



Integra IT Solutions FZE LLC

Sharjah • United Arab Emirates

ERP • WMS • EDMS • CRM • AI

AI-INTEGRATED FINANCE & ACCOUNTS SUITE

Integra Finance

AUTOMATE • RECONCILE • COMPLY

A cloud-native, multi-company financial accounting platform built for the UAE, GCC and India — with UAE VAT, Corporate Tax, FTA Audit File and e-invoicing built in, invoice-level AR/AP matching, native post-dated cheque management, and an AI layer that works alongside your finance team.



UAE / GCC / India

VAT 201 • FAF • CT • GST • TDS • Bilingual
AR/EN

AI-Integrated

Anomaly & duplicate detection • Financial
chat • Cash forecast

Open Platform

REST API • Webhooks • Multi-company •
Cloud or on-premise

ABOUT THE COMPANY

Integra IT Solutions FZE LLC

Integra IT Solutions — formerly Edocs Solutions & Computer Consultants — has spent two decades building ERP, WMS, EDMS, CRM and BPM platforms for organisations that live and die by the clock.

Headquartered in Sharjah, UAE, our systems run inside top-tier courier, logistics and trading enterprises across the GCC, India, Africa and Southeast Asia. We build purpose-built platforms — not generic software bent out of shape — and we own the compliance burden so our customers don't have to.

Integra Finance is the finance and accounts backbone of the Integra platform suite. It runs standalone, or connected to Integra Ontrack ERP, Integra WMS, Cargo and third-party systems through its open API.

Company at a glance

ORIGIN

Sharjah Publishing City Free Zone, UAE

EXPERIENCE

20+ years · 100+ global clients

REACH

Live deployments across GCC, India, Africa & Southeast Asia

PRODUCT LINES

Courier ERP · Cargo & Logistics · Warehouse WMS
· Integra Finance · Integra AI · EDMS · CRM

DELIVERY

Cloud SaaS or on-premise · UAE data residency · 24/7 support

THE PRODUCT

What is Integra Finance?

A complete financial accounting system — chart of accounts through financial statements — designed around how finance teams in the Gulf actually work: post-dated cheques, VAT-correct documents, division-wise books, multi-level approvals and month-end reconciliations that have to balance to the fil.



Accounting Core

Schedule → Group → Account ledger, 21 document types, draft → approve → post workflow, atomic numbering per division, fiscal-period control.



Receivables & Payables

Invoice-level open-item matching at entry time, PDC lifecycle, cheque printing, aging that knows a cheque is already in hand.



Compliance Built-In

UAE VAT 201 (EmaraTax layout), FTA Audit File, Corporate Tax return, PINT AE e-invoice XML, bilingual tax invoices; India GST, TDS/TCS.

60+

SCREENS ACROSS
10 MODULES

50+

REPORTS &
STATEMENTS

21

DOCUMENT
TYPES

2

LANGUAGES
ENGLISH · ARABIC RTL

Benefits at a Glance

Control & Accuracy

Every document posts balanced, VAT-correct GL in one transaction. Fiscal periods lock. Nothing posts without an audit trail, and nothing is deleted silently.

Faster Month-End

Open-item matching, PDC coverage, bank reconciliation and recurring journals cut the close from weeks to days.

Compliance Ownership

VAT 201, FAF, Corporate Tax and e-invoicing are product features, not consultant projects. Filing locks the period; returns are immutable.

Multi-Company, Multi-Division

Group companies on one platform with full isolation. Divisions get their own numbering, P&L and year-end close.

AI that Assists, Never Blocks

Anomaly and duplicate checks, account suggestions and cash forecasts run in the background — they never slow down a save.

Open by Design

REST API with scopes, idempotency and HMAC webhooks connects POS, inventory, payroll, e-commerce and ERP systems.

Modules



Major Features

- ✓ Browser-based — nothing to install on client PCs
- ✓ Multi-company, multi-currency, multi-division
- ✓ English and Arabic interface with full RTL
- ✓ Invoice-level AR/AP open-item matching
- ✓ Post-dated cheque lifecycle, receivable and payable
- ✓ Cheque printing with per-bank templates
- ✓ UAE VAT 201 in EmaraTax box layout
- ✓ FTA Audit File (FAF) export
- ✓ UAE Corporate Tax return & provision
- ✓ PINT AE / Peppol e-invoice XML
- ✓ Bilingual AR/EN tax invoice printing
- ✓ India GSTR-1, GSTR-3B, TDS 26Q / 16A
- ✓ Fixed assets with SLM / WDV depreciation
- ✓ Budgets with versions and entry-time checks
- ✓ FX revaluation and translated trial balance
- ✓ Amount-banded multi-level approvals
- ✓ 50+ reports plus a drag-free Report Builder
- ✓ CFO dashboard, MIS and 20 financial ratios
- ✓ AI anomaly, duplicate and cash-flow insight
- ✓ Role-based access with per-screen actions
- ✓ Immutable audit log and session control
- ✓ REST API, webhooks and developer portal
- ✓ Automated backups with retention

General Ledger & Transaction Engine

A three-level chart of accounts — **Schedule → Group → Account** — where customers and vendors are accounts in the ledger, not a side table. Every statement, trial balance and aging report is built on the same hierarchy.

Chart of Accounts

- ✓ Five schedules: Asset, Liability, Equity, Income, Expense
- ✓ Groups with code ranges and behaviour type: bank, cash, receivable, payable, general
- ✓ Party master on the account: TRN, credit limit, credit days, payment terms, bank details, default division
- ✓ Corporate Tax deductibility per expense account (deductible / non-deductible / partial %)
- ✓ Live balances and credit-limit breach checks

Document Lifecycle



Optional **auto-post** for receipts, payments and notes. Admin-only force-update and force-delete reverse settlements and GL symmetrically. Fiscal-period guard on every action.

21 Document Types

Document	Code	GL treatment
Sales Invoice	SI	DR AR gross · CR Revenue · CR Output VAT
Purchase Invoice	PI	DR Expense · DR Input VAT · CR AP gross
Credit / Debit Note	CN · DN	Mirror of invoice, open-item aware
Bank / Cash Receipt	BR · CR	DR Bank / Cash · CR AR, inline matching
Bank / Cash Payment	BP · CP	DR AP net of TDS · CR Bank / Cash
PDC Receipt / Payment	PDCR · PDCP	Off-GL until cleared
Journal · Bank Journal	JV · BJ	Balanced lines; AR/AP lines match inline
Petty Cash (3 types)	PCE · PCRE · PCV	Float-balanced; per-line VAT & TRN
Prepayment	PP	Amortisation schedule, bulk process-due
Cheque Discounting	CD	Bills receivable with discount charges
Opening Balance	OB	Invoice-level party balances, idempotent
Depreciation · Disposal	DEP · DISP	Fixed asset postings

Dimensions & Cost Centres

Project, Employee, Vehicle, Branch, Division, Job, Department, Cost Centre — hierarchical, with allocation rules that split entries automatically (must total 100%). Division P&L and division-wise year-end close.

Numbering Series

Per company, document type and fiscal year — optionally per division. Prefix, separator, year format and padding with live preview. Sequences are atomic; no gaps, no duplicates.

Approval Workflow

Amount bands route small and large transactions differently. Sequential named approvers, comments, recall, email and webhook notifications, and a pending-approvals inbox with a live badge.

Open-Item Matching & Post-Dated Cheques

The two capabilities Gulf finance teams ask for first — and the ones most cloud accounting products handle with workarounds. In Integra Finance they are native.

Invoice-Level AR/AP Matching

- ✓ **Match at entry time** — receipts, payments, credit/debit notes and journals show a Match button on every AR/AP line; allocate against open invoices before you save
- ✓ A single journal can settle receivable and payable items together
- ✓ Dual-pane Matching workspace per party with **Auto-FIFO**, bulk match, write-off and unmatch-all
- ✓ Settlement history with symmetric reversal — both sides restored, always
- ✓ Aging in five buckets on *due date* or *document date*, with PDC coverage shown alongside outstanding
- ✓ Customer and vendor statements of account, AR/AP reconciliation roll-forward, health check

PDC Receivable Lifecycle



Alternative outcomes: **Bounced** (allocations reversed, no GL to unwind) or **Discounted** (bills receivable with discount charges; bounce reverses both steps). Payable cheques follow **Issued** → **Presented** → **Cleared** or Stopped.

Cheque Printing

Print queue with mark-printed / void, amount-in-words, and millimetre-positioned templates per company or per bank. Built-in UAE Standard 210 × 90 mm template. PDC maturity calendar shows upcoming cash impact by date.

What this means for you

- ✓ No more spreadsheet of "which cheques cover which invoices"
- ✓ Collections team sees a customer's real exposure — net of PDCs in hand
- ✓ Receipts are matched the moment they are entered, not at month-end
- ✓ Bounced cheques unwind cleanly with a full audit trail
- ✓ Statements of account go out with open items, not running totals
- ✓ Opening balances load invoice by invoice, so go-live starts with real open items

DOCUMENTS THAT MATCH INLINE

Receipts

Payments

Credit Notes

Debit Notes

Journals

PDC (pre-clearing)

Banking, Multi-Currency, Fixed Assets & Budgets

Bank Reconciliation

Reconcile any bank account against GL with batch clear / unclear, cheque numbers pulled from receipts, payments and PDCs. Pre-go-live deposits-in-transit and outstanding cheques are tracked separately. Printable reconciliation statement: book balance – uncleared deposits + outstanding cheques = bank balance.

Petty Cash

Disbursements against a float with balance checks, reimbursements that top the float up, and a dedicated Petty Cash VAT voucher with per-line supplier TRN so small purchases still recover input VAT.

17 Prepayments, Advances & Recurring

Prepayments carry an amortisation schedule and post monthly with one "process due" click. Staff and vendor advances track settlement. Recurring journal templates (monthly / quarterly / annual) run on a scheduler with an execution history.

Multi-Currency & FX

Any document in any currency with effective-dated spot / average / budget / contract rates. FX revaluation of open AR/AP posts unrealised gain / loss with full run history. FX exposure report and a Translated Trial Balance into any currency.

Fixed Assets

- ✓ Register with categories, cost, salvage, useful life, bulk quantity creation
- ✓ Straight-line or written-down-value depreciation; opening accumulated depreciation for migrated assets
- ✓ Monthly depreciation run — preview, post, idempotent per period and division
- ✓ Disposal with catch-up depreciation and automatic gain / loss
- ✓ Fixed Asset Schedule: cost, accumulated, NBV, current-year charge by category

Budgets & Control

- ✓ Budget lines by account and dimension with even or manual monthly phasing
- ✓ Original and revised versions; draft → approved → locked workflow
- ✓ Budget vs Actual with variance and utilisation, per budget and in CFO MIS
- ✓ **Entry-time check:** voucher forms warn when a line would overrun the period's remaining budget
- ✓ Role-level amount limits reject transactions above a user's authority

Opening Balances

GL, customer and vendor tabs. Party balances load invoice by invoice, re-posting is idempotent, and any difference auto-balances to a suspense account.

Year-End Process

Generate the new year's periods, close per division — balance-sheet balances carried, P&L swept to retained earnings, open AR/AP items brought forward. Reopen if needed.

Internal Audit (GRC)

Risk register with 5 × 5 heatmap, controls with effectiveness tracking, findings pipeline and audit programs with working-paper steps — inside the same system as the ledger.

UAE, GCC & India Compliance — Built In

Compliance is where most accounting software hands you a consultant. Integra Finance ships the returns, the audit file and the e-invoice format as product features — filing locks the period and every submitted return is immutable.

UAE VAT 201

- Exact **EmaraTax box layout** — boxes 1a–1g by emirate, 2–14
- Standard, zero-rated, exempt and out-of-scope classification per line
- Credit and debit notes as adjustments; reverse-charge aware
- Generate → draft → **file**; filing locks covered fiscal periods
- Per-voucher audit detail behind every box
- GCC rates ready: UAE 5 % • KSA 15 % • Bahrain 10 % • Oman 5 %

FTA Audit File (FAF)

- One-click export per return period in the official **FTA Appendix 5** structure
- Company, master data, GL, sales and purchase detail
- Tax codes SR • ZR • EX • RC • IG • OS
- Tax agency and Arabic legal name fields in company settings

Bilingual Tax Invoice

- TAX INVOICE / فاتورة ضريبية print with Arabic + English labels and TRNs
- Whole application available in Arabic with right-to-left layout

UAE Corporate Tax

- 0 % to AED 375,000 • 9 % above, computed from the ledger
- **Deductibility add-backs** from per-account classification
- Manual adjustments schedule; **Small Business Relief** election
- Free-zone qualifying vs non-qualifying income split
- One-click provision posting; CT registration and effective date on company

E-Invoicing (PINT AE / Peppol)

- UBL 2.1 XML in the **PINT AE** format for invoices and credit notes
- Validation before issue; buyer TRN, invoice type and payment means captured
- Exchange status per document; connector design ready for an Accredited Service Provider
- Positions customers ahead of the 2027 mandatory go-live

India GST & TDS / TCS

- ✓ CGST / SGST / IGST split on the same tax engine, HSN codes on lines
- ✓ GSTR-1 (B2B, B2C, notes, HSN summary) and GSTR-3B with ITC eligibility
- ✓ GSTIN, PAN and TAN fields; state codes and GST GL accounts
- ✓ TDS captured on payment lines with section, rate and net amount
- ✓ TDS register, Form 26Q, Form 16A certificates, challan register with BSR and interest
- ✓ TCS register on receipts

Regulatory timeline we are built for

2018 →

UAE VAT 5 % — VAT 201 and FAF in product

2023 →

UAE Corporate Tax — return, provision, SBR, free-zone split

1 Jan 2027

E-invoicing mandatory for large taxpayers — PINT AE XML ready today

1 Jul 2027

E-invoicing for all businesses — ASP exchange on the roadmap

Reports, Dashboards & MIS

Fifty-plus report outputs from one Reports Hub, every statement grouped Schedule → Group → Account, printable with clean layouts and exportable to CSV — plus a parameterised Report Builder for everything we didn't think of.

Group	Reports
Financial Statements	Trial Balance · Detailed TB (with party breakdown) · Period-Comparison TB · Opening TB · Profit & Loss · Balance Sheet · Cash Flow
Books & Ledgers	Cash Book · Bank Book · Journal Book · Sales & Purchase Day Books · Day Book · Voucher Register · General Ledger
Receivables	Customer Outstanding · AR Detail · AR Aging · AR Reconciliation · Statement of Account · Party Ledger
Payables	Vendor Outstanding · AP Detail · AP Aging · AP Reconciliation
Cheques	PDC Receivable · PDC Payable · PDC Maturity · PDC Aging · Bank Reconciliation Statement
Tax	Tax Summary · UAE VAT Return · FAF · CT Return · GSTR-1 · GSTR-3B · TDS Register · 26Q · 16A · TCS
Management	Comparative P&L · Division P&L · Budget vs Actual · Rolling-12 · Dimension P&L & TB · FX Exposure · Translated TB · Fixed Asset Schedule
Printing	Batch print across 9 document types · bilingual invoices · cheque printing



Report Builder

Ten curated data sources, two-source joins, validated calculated fields, tabular or **pivot** layouts, grouping, multi-sort, saved templates. Fully parameterised — no SQL exposed.



AI Query Builder

Describe the report in plain language — "purchases by vendor and division this quarter" — and the same engine builds it.

Dashboards

MAIN DASHBOARD

Month KPIs, pending approvals, cash & bank position, AR/AP net, aging buckets, receipts vs payments trend, top expenses, recent vouchers.

CFO DASHBOARD

Revenue / expense / profit with prior-period deltas, current ratio, debt-to-equity, ROE, DSO / DPO, 24-month P&L, budget vs actual, cash trend and an anomaly panel.

KPI & RATIOS

20 ratios across liquidity, profitability, leverage and efficiency with configurable red / amber / green targets, year-on-year deltas and sparklines.

DIMENSION ANALYTICS

P&L and TB by project, branch, department or any dimension, weighted by allocation rules.

CHARTS

Line, bar, waterfall, donut, gauge, heatmap, scatter, funnel and sparkline — rendered natively, no plug-ins.

An AI Layer That Works Alongside Your Team

Integra Finance embeds large-language-model intelligence directly into the ledger — grounded in your own data, scoped by your roles, and architected so that AI never blocks a save. You choose the provider and bring your own key; your data never trains anyone's model.



Anomaly & Duplicate Detection

Single-transaction and batch scans flag unusual amounts, round numbers, new bank details and potential duplicate bills before they are approved.



Smart Entry

Account and dimension suggestions from the narration, auto-generated narrations, and a natural-language journal assistant.



Financial Chat

Ask questions over trial balance, cash position, aging, P&L, VAT and budgets — answers grounded in twelve purpose-built data views, never free-form guesses.



Forecast & Risk

Three-month cash forecast, aging analysis with collection priorities, and bounce-risk scoring on every post-dated cheque received.

AI Control Center

Configure AI per screen for 14 transaction types: when it runs (on create, edit, view, print, before approval), what company context it carries, and ordered analysis rules with category, severity and data sources. Thirteen data gatherers — party history, similar transactions, aging, budget, credit limit, matching status and more — feed every rule. Meta-AI helps turn a rough rule into a precise prompt.

Bring Your Own Key • Provider Choice

Google Gemini, Anthropic Claude, and any OpenAI-compatible endpoint (OpenAI, Groq, DeepSeek, private models). Primary and fallback providers with health checks. Keys are AES-256-GCM encrypted at rest, AI endpoints are rate-limited, and the **ai** capability is granted per role — auditors can be kept out entirely.

Built for where finance is going

Market direction is clear: agentic AI in the ledger, e-invoicing mandates, open banking, and real-time cash visibility. Integra Finance is upgraded on a published roadmap so customers get these as releases, not re-implementations.



Document OCR → Draft Vouchers

Photograph a supplier invoice; AI extracts vendor, TRN, lines and VAT into a draft purchase voucher for review.



Bank Statement Import & Feeds

CSV / MT940 import with matching rules on the reconciliation screen; aggregator feeds as UAE Open Finance matures.



Agentic Collections

Reminder ladders, consolidated statements and AI-drafted escalations by email, then WhatsApp — aware that a PDC is already in hand.



E-Invoice Exchange via ASP

Peppol exchange and FTA reporting through an Accredited Service Provider, with inbound supplier e-invoices to a review queue.



Customer Portal & Payment Links

Token invoice view, statements and Pay Now via UAE gateways; receipts auto-created and pre-matched.



Group Consolidation & Mobile

Consolidated TB / P&L / BS across companies with currency translation; installable mobile app for approvals and capture.

Roadmap items are planned enhancements and are released progressively; timing is shared with customers under agreement.

Enterprise-Grade Foundation

Multi-Company Platform

Every record is isolated per company. Users belong to one or many companies with per-company admin rights. A separate super-admin portal provisions tenants, seeds masters and controls access. Cloud SaaS or on-premise.

Security

Signed session tokens with rotating refresh families and stolen-token detection, PBKDF2 password hashing, lockout after failed attempts, active-session revocation, CSP / HSTS headers, rate limiting and input sanitising.

Roles & Permissions

Per-screen access / view / create / edit / delete / print across 280+ permissions, amount limits per grant, role templates (Full Access, Manager, Accountant, Clerk, Cashier, Auditor Read-Only), per-company module toggles.

Audit Trail

Immutable log of every change with before / after data, user, IP and timestamp; login audit; CSV export. Approval decisions, filings and force-operations are all recorded.

Integration Hub & API

REST API v1 with scoped keys, idempotency, master sync, document posting with VAT-correct GL, mappings, reports endpoints and an async queue. HMAC-signed webhooks for 13 events. Developer portal included.

Operations

Automated daily backups with 7 / 4 / 12 rotation and app-managed scheduled backups with emailed download links. Per-company SMTP email queue with retries. Attachments with content verification on every document.

Multi-tenant

Multi-currency

English • Arabic RTL

PostgreSQL

Zero-framework, lightweight

UAE data residency

Browser-based

REST API + Webhooks

Connects to Integra Ontrack ERP • WMS • Cargo



Ready to see your books **reconcile themselves?**

Book a live demonstration with your own chart of accounts and a sample of your open invoices and cheques. We will show you matching, VAT 201 and the AI assistant on your data.

Integra IT Solutions FZE LLC • formerly Edocs Solutions & Computer Consultants



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