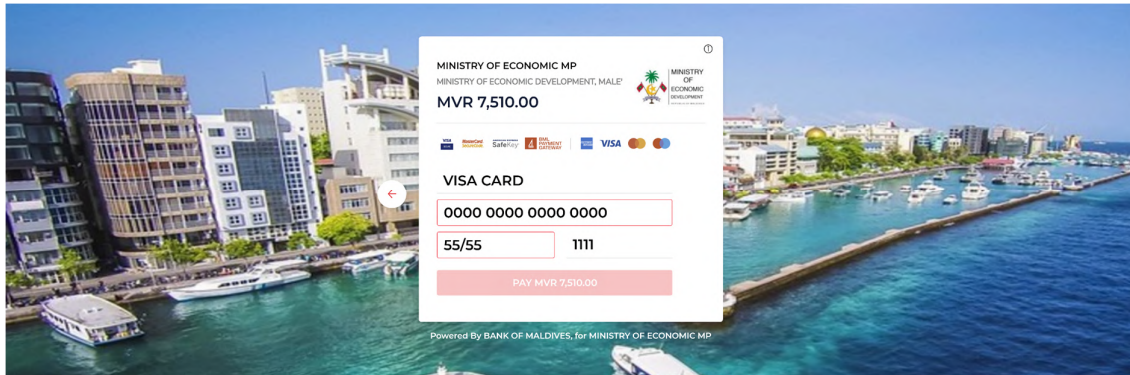


In this case if you have any balance in wallet you can choose the option to “pay with BML”




- 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


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 Republic of Maldives

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

Payments | Payment Details

Summary

P 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 (818789812) | 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 | 7,980.00 |
| 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.




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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 |

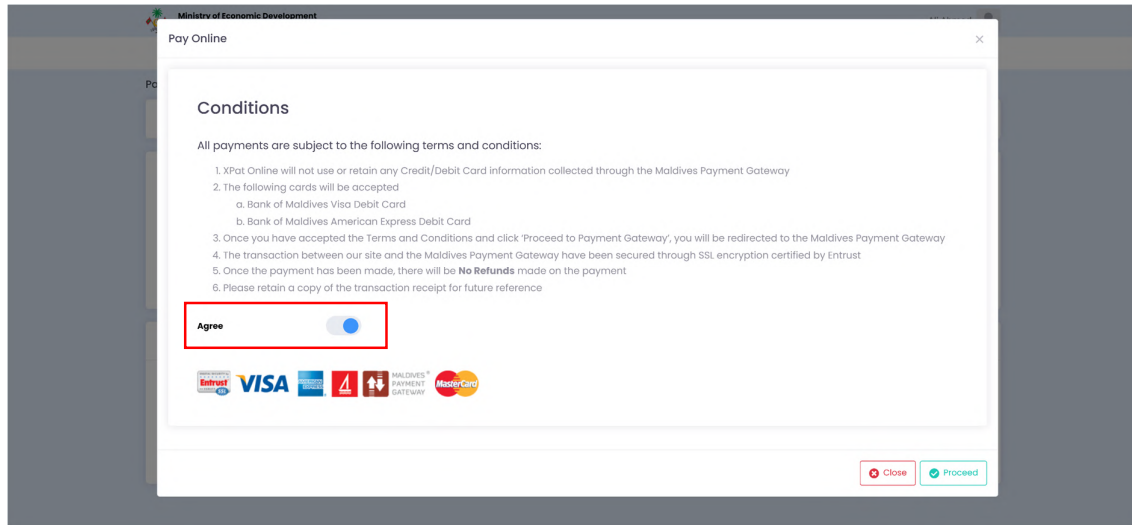

Showing 1 to 6 of 6 items (1 / 1 pages) 

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.

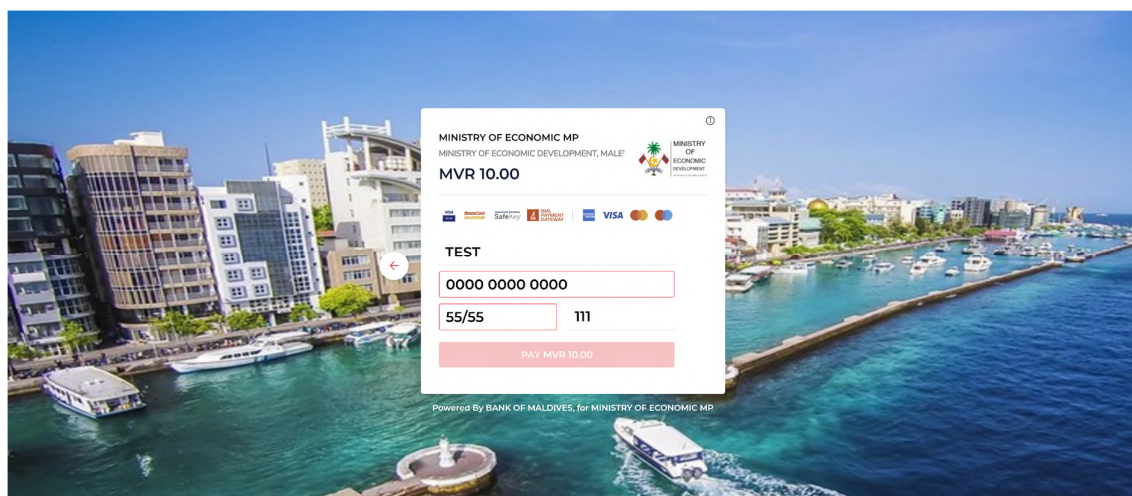
6.3 THROUGH BML

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

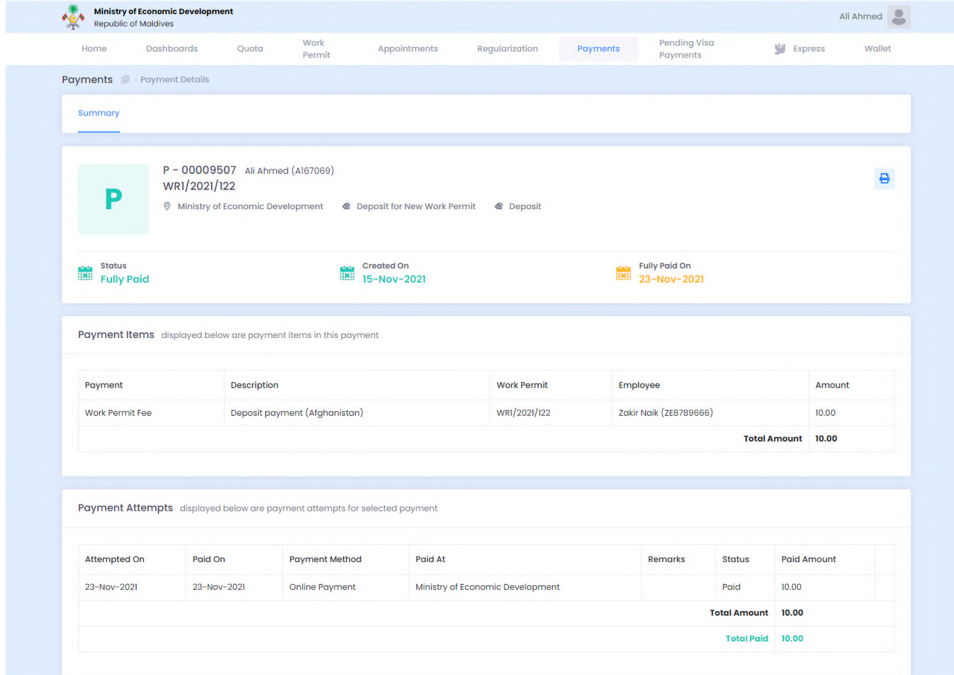
Toggle the agreement to terms and conditions to proceed (Toggle will be in blue colour when on)



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

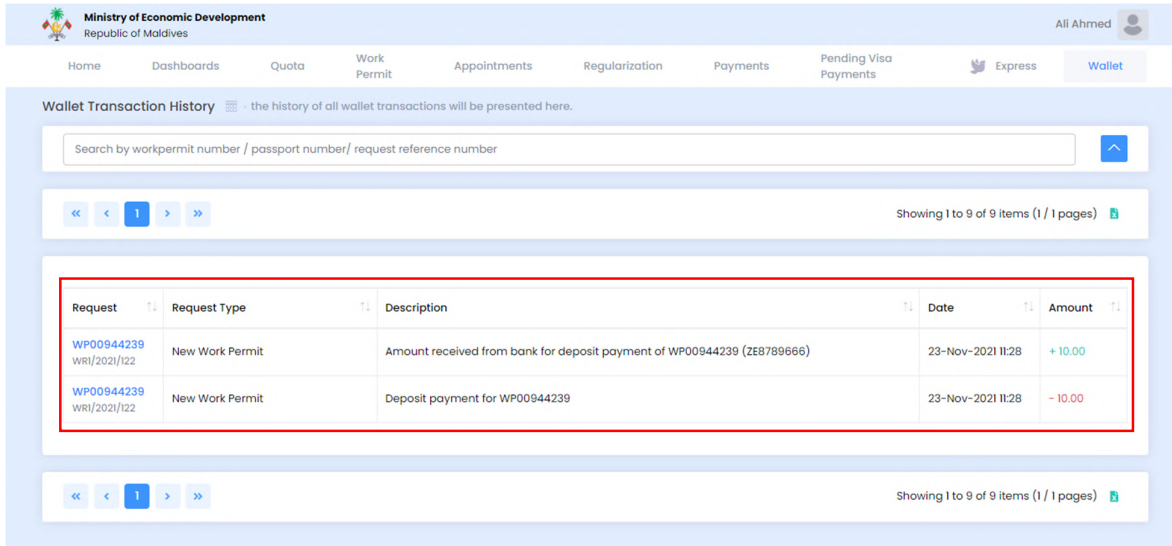


The screenshot shows the 'Payments' section of the Ministry of Economic Development portal. The payment ID is P - 00009507, associated with Ali Ahmed (A167069) for a Work Permit (WRI/2021/I22). The status is 'Fully Paid' as of 23-Nov-2021. The payment was created on 15-Nov-2021. The payment item is a 'Deposit payment (Afghanistan)' for 10.00 MVR. The payment attempt table shows a successful transaction on 23-Nov-2021 via 'Online Payment' for 10.00 MVR.

| Payment | Description | Work Permit | Employee | Amount |
|---------------------|-------------------------------|--------------|------------------------|--------------|
| Work Permit Fee | Deposit payment (Afghanistan) | wri/2021/i22 | 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. A search bar is present above a table of transactions. The table shows two transactions related to request WP00944239 (WRI/2021/I22): a credit of +10.00 MVR and a debit of -10.00 MVR, both dated 23-Nov-2021 11:28.

| Request | Request Type | Description | Date | Amount |
|----------------------------|-----------------|---|-------------------|---------|
| WP00944239 WRI/2021/I22 | New Work Permit | Amount received from bank for deposit payment of WP00944239 (ZE8789666) | 23-Nov-2021 11:28 | + 10.00 |
| WP00944239 WRI/2021/I22 | 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.

The screenshot shows the 'Wallet' section of the Ministry of Economic Development portal. At the top, there is a navigation bar with 'Wallet' highlighted. Below the navigation bar, a summary of the wallet balance is displayed:

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

The 'Available' amount of 8,000.00 is highlighted with a red box. Below the summary, there is a search bar and a table for 'Wallet withdrawal request' which currently shows 'No data available in table'. A '+ Withdraw' button is visible in the top right corner of the wallet section.

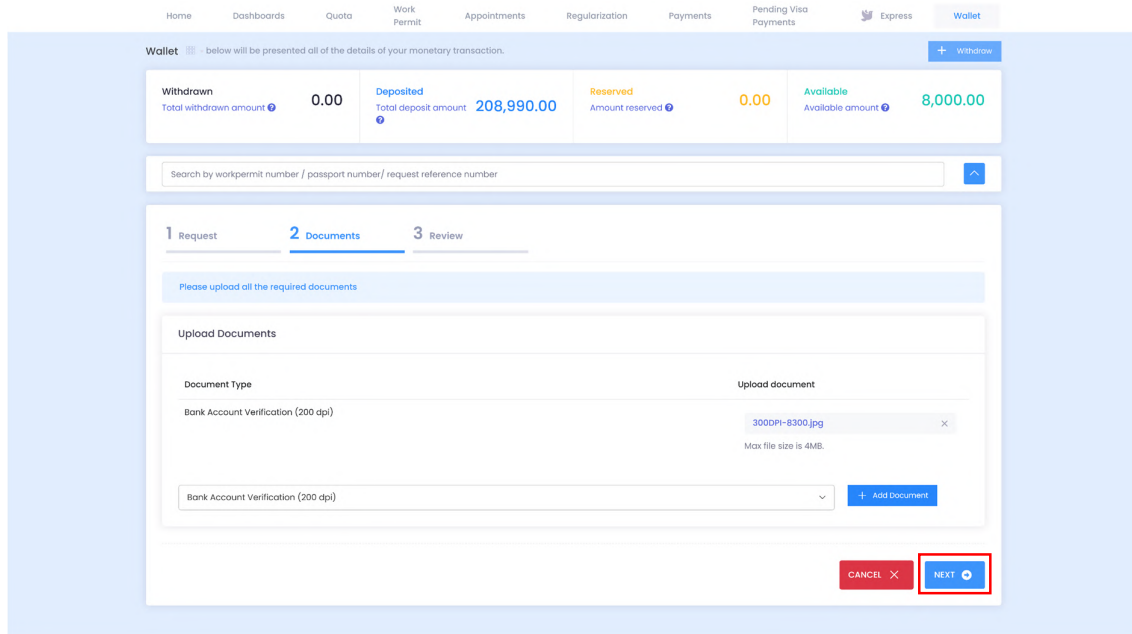
In the above example there is an available amount of MVR 8,000. To request a withdrawal of it or a partial amount, click the “Withdraw” button.

The screenshot shows the 'Withdraw' form in the Ministry of Economic Development portal. The '+ Withdraw' button from the previous screenshot is highlighted with a red box. The form is divided into three steps: 1. Request, 2. Documents, and 3. Review. The 'Request' step is active. The form fields are:

- Amount**: 8000
- Select Bank**: Bank of Maldives Limited
- Account Number**: 123456789000
- Account Name**: Ali Ahmed
- Remarks**: Want to withdraw to bank

At the bottom right of the form, there are two buttons: 'CANCEL' and 'NEXT', with the 'NEXT' button highlighted by a red box.

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 Max file size is 4MB. |
| 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;

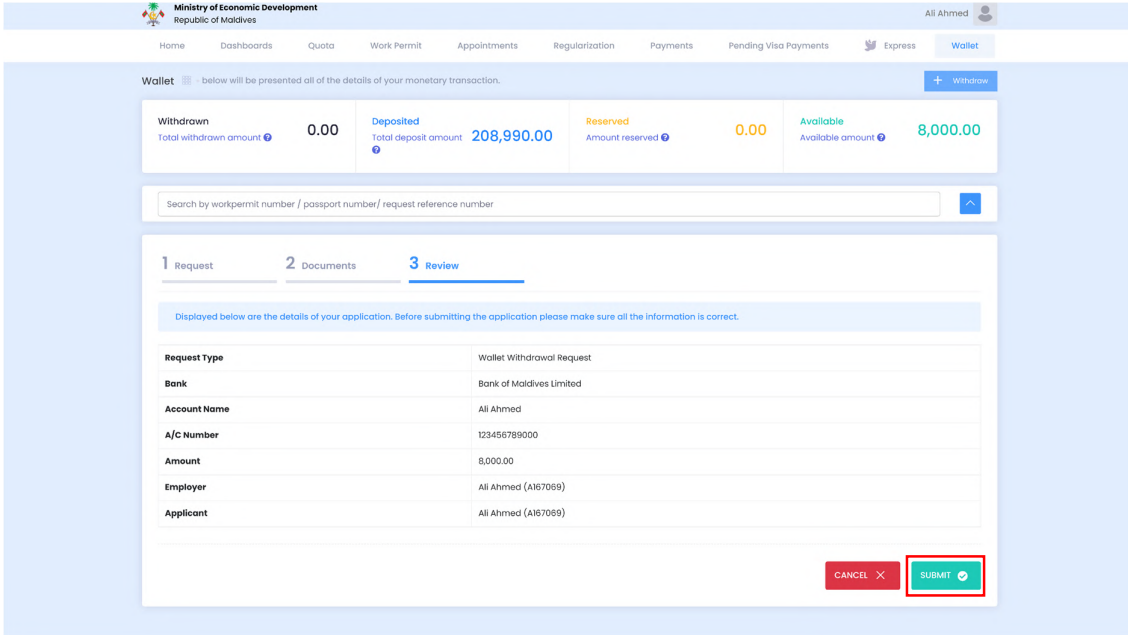
+ Cash deposit slip

+ 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. + 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

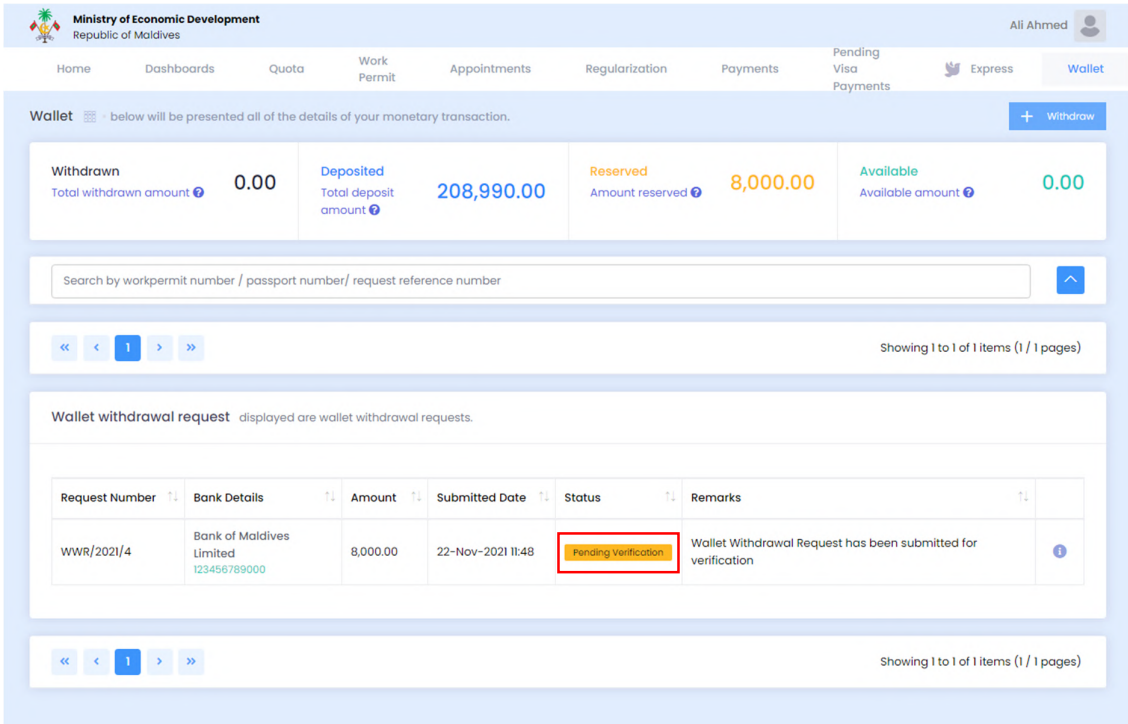
1 Request **2** Documents **3** Review

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 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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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 | 8,000.00 | Available Available amount | 0.00 |
|--|-------------|--|-------------------|------------------------------------|-----------------|--------------------------------------|-------------|

Search by workpermit number / passport number / request reference number

<< < 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 |

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

Withdrawal requests will require approval from the Ministry.

Ministry of Economic Development
Republic of Maldives

All Ahmed

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 **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

All Ahmed

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

Payments Payment Details

Summary

P 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