sni | WEBINAR SERIES

E-Invoicing Spotlight

Monthly Insights from around the World

Digital Compliance Updates in UAE, KSA, and the Broader Gulf Region

Speakers

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Assistant Account Manager, SNI

Serra Emekli is an Assistant Account Manager. She is responsible for international account management, focused on conducting SAP projects all around the world.

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Evşen Güleç is a Regulatory Affairs Associate. She is diligently following the regulatory updates around the world and working closely with the Business and Development teams as well as the Sales team.

Agenda

- Introduction to SNI
- The Role of E-Invoicing in Global Supply Chains
- Country Updates
- How can SNI Help You?
- Q&A

About SNI

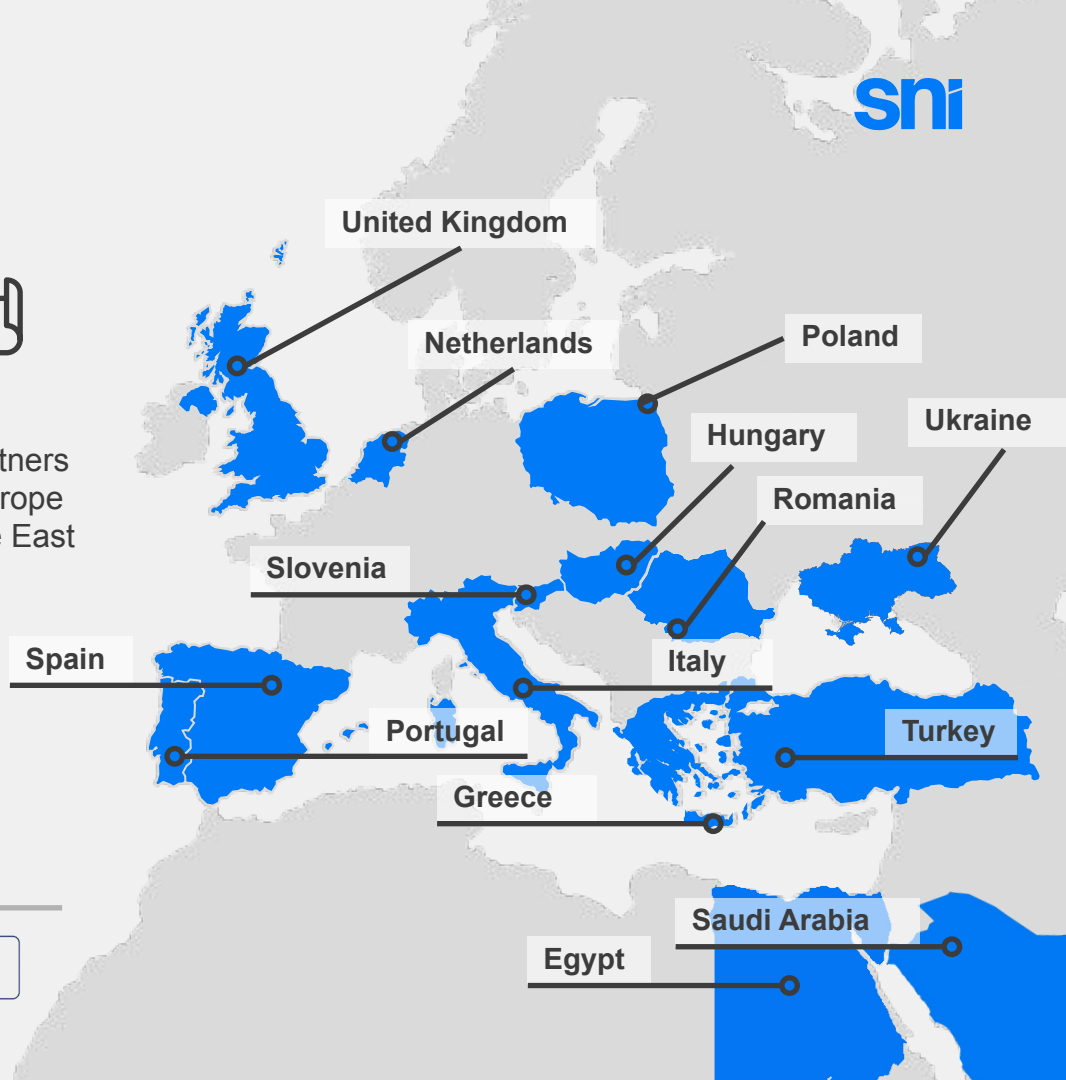
Founded in
2006

~100
employees

12
offices/partners
across Europe
and Middle East

30+
country
solutions

1000+
clients
(85% multinationals)



500 Technology Fast 500 2016 EMEA

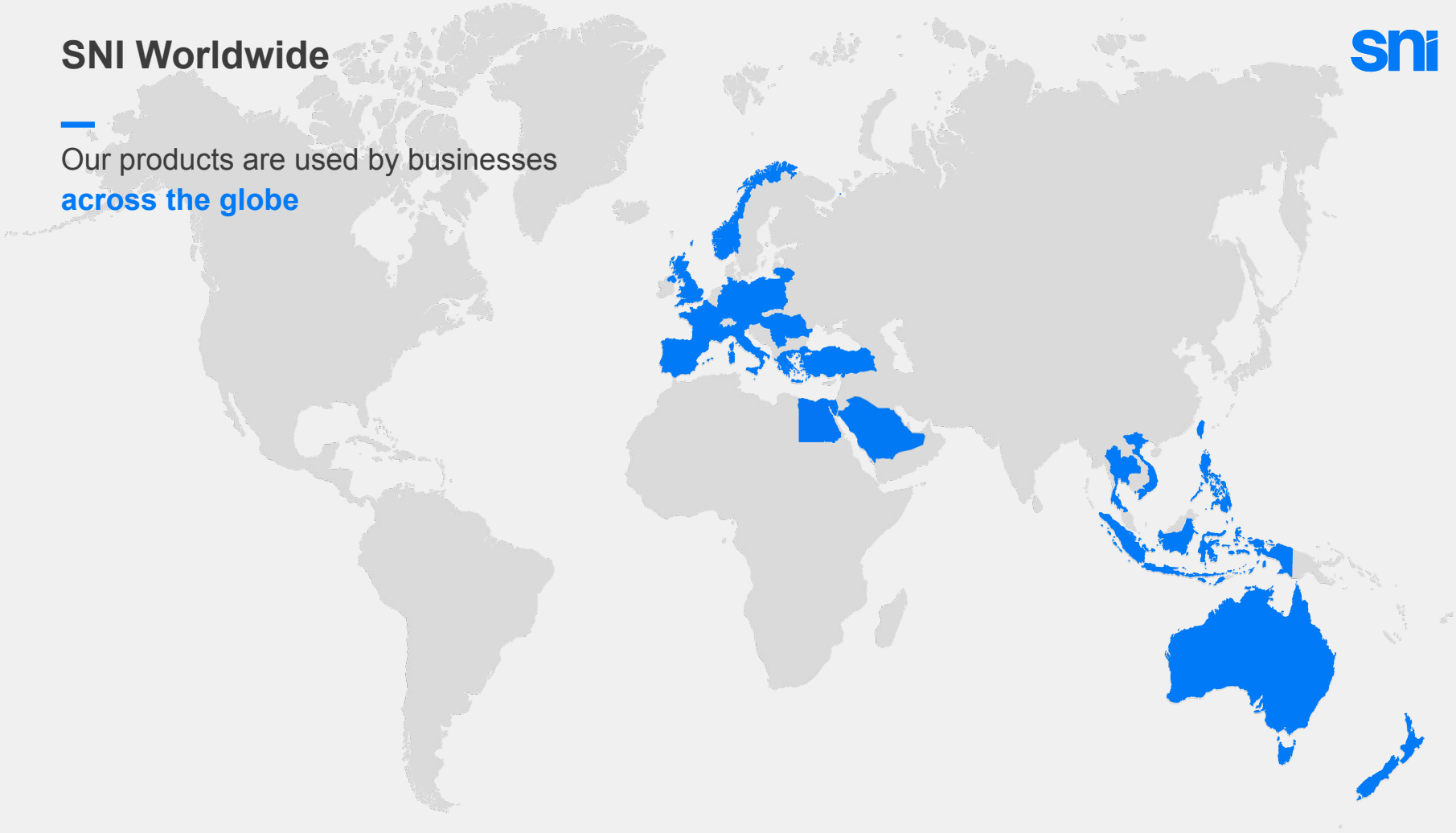
SAP Global Partner

GENA

Peppol Access Point CERTIFIED PROVIDER

SNI Worldwide

Our products are used by businesses
across the globe



Our Clients

sni

Nestlé

PUMA

AkzoNobel

FERRERO

HEXION
Responsible Chemistry

FRANKE

Henkel

GUESS

dyson

Prysmian
Group

GEBERIT

Electrolux

Honeywell

signify

ADIENT

beko

Autoliv

FUJIFILM

VESTEL

CONAIR

KOROZO
FLEXIBLES

HAYES LEMMERZ

MULTIVAC

YAZAKI

Marshall

Epta

COATS

B BRAUN

Otokar

GEFCO

The Role of e-Invoicing in Global Supply Chains

The Role of e-Invoicing in Global Supply Chains

Efficiency
Enhances efficiency, reduces costs, and speeds up processes globally.

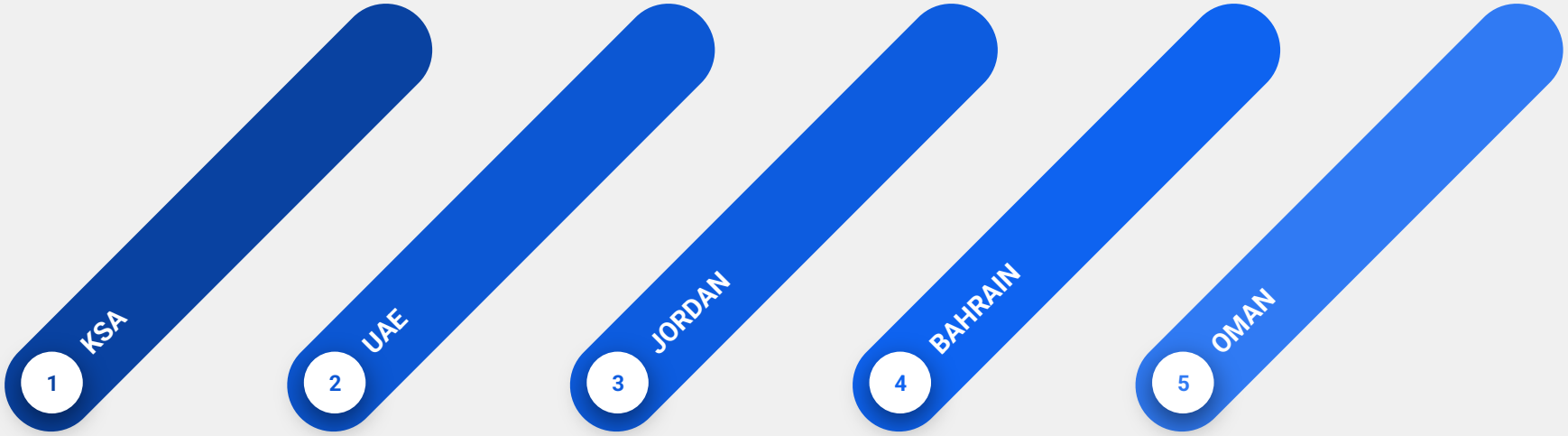
Collaboration
Real-time data access for all supply chain partners. Improves communication, reducing disputes.

Compliance
Real-time invoice transmission reduces delays and errors. Standardized formats simplify cross-border trade.

Transparency
Automates compliance with international tax regulations. Reduces fraud and penalties.

Future Outlook
Growth in e-invoicing adoption. Future innovations will further enhance efficiency and security.

Digital Compliance Updates in UAE, KSA, and the Broader Gulf Region


1
KSA
2
UAE
3
JORDAN
4
BAHRAIN
5
OMAN

Kingdom of Saudi Arabia

Scope

Covers **B2B**, **B2C**, **exports**, and related **credit/debit notes**.

Applies to **all resident VAT-registered entities** in KSA.

Non-residents are excluded unless part of a VAT group with local presence.

Timeline & Phases

Phase 1 – Generation (from Dec 4, 2021)
All VAT-registered businesses must generate and store structured electronic invoices. Manual invoicing is no longer allowed.

Phase 2 – Integration (from Jan 1, 2023)
Requires real-time clearance of B2B invoices and 24-hour reporting for B2C. Rolled out in waves based on turnover.

Submission & Technical Requirements

Invoices must be in UBL 2.1 (XML) format or PDF/A-3 with embedded XML.

Must include:
Timestamp, Sequential ID, QR code (for B2C), Cryptographic e-signature/stamp

Submitted via API to **ZATCA's FATOORAH portal**.

B2B: Real-time clearance before issuance
B2C: Reported within 24 hours after issuance

Software must be **ZATCA-certified** and tamper-proof (with secure counters and logs).

Security & Validation

Invoices must be **digitally signed** using cryptographic algorithms approved by ZATCA.

A **hash** of each invoice is stored to ensure traceability and prevent tampering.

Each invoice must have a **tamper-proof sequential counter**.

System must **validate invoices before submission** and prevent any manual edits post-generation.

ZATCA validates: Schema format, Digital signature, Mandatory fields, Invoice sequencing

United Arab Emirates

Scope & Legal Basis

Mandate covers all B2B and B2G transactions by VAT-registered entities.
Decree-Laws 16 & 17 of 2024

Timeline

Oct 2024: Official portal & roadmap launched by MoF.
Apr 2025: ASP accreditation opens.
Dec 2025: Pilot phase begins.
Jul 2026: Mandatory go-live for all in-scope taxpayers.

Invoice Types & Data Dictionary

- Data Dictionary includes **135+ fields**, each marked mandatory/conditional.
- UAE defines **16 invoice scenarios**, e.g.:
  → Standard, RCM, zero-rated, exports, e-commerce, free zone, margin scheme, credit notes, etc.

e-Invoicing Model (5-Corner Architecture)

- UAE uses a Peppol-based DCTCE model called PINT AE.
- ASPs (Access Point Providers) mediate between sellers, buyers, and the FTA.
- Both seller's and buyer's ASPs transmit invoice data and report to the Ministry of Finance

Step	Description
1. Seller (Corner 1) → Seller's ASP (Corner 2)	Seller sends invoice in XML format with digital signature.
2. Seller's ASP (Corner 2) → Buyer's ASP (Corner 3)	Seller's ASP validates and forwards the invoice in PINT AE format.
3. Buyer's ASP (Corner 3) → Buyer (Corner 4)	Buyer's ASP delivers the invoice to the buyer.
4. Seller's ASP & Buyer's ASP (Corners 2 & 3) → MoF / FTA (Corner 5)	Both ASPs report tax data to MoF / FTA.
5. MoF / FTA (Corner 5) → Seller's ASP & Buyer's ASP (Corners 2 & 3)	MoF / FTA returns Message Level Status (MLS) confirming validation.

JORDAN

Scope of Mandate

Applies to all VAT-registered businesses with annual turnover over JOD 75,000

Covers B2B, B2C, and B2G transactions

Non-compliance results in invalid VAT deduction and penalties (approx. JOD 500)

System Model & Platform

System Name: JoFotara

Centralized clearance platform

Platform Access: Via JoFotara Portal or direct API

Accredited Providers: Not mandatory but optional for ERP/API integration support

Invoice Format

Primary Format: XML structured according to the ISTD schema

JSON used in API responses or metadata

QR is generated by JoFotara platform after validation

Supported Document Types:
Tax invoice (standard), Simplified invoice (B2C), Credit Note / Debit Note, Self-billed invoice

Submission Methods

1. **Real-Time API Integration**

Suitable for ERP-connected or high-volume taxpayers
Process: Send XML → Receive QR → Finalize Invoice

2. **Manual Portal Upload**

For SMEs or low-volume issuers
Input data directly on JoFotara portal/upload XML

Phase	Description	Date
Voluntary Launch	**Initial access to JoFotara portal**	**December 2022**
Registration Deadline	**Mandatory registration for B2G compliance**	**May 31, 2024**
Phase 2 Mandate	**Mandatory e-invoicing for B2B/B2C/B2G**	**April 1, 2025**
Penalty Grace Period End	**Full enforcement begins**	**May 2025**
Phase 3 Expansion	**Expected rollout to smaller businesses**	**2026 (planned)**

BAHRAIN

Authority

Managed by the **National Bureau for Revenue (NBR)**

Linked to Bahrain's VAT compliance strategy

Submission & Format

Submission via **ERP, API, or NBR portal**

Format likely based on **XML (UBL standard)**

No mandatory digital signatures yet

Invoices must be archived for **5 years**

E-Invoicing Model

Based on a **Post-Audit (Post-Clearance)** model

No real-time pre-clearance required

Future phases may adopt hybrid or real-time models

Scope

Currently **voluntary** for B2B and B2G
Applies to **VAT-registered businesses**

Full mandate expected in **late 2025 or 2026**

Phase	Status
Public Consultation	**2022–2024**
System Development	**In progress**
Pilot Phase	**Expected Sept 1, 2025**
Mandatory Rollout	**Expected 2025/2026**

OMAN

Compliance Model

Uses a **decentralized 5-corner model** based on **PEPPOL**

Middleware and accredited providers act as intermediaries

Regulatory Authority & Legal Framework

Governed by **Oman Tax Authority (OTA)**

Based on **Ministerial Decision No. 456/2022**

E-invoicing defined under amended VAT regulations

Scope

Mandatory for all VAT-registered entities, regardless of size or sector
B2B – structured e-invoice mandatory
B2C – simplified e-invoice format may be used (e.g. retail, hospitality)
B2G / G2B – government-related transactions must be electronic

Technical Setup

Platform built by **Omantel + OTA**
Accredited service providers (ASPs) required
PEPPOL standards for invoice exchange
Registration and testing start in 2025

Phase	Date	Description
System Design & Planning	**Sep 2025**	**OTA and Omantel begin designing the e-Invoice platform**
Pilot Launch	**Sep 1, 2026**	**Approx. 100 largest taxpayers join the pilot**
Main Rollout (Phase I)	**Jan 2027**	**Mandatory for large B2B taxpayers**
Broader Rollout (Phase II)	**Sept 2027**	**Extended to all VAT-registered businesses**
G2B Integration	**Jan 2028**	**Includes government-related invoicing (public sector coverage)**

Overview

Feature	KSA	UAE	Jordan	Bahrain	Oman
Authority	ZATCA (Zakat, Tax & Customs Authority)	FTA (Federal Tax Authority)	ISTD (Income & Sales Tax Dept) & MDEE	NBR (National Bureau for Revenue) – planning phase	Oman's Tax Authority – TBD
Model Name	FATOORAH (clearance model)	PEPPOL "5-corner"	JoFotara (central portal/API)	TBD – likely centralized	TBD – likely clearance/pre-clearance
Timeline – Mandate	Phase 1: Dec 4, 2021; Phase 2: Jan 1, 2023 (rolling waves; all by end-2025)	Mandatory B2B/B2G from Jul 2026	Mandatory from Apr 1, 2025 (turnover > JOD 75k)	Voluntary → upcoming B2B/B2G mandate (dates TBD)	Voluntary Apr 2024; large mandates Oct 2024
Scope (B2B/B2C/B2G)	B2B, B2C, B2G, export; non-resident exempt	B2B & B2G initially	B2B, B2C, B2G (registered entities, turnover > JOD 75k)	B2B, B2G	Likely B2B, B2G; B2C TBD
Format (XML/PDF/JSON)	XML (UBL-2.1 KSA) or PDF/A-3 with embedded XML; bilingual corp.	XML (UBL-PINT AE)	XML per ISTD schema; JSON wrapper for API	XML expected	TBD
Digital Signature / Stamp	Cryptographic stamp (CSID), UUID, XML hash required (Phase 2)	ASP-managed cryptographic hash/signature	Digital signature planned; not mandatory Phase 2	Likely future requirement	TBD
Submission Method	Real-time API to ZATCA platform; B2C within 24 hrs	Via ASP and Peppol network	JoFotara portal or API; real-time or batch	Portal/API integration expected	Portal/API (TBD)
Archiving	6–7 years, local data storage only	Required by regulation	7 years	5 years mandatory	TBD

How can SNI help you?

Real Time e-Invoicing

SNI SAP Solution

Simple, automated extraction

VAT, Reconciliation etc.

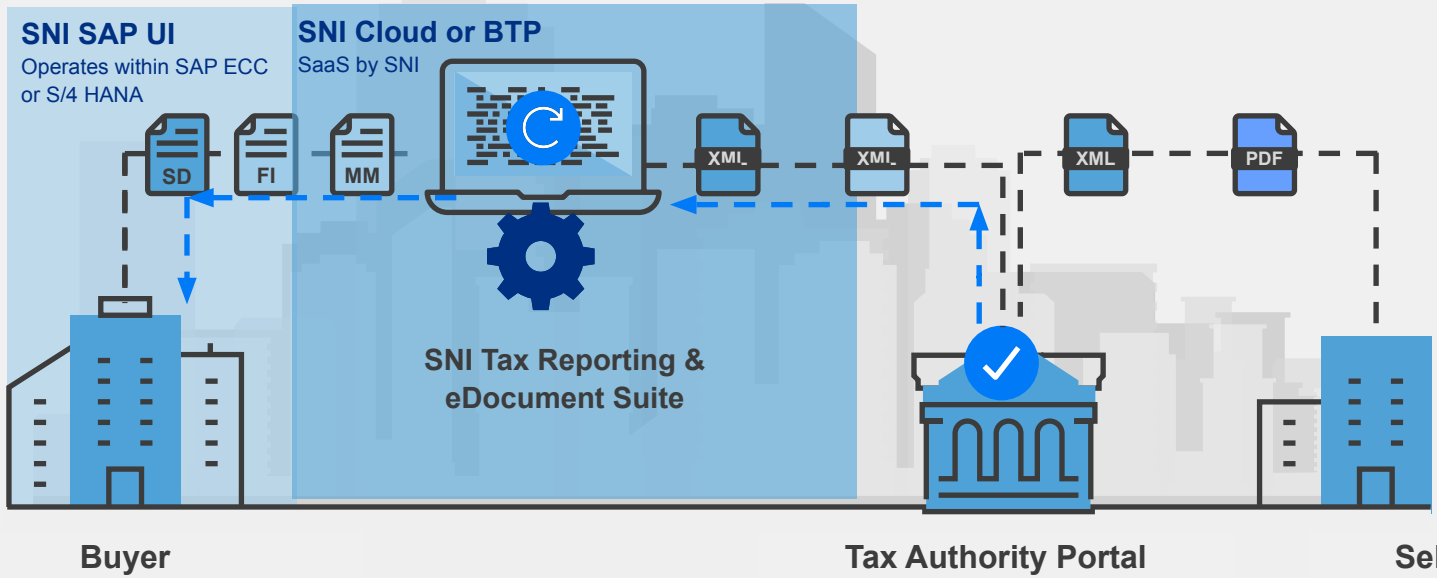
Seamless Cloud Update & Configuration

Easy user monitoring

Seamless Submission

Less objects, no transport

Validate file and transmit



Real Time e-Invoicing

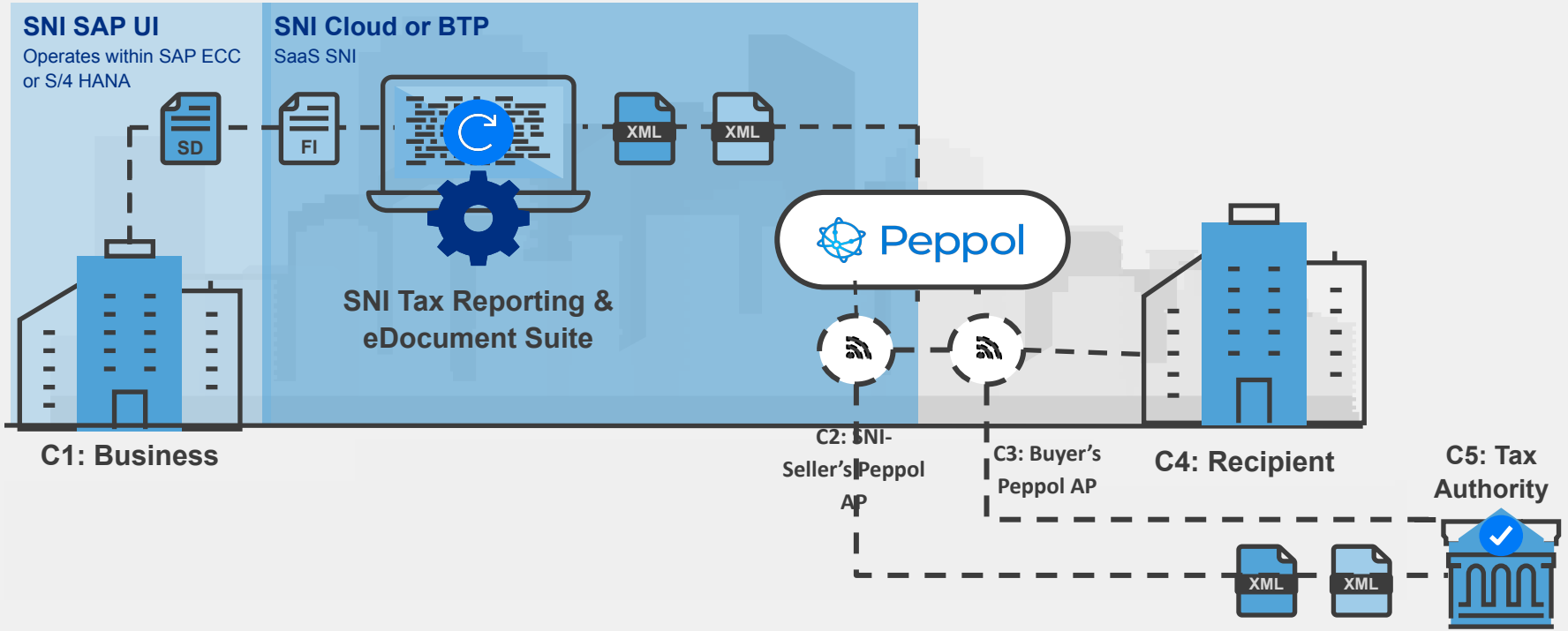
SNI Solution/Peppol 5-Corner Model

Extract financial data — Simple, automated extraction

Convert into XML format — Simple user monitoring

Data transmission via Peppol — Seamless submission

Data validation by Authority — Less objects, no transport



Real Time e-Invoicing

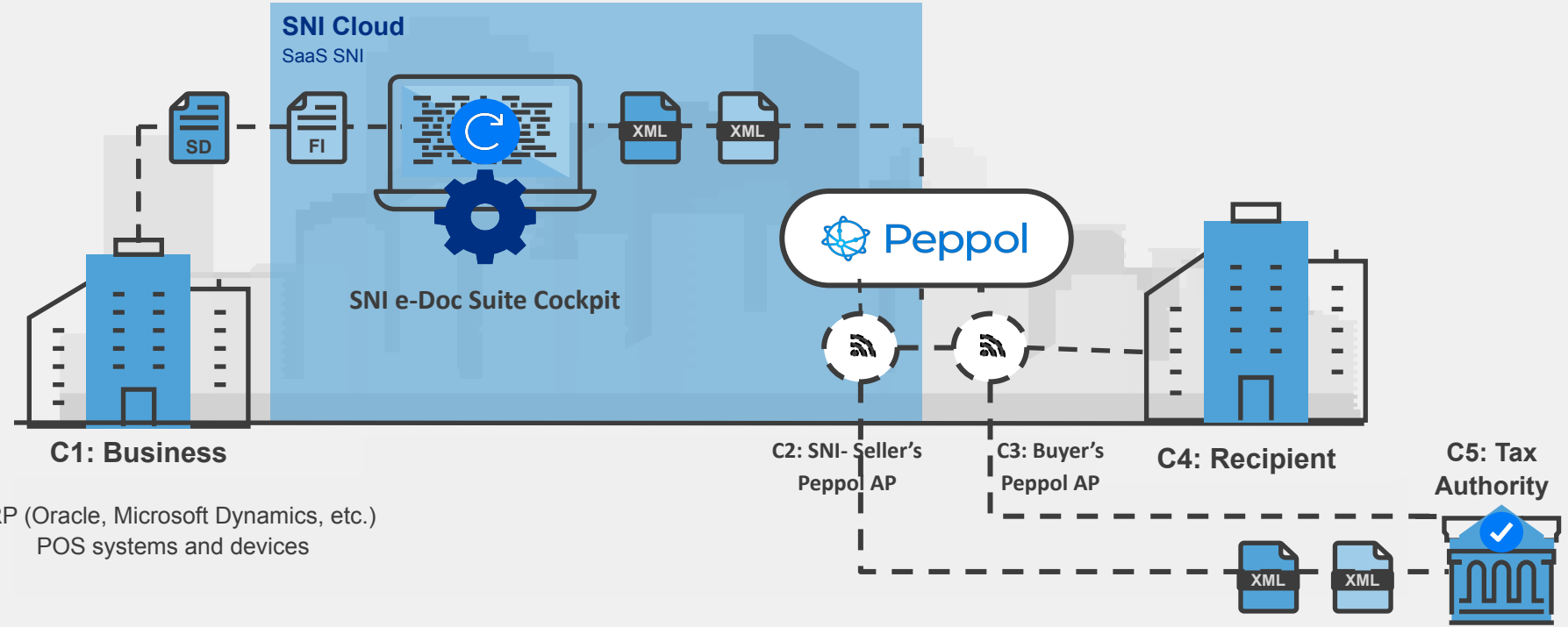
e-Doc Suite

Extract financial data
With external template

Convert into XML format
Simple user monitoring

Data transmission via Peppol
Seamless submission

Data validation by Authority



Communication

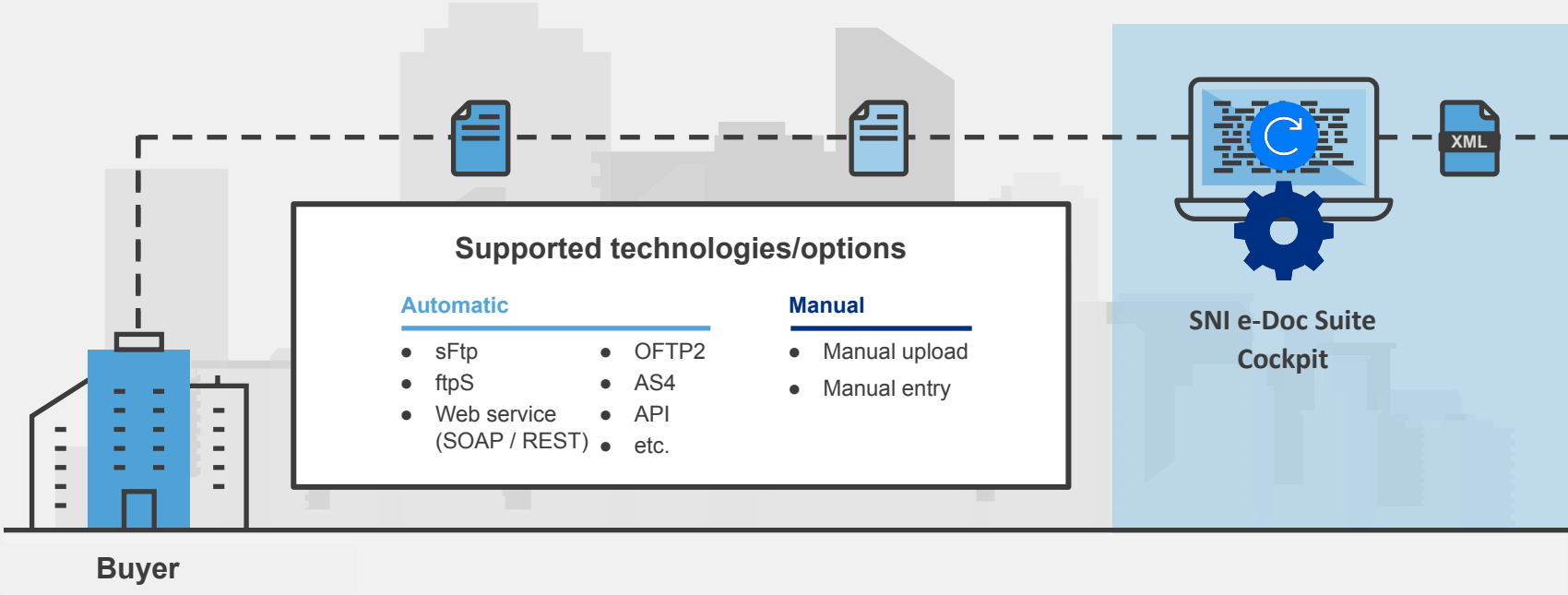
e-Doc Suite

Extract financial data

With external template

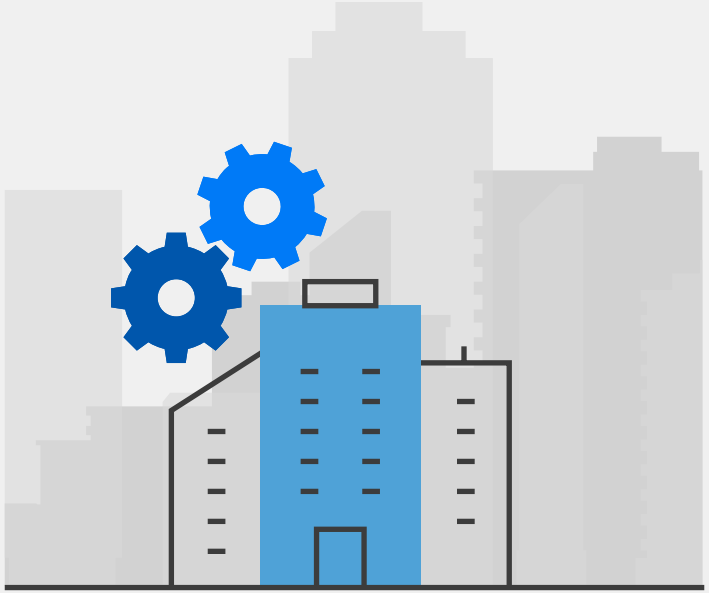
Create required files

Simple user monitoring



SAP users

Easy integration into your existing systems and infrastructure



Simple	Fast integration without installing SAP OSS notes
Efficient	Cost-effective implementation without employing an external consultant
Accessible	No version upgrade required *SNI solution support ECC 4.7 and Higher R3 Versions *SNI SAP solution runs on SAP R3 and S4
Reliable	All SNI solutions are SAP® Certified Powered by SAP NetWeaver®

Cycle of Benefits

Ongoing **support**

Initial **implementation**, **training** & **documentation**

Maintenance & regulatory **updates**

Liaising with tax authorities to keep you **informed**

SNI provide continuous support for a **long term relationship**

Worldwide Solutions

SAF-T & VAT Reporting

- Austria SAF-T
- France FEC
- Hungary RFHUAUDIT
- Lithuania SAF-T
- Luxembourg FAIA
- Norway SAF-T
- Norway VAT Return
- Poland JPK VDEK
- Portugal SAF-T
- Romania SAF-T
- Turkey e-Ledger
- UK Making Tax Digital

e-Invoicing

- AP Automation (SAP Solution)
- Belgium e-Invoice
- Croatia e-Invoice
- Egypt e-Invoicing
- Egypt e-Receipt
- France e-Invoice
- Germany ZUGFeRD
- Germany X-Rechnung
- Vietnam e-Invoice
- Indonesia e-Faktur
- Israel e-Invoice
- Italy FatturaPA
- Japan e-Invoice
- Kazakhstan e-Invoice
- Kazakhstan e-Waybill
- Malaysia e-Invoice
- Poland e-Faktur
- Portugal e-Invoice
- Romania e-Factura
- Saudi Arabia e-Invoice
- Serbia e-Faktura
- South Korea e-Invoice
- Thailand e-Invoice
- Turkey e-Invoice

Invoice Reporting

- Greece myDATA
- Hungary RTIR
- Spain SII
- Turkey e-Archive

Other Services

- Egypt e-Signature
- Poland Whitelist
- Portugal QR & ATCUD Code
- Romania e-Transport
- Greece e-Delivery
- Tax Determination
- Turkey PanoSign (Digital Signature Platform)
- Turkey e-Bank
- Turkey e-Accounting Receipt
- Turkey e-Note of Expenses
- Turkey e-Producer Receipt
- Turkey e-Reconciliation
- Turkey e-Waybill
- Turkey VAT Number Validation
- VIES

Solutions & Roadmap

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Thank you

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