RTC Suite
presented by
DARIBA TECH

RTC Suite Designed for Clearance

The e-Invoicing in the UAE:
Key Requirements and
How To Stay Compliant

Agenda

e-Invoicing in UAE

01 **Welcome & Session Kick-off**

02 **UAE e-Invoicing: Regulatory Landscape**

03 **Technical Framework of UAE e-Invoicing**

04 **FintEdu & RTC Company Introduction**

05 **Back to UAE e-Invoicing: Practical Business Considerations**

06 **Q&A and Interactive Discussion**

Closing Remarks & Certificate Information

Speakers

Jay Riche
Co-founder & CEO,
Dariba Technologies LLC

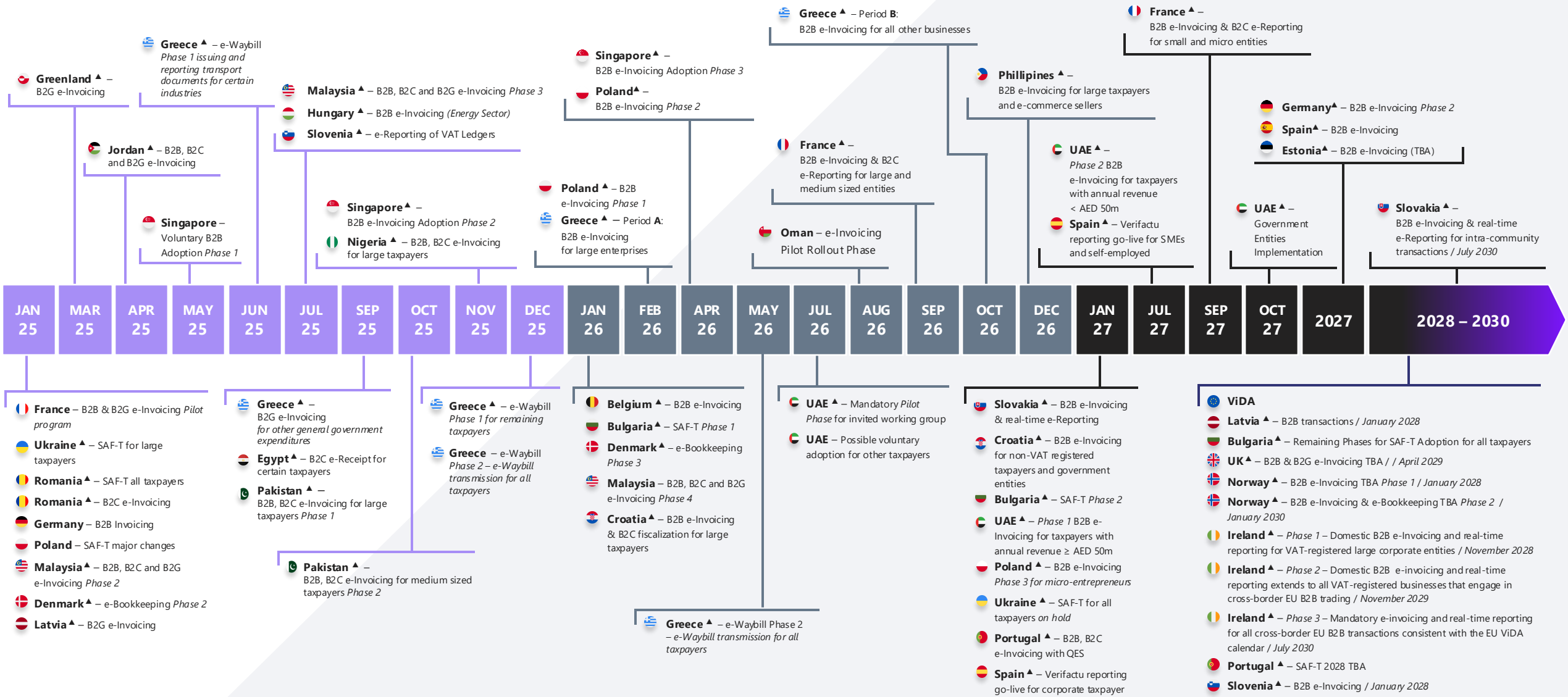
Fabio Santoro
Partnerships & Alliances Director,
RTC

Hande Yağcı
Regulatory Counsel,
RTC

How does the UAE fit into a broader tax compliance revolution

Big Picture

Global Overview of e-Invoicing & e-Reporting Regulations



▲ = mandatory

Global E-Invoicing Landscape

Market Context

GLOBAL BENCHMARKS

LATAM: The Pioneers

MATURE

Brazil, Mexico, Chile

Clearance Model standard. Invoices validated by tax authority before issuance to buyer.

EU: ViDA Initiative

EVOLVING

France, Poland, Germany

Moving to Digital Reporting Requirements (DRR) and harmonization. Peppol standard adoption.

Asia & Africa

ACCELERATING

Rapid adoption of CTC (Continuous Transaction Controls) to close VAT gaps.

GCC REGIONAL STATUS

Saudi Arabia (KSA)

LIVE & MANDATORY

FATOORAH Phase 2: Active integration waves. Centralized clearance model.

United Arab Emirates

IMPLEMENTATION PHASE

5-Corner Model: Decentralized validation

Peppol (PINT AE): Int'l standard

Mandate: Phased July 2026 - 2027

Oman, Bahrain, Qatar

PLANNING / EARLY

Announcements expected 2025-2026. Likely to follow KSA or UAE models.

STRATEGIC INSIGHT

Why this matters for Businesses?

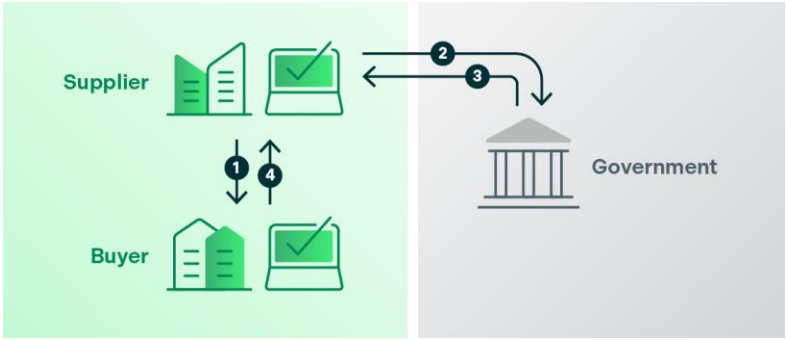
Unlike KSA's centralized model, the UAE's 5-corner model requires Accredited Service Providers (ASPs). This creates a direct commercial role for technology intermediaries like Du.

> *"The global shift is from 'Post-Audit' to 'Clearance' models. The UAE is leapfrogging legacy systems to adopt the most advanced hybrid framework."*

Different Operational Models

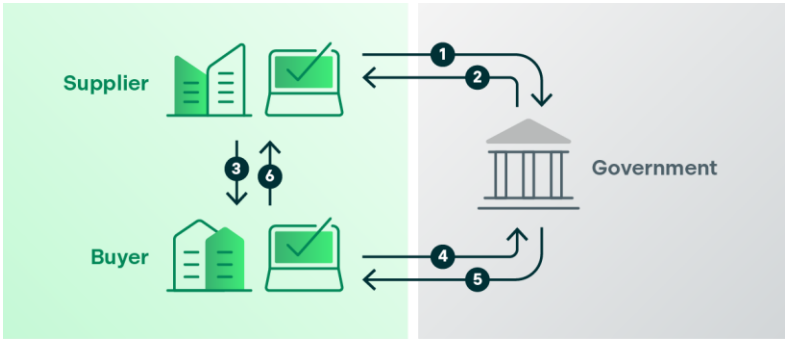
Real-time reporting

Reporting of transactional data to CTC platform in near-time **to exchange**



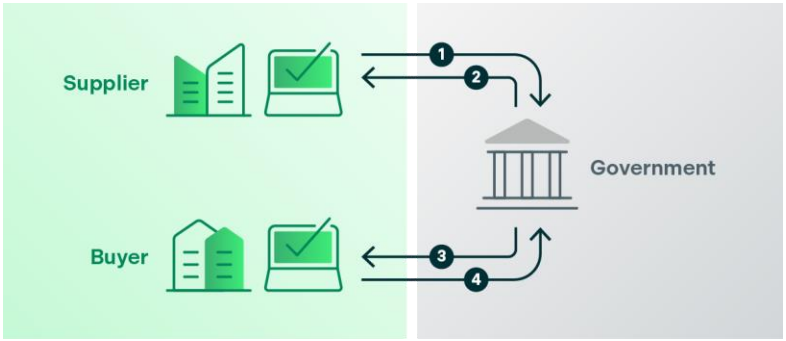
Centralized exchange

Reporting of transactional data to CTC platform in near-time **to exchange**



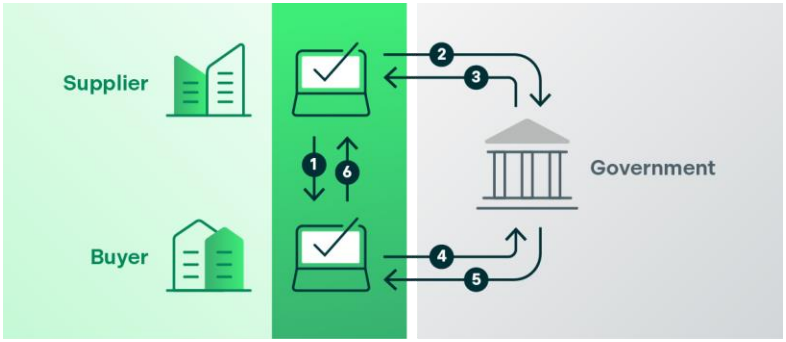
Clearance

Validation by CTC platform in near-real time to exchange and validation post reception



Decentralized CTC & exchange

Decentralied exchange with validations and reporting via network of certified vendors



A short message from FintEdu

RTC & Dariba Company Profiles

Dariba Tech | About Us

How Dariba Tech unifies global partnerships and proprietary tax solutions to deliver tailor made solutions for the GCC

TAX TECHNOLOGY ADVISORY

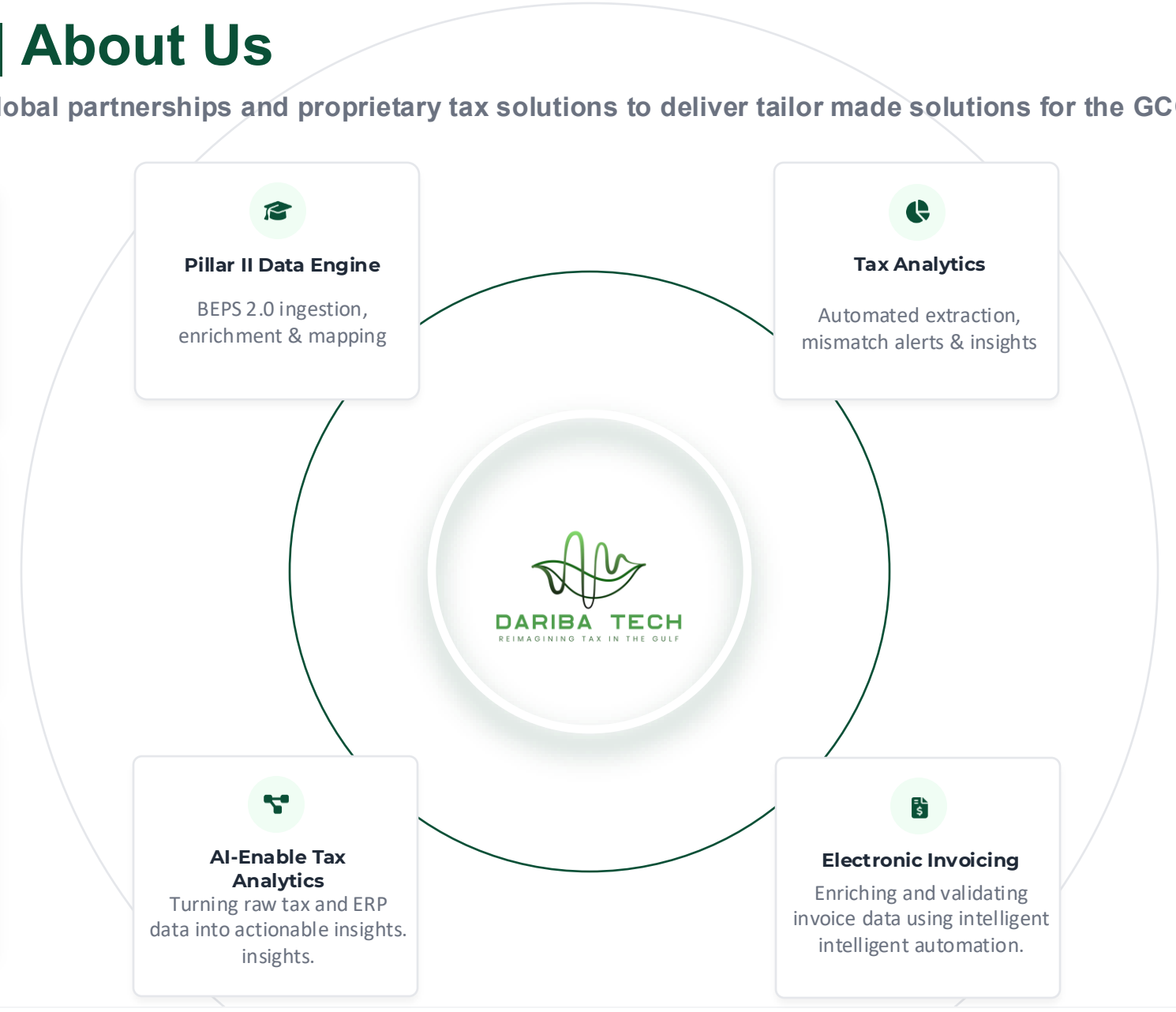
Helping organizations navigate the GCC's new era of digital tax compliance

ELECTRONIC INVOICING

Sovereign-based, end-to-end Peppol-ready eInvoicing enablement for the GCC

TAX COMPLIANCE SOLUTIONS

Automated tax tools to support compliant reporting including VAT and International Tax across the GCC



Our Mission

"At Dariba Tech, our mission is to reimagine tax technology in the Gulf.

Dariba Technologies is a next-generation GCC tax-technology firm delivering e-invoicing platforms, tax automation tools, and compliance technology across the Middle East.

Our clients rely on us for mission critical implementation, seamless integration with ERPs, and ongoing advisory on evolving GCC tax regulations.

We work at the intersection of tax, technology, digital transformation, and regulatory compliance."

CREATING THE GCC'S FIRST INTEGRATED TAX TECHNOLOGY ECOSYSTEM

Bringing together global expertise and AI-powered innovation.

RTC Introduction

Company Overview

We started RTC to fulfill a simple mission:
to provide a compact and simple solution to help multinationals manage compliance obligations on a single platform.

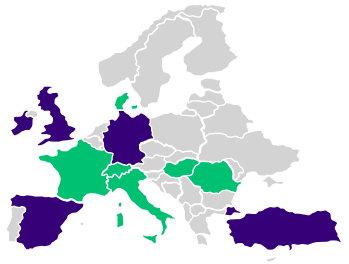
Headquartered in Ireland, we have years of experience in:

- Regulatory tax compliance
- Programming and architecture
- ERP ecosystems
- Global tax technology transformation projects

Partners | **Offices**

Europe

Ireland, Türkiye, Italy, Romania, UK, Spain, Switzerland, Denmark, Poland, Germany, Hungary



Africa

Egypt

Australasia

Australia

North & Latin America

Canada, USA

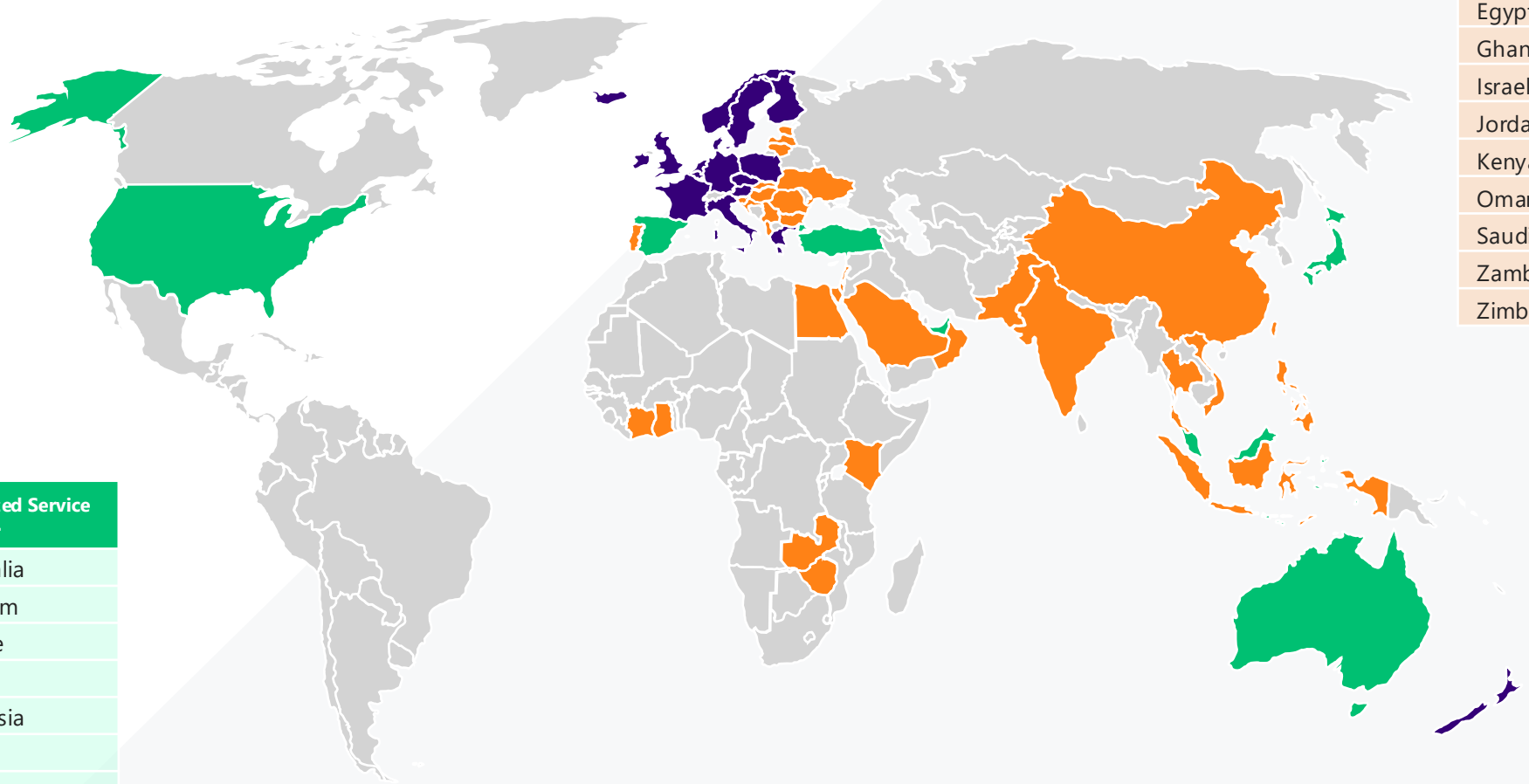
Asia

UAE, Saudi Arabia, Malaysia, Oman, Pakistan, Singapore

Global Reach in Tax Compliance

The Global Interoperability Framework

Peppol
Australia
Austria
Belgium
Czech Republic
Denmark
Finland
France
Germany
Greece
Iceland
Ireland
Italy
Japan
Malaysia
Netherlands
New Zealand
Norway
Poland
Singapore
Sweden
United Kingdom
UAE



Authorized Service Provider
Australia
Belgium
France
Japan
Malaysia
UAE
Singapore
Spain
Turkey
USA

Service Provider (MENA)
Côte d'Ivoire
Egypt
Ghana
Israel
Jordan
Kenya
Oman
Saudi Arabia
Zambia
Zimbabwe

Service Provider (EU)
Albania
Bulgaria
Croatia
Estonia
Hungary
Latvia
Lithuania
Luxembourg
Portugal
Romania
Serbia
Slovakia
Slovenia
Spain
Ukraine

Service Provider (APAC)
Australia
China
India
Indonesia
Pakistan
Philippines
Taiwan
Thailand
Vietnam

Peppol Access Point CERTIFIED PROVIDER

DIGITAL BUSINESS NETWORKS ALLIANCE MEMBER

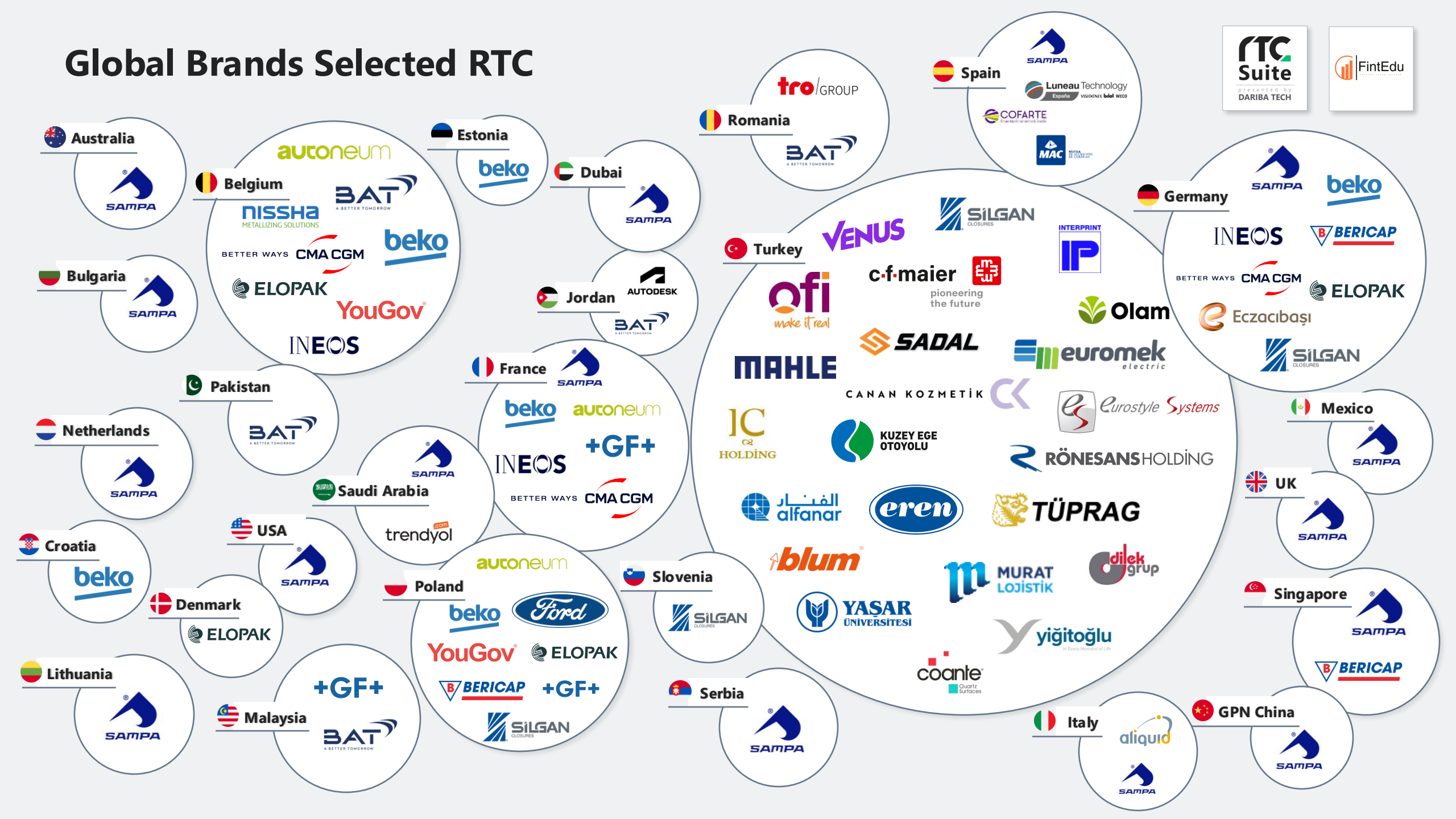
MDEC

BOSA Federal Public Service Policy & Support

e-invoice

GENA

Global Brands Selected RTC



Key aspects of the Obligations

UAE e-Invoicing

Phased Timeline

2025 Q4 – 2026 Q2 Voluntary phase

- UAE businesses may start to voluntarily exchange e-invoices over the Peppol Network.

July 2026 (Q3 2026) – First go-live

- All businesses in the UAE may receive, issue, exchange and report e-invoices as per the PINT AE & TDD.
- Set of Taxpayer Working Group to be part of a pilot to issue, exchange and report e-invoices.

31 July 2026 – Appoint ASP

- Deadline to appoint an ASP for large and major companies. (Revenue in AED from 50m and above)

1 January 2027 – Go-live

- Large and major companies, must be able to receive, issue, exchange, and report e-invoices.

31 March 2027 – Appoint ASP

- SMEs (Revenue in AED up to 50m) must appoint an ASP by 31st Mar. 2027

1 July 2027 – Go-live

- SMEs are mandated to receive, issue, exchange and report e-invoices as per PINT AE & TDD.

31 March 2027 – Appoint ASP

- Government entities must appoint an ASP by **31st Mar. 2027**

1 October 2027 – Go-live

- Government entities are mandated to receive, issue, exchange and report e-invoices under the same framework.

UAE e-Invoicing

Regulatory Requirements – Business Aspect

Scope of the Law

- **B2B transactions**
- **B2G transactions**
- *B2C transactions are not yet covered under the law. The tax authority may expand this mandate to include B2C transactions at a later stage.*

Document Types

- **Electronic Invoice**

Invoice issued, transmitted and received in a **structured electronic format** enabling automatic electronic processing.

- **Electronic Credit Note**

Structured credit note used for:

- Cancellations,
- Reductions in consideration,
- Refunds

- **Tax Data Document**

Document sent by the sender and the receiver, to tax authorities to report an invoice.

Penalty snapshot – Cabinet Decision 106 of 2025

- Failure to implement EIS / appoint ASP on time
- → AED 5,000 for each month of delay or part thereof.
- Issuer doesn't issue & transmit e-invoice/e-credit note via EIS on time
- → AED 100 per e-invoice, capped at AED 5,000 per calendar month.
- Issuer or recipient doesn't notify the Authority of a system failure on time or doesn't notify ASP of changes to data registered with the Authority on time
- → AED 1,000 for each day of delay (or part thereof).

Entities Obliged to Issue e-Invoices in UAE

- Any **person conducting business in the UAE** for **every business transaction**, unless the person or transaction is expressly excluded.

Including:

- **UAE VAT Registrant**
- **UAE VAT group member**
- **Not a UAE VAT Registrant but registered for another UAE tax type**

UAE e-Invoicing

Regulatory Requirements – Technical Aspect

File Format

- **Peppol PINT AE 1.0.1**
- Electronic invoices and credit notes must be generated in Peppol PINT AE 1.0.1 Format.

Archiving

- Required archiving period is;
- **If VAT applicable, at least 5 years,** .
- **If Corporate Tax applies at least 7 years** after the end of the relevant tax period.
- Longer retention (15 years) may apply for certain assets/real estate per law.

Invoice Process Details

- Businesses in scope of UAE e-invoicing will be required to work with an **Accredited Service Provider (ASP)** to issue, receive and report electronic invoices and credit notes.
- The supplier's ASP sends the e-invoice through the **Peppol network** using the buyer's **electronic address (Peppol Endpoint ID)**, so that the invoice reaches the buyer's ASP and is delivered into the buyer's system.
- The UAE will use a **5-corner model**
- ASPs **validate the invoice** against UAE e-invoicing rules, convert it into the UAE standard format where needed, and then forward it to the buyer and the buyer's ASP.
- At the same time, **both the sender's ASP and the receiver's ASP send the tax-relevant data (TDD) to the FTA**; the invoice does not need to be pre-cleared by the FTA before it is delivered to the buyer.

Where is all of this coming from?

Peppol – What is it?

The Pan-European Public Procurement Online

Peppol is a **standardised network** that lets businesses and governments **exchange electronic documents securely and in a common format**

Similarly to a mobile network, it requires:

- **Suppliers and Buyers**
  Participants who send and receive electronic documents.

- **Access Points**
  Acts like a service provider, connecting suppliers and buyers to the Peppol network.

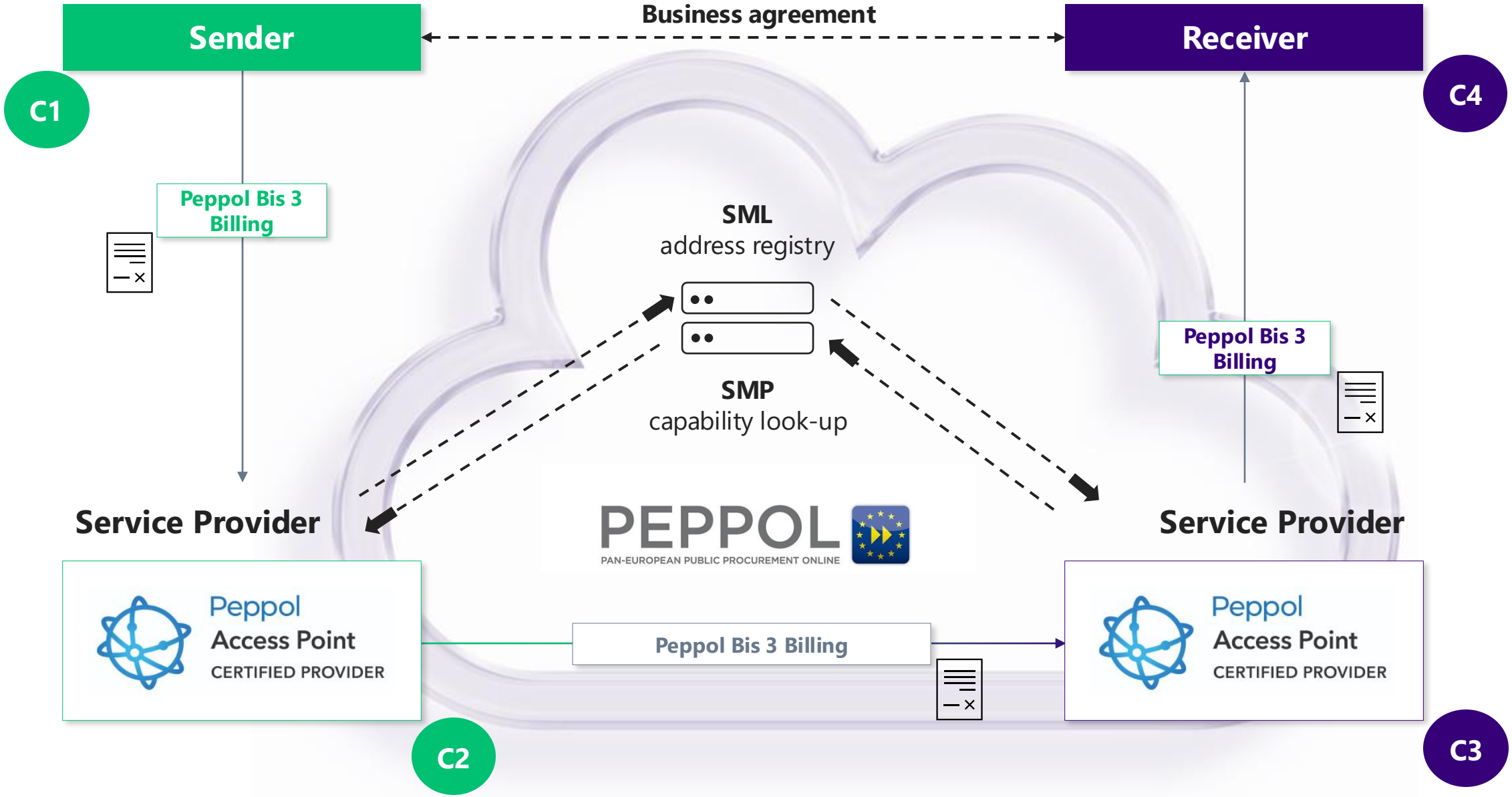
- **Peppol IDs**
  A unique address for each participant, similar to a phone number.

- **SML (Service Metadata Locator)**
  A global directory that points to the correct local registry.

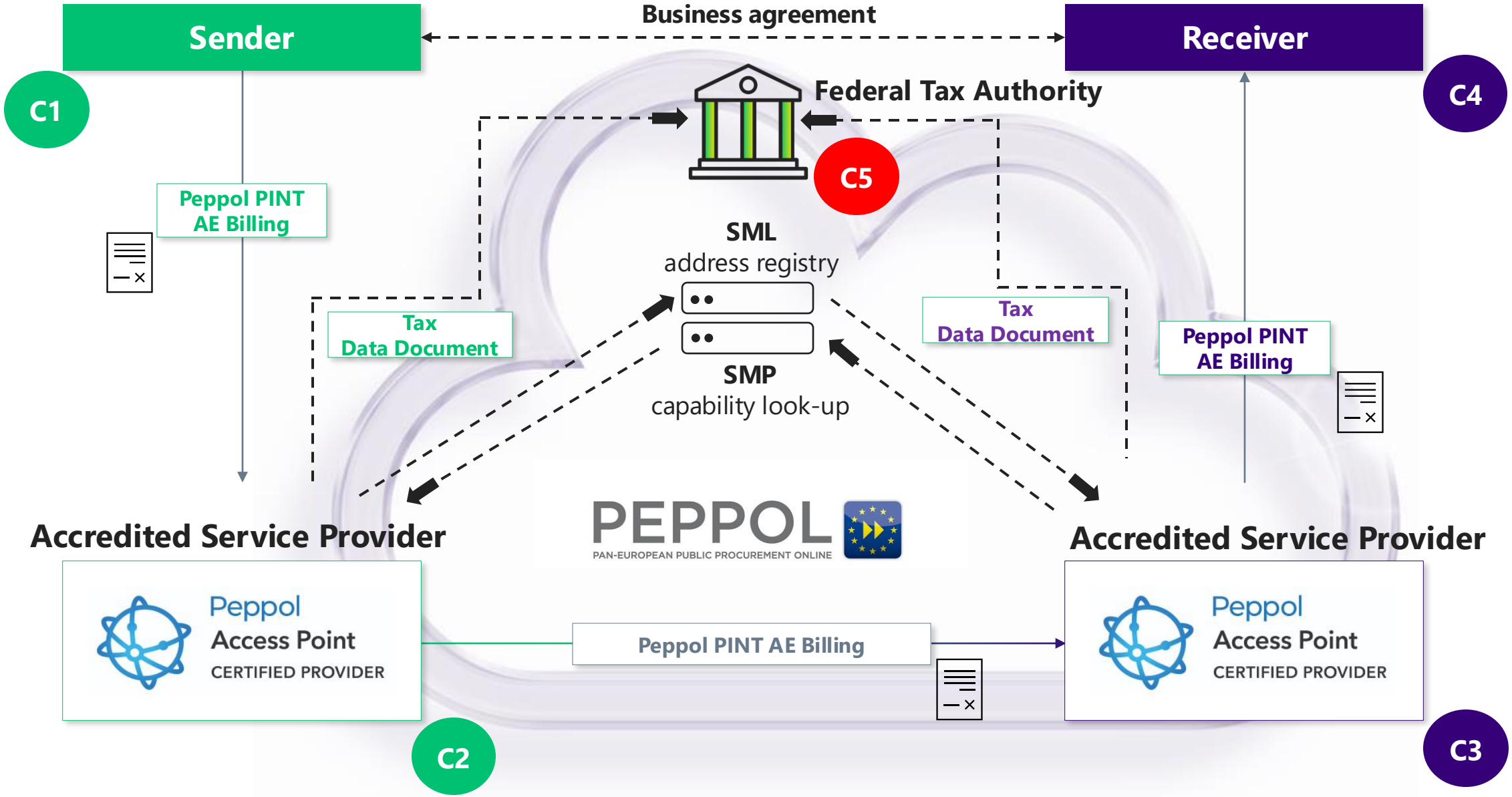
- **SMP (Service Metadata Publisher)**
  A local registry containing each participant's delivery address and supported document types.

- **BIS Specifications**
  Standard formats and rules that ensure all documents follow the same structure.

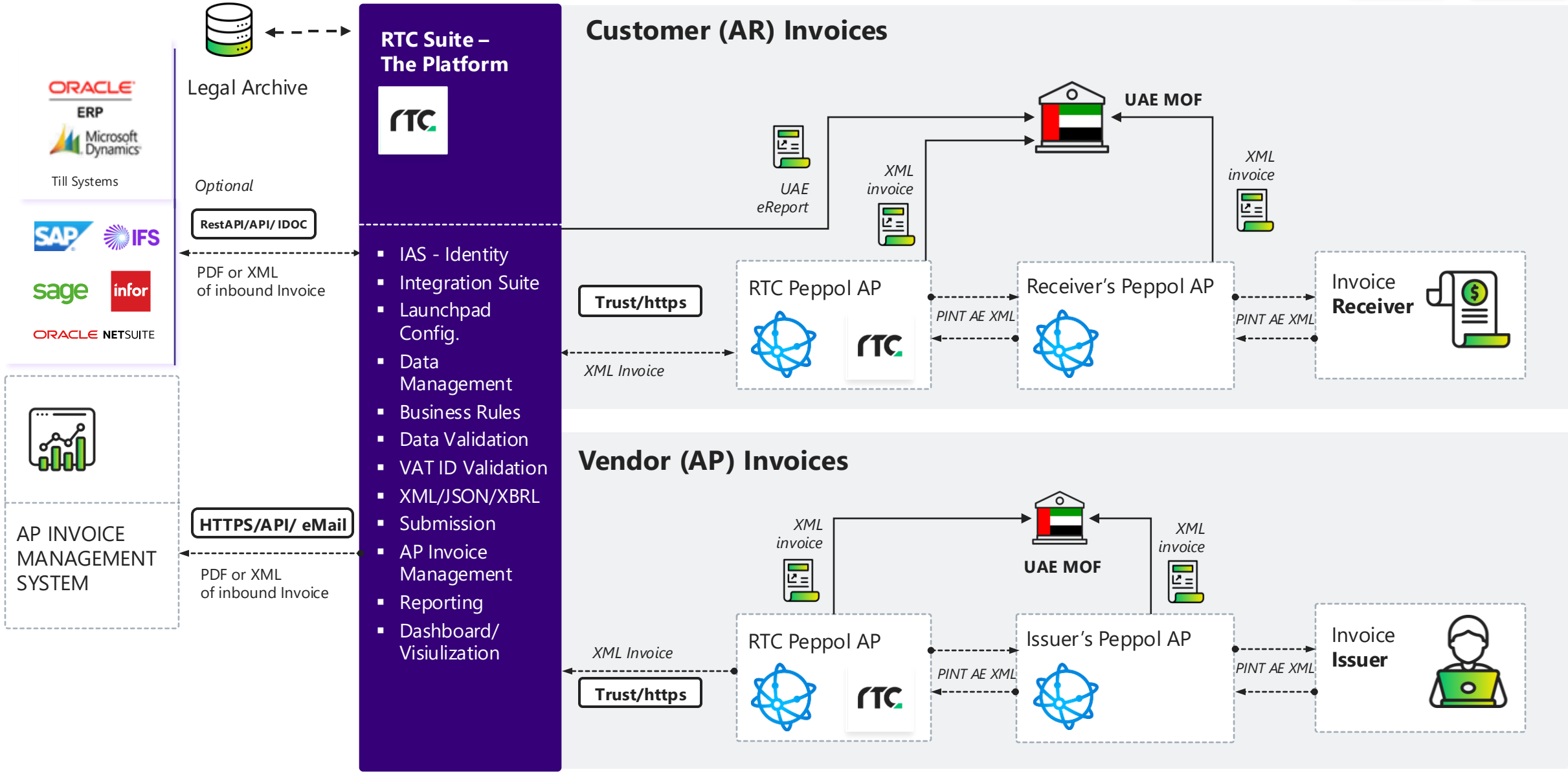
Peppol 4 Corner Model



UAE's Peppol 5 Corner Model



Data Flow for Outgoing & Incoming Invoices – UAE



Recommendations for a successful e-invoicing journey

Education / discovery

- What is e-invocing
- Document systems landscape
- Transaction types
- Global footprint

1

1 Week

- Tax
- IT
- AP/AR

Obligation assessment

- Define obligations
- Assess impact on business
- Obligations timeline
- High-level system architecture
- E-invoicing strategy

2

2-3 Weeks

- Tax

Solutioning

- Identify Optimal E-invoicing solution
- Overview of Vendors
- RFP Preparation (?)
- Demo Solutions
- Evaluation criteria

3

5-20 Weeks

- Tax
- IT
- AP/AR

Implementation

- Define detailed Project Plan
- Solution Design
- Build
- Testing
- Hypercare

4

4-12 Months

- Tax
- IT
- AP/AR
- Finance

Monitoring

- Timeline revision
- Governmental updates on existing mandates
- Build
- Testing
- Hypercare

5

Ongoing

- Tax
- IT

Next Steps

Thank you!

CONTACT US

www.rtcsuite.com

contact@rtcsuite.com

+44 7833 537388