CONCEPT

Saudi Wage Protection System (WPS) on Mudad: Compliance and Wage File Preparation

Saudi Wage Protection System (WPS) on Mudad: Compliance and Wage File Preparation

Technical depth: Practitioner · **Practical mode:** Lab

Introduction

Saudi Arabia's Wage Protection System WPS compares what each private-sector employer pays with the wages recorded on Qiwa and GOSI, month by month and employee by employee, through the Mudad platform. Since March 2025 the wage file must be uploaded within 30 days instead of 60. A rejected file, a missing justification for unpaid leave or a wage below the registered amount can suspend Ministry services. This Core Concept course trains payroll staff to build, validate and upload Mudad wage files correctly and manage the exceptions behind violations. Participants produce a Mudad WPS Compliance Toolkit.

Course Objectives

- Map the monthly Saudi WPS cycle, the 30-day Mudad upload deadline and the data flow between employer, bank, Mudad, Qiwa and GOSI
- Prepare a Mudad wage file from the payroll register that matches the required field specification and encoding
- Validate wage files before upload and correct rejections using structured root cause analysis
- Record justifications on Mudad for unpaid leave, absence, new joiners and partial payments so that they are not counted as violations
- Apply segregation of duties and PDPL-aligned data protection controls to wage file preparation and payment release
- Assemble a Mudad WPS Compliance Toolkit that the payroll team can run every month

Target Audience

- Payroll officers preparing monthly wage files and payment instructions
- HR operations staff maintaining contract wages, IBAN details and employee status records
- Finance and treasury staff approving salary transfers through corporate banking channels
- HR compliance officers monitoring Mudad compliance rates and violation notices
- Payroll outsourcing and shared service team members processing files for several establishments

Course Outline

Day 1: Wage Protection in KSA and the Monthly Payroll Cycle

- ILO Protection of Wages Convention No. 95 Payment Principles
- Saudi WPS Architecture: Employer, Bank, Mudad, Qiwa and GOSI Data Flow
- Monthly Wage Cycle Calendar and the 30-Day Mudad Upload Deadline
- Payroll Master Data Audit: Qiwa Contract Wage, IBAN and Iqama or National ID Fields
- Current-State WPS Compliance Gap Assessment Scorecard

Day 2: Mudad File Standards and Compliance Rules

- Mudad Wage File Structure and Field Specification
- Field Mapping: Basic Wage, Housing Allowance, Other Earnings and Deductions
- ISO 20022 pain.001 Credit Transfer Messages and Saudi Bank Payroll Upload Formats
- GOSI Registered Wage Versus Paid Wage Matching Rules
- Mudad Compliance Rate Measurement at Establishment and Employee Level

Day 3: Building and Uploading the Wage File

- Payroll Register Export and Transformation to the Mudad File Layout
- Character Encoding, IBAN and Control Total Validation Before Upload
- Bank Channel Salary Release, Dual Approval Workflow and Payment Confirmation
- Mudad Upload and Acknowledgement Tracking Log
- Payroll Card Accounts for Employees Without Bank Accounts

Day 4: Violations, Exceptions and Controls

- Mudad File Rejection Root Cause Analysis Using the 5 Whys
- Mudad Justification Records for Unpaid Leave, Absence, Suspension and New Joiners
- Partial Payment, Delayed Payment and Deduction Limit Exceptions Under ILO Recommendation No. 85
- Payroll Segregation of Duties Using the COSO Internal Control Framework
- Payroll Data Protection Controls Aligned to ISO/IEC 27001 and the Saudi PDPL

Day 5: Lab Work and the Mudad WPS Compliance Toolkit

- Lab: Building a Mudad Wage File From a Sample Payroll Register
- Lab: Diagnosing and Correcting a Rejected Mudad Wage File
- Lab: Month-End WPS Compliance Rate Dashboard Build
- Toolkit Assembly: Template, Checklist, Calendar and Exception Log
- Toolkit Test Run Against Multi-Establishment Exception Scenarios

Skills You Will Gain

- Wage File Preparation
- Payroll Data Validation
- Bank Payment Processing
- Violation Root Cause Analysis
- Exception Documentation
- Payroll Internal Control
- Payroll Data Protection

Why Attend This Course

- Leave with a Mudad WPS Compliance Toolkit already tested on sample files and exception scenarios
- Cut the number of rejected Mudad files and repeat violations by fixing their causes rather than re-uploading
- Explain to managers and employees why a wage was flagged on Mudad and what evidence clears it
- Compare wage file practice with payroll staff from other sectors, establishment sizes and payroll systems in KSA

Conclusion

Compliance with the Saudi Wage Protection System is decided by the accuracy of a single monthly Mudad file and the evidence kept behind every exception in it. This course moves from the payment principles and the Mudad, Qiwa and GOSI data flow, through the file specification and upload steps, to the rejections, partial payments and control failures that produce violations. Hands-on lab work on the final day turns that material into a Mudad WPS Compliance Toolkit, giving participants a repeatable routine to upload clean files within the 30-day window and defend their payroll when a wage is questioned.