



# The Next-Gen E-Invoicing Solution

PEPPOL Compliant Service Provider for the  
UAE e-Invoice Mandate



# Who We Are

Marmin is a UAE-founded technology company specializing in eInvoicing compliance, implementation, and managed services - built from the ground up for the MENA regulatory landscape.



## Founded in UAE

**Headquartered in Dubai**  
deep understanding of local business culture, regulations and government entities.



## Compliance First

Certified integration with UAE Federal Tax Authority (FTA) eInvoicing frameworks and PEPPOL standards.



## Dedicated Team

80+ eInvoicing specialists, tax technologists, ERP consultants and hypercare support professionals.



## Proven Scale

Serving SMEs to large enterprises across retail, F&B, healthcare, logistics and government sectors.

# About Us

**Marmin AI** is the **technology innovation arm of AJMS Group**, created to revolutionize how businesses manage invoicing and compliance. Our **AI-driven e-invoicing platform** enables organizations to move from manual, paper-heavy processes to a **smart, automated, and compliant digital ecosystem**, helping reduce costs, speed up payment cycles, and gain real-time financial insights. **Marmin AI is already live in KSA, India, and Malaysia**, supporting enterprises in achieving seamless e-invoicing compliance.

Backed by the strength of **AJMS Group**, Marmin AI combines **cutting-edge technology** with **decades of regulatory expertise**, ensuring every solution is secure, scalable, and compliant with evolving tax and reporting frameworks.

**AJMS Group** is a trusted name in **Strategy, Tax, Risk, Compliance, IFRS Advisory, Distress Advisory, and Digital Transformation**. Led by **Dr. Abhishek Jajoo**, the group operates across **14 countries with nearly 700 professionals**, bringing deep industry experience as **bankers, regulators, auditors, and legal advisors**. AJMS continues to drive business transformation through innovation, compliance, and digital excellence.



# E-Invoicing Success Stories

A grid of diamond-shaped frames containing various company logos. The logos are arranged in a staggered pattern across the grid. The logos include:

- Arabian Establishment for Trade & Shipping
- Tasheer (تاشير)
- Bateel (بتيل)
- Ethiopian
- Sotheby's
- 9ROUND KICKBOXING FITNESS
- Lenovo
- SIGMA
- YENIGÜN
- paloalto NETWORKS
- ايسكو AESSCO
- Green Shield Insurance Br Ltd (الدرع الأخضر لوساطة التأمين المحدودة)
- VICE
- سيارة
- kayanee
- MERIT
- Petroleum Services (AET)
- Shipping (AET)
- RO ROTARY
- rotemobile communication simplified
- thyssenkrupp
- ALFA LAVALE
- opentext™
- ASTROLABS

# Trusted. Certified. Compliant.

## Accreditations



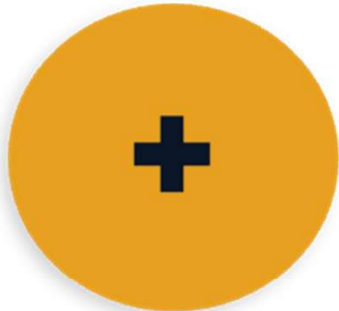
The Accreditations section contains five logos: 1. Federal Tax Authority (FEDERAL TAX AUTHORITY) with Arabic text 'الهيئة الاتحادية للضرائب'. 2. Zakat, Tax and Customs Authority (Zakat, Tax and Customs Authority) with Arabic text 'هيئة الزكاة والضريبة والجمارك'. 3. LHDN MALAYSIA logo. 4. MDEC logo. 5. Peppol Access Point CERTIFIED PROVIDER logo.

## Certifications



The Certifications section contains three logos: 1. AICPA SOC logo (alcpa.org/soc4so). 2. GDPR logo (European Union flag). 3. ISO 27001 logo. Below the ISO 27001 logo is the text 'ISO Partner: Scrut'.

# The Partnership Advantage



- Deep ERP domain expertise & certifications
- Business process consulting & re-engineering
- Long-standing client relationships & trust
- Industry vertical specialization
- Training, change management & adoption
- Post go-live ERP support & optimization

- UAE FTA-certified invoicing platform
- Managed compliance operations 24/7
- Regulatory monitoring & update delivery
- Supplier network onboarding tooling

# Operational Challenges

*Day-to-day pain points after go-live*



## Invoice Exception Handling

FTA rejections require rapid investigation, correction and resubmission. Without automation, this creates a manual backlog.



## Reconciliation Complexity

Matching eInvoices to ERP transactions and FTA portal records across thousands of lines daily is error-prone and time-intensive.



## Audit & Reporting

FTA audit readiness requires complete invoice trails with cryptographic proofs. Generating reports on demand is complex without purpose-built tools.



## Certificate & Key Management

PKI certificates expire; managing renewals without system downtime or invoice failures is an ongoing operational risk.



## Volume & Performance Spikes

Month-end invoice surges stress integration layers. FTA gateway rate limits must be managed without business disruption.



## Ongoing Regulatory Updates

FTA regularly updates technical specifications. Keeping middleware, schemas and mappings current requires dedicated compliance monitoring.

# Implementation Challenges

*What businesses face when getting started*



## ERP Integration Complexity

- Legacy ERP systems lack native eInvoicing APIs
- Data mapping between ERP and FTA formats requires deep expertise
- Multi-ERP environments multiply the challenge



## Data Quality & Format Standards

- Unstructured invoice data not ready for PEPPOL/UBL formats
- Inconsistent master data (TRN, addresses, line items)
- Manual entry errors trigger FTA rejections



## Regulatory Interpretation

- Ambiguity in FTA technical specifications
- Frequent guideline updates require agile systems
- Cross-border invoicing nuances for free zones



## Infrastructure & Connectivity

- Real-time clearance demands 99.9%+ uptime
- API throttling and FTA gateway management
- Fallback mechanisms for offline scenarios



## Security & Cryptographic Signing

- PKI certificate procurement and management
- Digital signature embedding in invoice XML
- Certificate renewal and key rotation cycles



## Timeline Pressure

- Tight regulatory deadlines with heavy penalties
- Internal IT resources already stretched thin
- Change management across finance and ops teams

# FTA Onboarding

إمارات تاكس  
**MARATAX**

accounting@ajmsglobal...

User Type عربي -A A +A

- HOME
- M A R M I N A I SOFTWARE DESIGN L.L.C
- VAT
- EXCISE TAX
- CORPORATE TAX
- MY PAYMENTS
- MY CORRESPONDENCE
- USER AUTHORIZATION
- MY AUDIT
- OTHER SERVICES**
- E-INVOICING
- ADVANCE PRICING AGREEMENTS

List of ASPs for onboarding Linkage Status with ASP

TIN	Taxpayer Name (EN)	Taxpayer Name (AR)	ASP ID	ASP Name EN	ASP Name AR	Status	Status Date	Action
1050365236	M A R M I N A I SOFTWARE DESIGN L.L.C	ام ايه ار ام اي ان تصميم انظمة الذكاء الاصطناعي ش.ذ.م.م	151993	FTA prod Testing	FTA prod Testing	De-Linked	13/03/2026	
1050365236	M A R M I N A I SOFTWARE DESIGN L.L.C	ام ايه ار ام اي ان تصميم انظمة الذكاء الاصطناعي ش.ذ.م.م	160945	M A R M I N A I Software Design LLC	ام ايه ار ام اي ان تصميم انظمة الذكاء الاصطناعي ش.ذ.م.م	Linked	09/04/2026	...

# Success Log

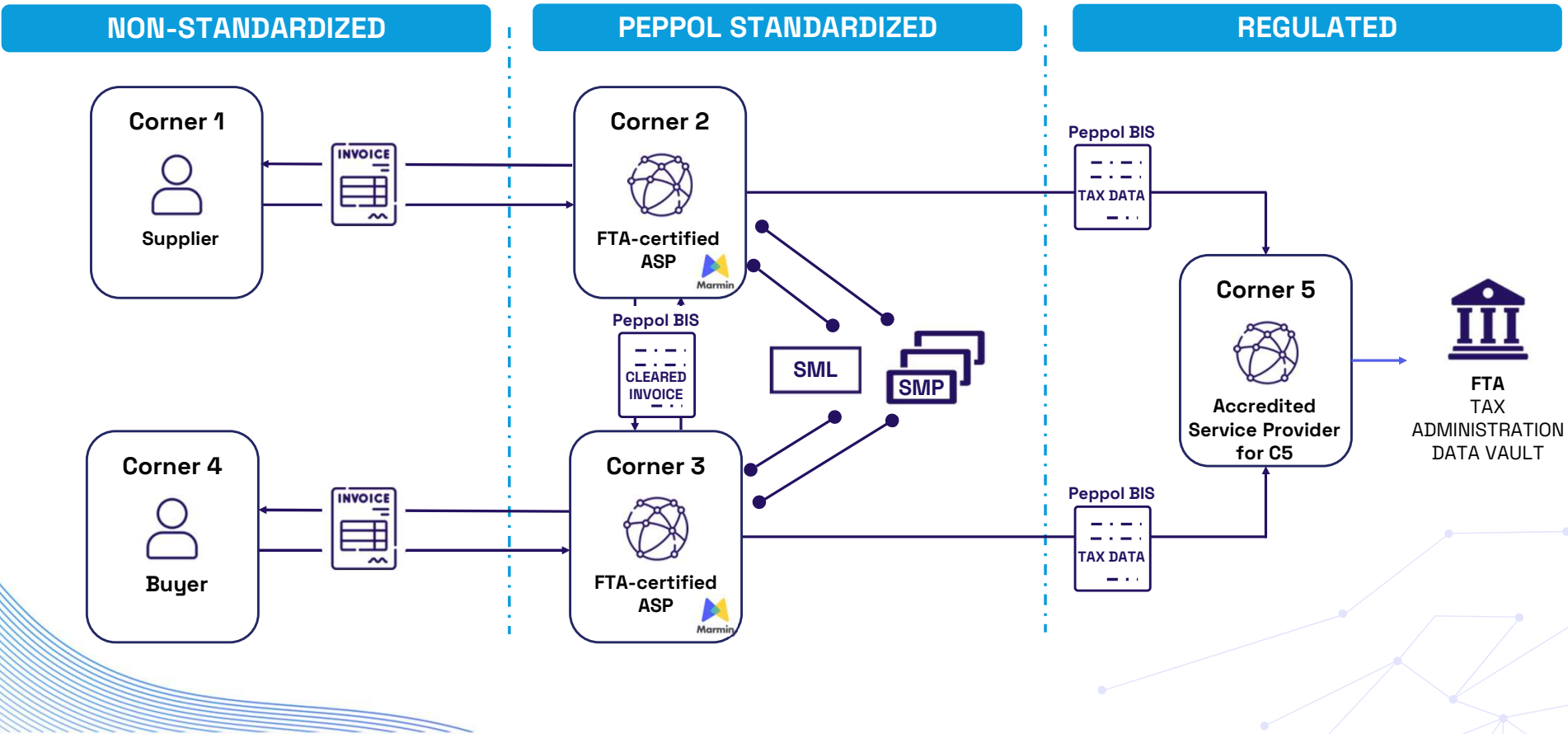
### All done!

- ✔ Verification with EmaraTax
- ✔ Creating Peppol ID  
Created and registered  
Peppol ID: **0235:1050365236** 📄
- ✔ Peppol ID updated in FTA directory
- ✔ ASP linking completed!  
Email [support@marmin.ai](mailto:support@marmin.ai) to complete your onboarding and begin E-invoicing in the UAE.

Your linking is successful. Redirecting to EmaraTax in 29 seconds...

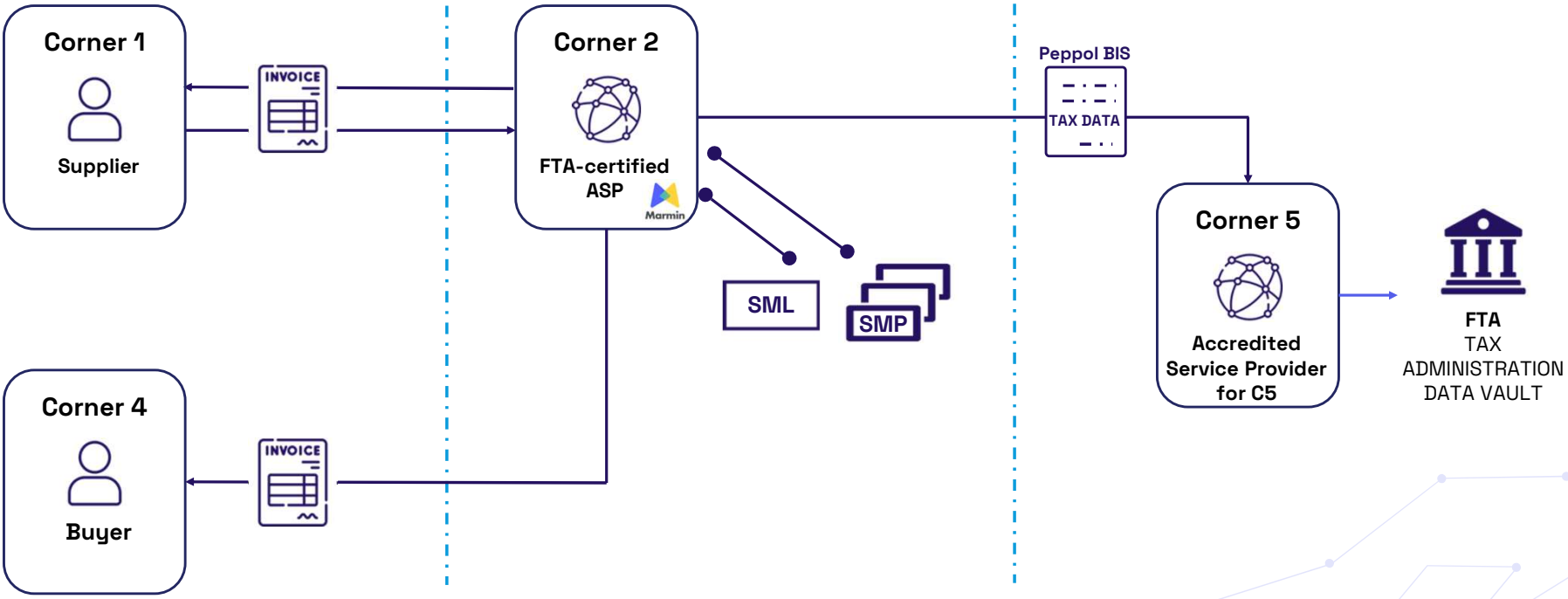
**REDIRECT TO EMARATAX NOW**

# UAE E-Invoicing - B2B/B2G



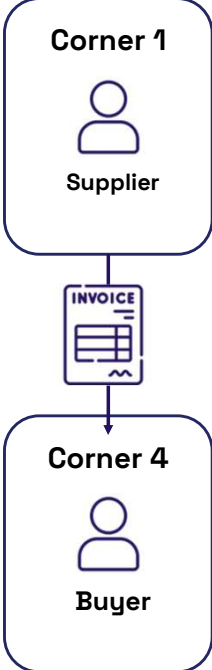
# Export/Unregistered Buyer

**NON-STANDARDIZED**      **PEPPOL STANDARDIZED**      **REGULATED**



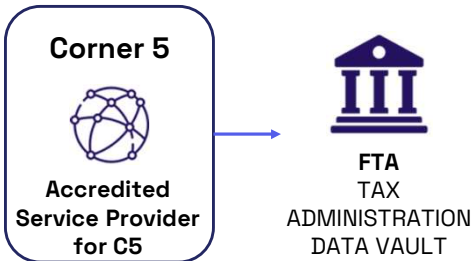
# Import/Unregistered Seller

## NON-STANDARDIZED



## PEPPOL STANDARDIZED

## REGULATED



# Support Structure & SLAs

Priority Level		Description	Response Time	Resolution Time	Support Availability	Escalation Procedure	Channel
Critical	P0	System outage or major functionality failure impacting all users.	Within 1 hr	Within 1 day	24/7	Direct escalation to L2/L3 support	Call/ WhatsApp
High	P1	Significant issue affecting a large group of users or major feature malfunction.	Within 2 hours	Within 3 days	Business hours with on-call support 24/7	Escalation directly to L2 support	WhatsApp/ Email
Medium	P2	Minor functionality issues or performance degradation affecting a smaller group of users.	Within 1 day	Within 1 week	Business hours	Escalation to L1 support	Email/ Ticketing
Low	P3	General inquiries, minor issues, or requests for information.	Within 1 week	Within 1 month	Business hours	Escalation to L1 support	Email/ Ticketing

**Response Time:** Time it takes for the support team to acknowledge the support request.

**Resolution Time:** The time it takes to resolve the issue from the time it is acknowledged.

**Support Availability:** Defines when support is available (e.g., business hours, 24/7).

**Escalation Procedure:** Outlines the steps to escalate the issue if it is not resolved within the expected timeframe.

# DR and Recovery Time

<b>Primary Site</b>	<b>ACTIVE</b> <ul style="list-style-type: none"><li>- Active production environment</li><li>- Handles all live workloads</li><li>- Full data &amp; service availability</li></ul>
<b>DR Site</b>	<b>STANDBY</b> <ul style="list-style-type: none"><li>- Standby disaster recovery</li><li>- Near real-time data replication</li><li>- Activated on primary failure</li></ul>
<b>Recovery</b>	<b>RESTORE</b> <ul style="list-style-type: none"><li>- Post-incident restoration</li><li>- Data validation &amp; integrity</li><li>- Gradual traffic resumption</li></ul>

**RTO** (Time to restore operations after an incident)  
Recovery Time Objective: **< 1hr**

**RPO** (Maximum acceptable data loss window)  
Recovery Point Objective: **< 15 min**

**MTTR** (Average time to restore normal service)  
Mean Time to Recover: **< 30 min**

# Role-Based Access Control

**System Admin**  
*Full system access*

**DR Admin**  
*Failover, config, logs*

**Ops Engineer**  
*Monitor, execute runbooks*

Read-only users  
View dashboard, reports

## PRINCIPLES

- **Principle of Least Privilege** — Each role granted only the minimum permissions required to perform its function.
- **Separation of Duties** — DR activation and recovery sign-off require two distinct authorized roles.
- **MFA Enforcement** — Multi-factor authentication mandatory for all admin and DR-level access.
- **Audit Logging** — All access events, role changes, and DR operations are logged and immutable.

# Uptime and SLA Commitments

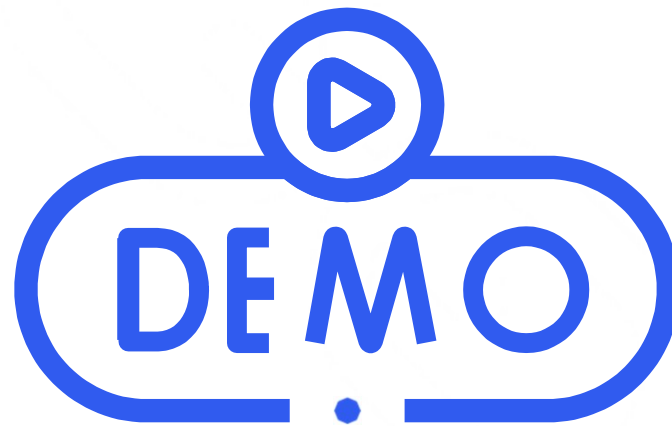
**99.99%**

Target Uptime SLA

<= 52 min downtime/year

Tier	Uptime	Max Downtime/Year	Category
Gold	99.99%	~ 52 mins	Mission critical
Silver	99.9%	~ 8.7 hrs	Business critical
Bronze	99%	~ 43.8 hrs	Standard
<b>Health Checks</b>		Every 30 sec	
<b>Alert Thresholds</b>		< 99.9% rolling 24 hr	
<b>Incident Notifications</b>		< 5 min from detection	
<b>Status Page Update</b>		Real-time	

# Live Demonstration



# The People Behind the Vision



**Dr. Abhishek Jajoo**  
*Founder & Chairman*

Serial entrepreneur specializing in RegTech and risk management, with deep regulatory and legal expertise



**Sangmesh Hiremath**  
*Partner – E-Invoicing*

20+ years in Business Consulting, Digital Transformation and Process Automation.



**Murtuza Furniturewala**  
*Partner – E-Invoicing*

22+ years of experience in Enterprise Technology and Business Transformation



**Vivek Mundhra**  
*Managing Partner*

Ex-Big 4/ Dubai Govt. with expertise in Strategy & Digital Transformation



**Alok Bishnoi**  
*Partner*

Ex-Big4, specialist in compliance monitoring, regulatory gap assessments, & regulatory alignment for GCC banks.



**Rizwan Khan**  
*Chief Business Officer*

20+ Experience in AML/CFT Compliance.



**Mirza Al Marzooq**  
*Managing Partner - Bahrain*

30+ years of experience serving a wide range of clients



**Nefal Barrak**  
*Managing Partner - KSA*

Experienced Professional in Credit Analytics within Saudi Arabia

# The People Behind the Vision



**Satish Menon**  
*Partner/ Process Expert*  
More than 30 years of financial services experience in managing various process. He headed the Banking & Governance in a leading exchange in the UAE



**Rajkumar TR**  
*Partner/ Technology Expert*  
25+ years of experience in developing insurance products



**Bilal Aslam**  
*Internal Audit Expert*  
10+ years in audit and compliance testing; designs compliance audit plans and evaluates control effectiveness



**Faizan Ahmed**  
*IT Security Expert*  
Ex-Big 4 with 10+ years experience in IT Security and Risk



**Senthil Kumar**  
*Technology Expert*  
Advised on core banking compliance monitoring and reporting for leading banks



**Sunil Ravikumar**  
*Legal & Compliance Expert*  
Ex-banking professional with expertise in legal compliance, corporate finance regulations, and risk advisory.



**Syed Haseeb**  
*Banking Industry Expert*  
Advised multiple banks across GCC on strategy, governance, and operational efficiency.



# Thank You!

**Do you have any questions?**  
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