PENSION OFFICE

KOSHAARU

USER GUIDE

KOSHAARU
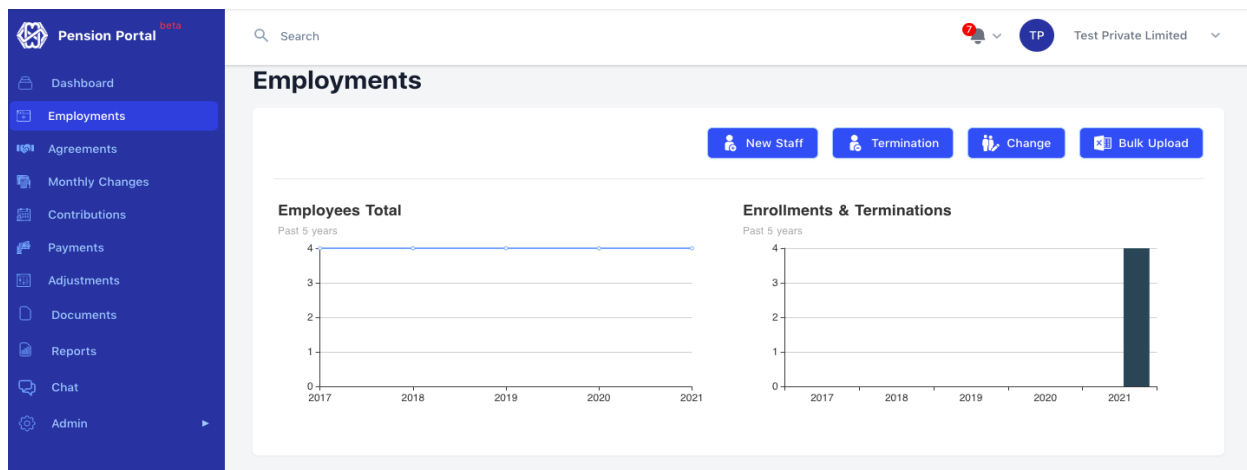▼ PORTAL

Koshaaru User Guide

Introduction

To access **Koshaaru Portal** functions, users must login to the Koshaaru portal (https://koshaaru.pension.gov.mv) and ensure to switch to the organization profile from the top-right hand corner of the screen. The left-hand side blue menu bar consists of employments, Agreements, Monthly changes, contributions, payments, adjustments, documents, reports, chat and admin. Functions which can be used to update, monitor and make pension contributions. Further details and instructional guides on how to utilize the functions in the Koshaaru Portal are elaborated in the following sections. For any queries that emerge, we strongly recommend you to make inquiries through the 'chat' function located on the left-hand side menu bar on the Koshaaru Portal. Meanwhile you can acquire assistance from our call center via our hotline 1441. All queries will be attended during formal working hours from 08:00 hours to 16:00 hours on weekdays.

1.0 Employments

The Employment function provides a useful interface and system for employers to enroll new staff, track and calculate pension contributions in a timely and effective manner. Details of how to utilize these functions are stated below:

Note: If there is a mismatch in the records or the records are not updated in the new portal, "manual sync" tab will allow to update the details from the system.

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IDENTIFIER	FULL NAME	DOB	SALARY	EMPLOYMENT PERIOD	EMPLOYEE%	EMPLOYER%	ACTIONS
A351541			🕐	01-05-2021 - Today	4.00	10.00	⟳ ⓘ
A371606			🕐	01-05-2021 - Today	7.00	7.00	⟳ ⓘ

Active 4   Terminated 2

🔍 Search   ⚙ Manual Sync

1.1 New Staff

As the first tab under 'employments', this tab allows employers to register new staff in order to make mandatory pension contributions. This is a one-time registration (per staff) which aids employers to create an updated and complete list of staff in an organization. A key measure to fulfilling monthly contributions in a timely manner. The following steps will assist you to enroll new staff in the Member Service Portal.

How to enroll new staff:

- Proceed by selecting the 'new staff' button from the tabs provided on the top right-hand side of the screen.
- A section will be provided to accurately fill out the staff ID card number and date of birth as an identifier. Click the 'fetch' button after keying in the identifier.
- The system will then fetch the staff's name, proceed by entering basic salary amount along with pension contribution percentages and enrolled date. Next, click the 'add' button to create a new staff enrollment record.

Employments

New Staff   Termination   Change   Bulk Upload

New Staff — New staff details.

Identifier: A | Maldivian
Date of Birth: | Clear
Enrolled Date: 01-01-2021
Full Name: Fathimath
Basic Salary: 1000
Contribution %: 7 (Employer) 7 (Employee)   Add

Note: *By default, Maldives Pension Office sets contribution percentages for both staff contribution and employer contribution at 7% each (according to the act of Pension law). However, if your*

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organization's contribution percentages vary from the default percentages, you are required to enter this information upon staff enrollment.

- This will then transfer the submission to the 'drafts' section at the bottom of the screen. Click the 'drafts' button to review your submissions. Ensure that the information is accurate and up-to-date with your organization policies.
- If any details are inaccurate, corrections can be made by clicking the 'edit' tab, which will show the record as a new enrollment. '
- Click 'save' once the records have been amended. Note that the new changes will once again appear in the 'drafts' section and will require to be approved.
- Once you confirm the staff details, press the 'approve' or 'approve all' button.

- The record will then move to the 'approved' section. Select the 'approved' tab to proceed.

- If the records are accurate, click 'submit all' to submit staff details to the portal. The records will then appear in the 'submitted tab'.
- The 'accepted' and 'rejected' tab will then show the status of processed staff records.
- If any records are rejected, an error message will be displayed near the identifier. Which can be expanded by hovering your cursor over the red error icon.

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- Review the staff details once more by clicking the 'edit' tab and bring the necessary amendments as stated in the error message before submission.

1.2 Termination:

Termination is the second tab under employments section integrated to fulfill the purpose of facilitating the upkeep of the staff database. Where termination of a staff is presented, this tab grants employers the control to amend their staff list by manually removing the staff from the database. A necessary stage in ensuring that only active staff receive their monthly contributions. The following steps will assist you to terminate an inactive staff from the organization's staff list.

How to terminate an inactive staff:

- To terminate a staff, click the 'terminate' tab from the top right-hand side of the screen.
- A section will be provided to accurately fill out details of staff subjected to termination. Proceed by entering an identifier such as ID card number in the 'select staff' section, a drop down menu will show you the staff enrolled in your organization.

- Once the staff has been selected, enter the enrolled date and termination date. Next, click the 'add' button to create the record.

- This will then transfer the submission to the 'drafts' section at the bottom of the screen. Click the 'drafts' button to review your submissions. Ensure that the information provided is accurate.
- If any details are inaccurate, corrections can be made by clicking the 'edit' tab, which will allow you to make the necessary amendments.

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- Click 'save' once the records have been amended. Note that the new changes will once again appear in the 'drafts' section and will require to be approved.
- Review the staff record from the 'drafts' section and press the 'approve' or 'approve all' button.

- The record will then move to the 'approved' section. Select the 'approved' tab to proceed.
- If the records are accurate, click 'submit all' to submit staff details to the portal. The records will then appear in the 'submitted tab'.

- The 'accepted' and 'rejected' tab will then show the status of processed staff records.
- If any records are rejected, an error message will be displayed near the identifier. Which can be expanded by hovering your cursor over the red error icon.
- Review the staff details once more by clicking the 'edit' tab and bring the necessary amendments as stated in the error message before submission.

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1.3 Change:

The third tab under the employments section is 'change'. Three functions have been integrated under the 'change' tab located on the top right-hand side of the screen in the employments section. Namely, 'salary change', 'annulments' and 'termination modify" which allows users to bring amendments to staff contracts. When accessing the change tab, users must select the type of change pertaining to the record which requires to be amended. Details of the three tabs and their instructional guide is elaborated below:

1.3.0 Salary change

The salary change tab allows you to bring salary modifications to staff contracts. As any changes implemented to the staff's basic salary affects the payable monthly contribution amount. Pension contributions are mandatory, hence it is in the best interest of all employers to make accurate notes of payable monthly contribution amounts to prevent potential disputes. The following steps will assist you to bring changes to staff salary.

How to make a salary change:

- To change current details of staff salary, select the 'salary' function from the 'change type' section. A dropdown menu will show you the 'salary' option.
- Staff (subjected to salary change) records can be searched by entering identifiable data such as name or ID card number.
- To make amendments, change the salary details by entering the changes in the amount in the 'new salary' slot and commencing date of change implementation in the 'effective date' slot.

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Employments

New Staff | Termination | Change | Bulk Upload

Change
Edit staff details.

Change Type
Salary

Staff
Fathimath

New Salary
2000

Effective Date
01-02-2021

☐ Annul Current?
Use this option only if you are modifying a wrong salary record. Not for new salary changes.

Add

- Review the amendments for accuracy and click the 'add' button to submit.
- This will then transfer the submission to the 'drafts' section at the bottom of the screen. Click the 'drafts' button to review your submissions. Ensure that the information provided is accurate.
- If any details are inaccurate, corrections can be made by clicking the 'edit' tab, which will allow you to make the necessary amendments.
- Click 'save' once the records have been amended. Note that the new changes will once again appear in the 'drafts' section and will require to be approved.
- Review the staff record from the 'drafts' section and press the 'approve' or 'approve all' button.

| | 1 | PENDING APPROVALS Click Draft tab to view | 0 | PENDING SUBMISSIONS No action required | 2 | NO ERRORS No action required | 0 | WARNINGS No action required |

Draft 1 | Approved | Submitted | Accepted 2 | Rejected

IDENTIFIER	FULL NAME	DOB	TYPE	ENROLLED	SALARY	EFFECTIVE	ACTION
☐ A	Fathimath	03-03-1994	Salary Change	01-01-2021	1,000.00 2,000.00	01-02-2021	🗑 ✏

< 1 >

Approve | Approve All

- The record will then move to the 'approved' section. Select the 'approved' tab to proceed.
- If the records are accurate, click 'submit all' to submit staff details to the portal. The records will then appear in the 'submitted tab'.

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- The 'accepted' and 'rejected' tab will then show the status of processed staff records.
- If any records are rejected, an error message will be displayed near the identifier. Which can be expanded by hovering your cursor over the red error icon.
- Review the staff details once more by clicking the 'edit' tab and bring the necessary amendments as stated in the error message before submission.

Note: *Any changes brought to staff salary will be effective from commencement date and the previous staff salary details will be overridden. Changes brought to staff contracts are visible from the active staff list by clicking the salary icon.*

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Contract History

SALARY	EFFECTIVE FROM	EFFECTIVE TO
1,000.00	01-01-2021	31-01-2021
2,000.00	01-02-2021	Today

Close

1.3.1 Annulments

The annulments tab allows you to bring corrections to staff contract details. Where errors in information regarding salary details are drawn to attention, this tab allows you to swiftly implement required changes. The following steps will assist you to make annulments in staff contracts.

How to make an annulment:
- To annul an incorrect contract of a staff member, you are required to select the 'annul' function under the 'change type' dropdown menu.
- Staff records (subjected to annulment) can be searched by entering identifiable data such as name or ID card number.
- Once the name is selected, the contract commencing date will be visible automatically.

New Staff | Termination | Change | Bulk Upload

Change
Edit staff details.

Change Type	Staff	Contract Commencing Date	
Annul	Select staff	dd-mm-yyyy	Add

- Once the submission has been added, the details will be shown in the 'drafts' section at the bottom of the screen. Click the 'drafts' button to review your submissions. Ensure that the information provided is accurate.
- If any details are inaccurate, corrections can be made by clicking the 'edit' tab, which will allow you to make the necessary amendments.

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- Click 'save' once the records have been amended. Note that the new changes will once again appear in the 'drafts' section and will require to be approved.
- Review the staff record from the 'drafts' section and press the 'approve' or 'approve all' button.

-
- The record will then move to the 'approved' section. Select the 'approved' tab to proceed.
- If the records are accurate, click 'submit all' to submit staff details to the portal. The records will then appear in the 'submitted tab'.

- The 'accepted' and 'rejected' tab will then show the status of processed staff records.
- If any records are rejected, an error message will be displayed near the identifier. Which can be expanded by hovering your cursor over the red error icon.
- Review the staff details once more by clicking the 'edit' tab and bring the necessary amendments as stated in the error message before submission.

Note: *Any annulment changes brought to staff contracts will be visible from the active staff list.*

1.3.3 Termination Modify

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The termination modify tab allows you to correct the incorrect termination dates of employees. If an employee is terminated on an incorrect date and it is brought to your attention, with the help of this you can amend the termination of already terminated contracts.

How to modify termination date:
- To modify an incorrect termination date of a staff, you are required to select the 'termination modify' function under the 'change' tab from the 'change type' dropdown menu.
- Staff records (subjected to annulment) can be searched by entering identifiable data such as name or ID card number. The terminated contracts of that employee will be shown from the dropdown menu. You can select the incorrect contract. Once the contract is selected automatically the commencing date of that contract will be viewed in the contract commencing date tab.
- Enter the correct termination date on the new termination date.
- After entering and reviewing all the details, click the 'add' button to submit

Employments

	New Staff	Termination	Change	Bulk Upload

Change
Edit staff details.

Change Type	Terminated Contract	Contract Commencing Date
Termination Modify	Fathimath	01-01-2021

New Termination Date

15-01-2021   Add

- Once the submission has been added, the details will be shown in the 'drafts' section at the bottom of the screen. Click the 'drafts' button to review your submissions. Ensure that the information provided is accurate.
- If any details are inaccurate, corrections can be made by clicking the 'edit' tab, which will allow you to make the necessary amendments.
- Click 'save' once the records have been amended. Note that the new changes will once again appear in the 'drafts' section and will require to be approved.

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- Review the staff record from the 'drafts' section and press the 'approve' or 'approve all' button.
- The record will then move to the 'approved' section. Select the 'approved' tab to proceed.
- If the records are accurate, click 'submit all' to submit staff details to the portal. The records will then appear in the 'submitted tab'.

- The 'accepted' and 'rejected' tab will then show the status of processed staff records.
- If any records are rejected, an error message will be displayed near the identifier. Which can be expanded by hovering your cursor over the red error icon.
- Review the staff details once more by clicking the 'edit' tab and bring the necessary amendments as stated in the error message before submission.

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IDENTIFIER	FULL NAME	DOB	TYPE	ENROLLED	SALARY	EFFECTIVE	ACTION
A:	Fathimath	03-03-1994	Enrollment	01-01-2021	1,000.00		
A:	Fathimath	03-03-1994	Termination	01-01-2021	1,000.00	30-04-2021	
A	Fathimath	03-03-1994	Salary Change	01-01-2021	1,000.00 2,000.00	01-02-2021	
A	Fathimath	03-03-1994	Salary Change (With Annul)	01-02-2021	2,000.00 2,000.00	02-02-2021	
A:	Fathimath	03-03-1994	Contribution Percent	02-02-2021	2,000.00	02-02-2021	
A	Aishath	29-08-1996	Enrollment	01-01-2021	15,000.00		
A	Fathimath	03-03-1994	Termination	02-02-2021	2,000.00	31-03-2021	
A	Fathimath	03-03-1994	Enrollment	01-04-2021	3,000.00		
A	Fathimath	03-03-1994	Termination Modify	01-01-2021	1,000.00	15-01-2021	

1.4 Bulk Upload:

The bulk upload tab is the last tab under employments section, which has been integrated to allow employers to update copious amounts of staff records in a time efficient manner. The following steps will assist you to better utilize the 'bulk upload' feature of the Member Service portal.

How to bulk upload records:

- The 'bulk upload' tab is located on the top right-hand screen under the Employments section.

- 'Bulk upload' tab allows users to interact with the 3 main Employments functions (enrollment, termination and contribution) in large quantities. Whereby, engage with multiple staff records in one session to make necessary amendments.
- An Excel template is provided for user download which can be used to enter staff details pertaining to enrollment, termination, salary change and contribution.

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	A	B	C	D	E	F	G	H
A3	1-Enrollment							
1	Change Type		Employee Details				Contribution Percentage	
2	Type	Identifier	Name	Dob	Pensionable Wage	Effective Date	Employee	Employer
3	1-Enrollment	Axxxxxx	Mohamed Hassar	01-11-1986	15,000.00	23-10-2019	7.00	7.00
4	1-Enrollment							
5	2-Termination							
6								
7	3-Salary Change							
8	4-Contribution Percent							
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								

- Once staff details are added to the Excel sheet and reviewed for accuracy, users must save the file before uploading. Once the file is uploaded click the 'add' button to submit.
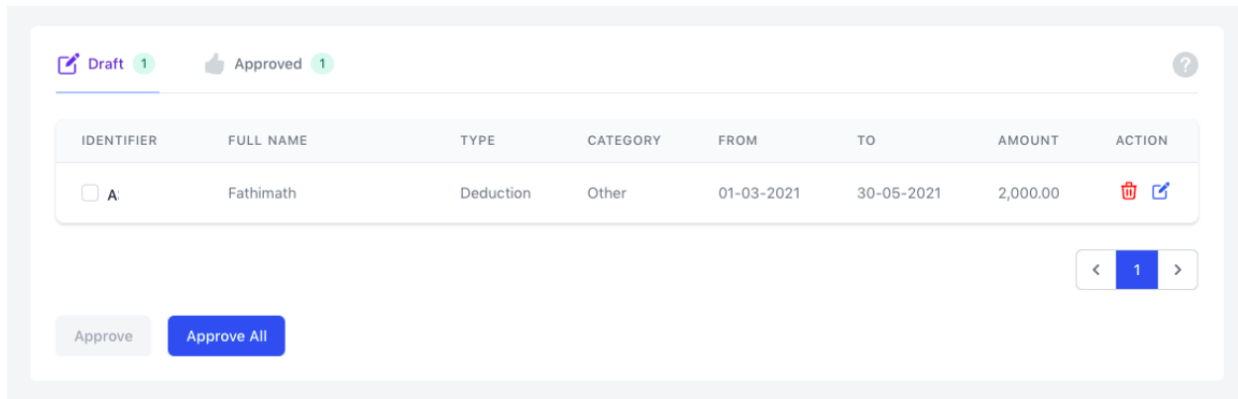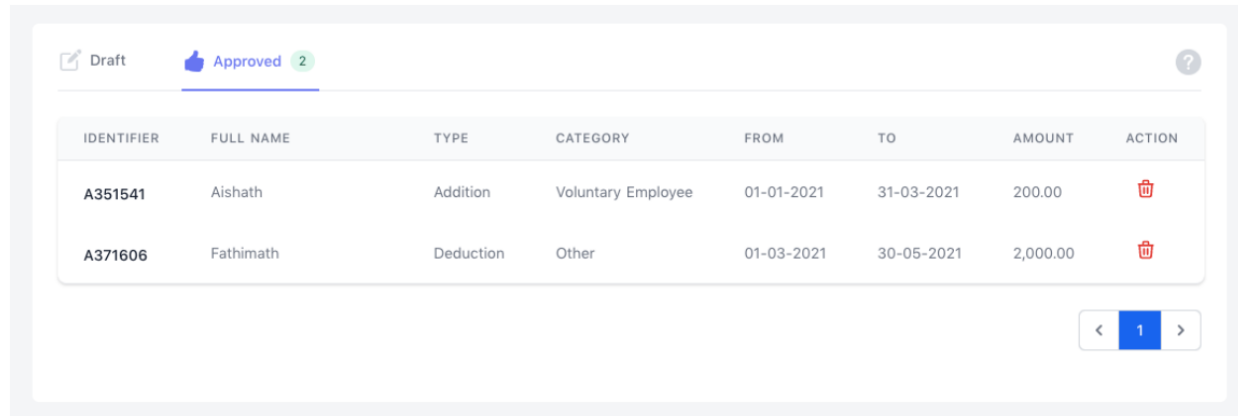- Once the submission has been added, the details will be shown in the 'drafts' section at the bottom of the screen. Click the 'drafts' button to review your submissions. Ensure that the information provided is accurate.
- If any details are inaccurate, corrections can be made by clicking the 'edit' tab, which will allow you to make the necessary amendments.
- Click 'save' once the records have been amended. Note that the new changes will once again appear in the 'drafts' section and will require to be approved.
- Review the staff record from the 'drafts' section and press the 'approve' or 'approve all' button.

	PENDING APPROVALS		PENDING SUBMISSIONS		NO ERRORS		WARNINGS
1	Click Draft tab to view	0	No action required	5	No action required	0	No action required

Draft 1   Approved   Submitted   Accepted 5   Rejected

IDENTIFIER	FULL NAME	DOB	TYPE	ENROLLED	SALARY	EFFECTIVE	ACTION
A	Aishath	29-08-1996	Enrollment	01-01-2021	15,000.00		

< 1 >

Approve   Approve All

- The record will then move to the 'approved' section. Select the 'approved' tab to proceed.
- If the records are accurate, click 'submit all' to submit staff details to the portal. The records will then appear in the 'submitted tab'.

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- The 'accepted' and 'rejected' tab will then show the status of processed staff records.
- If any records are rejected, an error message will be displayed near the identifier. Which can be expanded by hovering your cursor over the red error icon.
- Review the staff details once more by clicking the 'edit' tab and bring the necessary amendments as stated in the error message before submission.

2.0 Agreement

The agreements section of the portal consists of 2 tabs, including 'voluntary contributions' and 'Salary Deduction'. These tabs execute the functions of making salary adjustments by allowing users to update voluntary contribution records and maintain pension contributions of staff on no pay leaves. The user-guide for these 2 tabs under Agreement section is as follows:

2.1 Voluntary Contributions:

How to make voluntary contributions:

- Select the 'voluntary contribution' tab from the top right-hand side of the screen in the agreements section.

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- Proceed by searching for staff subjected to record amendment. Staff records can be searched by entering identifiable data such as name or ID card number and selected from the dropdown list of active staff.
- Once the staff is selected, proceed by selecting the category. From the dropdown menu, select 'voluntary employee' or 'voluntary employer' contributions.
- Upon selection, add the voluntary contribution amount and the period of contribution in the assigned slots.
- After filling and reviewing the details, select the 'add' button to submit the record.

-
- Once the submission has been added, the details will be shown in the 'drafts' section at the bottom of the screen. Click the 'drafts' button to review your submissions. Confirm that the information provided is accurate.
- If any details are inaccurate, corrections can be made by clicking the 'edit' tab, which will allow you to make the necessary amendments.
- Click 'save' once the records have been amended. Note that the new changes will once again appear in the 'drafts' section and will require to be approved.
- Review the staff record from the 'drafts' section and press the 'approve' or 'approve all' button. The record will then move to the 'approved' section.

- Select the 'approved' tab to view the submission.

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2.2 Agreements:

How to create no pay leave records:

- Select the 'no pay period' tab from the top right-hand side of the screen in the agreements section.
- Proceed by searching for staff subjected to record amendment. Staff records can be searched by entering identifiable data such as name or ID card number and selected from the dropdown list of active staff.
- Add the deducted amount and the no pay period in the assigned slots.
- After filling and reviewing the details, select the 'add' button to submit a record.

- Once the submission has been added, the details will be shown in the 'drafts' section at the bottom of the screen. Click the 'drafts' button to review your submissions. Ensure that the information provided is accurate.
- If any details are inaccurate, corrections can be made by clicking the 'edit' tab, which will allow you to make the necessary amendments.
- Click 'save' once the records have been amended. Note that the new changes will once again appear in the 'drafts' section and will require to be approved.
- Review the staff record from the 'drafts' section and press the 'approve' or 'approve all' button.

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- The record will then move to the 'approved' section. Select the 'approved' tab to view the submission.

3.0 Monthly Changes

The monthly changes section of the portal consists of 3 tabs, including 'addition', 'deduction' and 'bulk upload'. The user-guide for these 3 tabs under Agreement section is as follows:

3.1 Addition:

How to make an addition:
- Select the 'addition' tab from the top right-hand side of the screen in the monthly changes section.
- Next, select the month from the drop-down menu located at the top left-hand side, for which changes are subjected to be effective.
- Proceed by selecting the staff contract by entering the staff identifier. The system will fetch the staff details by narrowing the search in the dropdown active staff list.
- From the 'category' dropdown menu select the suitable option (voluntary employee or voluntary employer) for voluntary contribution and enter the amount in the assigned slot.
- After filling and reviewing the details select the 'add' button to submit.

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Monthly Changes

Month
January, 2021 ↕

⊕ Addition   ⊖ Deduction   📊 Bulk Upload

Addition
Addition details.

Staff contract
Fathimath ↕

Salary
1000.0000

Category
Voluntary Employee ↕

Amount
200

Add

- Once the submission has been added, the details will be shown in the 'drafts' section at the bottom of the screen. Click the 'drafts' button to review your submissions. Ensure that the information provided is accurate.
- If any details are inaccurate, corrections can be made by clicking the 'edit' tab, which will allow you to make the necessary amendments.
- Click 'save' once the records have been amended. Note that the new changes will once again appear in the 'drafts' section and will require to be approved.
- Review the staff record from the 'drafts' section and press the 'approve all' button.

☑ Draft 1   👍 Approved   ?

IDENTIFIER	FULL NAME	SALARY	TYPE	CATEGORY	AMOUNT	ACTION
☐ A	Fathimath :	1,000.00	Addition	Voluntary Employee	200.00	🗑 ☑

‹ 1 ›

Approve   **Approve All**

- The record will then appear in the 'approved' section

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3.2 Deduction:

How to make a deduction:

- Select the 'deduction' tab from the top right-hand side of the screen in the monthly changes section.
- Next, select the month from the drop-down menu located at the top left-hand side, for which changes are subjected to be effective.
- Proceed by selecting the staff contract by entering the staff identifier. The system will fetch the staff details by narrowing the search in the dropdown active staff list.
- From 'category' select the suitable option for monthly change and enter the deductible amount in the assigned slot.
- After filling and reviewing the details select the 'add' button to submit.

- Once the submission has been added, the details will be shown in the 'drafts' section at the bottom of the screen. Click the 'drafts' button to review your submissions. Ensure that the information provided is accurate.
- If any details are inaccurate, corrections can be made by clicking the 'edit' tab, which will allow you to make the necessary amendments.
- Click 'save' once the records have been amended. Note that the new changes will once again appear in the 'drafts' section and will require to be approved.

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- Review the staff record from the 'drafts' section and press the 'approve all' button.
- The record will then appear in the 'approved' section.

3.3 Bulk Upload:

How to bulk upload records:

- When managing 10 or more records, we highly recommend that users utilize the 'bulk upload' feature to ensure efficiency and to make changes in an organized manner.

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- An Excel template is provided for user download which can be used to enter staff details when making monthly changes.
- Once staff details are added to the Excel sheet and reviewed for accuracy, users must save the file before uploading. Once the file is uploaded click the 'add' button to submit.
- Once the submission has been added, the details will be shown in the 'drafts' section at the bottom of the screen. Click the 'drafts' button to review your submissions. Ensure that the information provided is accurate.
- If any details are inaccurate, corrections can be made by clicking the 'edit' tab, which will allow you to make the necessary amendments.
- Click 'save' once the records have been amended. Note that the new changes will once again appear in the 'drafts' section and will require to be approved.
- Review the staff record from the 'drafts' section and press the 'approve' or 'approve all' button. The record will then move to the 'approved' section. Select the 'approved' tab to view the submission.

3.3 Auto- calculation:

This tab helps to automatically calculate the monthly changes for all contracts terminated and enrolled during the month instead of manually calculating the changes. Select 'manual' for the No. Of days used for salary calculation and select the number of days for which the salary is calculated for that month. Once you confirm the details it will automatically calculate all the employees terminated and enrolled during the month for the selected salary period.

Note: *Approved monthly changes will be reflected on the monthly contribution when the actions are confirmed during calculation.*

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4.0 Contributions

How to make monthly contributions:

- To file a monthly pension contribution, proceed by clicking the 'contributions' section from the left-hand side menu bar and select the required 'month' from the dropdown menu.

-

- Next, click the 'calculate' tab from the top right-hand side of the screen and tick all actions (enrollments, terminations, salary changes and contribution percent) and click 'confirm'
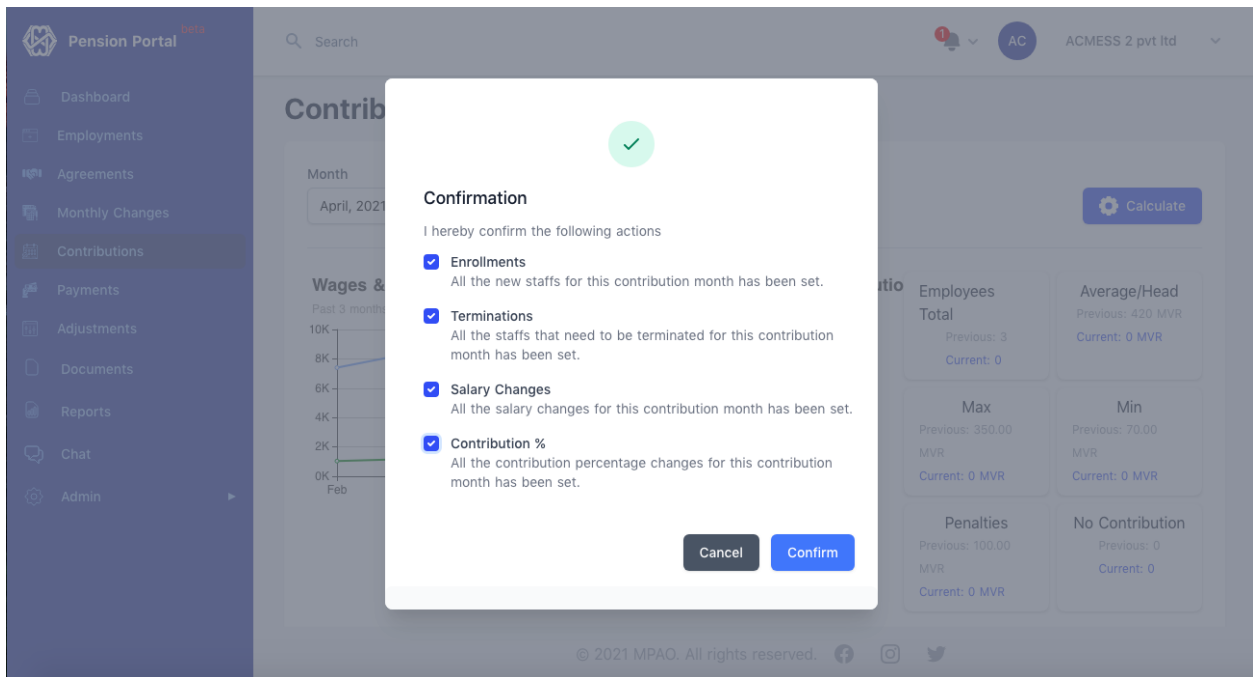
- Under the 'active' tab located at the bottom of the screen, you can view all the active staff for the month selected.
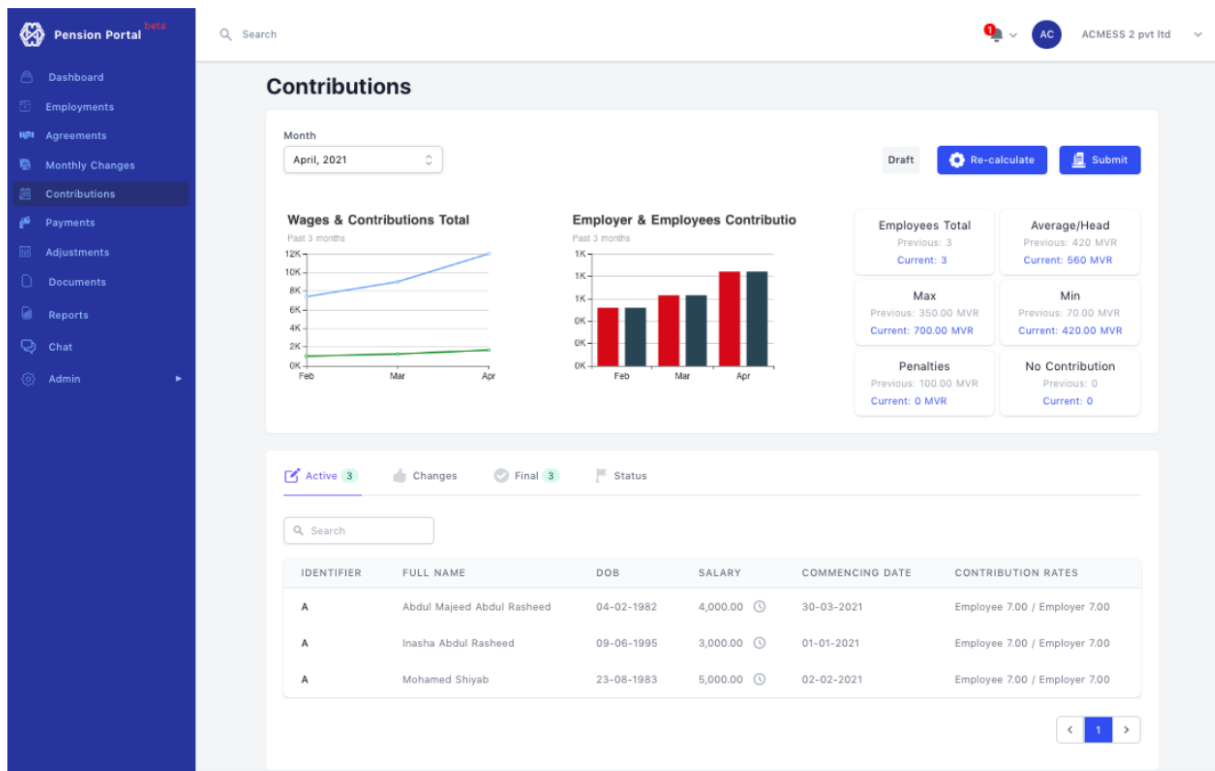
- Any amendments made for the selected month can be viewed in the 'changes' tab.

- Meanwhile the 'final tab' allows you to view the final payable contribution amount for the selected month.

- If any enrollment, termination or monthly changes are brought, ensure to click 'recalculate' and to check under the 'final' tab for the accurate amount.

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- After reviewing and confirming all the amounts under the 'final' tab, proceed by clicking the 'submit' tab from the top right-hand side of the screen and 'confirm' actions (enrollments, terminations, salary changes and contribution percent) to submit pension contributions for the selected month.

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- Once the monthly pension contribution is submitted, the status of submission can be seen under the 'status' tab.

-The pension contribution submitted can be removed from the 'removed' tab

-Once the submission is removed, the pension contribution for that month can be resubmitted after bringing the necessary changes.

5.0 Payments

How to make monthly payments:

- Once the contribution submission is accepted by the portal, select the 'payments' section from the left-hand side menu bar to make the payment for the filed contribution.

- The payment section allows you to view the pending contribution payment amount. To generate an official invoice, tick the record under pending payments. Slots will be then provided for you to enter the bank name and pending payment amount. Once this section is filled click the 'generate invoice' button.
- Please note that if you wish to generate an invoice for a selective pending payment, you can tick the preferred month and generate an invoice manually.

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Pending Payments

SUBMISSION DATE	TYPE	AMOUNT	FINES	PENALTY	TOTAL	TRACKING NUMBER
☑ 2021-05-04 10:30:48	Contributions for 202101	371.00	0.00	100.00	471.00	32021043745505
☑ 2021-05-04 10:33:22	Contributions for 202102	1,036.00	0.00	100.00	1,136.00	32021044745502
☑ 2021-05-23 10:05:07	Contributions for 202103	1,260.00	0.00	100.00	1,360.00	32021041745501
☑ 2021-06-20 17:29:27	Contributions for 202104	2,240.00	0.00	100.00	2,340.00	32021042745508

Bank
Bank of Maldives ⇅

Amount
5307.0000

[Generate Invoice] [Cancel]

- The invoice will be then generated in a downloadable format under the invoice section.
- Proceed by clicking the blue document icon to download the PDF invoice next to the 'make payment' button. Note that the invoice will contain an invoice number required to be entered upon payment.

Invoices

GENERATED DATE	TRACKING NUMBER	TOTAL	PAID AMOUNT & DATE	ACTIONS
2021-06-20 17:29:51	32021041745501	5,307.00		Make Payment 📄

‹ 1 ›

- As the portal is currently unable to accept direct payments. Clear the pending contribution amount by making a payment via bank services.
- Once the payment is made, click the 'make payment' tab and enter the reference number and select payment method from the dropdown menu.
- Next enter the payment date and upload the payment receipt slip for our reference.
- Click the 'submit' button to confirm payment.

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6.0 Adjustments

Adjustments are required for incorrect contributions or if changes are brought to reconciled contribution payments.

How to upload Adjustments?
- Select 'Adjustments' from the left-hand side menu bar.
- Proceed by entering an ID card number as an 'Identifier'.
- Choose the adjustment period for the staff and fetch the details by clicking the search button.
- This will automatically fetch staff details in the tab below the identifier search slots.
- A checkbox will appear next to the staff ID card number. Proceed by selecting the staff from the information tab.
- Next, a slot will be provided for you to enter the 'new wage' amount. Enter the amount accordingly and click 'save'.
- For salary changes in the middle of the month, two entries will be provided with old pensionable wage and new wage details. You must calculate the salary paid from both salaries and enter the calculated amount on "correct pensionable wage" in both entries.
- Once the details have been saved, it will be shown in the 'drafts' section at the bottom of the screen. Click the 'drafts' tab at the bottom of the screen to review your submissions. Ensure that the information provided is accurate.
- If any details are inaccurate, corrections can be made by clicking the 'edit' tab, which will allow you to make the necessary amendments.
- Click 'save' once the records have been amended. Note that the new changes will once again appear in the 'drafts' section and will require to be approved.

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- Review the staff record from the 'drafts' section and press the 'approve' or 'approve all' button. The record will then move to the 'approved' section. Select the 'approved' tab to proceed.
- If the records are accurate, click 'submit all' to submit staff details to the portal.
- If any records are rejected, an error message will be displayed near the identifier. Which can be expanded by hovering your cursor over the red error icon.
- Review the staff details once more by clicking the 'edit' tab and bring the necessary amendments as stated in the error message before submission.
- For an incorrect submission you may select the accepted adjustments and redraft or cancel the adjustment and submit again with the correct details.
- Invoice for the adjustment will be generated under 'payments'

7.0 Documents

Two types of documents are available, namely 'compliance document' and 'registration certificate'. These two auto generated documents are available from the Pension office Member Portal should employers require it for any official use.

How to generate documents?
- Select 'documents' from the left-hand side menu bar on Pension Member Portal.
- Click 'new document' from the top right-hand side of the screen along with the preferred document type.
- If you opt to share the document, a QR code will be generated. Please select the expiration date for the sharable code.
- Click the 'save' button to proceed.
- Download the document as a PDF file by clicking the eye shaped icon under 'action'.

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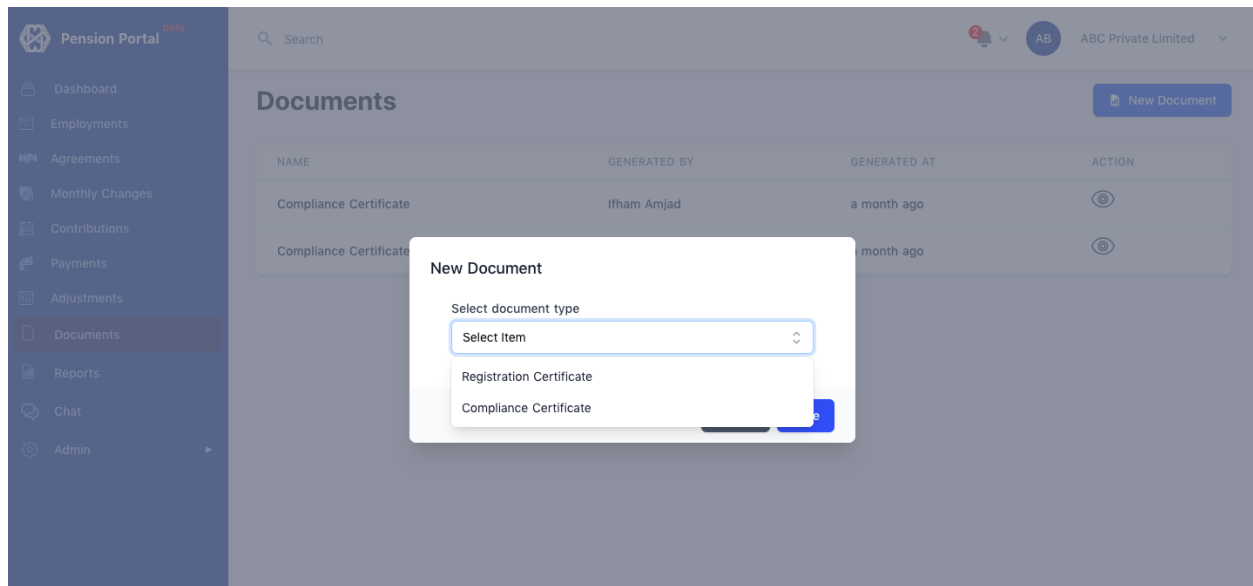
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Note: *Information on these documents is subjected to details submitted during registration by employer and contribution payments.*

8.0 Employer Chat

Employers can communicate directly with the Pension Office using the chat function in the portal for clarifications. Select a subject depending on the type of query and click "start conversation" to initiate the chat. If the employer has several doubts, multiple chats can be started by selecting the relevant subject.

Assistance by Employer Chat is available only during official working hours.

9.0 Setting

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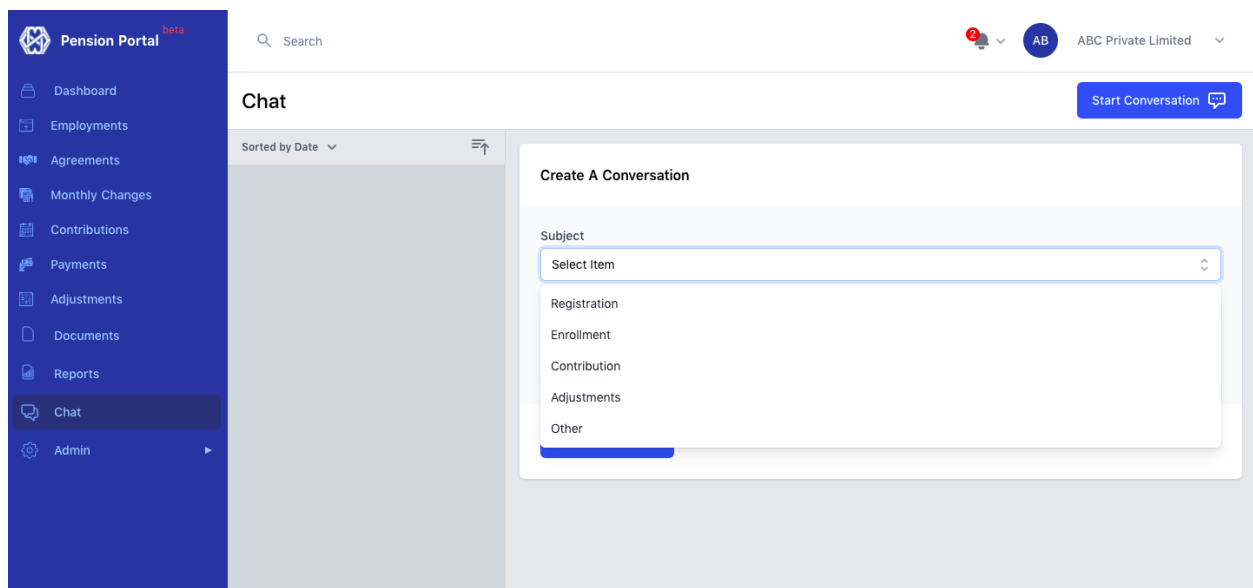
The Head of any organization is entitled to provide staff with access to Pension Member Portal by creating admin users.

How to create a new user:
- From the Admin section located in the left-hand side menu bar, select the 'organization users' tab.
- Proceed by clicking 'new user' to enter new user details.
- Select the suitable user type.
- Enter access period in the 'access expiry' slot if the access to Pension Portal is temporary.
- Next, enter an ID card number or registered Passport number (for foreigners) as an 'Identifier'.
- Save the details to create a new user.

Note: *When a new user is successfully created, the member can access the organization's Pension Member Portal using the National ID card or Passport number (for foreigners).*

10.0 Employer Information Update

Employer information such as employer name, mobile number, email address and mailing address can be updated.

How to change employer information:
- Login to Koshaaru portal
- From the top right-hand side menu bar, select "profile".
- Click "update" on the information that needs to be changed
- Enter the information and press "update"
- For employer name change, Enter the new name, and attach a proof document such as registration certificate, and press "update"
- Information will be updated within working 24 hours once approved by Pension Office

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Self

UNITES BROTHERS PRIVATE LIMITED
Identifier 20211000090

Link Koshaaru Account
migrate existing koshaaru user

Profile   Logout

KOSHAARU

- Dashboard
- Employments
- Agreements
- Monthly Changes
- Contributions
- Payments
- Adjustments
- Documents
- Reports
- Chat
- Settings ▶
- Change Releases
- Help

Search

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Profile

Name		Update
Mobile		Update
Email		Update
Mailing Address		Update

-   END   -

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