



e-Invoicing in the Middle East:

Regional Overview and Country-Specific Strategies



Speakers



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Agenda

01. Introduction to SNI

02. Kingdom of Saudi Arabia e-Invoicing Mandate

03. Jordan e-Invoicing Mandate

04. Oman e-Invoicing Mandate

05. United Arab Emirates e-Invoicing Mandate

06. How can SNI Help You?

07. Q&A

About SNI



Founded in
2006



~100
employees



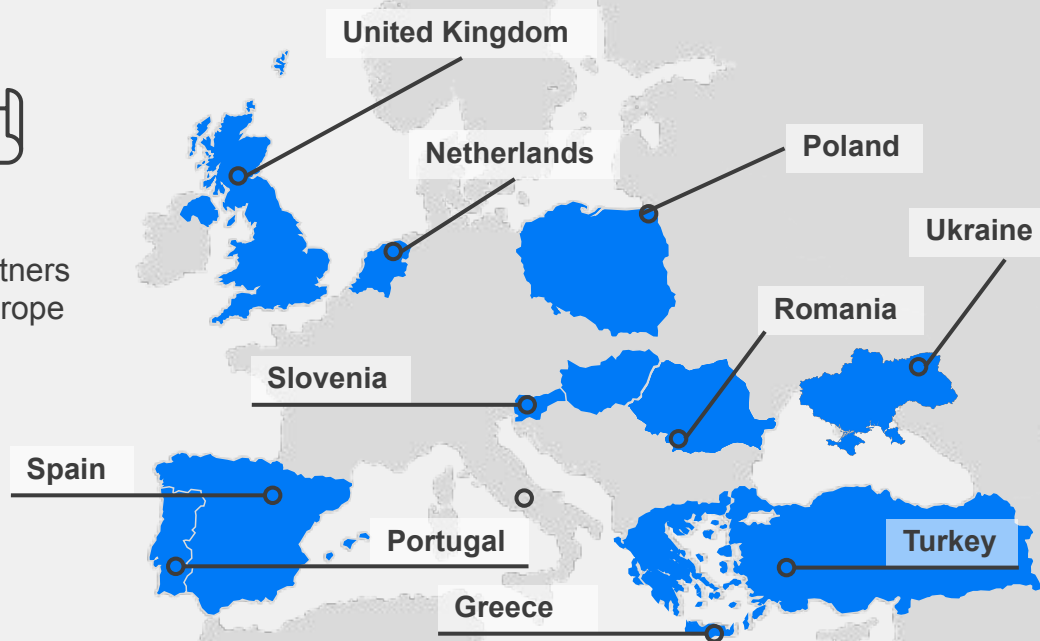
9
offices/partners
across Europe



30+
country
solutions

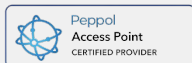


1000+
clients
(85% multinationals)



500

Technology Fast 500
2016 EMEA



SNI Worldwide



Our products are used by businesses
across the globe



Our Clients

sni



FERRERO



GUESS

dyson

Prysmian
Group



Honeywell

signify



Autoliv

FUJIFILM

VESTEL

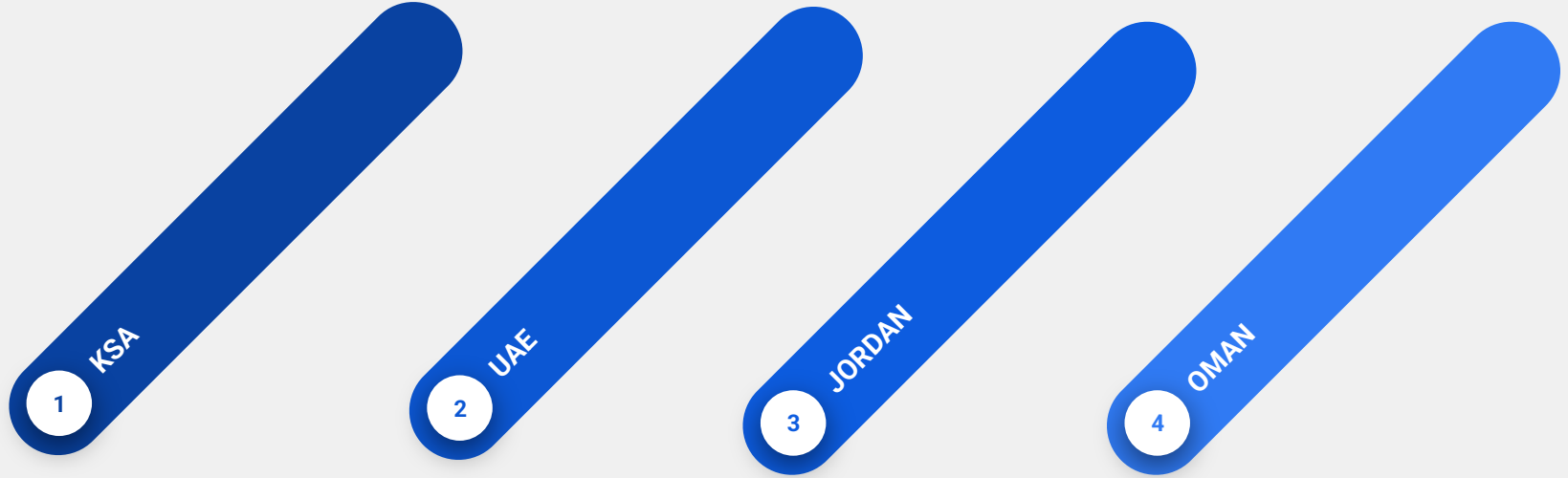
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Regional Trends



Regional Policy Patterns in e-Invoicing



Control is Shifting to Real-Time

Governments are moving from periodic reporting to continuous transaction visibility

Tax is becoming operational, not just financial



Architecture Complexity is Increasing

- No single model: clearance, federated, reporting all coexist
- Heavy reliance on service providers / intermediaries

IT architecture decisions = compliance decisions



Compliance is Becoming Localized

- Each country has unique technical + legal requirements
- Accreditation, data rules, formats differ significantly

One global solution won't work without local adaptation

The region is not standardizing models — it is standardizing control over transaction data.

Kingdom of Saudi Arabia



Scope & Compliance

Covers B2B, B2C, exports, and credit/debit notes for all resident VAT-registered entities in KSA.

Timeline & Phases

Phase 1: Generation (Dec 4, 2021)

Mandatory generation and storage of structured e-invoices. Non-compliant/manual invoicing not permitted.

Phase 2: Integration (Jan 1, 2023)

Pre-clearance (validation by ZATCA before issuance) for B2B and 24-hour reporting (B2C). Wave-based rollout.

Technical Requirements

- Format: UBL 2.1 (XML) or PDF/A-3 with XML.
- Mandatory: Timestamp, Sequential ID, QR, electronic seal.
- Portal: API submission to ZATCA FATOORAH.
- Software: ZATCA-certified & tamper-proof.

Security & Validation

- Invoices must be digitally signed.
- Stored hash for traceability.
- ZATCA validates: Schema, Signature, Fields, Sequencing.
- Pre-submission validation required.

Jordan: e-Invoicing Overview



Authority & Platform

- Managed by the **ISTD** (Income and Sales Tax Department)
- Centralized platform: **JoFotara**

Scope of Mandate

- Phased rollout covering different taxpayer groups
- Covers **B2B, B2C, and B2G**
- Taxable goods and services

Submission Methods

- 1. Real-Time API**
High-volume/ERP integration
- 2. Manual Portal**
SMEs/Low-volume issuers

Model & Requirements

Centralized Reporting Model

Invoices must be:

- Issued electronically via compliant billing systems
- Invoices are submitted to JoFotara for validation and tracking after issuance
- API-based integration for automated submission

Implementation Timeline

- **Dec 2022:** JoFotara Platform Launched
- **May 2024:** Registration for B2G & Selected Taxpayers
- **Apr 2025:** Expansion of mandatory requirements
- **Late 2025:** Enforcement & Audit Phase
- **2026:** Continuous Monitoring & Optimization

Indicative timeline based on publicly available information

Oman: e-Invoicing Overview



Authority & Framework

- Oman Tax Authority (OTA)
- Ministerial Decision No. 456/2022
- OTA e-invoicing framework (Fawtara initiative)

Compliance Model

- Peppol-aligned 5-corner model
- B2B, B2G (initial), expanding to B2C
- Mandatory use of accredited service providers

Technical Requirements

- Structured electronic format (PINT OM)
- Validation at service provider level
- Secure authentication (e.g. digital certificates)

Data Flow & Features

- ERP creates invoice sent to accredited SP
- SP transmits to national system for monitoring
- Invoice data shared with OTA in real-time
- No direct ERP-to-government submission
- Connection without replacing existing ERP

Implementation Timeline

- **2023:** Announcements & Consultations
- **2025:** SP Accreditation Begins
- **Aug 2026:** Phase 1 (100 Large Taxpayers)
- **Feb 2027:** Phase 2 (All Large Taxpayers)
- **Aug 2027:** Phase 3 (All VAT-Registered)
- **TBD (Feb):** Phase 4 (Government Entities)

Implementation Timeline

JUL 1, 2026

Pilot & Voluntary Phase begins

OCT 30, 2026

ASP selection ($\geq$ AED 50M revenue)

JAN 1, 2027

Mandatory go-live ($\geq$ AED 50M)

MAR 31, 2027

ASP deadline ($<$ AED 50M)

JUL 1, 2027

Mandatory go-live ($<$ AED 50M)

OCT 1, 2027

Government entities go-live

Scope & Legal Basis

Mandate covers all B2B & B2G transactions by any person conducting business in the UAE, regardless of VAT status.

Ministerial Decisions No. 243 & 244 of 2025 (plus MD 64/2025 for ASP accreditation and CD 106/2025 for penalties)

5-Corner Architecture

- **PINT AE:** Peppol-based DCTCE model used in UAE.
- **ASPs:** Access Point Providers mediate between all parties.
- ASPs transmit data to **FTA (Corner 5)** under MoF framework.

UAE e-Invoicing Flow (5-Corner Model)



01

Invoice Creation & Submission

The seller creates the invoice in its ERP and submits it to the ASP, which converts it into structured XML.

02

Validation & Transmission

The seller's ASP performs initial validation checks and transmits the invoice through the Peppol network in PINT AE format.

03

Delivery to Buyer

The buyer's ASP receives the invoice, applies validation rules, and delivers the invoice to the buyer.

04

Reporting to Authorities

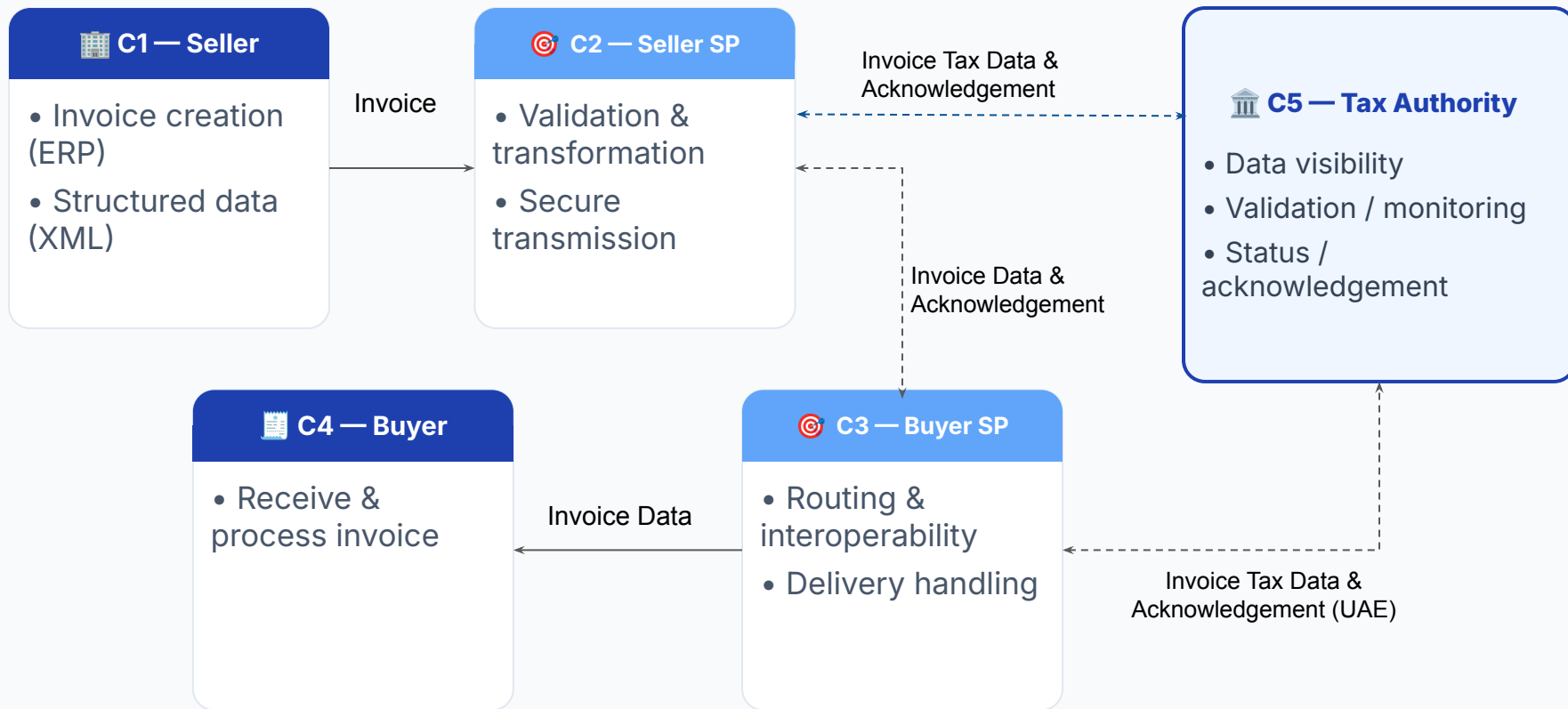
In parallel, both ASPs report tax data to the FTA (Corner 5) independently .

05

Status Confirmation (MLS)

FTA (Corner 5) sends confirmation messages after successful reporting.

e-Invoicing 5-Corner Model



UAE e-Invoicing: Key Technical & Operational Considerations



1. Accreditation & Ecosystem

- ASPs must be FTA-accredited Service Providers
- Businesses must select and register their ASP with the authority
- Each taxpayer must appoint only ONE ASP for both sending and receiving invoices.

2. Format & Standards

- Based on Peppol PINT AE specifications (XML structured format)
- Integrity and secure transmission ensured via ASPs and Peppol framework

3. Reporting & Data Flow

- Both seller and buyer ASPs involved in reporting
- Data shared with: Ministry of Finance & FTA
- Electronic confirmations are exchanged between ASPs and FTA following validation and reporting.

4. Invoice Types & Data Dictionary

- Fields are defined in PINT AE data dictionary (mandatory & conditional fields)
- UAE defines 8 defined electronic invoice scenarios (e.g. Free zone, margin scheme, exports, e-commerce, etc.)

e-Invoicing Comparison: Middle East Region



Feature	KSA	UAE	Jordan	Oman
Authority	ZATCA	MoF & FTA	ISTD	OTA
Architecture	FATOORAH: Clearance (B2B), Reporting (B2C)	Peppol-aligned 5-corner (PINT AE)	JoFotara: Centralized portal + API	5-corner model with accredited service providers
Timeline	Dec 2021 (Ph1), Jan 2023 (Ph2 rollout)	Pilot July 2026, Mandatory 2027+	Dec 2022 launch, expansion 2025+	Aug 2026 (Ph1 – selected large taxpayers)
Format	XML (UBL 2.1), Hybrid PDF/A-3	XML (PINT AE)	XML, JSON (API)	XML (PINT OM) – recently released
Signature	Cryptographic stamp (CSID)	ASP-managed controls	Not strictly mandatory	Secure authentication (digital certificates)
Archiving	6-7 years	5-7 years	7 years	TBD

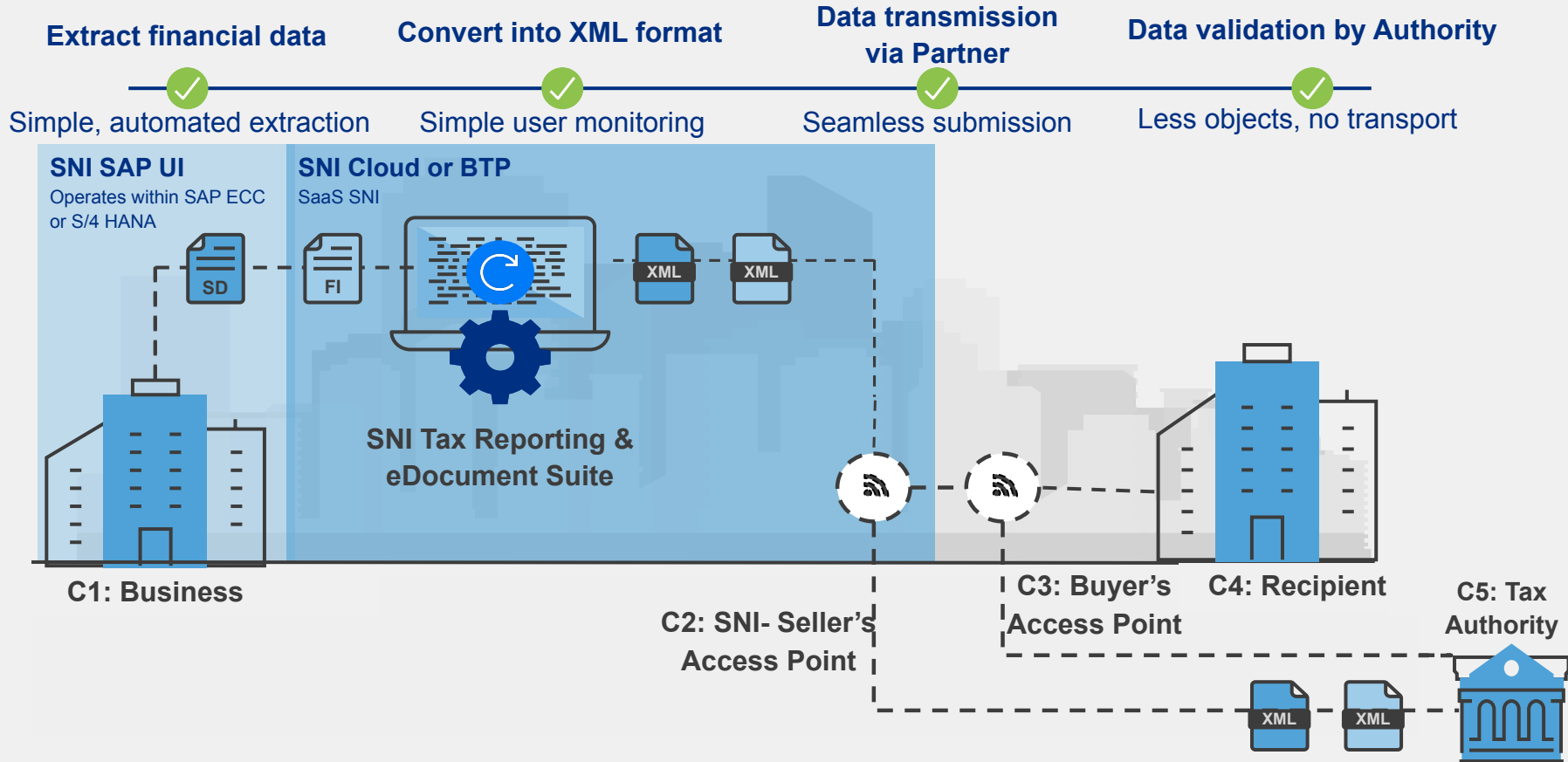
An aerial photograph of a dense urban skyline, likely New York City, during the "golden hour" of sunset. The sky is a warm, hazy orange, and the sun's glow is visible in the upper right corner. Numerous skyscrapers and buildings are visible, with their windows reflecting the warm light. The overall tone is professional and aspirational.

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How can SNI help you?

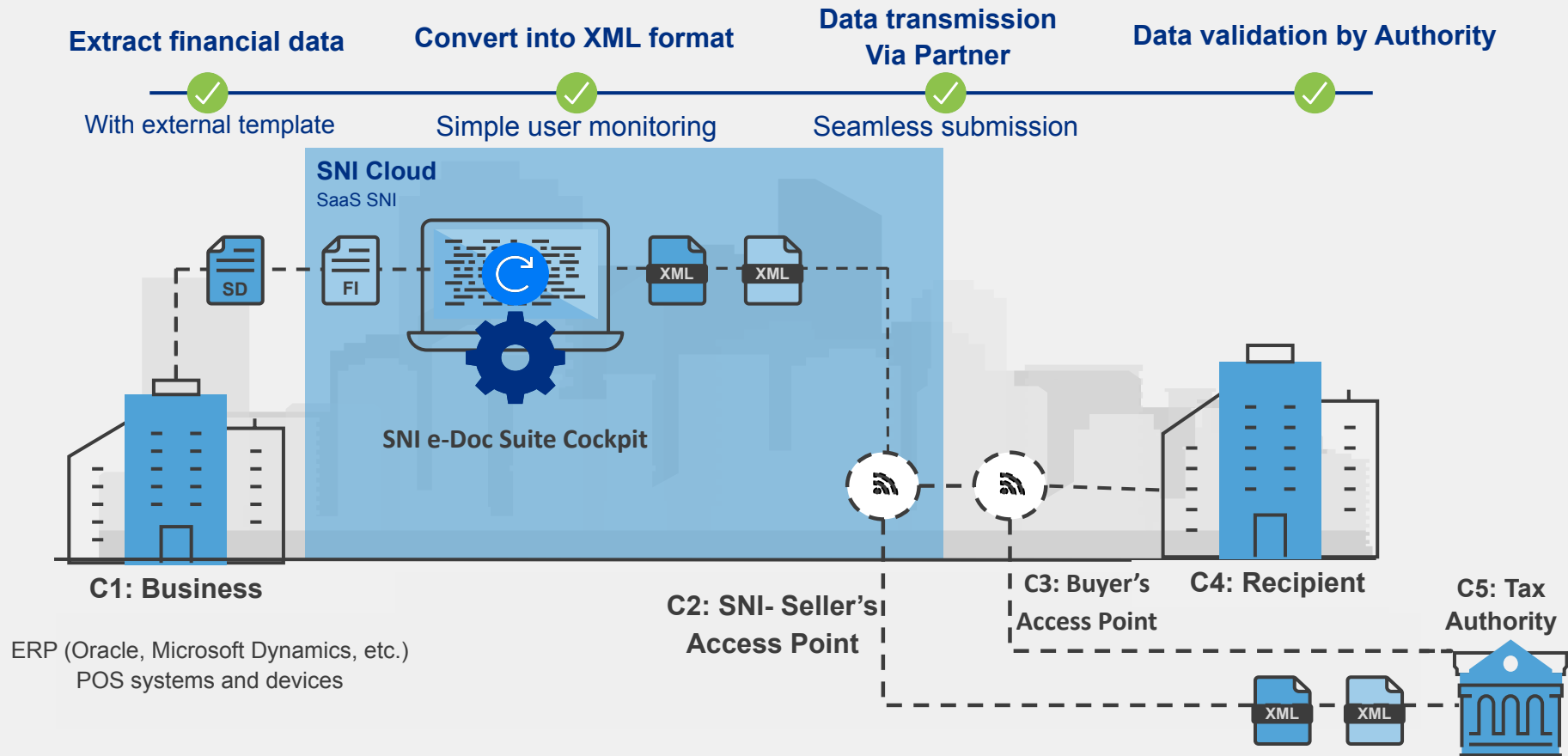
Real Time e-Invoicing

SNI Solution/Decentralized 5-Corner Model



Real Time e-Invoicing

e-Doc Suite



Extract financial data

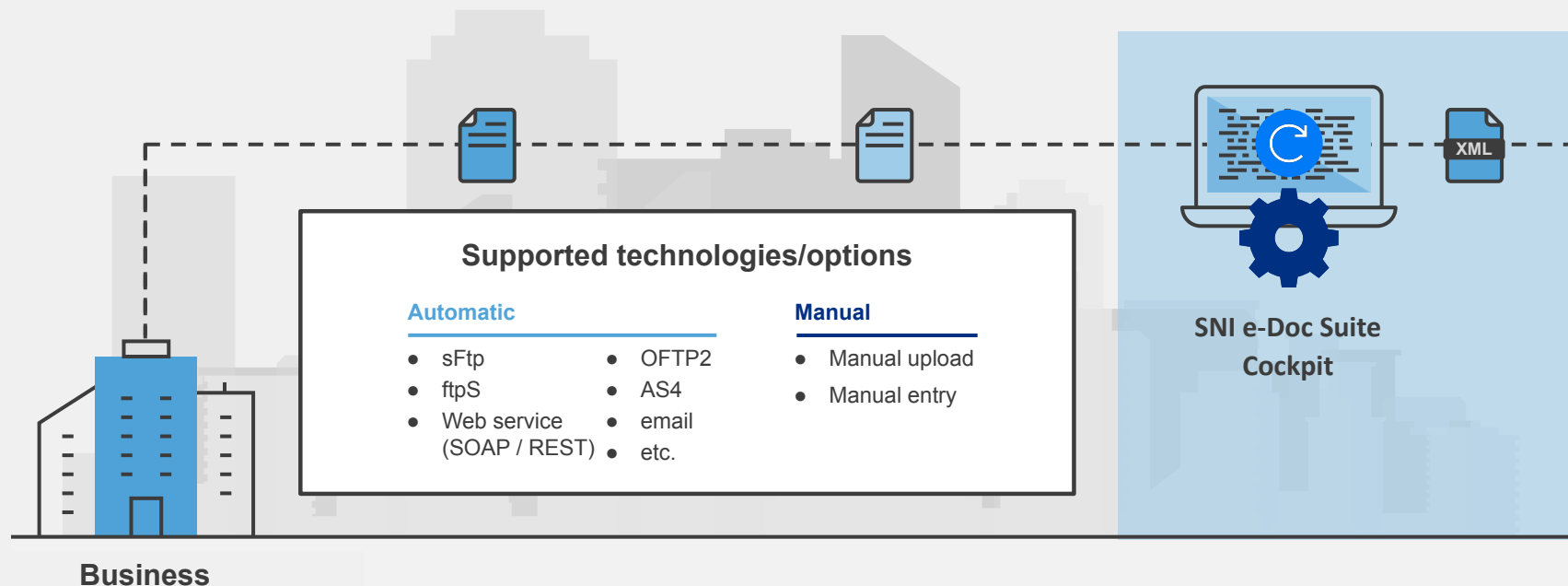


With external template

Create XML files



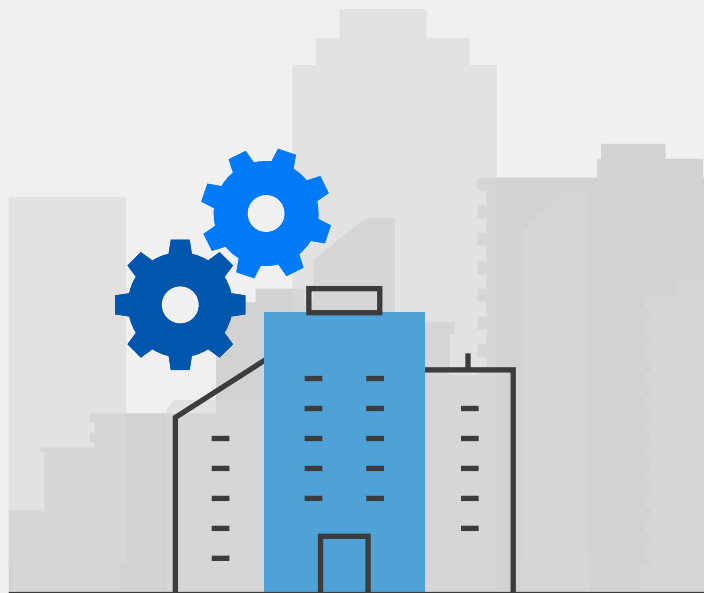
Simple user monitoring



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 Current Solutions



SAF-T & VAT Reporting

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

e-Invoicing

AP Automation (SAP Solution)
Belgium e-Invoice
Croatia e-Invoice
Denmark e-Invoice
Egypt e-Invoicing
Egypt e-Receipt
Germany ZUGFeRD
Germany X-Rechnung
Greece e-Invoice
Vietnam e-Invoice
Indonesia e-Faktur
Israel e-Invoice
Italy FatturaPA
Malaysia e-Invoice
Poland e-Faktur
Portugal e-Invoice
Romania e-Factura
Saudi Arabia e-Invoice
Serbia e-Faktura
Turkey e-Invoice

Invoice Reporting

Greece myDATA
Hungary RTIR
Spain SII
Turkey e-Archive

Other Services

Egypt e-Signature
Greece e-Delivery
Kazakhstan Pharmaceutical Traceability System
Poland Whitelist
Portugal QR & ATCUD Code
Romania e-Transport
Serbia e-Delivery
Turkey PanoSign (Digital Signature Platform)
Turkey e-Bank
Turkey e-Accounting Receipt
Turkey e-Declaration
Turkey e-Inventory
Turkey e-Note of Expenses
Turkey e-Producer Receipt
Turkey e-Reconciliation
Turkey e-Waybill
Turkey VAT Number Validation
VIES

Upcoming Roadmap



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Thank you



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