

Choosing accounting software in Saudi Arabia: ten questions to ask every vendor

Most Saudi small companies choose accounting software from a demo and a price. The questions that cause trouble later are less visible: which e-invoicing wave you are in, who approves each entry, where your data sits and how you leave. This checklist is vendor-neutral and works for any product, including ours. Take it into every demo and ask for the answers in writing.

ZATCA's e-invoicing rollout runs in waves, and the notice ZATCA sends you decides your date. Wave 24 covered taxpayers above SAR 375,000 of VAT-subject revenue, with integration due by 30 June 2026. Wave 25 covers those above SAR 187,500, with integration due by 1 February 2027.

Compliance questions

	VENDOR 1	VENDOR 2	VENDOR 3
1 Which wave does the product cover, and who does the integration with ZATCA: you or the vendor?			
2 Does every simplified tax invoice carry the QR code, and does every tax invoice carry the buyer's VAT number? ZATCA lists both as violations.			
3 How do you correct an invoice after it is issued? The answer should be a credit note. ZATCA's fine for deleting or amending an issued invoice begins at SAR 10,000.			
4 Can the interface and the invoices run in Arabic and English?			

Questions about the books

	VENDOR 1	VENDOR 2	VENDOR 3
5 Who approves entries before they post? An accountant you choose should be able to review and approve inside the product.			
6 Does the VAT return come with the documents behind each figure, so you can show where every number came from?			
7 Which Saudi bank statement formats can it import, and what happens to transactions it cannot match?			
8 If you sell through delivery apps or buy-now-pay-later, does it book each payout net of commission, with VAT on the fee, and show what reached the bank?			

Questions about your data and your exit

	VENDOR 1	VENDOR 2	VENDOR 3
9 Where is the data stored, and which company processes it? The Personal Data Protection Law applies to personal data about people in the Kingdom, including the people you sell to and your staff.			
10 Can you export the full ledger, with history, in a format another system can read, at any time? And what happens to your data if you cancel?			
+ What is the monthly price in riyals, is VAT included, and what costs extra: users, invoices, support, the ZATCA integration?			

How to run the demo

Bring one real week of your own transactions, including a delivery-app payout, a refund and a supplier invoice in Arabic. Ask the vendor to book them live. A product that only works on its sample data shows it within ten minutes.

Keep every answer in writing. If a vendor will not put the answer to one of these questions in an email, treat that as an answer. Before you commit to a year, run a trial on real transactions and have your accountant look at what it produced.

Write the answers down

Score each vendor one point per question answered clearly in writing. Two vendors on the same score is a tie. Break it on question 5, 9 or 10.