GUIDE · PAYROLL COMPLIANCE · KSA & UAE · 2026

KSA & UAE Payroll Compliance Guide 2026

Mudad, GOSI, Qiwa, WPS 2.0, and EOSB: What Changed and What Every Employer Must Do

In This Guide

Mudad, GOSI, Qiwa, WPS 2.0, and EOSB: What Changed and What Every Employer Must Do

What You'll Learn

- How Mudad, GOSI, Qiwa, and WPS 2.0 are interconnected, and why one gap cascades into multiple failures within days
- The four compliance changes that took effect between January and June 2026, and the specific deadline tied to each
- How to calculate KSA GOSI contributions and UAE EOSB correctly under 2026 rules, with worked examples
- How to manage KSA, UAE, and Qatar payroll under one governance framework without coordinating multiple sub-vendors

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01

When One Gap Becomes Four Problems: The Compliance Cascade

A single Qiwa documentation gap can freeze every new visa application your company plans to make.

How the Four Systems Connect

Imagine a Turkish-headquartered company with 200 employees on its Saudi payroll. The company has been GOSI-registered, Mudad-compliant, and paying wages on time for three years. In April 2026, Saudi Arabia's Ministry of Human Resources and Social Development (MHRSD) tightened the Nitaqat compliance engine: only Saudi employees with electronically documented and authenticated contracts on the Qiwa platform now count toward a company's Saudization percentage. GOSI registration, which the company maintained meticulously, is no longer sufficient on its own.

Thirty of those 200 employees had contracts in the system but not yet authenticated on Qiwa. From April 15, 2026, those 30 employees became invisible for Nitaqat calculations. The company's Saudization rate dropped below threshold. Its Nitaqat classification fell from Green to Red. That Red rating immediately blocked new expatriate visa sponsorships and work permit renewals.

One documentation step, cascading into operational paralysis.

Saudi and UAE payroll compliance in 2026 is distributed across four interconnected systems, each feeding data to the others. A failure in any one of them propagates through the rest within hours, not weeks.

SYSTEM	PRIMARY AUTHORITY	WHAT IT CONTROLS	WHAT BREAKS WHEN IT FLAGS
Qiwa (KSA)	MHRSD	Electronic labor contracts, Nitaqat Saudization rate	Nitaqat color, visa operations, Etimad access
Mudad (KSA)	MHRSD / Ministry of Finance	Wage Protection System filings, salary disbursement records	Visa issuance, work permit renewals, GOSI audit trigger
GOSI (KSA)	General Organization for Social Insurance	Social insurance contributions, occupational hazard coverage	Retroactive assessments, operational fines, Qiwa service blocks
WPS 2.0 (UAE)	MOHRE / Central Bank UAE / Al Etihad Payments	Real-time Salary Information File (SIF) validation	Salary rejected before disbursement, permit suspension, fines

A mismatch between any two of these systems does not simply create an isolated compliance flag. It triggers a sequence: a Mudad WPS violation downgrades a company's Nitaqat color, a Red Nitaqat color blocks Qiwa services, and blocked Qiwa services prevent renewal of any work permit, including for employees who had nothing to do with the original violation.

Why Foreign Employers Are Especially Exposed

Most foreign employers entering Saudi Arabia or the UAE focus on the initial registration steps: GOSI enrollment, Mudad account setup, and WPS payment channel selection. These steps are well-documented and required before the first hire. What receives less attention is the ongoing interdependency.

Qiwa contract authentication was not always tied to Nitaqat credit. The April 15, 2026 change was an enforcement tightening of an existing system that many employers treated as optional. UAE WPS 2.0, active from June 1, 2026, is not a software upgrade. It introduces real-time SIF rejection before money reaches the bank. A wrong IBAN or a one-dirham discrepancy between submitted pay and the MOHRE-registered contract now blocks disbursement immediately.

RISK

The Deloitte 2025 Global Payroll Survey found that the average company uses roughly four payroll vendors when operating across EMEA. Each additional vendor adds a handoff where Qiwa, Mudad, GOSI, and WPS data can diverge. Every divergence is a cascade trigger.

SECTION TAKEAWAYS

1. Qiwa, Mudad, GOSI, and WPS 2.0 are one interconnected system, not separate compliance topics
2. A single documentation gap in any one of them can block visa operations, salary disbursement, and Nitaqat status simultaneously
3. Foreign employers face the highest exposure because initial setup guidance rarely covers the ongoing interdependency rules

02

Four Changes in 2026 Every Employer Must Track

Four regulatory changes landed between January and June 2026, each with a different deadline and a different enforcement agency.

KSA: Qiwa Contract Documentation Now Controls Nitaqat

CHANGE	COUNTRY	EFFECTIVE DATE	WHO IT AFFECTS	CONSEQUENCE OF NON-COMPLIANCE
Qiwa mandatory contract documentation for Nitaqat	KSA	April 15, 2026	All private-sector employers with Saudi national headcount	Saudi employees without Qiwa contracts invisible for Saudization rate
UAE WPS 2.0 real-time SIF validation	UAE	June 1, 2026	All private-sector MOHRE-registered employers	SIF rejected before disbursement, triggering day-based penalty escalation
Emirati AED 6,000 minimum wage enforcement	UAE	July 1, 2026	Employers of Emirati nationals in private sector	Emiratis under threshold excluded from Emiratization quota, new work permits suspended
Qatar E-Contract mandatory registration	Qatar	2026 enforcement active	All private-sector employers in Qatar	Unregistered contracts are unenforceable before the Ministry

The Nitaqat system has historically measured Saudization by counting Saudi nationals on the GOSI payroll against total headcount. From April 15, 2026, the MHRSD added a second gate: a Saudi employee is only counted toward the Saudization percentage if their employment contract is electronically documented and authenticated on the Qiwa platform.

The practical implication is significant. A company that onboarded Saudi employees before Qiwa contract authentication was prioritized may have GOSI records for those employees but no Qiwa contract. Those employees now carry zero Nitaqat weight, even though all of them appear on the GOSI payroll.

The 2026 Nitaqat overhaul also raised the minimum monthly salary for a Saudi national to count toward the quota from SAR 3,000 to SAR 4,000. Profession-specific thresholds apply: engineering roles require SAR 8,000, marketing roles require SAR 5,500, and dental roles require SAR 9,000. Employees below the applicable threshold do not count, regardless of Qiwa authentication status.

The Yellow tier was eliminated entirely in the 2026 overhaul. Companies that were previously Yellow are now Red.

UAE: WPS 2.0 Real-Time SIF Validation

The UAE introduced WPS 2.0 under Ministerial Resolution 340 of 2026, effective June 1, 2026. The system connects MOHRE, the Central Bank of the UAE, and Al Etihad Payments into a live validation environment where every Salary Information File is validated against MOHRE employment contract records at the moment of submission.

Under WPS 2.0, the SIF is rejected at submission if any field mismatches. A one-dirham discrepancy between the submitted salary and the MOHRE-registered contract causes the file to fail before money leaves the account. The payment deadline is the first of each Gregorian month for the previous month's wages. An employer is WPS-compliant if at least 85% of total wages owed are transferred on time.

UAE: The AED 6,000 Emirati Minimum Wage

The Ministry of Human Resources and Emiratisation (MoHRE) announced on December 31, 2025 that the minimum monthly wage for Emirati nationals in the private sector rose to AED 6,000, effective January 1, 2026 (approximately USD 1,633). Employers were given until June 30, 2026 to amend existing contracts for Emiratis hired before the effective date.

That deadline has now passed. From July 1, 2026, enforcement is active: any Emirati employee with a monthly salary below AED 6,000 is excluded from contributing to the employer's Emiratization quota, and MoHRE suspends new work permit applications for non-compliant establishments. WPS 2.0 validates the AED 6,000 threshold automatically when SIFs are submitted.

Qatar: E-Contract Is Not Optional

Qatar's Ministry of Labor requires all employment contracts to be registered through its official E-Contract system (mol.gov.qa). Article 38 of Labour Law No. 14 of 2004 requires the service contract to be made in writing and attested by the Department of Labour. A contract that is not registered and authenticated is unenforceable: the employer cannot rely on its terms, while the worker may still prove the employment relationship and the rights arising from it by all admissible means of evidence. The exposure is therefore one-sided, and it falls on the employer. Digital records from the E-Contract system are the primary reference during Ministry of Labor inspections, and integration with Qatar's Wage Protection System means salary payments are cross-checked against contract data at disbursement.

ACTION

If your company operates in more than one of these jurisdictions, prioritize the Qiwa audit first (the April 15 deadline has passed), then verify UAE SIF formatting under WPS 2.0 specifications, then confirm all Emirati employees have updated contracts above AED 6,000.

SECTION TAKEAWAYS

1. All four changes are active in 2026. None is a warning or transition period.
2. Qiwa Nitaqat and WPS 2.0 are the highest-frequency risk areas for operational disruption
3. The AED 6,000 Emirati deadline is closed. Enforcement is live from July 1, 2026.

03

KSA Payroll Compliance: Mudad, GOSI, Qiwa, and PDPL

Saudi payroll compliance in 2026 runs across four linked systems, and missing any one creates exposure across all three others.

Mudad and the Wage Protection Mandate

The Mudad platform (mudad.com.sa) is the official Saudi Wage Protection System portal. All private-sector establishments registered in the Kingdom are subject to Mudad compliance, with no size exemption. A company with five employees carries the same filing obligations as one with 5,000.

The compliance threshold is 90% of total payroll. If fewer than 90% of your employees' salaries are processed and verified through Mudad by the required date, the establishment is flagged for violation. Wages must be paid no later than 10 days after the end of the relevant payment period.

The penalty structure for Mudad violations is layered. Fines for delayed wage payment are assessed per affected worker under the MHRSD schedule of violations and penalties, which was amended in 2026 and now sets amounts by activity category and establishment size. Confirm the current figure against the schedule in force at the time of the violation rather than against a previously published amount:

VIOLATION TYPE	PENALTY
Delayed salary payment (below 90% compliance rate)	Per-worker fine under the MHRSD schedule of violations and penalties; amount varies by activity category and establishment size
Failure to register on Mudad	SAR 5,000–10,000 (initial)
Wage discrepancy between GOSI and Mudad records	Operational restrictions and retroactive GOSI audit
Persistent non-compliance	SAR 5,000–50,000 plus visa suspension and potential closure
Paying wages in cash outside WPS	Full permit block and referral to labor courts

Non-compliant establishments are blocked from Qiwa and Muqeem portals, preventing work permit renewal and new visa issuance. A Nitaqat color of Red, triggered by cascading violations, means no new expatriate sponsorships until the underlying violations are resolved.

GOSI 2026: Two Rates for Two Categories of Employee

Saudi Arabia's General Organization for Social Insurance applies different contribution rates depending on when an employee enrolled. The July 3, 2024 cut-off date divides the workforce into two tiers.

EMPLOYEE CATEGORY	EMPLOYEE CONTRIBUTION	EMPLOYER CONTRIBUTION	TOTAL
New employees (enrolled after July 3, 2024)	10.75%	12.75%	23.50%
Legacy employees (enrolled before July 3, 2024)	9.75%	11.75%	21.50%
Expatriate employees	Not applicable	2.00% (occupational hazard only)	2.00%

Contributions are calculated on the employee's basic salary plus housing allowance. The combined base is capped at SAR 45,000 per month. Expatriate employees have no pension or unemployment (SANED) coverage: only occupational hazard insurance at 2% employer contribution.

WORKED EXAMPLE

A 100-person workforce: 40 Saudi nationals enrolled before July 3, 2024 (legacy tier), 20 Saudi nationals hired after July 3, 2024 (new tier), and 40 expatriates. Assume average gross monthly basic salary plus housing: SAR 12,000.

CATEGORY	HEADCOUNT	MONTHLY SALARY BASE	EMPLOYER RATE	MONTHLY EMPLOYER GOSI COST
Legacy Saudi	40	SAR 12,000	11.75%	SAR 56,400
New-tier Saudi	20	SAR 12,000	12.75%	SAR 30,600
Expatriates	40	SAR 12,000	2.00%	SAR 9,600
Total monthly GOSI cost	100			**SAR 96,600**

Each new-tier Saudi hire costs SAR 120 more per month in GOSI contributions than an equivalent legacy hire (1 percentage point difference on SAR 12,000 base). Over a 100-person mixed workforce, this compounds annually to SAR 28,800 in additional contributions for the new cohort alone.

EXPERT TAKE

GOSI audits in Saudi Arabia commonly surface retroactively within 18 to 24 months after an error occurs. The audit window extends back three years. Incorrect contribution bases, particularly when the housing allowance is omitted from the calculation, are the most common finding across Datassist's 500+ payroll client relationships.

Qiwa and Nitaqat: The Visa Pipeline Gate

From April 15, 2026, contract documentation on Qiwa is the gating factor for Saudization credit. The MHRSD uses Qiwa's records, not GOSI's, to determine which Saudi employees count toward the Nitaqat score.

A company's Nitaqat color (Platinum, Green, or Red) controls its ability to sponsor expatriate workers, bid on government contracts through the Etimad portal, and access Qiwa's own labor services. The minimum salary thresholds for Nitaqat credit under the 2026 overhaul are:

PROFESSION CATEGORY	MINIMUM MONTHLY SALARY FOR NITAQAT CREDIT
General workforce	SAR 4,000 (raised from SAR 3,000)
Engineering roles	SAR 8,000
Marketing roles	SAR 5,500
Dental roles	SAR 9,000

Companies operating in healthcare, engineering, or marketing must audit every Saudi employee's role classification and salary against these thresholds to confirm their headcount is counted correctly for Nitaqat purposes.

KSA PDPL: Cross-Border Payroll Data Carries Legal Exposure

Saudi Arabia's Personal Data Protection Law (PDPL), enforced by the Saudi Data and Artificial Intelligence Authority (SDAIA), has been fully active since September 14, 2024, with no further grace periods.

Payroll files containing Saudi employee personal data fall under the PDPL the moment that data is processed or stored outside the Kingdom, or accessed remotely from abroad. For any company running KSA payroll through a system hosted outside Saudi Arabia, this constitutes a cross-border transfer. The transfer is permitted only if three conditions are met: it does not prejudice Saudi national security or public order, the receiving country meets SDAIA-approved data protection standards, and only the minimum necessary data is transferred.

Saudi Standard Contractual Clauses (SCCs) are the most common mechanism for documenting compliant cross-border transfers. Penalties reach SAR 5 million per breach (approximately USD 1.3 million), doubled for repeat offenses. SDAIA issued 48 violation decisions between 2025 and mid-2026.

RISK

A payroll platform headquartered in the US or EU that processes Saudi employee data without documented SCCs and SDAIA-approved transfer terms is technically in violation of the PDPL from the first payroll cycle. This applies to cloud payroll systems, EOR provider platforms, and HR SaaS tools that store employee data on foreign servers.

SECTION TAKEAWAYS

1. All Saudi private-sector employers must process wages through Mudad, with no size exemption
2. GOSI dual-rate system (pre/post July 3, 2024) requires accurate tier classification for each employee
3. Qiwa contract authentication is the single-source gate for Nitaqat credit. GOSI enrollment alone is no longer sufficient.
4. KSA PDPL requires documented SCCs or equivalent safeguards for any payroll data processed outside the Kingdom

04

UAE Payroll Compliance: WPS 2.0, Emirati Minimum Wage, and EOSB

UAE WPS 2.0, active from June 1, 2026, rejects a Salary Information File the moment it finds a discrepancy, before money leaves the bank.

WPS 2.0: Real-Time Validation and the Day 1–21 Penalty Escalation

Under Ministerial Resolution 340 of 2026, the UAE's Wage Protection System operates as a live data environment connecting MOHRE, the Central Bank of the UAE, and Al Etihad Payments. Every SIF is validated against MOHRE employment contract records at the moment of submission. A Labor ID mismatch, an incorrect IBAN, or a basic salary figure that differs by even one dirham from the MOHRE-registered contract causes the SIF to be rejected before it reaches the bank.

The payment deadline is the first of each Gregorian month for the previous month's wages. An establishment is WPS-compliant if at least 85% of total wages owed are transferred on time. Missing this threshold triggers an automated escalation sequence:

DAY AFTER DEADLINE	ENFORCEMENT ACTION	SCOPE
Day 2	MoHRE notifications issued to employer	All non-compliant establishments
Day 5	Suspension of new work permit applications	All non-compliant establishments
Day 11	Administrative fines and Third Category reclassification for repeat offenses within 6 months	All non-compliant establishments
Day 16	Automatic labor dispute registration and extended work permit suspension	Establishments with 25 or more workers
Day 21	Precautionary asset attachment, travel ban on person-in-charge, and Public Prosecution referral	Establishments with 50 or more workers

Administrative fines under Cabinet Resolution 21 of 2020 run from AED 1,000 to AED 5,000 per affected employee. Severe violations, including paying wages in cash outside the WPS, carry fines of up to AED 50,000.

RISK

Day 21 consequences (asset attachment and Public Prosecution referral) apply to establishments with 50 or more workers. A mid-size company that delays UAE payroll by three weeks due to month-end cash flow pressure crosses into criminal liability territory under current UAE law.

The AED 6,000 Emirati Minimum Wage: What July 1 Enforcement Means Now

MoHRE raised the minimum monthly wage for Emirati nationals in the private sector to AED 6,000 (approximately USD 1,633), effective January 1, 2026. Employers were given until June 30, 2026 to amend contracts for Emiratis hired before that date.

That window has closed. From July 1, 2026, any Emirati employee with a monthly salary below AED 6,000 is excluded from contributing to the employer's Emiratization quota. MoHRE suspends new work permit applications for non-compliant establishments until salaries are corrected. WPS 2.0 validates the AED 6,000 threshold automatically when SIFs are submitted, so a salary below the threshold for an Emirati employee flags the SIF on submission.

The AED 6,000 figure continues a phased Emiratization wage policy that previously moved the floor from AED 4,000 to AED 5,000.

EOSB: The Gratuity Formula Foreign Employers Consistently Miscalculate

UAE End-of-Service Benefit (EOSB), commonly called gratuity, is one of the most frequently miscalculated payroll obligations for foreign employers in the UAE. The formula is standardized under UAE Labour Law, but the calculation base and accrual rates are regularly misapplied.

The formula is:

` EOSB = (Basic Salary / 30) × Eligible Days × Years of Service `

Where eligible days are 21 per year for the first five years of service, and 30 per year for all years beyond five. The total EOSB cannot exceed two years of basic salary. The calculation uses basic salary only: housing, transport, and all other allowances are excluded. Employers must pay EOSB within 14 days of contract termination.

WORKED EXAMPLE

Employee A: 3 years of service, AED 15,000 basic salary: EOSB = (15,000 / 30) × 21 × 3 = AED 500 × 21 × 3 = **AED 31,500**

Employee B: 7 years of service, AED 15,000 basic salary: First 5 years: (15,000 / 30) × 21 × 5 = AED 500 × 21 × 5 = AED 52,500 Next 2 years: (15,000 / 30) × 30 × 2 = AED 500 × 30 × 2 = AED 30,000 **Total EOSB: AED 82,500** Cap check: 2 years of annual basic salary = 2 × (12 × 15,000) = AED 360,000. Within cap.

A common error is calculating EOSB on total compensation including the housing allowance. If Employee B receives an AED 5,000 housing allowance, a miscalculating employer uses AED 20,000 as the base, producing an EOSB of AED 110,000 instead of AED 82,500. The AED 27,500 overpayment is not recoverable under UAE law.

KEY FINDING

UAE Labour Law no longer distinguishes between limited and unlimited contracts for EOSB purposes. Both contract types use the same formula. Many employers inherited pre-2022 contract templates that reference the old distinction, and these create confusion during payroll audits.

MoHRE has also launched a voluntary Savings Scheme as an alternative to the traditional EOSB accrual model. Employers who enroll redirect monthly contributions into investment funds, replacing the lump-sum liability at termination. Enrollment is optional and requires a formal election.

SECTION TAKEAWAYS

1. WPS 2.0 rejects SIFs in real time. There is no correction window after the first-of-month deadline.
2. The AED 6,000 Emirati minimum wage is fully enforced from July 1, 2026. WPS 2.0 validates it automatically.
3. EOSB is calculated on basic salary only, at 21 days for years 1–5 and 30 days thereafter, capped at 2 years

05

Qatar and Managing KSA & UAE Payroll from One Framework

Qatar treats an employment contract that is not registered in its E-Contract portal as unenforceable, making digital compliance the floor, not the ceiling.

Qatar E-Contract and Wage Protection

Qatar's Ministry of Labor (mol.gov.qa) requires all private-sector employment contracts to be registered and authenticated through its E-Contract system. A contract that exists on paper but is absent from E-Contract is unenforceable in Qatar: it is not the document the Ministry works from in an inspection or a dispute. Real-time records from the E-Contract platform are the primary reference during Ministry of Labor inspections, and they are cross-checked against Qatar's Wage Protection System at the point of salary disbursement.

Employers in Qatar must upload contract amendments, role changes, and salary revisions to the E-Contract system promptly. Delays do not create a correction grace period: they create a period in which the Ministry's record does not match the actual employment terms, and the employer cannot rely on the unregistered version if the relationship is challenged.

The Multi-Country Governance Problem

A company with payroll in Turkey, Saudi Arabia, the UAE, and Qatar is operating four separate compliance systems simultaneously: Turkish SGK filings and Dakika payroll, Saudi Mudad and Qiwa, UAE WPS 2.0, and Qatar E-Contract. Each system has its own data format, its own deadline calendar, its own cross-check authority, and its own penalty framework.

The Deloitte 2025 Global Payroll Survey found that the average company uses approximately four payroll vendors when operating in EMEA. Each vendor adds a handoff. A Mudad submission prepared by one vendor that does not match the GOSI data managed by a second vendor creates a discrepancy that neither vendor owns. When WPS 2.0 rejects a UAE SIF because the IBAN in the system does not match the MOHRE contract, the question of whose IBAN is wrong lands in an inbox with no clear owner.

The multi-vendor problem is not about vendor quality. It is about accountability architecture. When four systems are managed by four teams with no single point of record, the cascade described in Section 1 becomes structurally more likely.

EXPERT TAKE

The model that works for TR & MENA payroll management is a Global Master Framework Agreement (GMFA) with per-country Letters of Engagement and SLAs. The GMFA defines the accountability standard and the client's single point of contact. Each country's Letter of Engagement defines the local calendar, the local reporting format, and the priority-classified response commitments for that jurisdiction. The client coordinates with one team and receives one monthly reporting pack with country-level dashboards for each country.

OPERATING MODEL	WHO VALIDATES QIWA?	WHO OWNS WPS 2.0 REJECTION?	WHO RESOLVES CROSS-COUNTRY DISCREPANCIES?
Multi-vendor stack (4 providers)	Vendor A	Vendor B	Depends on which system the error originated in
Single-framework (GMFA model)	One accountable team	Same team	Named relationship manager on client account

RISK

SaaS EOR platforms operating at scale in MENA typically do not own their in-country delivery. Processing for Saudi Arabia and the UAE is handled by a local sub-vendor or partner. When WPS 2.0 rejects a SIF, the EOR platform routes the issue to the sub-vendor. The client, waiting for payroll to clear, is the last to hear the resolution. Deloitte's 2025 survey noted that "no single global vendor and technology can support operations, particularly in EMEA and APAC." Regional ownership, not global breadth, is the actual compliance variable.

SECTION TAKEAWAYS

1. Qatar E-Contract registration is mandatory. Contracts not in the system are unenforceable before the Ministry.
2. Multi-vendor payroll creates accountability gaps that amplify the cascade risk from Section 1
3. A GMFA with per-country LOE and SLA consolidates accountability to one team across TR, KSA, UAE, and Qatar

06

KSA & UAE Payroll Compliance Checklist 2026

Use this checklist before each payroll cycle. Each item maps to the compliance framework discussed in this guide.

KSA Mudad and Wage Protection

#	CHECK	DONE
1	All employees' salaries disbursed within 10 days of period end via Mudad	☐
2	Mudad compliance rate at or above 90% for the period	☐
3	All payments routed through approved Mudad channel, with no cash wages paid outside WPS	☐
4	Salary amounts on Mudad file match GOSI-registered compensation exactly	☐
5	Mudad account active and not flagged for prior violations	☐
6	Qiwa and Muqeem portal access verified (not blocked by prior violations)	☐
7	Wage discrepancies from prior cycles resolved before new cycle opens	☐
8	Employer GOSI account in good standing with contributions up to date	☐

KSA GOSI and Saudization (Nitaqat)

#	CHECK	DONE
9	Each Saudi employee classified as legacy (pre-July 3, 2024) or new-tier (post-July 3, 2024) for GOSI rate	☐
10	Employer GOSI contribution rates applied correctly per tier (11.75% legacy vs. 12.75% new)	☐
11	GOSI calculation base includes basic salary plus housing allowance, capped at SAR 45,000	☐
12	Expatriate employees covered for occupational hazard only (2% employer)	☐
13	All Saudi employees have Qiwa-authenticated employment contracts (required since April 15, 2026)	☐
14	Each Saudi employee's monthly salary meets role-specific Nitaqat threshold	☐
15	Saudization percentage calculated using only Qiwa-authenticated headcount	☐
16	PDPL cross-border transfer mechanism documented (SCCs in place if payroll processed outside KSA)	☐

UAE WPS 2.0 and Emirati Compliance

#	CHECK	DONE
17	SIF submitted for all employees with correct IBAN and Labor ID before the 1st of the month	☐
18	SIF basic salary figures match MOHRE-registered contracts to the dirham	☐
19	At least 85% of total wages owed transferred by payment deadline	☐
20	SIF rejection addressed immediately, not queued for next cycle	☐
21	All Emirati employees' salaries updated to minimum AED 6,000 per month	☐
22	Emirati employee contracts amended and re-submitted to MOHRE	☐
23	WPS 2.0 validation parameters reviewed: leave deduction codes, updated contract details	☐
24	AED 6,000 Emirati salary confirmed as passing WPS 2.0 threshold validation at submission	☐

UAE EOSB and Contract Management

#	CHECK	DONE
25	EOSB accrual calculated on basic salary only (all allowances excluded)	☐
26	EOSB days applied correctly: 21 days per year for first 5 years, 30 days per year thereafter	☐
27	EOSB cap verified: total does not exceed 2 years of basic salary	☐
28	EOSB payment prepared within 14 days of employee termination	☐
29	Employee contracts do not reference the old limited vs. unlimited contract distinction for EOSB	☐
30	MoHRE Savings Scheme enrollment decision documented (opt-in or remain on traditional accrual)	☐
31	Unpaid leave days excluded from EOSB service duration calculation	☐

Cross-Country Governance and PDPL

#	CHECK	DONE
32	Qatar employment contracts registered and authenticated in Ministry of Labor E-Contract system	☐
33	Contract amendments in Qatar uploaded promptly to E-Contract portal	☐
34	KSA PDPL SCCs or equivalent transfer safeguards documented for offshore payroll processing	☐
35	Single point of accountability identified for cross-country payroll discrepancy resolution	☐
36	Monthly reporting pack covers each jurisdiction separately with country-level dashboards	☐
37	Payroll calendar for each country accounts for local public holidays	☐
38	Annual compliance calendar reviewed for upcoming Nitaqat cycle changes, WPS updates, and GOSI reform phases	☐

07

Payroll Outsourcing and Multi-Country Payroll: How Datassist Delivers

Managing KSA, UAE, and Qatar payroll compliance is operationally demanding.

How It Works

Datassist delivers payroll for companies with headcount in Turkey and across KSA, UAE, Egypt, and Qatar through a GMFA plus per-country Letter of Engagement framework:

1. **Onboarding audit.** Datassist conducts a compliance review across all active jurisdictions: Qiwa contract authentication status, GOSI classification verification, WPS 2.0 readiness check, and PDPL transfer mechanism review. Gaps identified are remediated before the first Datassist-managed payroll cycle runs.
2. **Payroll execution.** Each country follows its own regulatory calendar. Mudad filing for KSA, SIF preparation and submission under WPS 2.0 for UAE, and E-Contract cross-check for Qatar. All filings are validated against the client's MOHRE, GOSI, and Ministry of Labor records before submission.
3. **Real-time exception handling.** When WPS 2.0 rejects a SIF, the named Datassist relationship manager receives the alert and resolves the underlying data issue before the Day 5 penalty window opens. The client receives the resolution, not just notification of the problem.
4. **Monthly reporting pack.** Clients receive a consolidated monthly pack with country-level dashboards for each jurisdiction: payroll summary, statutory filings, compliance status, and open exceptions. This is the single point of record for cross-country payroll governance.

Why Datassist

- **Over 25 years of Turkey & MENA compliance delivery.** Datassist has operated in Turkey since 1999 and expanded MENA delivery alongside clients' own regional growth. The team managing your KSA payroll understands GOSI retroactive audits from direct operational experience.
- **One GMFA, per-country accountability.** The Global Master Framework Agreement defines the standard of service. Each country's Letter of Engagement and SLA defines the local delivery calendar, response classification, and escalation path. The client has one contract and one accountable team.
- **Named relationship, not a ticket queue.** Every Datassist client has a named senior specialist. When a Mudad violation or WPS 2.0 rejection needs resolution before a visa pipeline closes, the named contact has the context to act immediately.
- **GPA recognition and certified compliance infrastructure.** Datassist has won the Global Payroll Association's "Best In-country Payroll Provider in the World" twice. ISO 27001 and ISAE 3402 certifications cover information security and service organization controls, the credentials that auditors, CFOs, and procurement teams verify.
- **Contractual data compliance commitment.** Datassist operates under a contractual commitment to comply with each country's data processing and privacy requirements, including KSA PDPL, across all jurisdictions where client payroll data is processed.