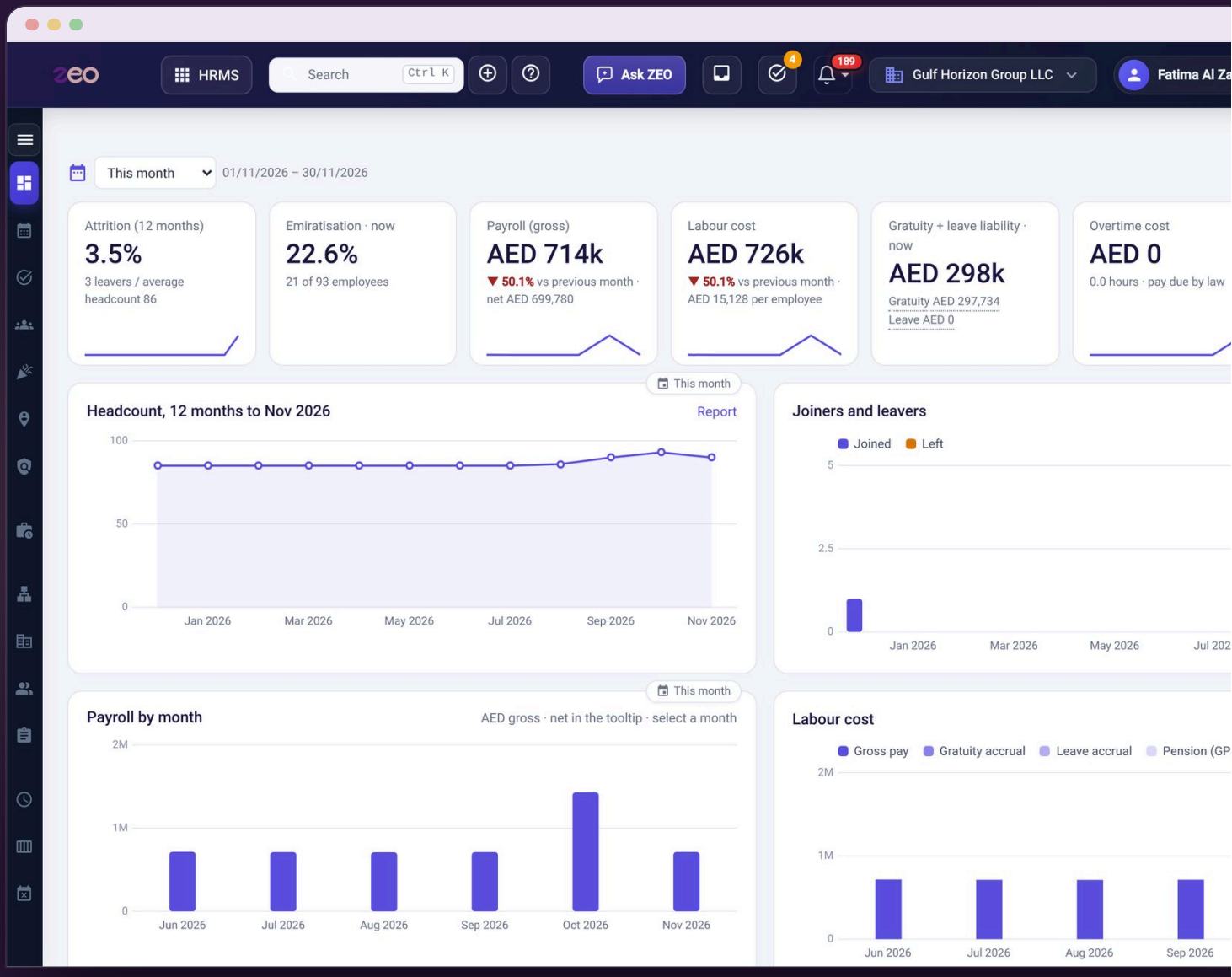
ZEO CLOUD · HR & PAYROLL

ZEO Cloud HR & Payroll

From the offer letter to the final settlement: attendance, leave, payroll, WPS, gratuity and self service, with the labour rules of the UAE, the GCC and India built in.

BUILT FOR UAE · Saudi Arabia · Qatar · Oman · Kuwait · Bahrain · India



AT A GLANCE

ZEO Cloud HR & Payroll

Everything HR deals with in a GCC or Indian company, from hiring and attendance to payroll, WPS files, loans, air tickets and the final settlement. Employees handle their own requests on the web or their phone.

7
payroll countries: UAE, KSA, Qatar, Oman, Kuwait, Bahrain, India

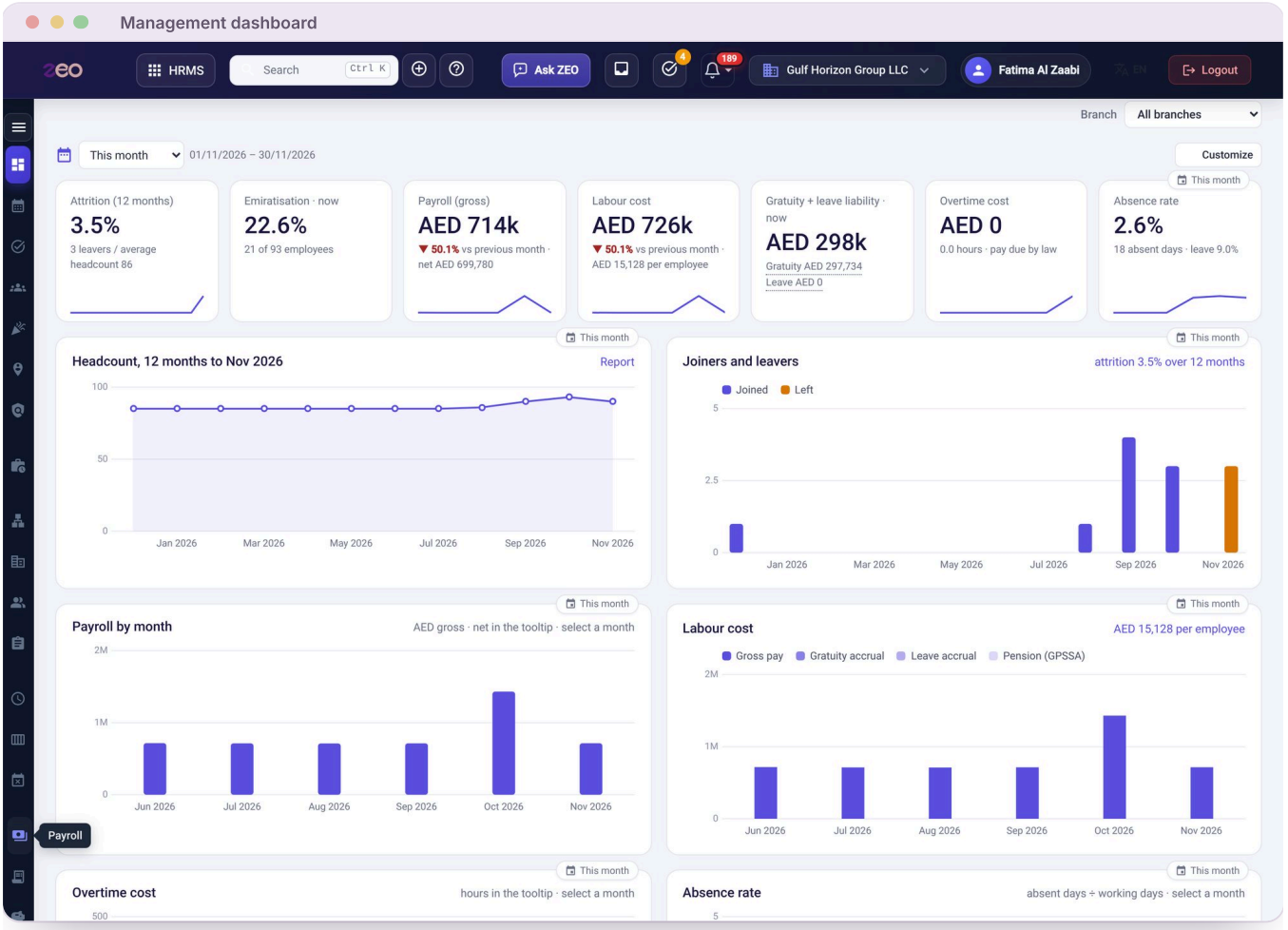
75+
ready reports, plus a report builder

EN · AR
every screen and the mobile app

WPS
salary file and bank file layouts

What this brochure covers

01 Employee records
02 Documents, letters and PRO
03 Attendance
04 Shift planner
05 Leave
06 Payroll
07 Salaries and statutory rules
08 Payroll accounting
09 Loans, advances and air tickets
10 End of service and exit
11 Requests and approvals
12 Performance, recruitment and learning
13 Benefits and engagement
14 HR operations

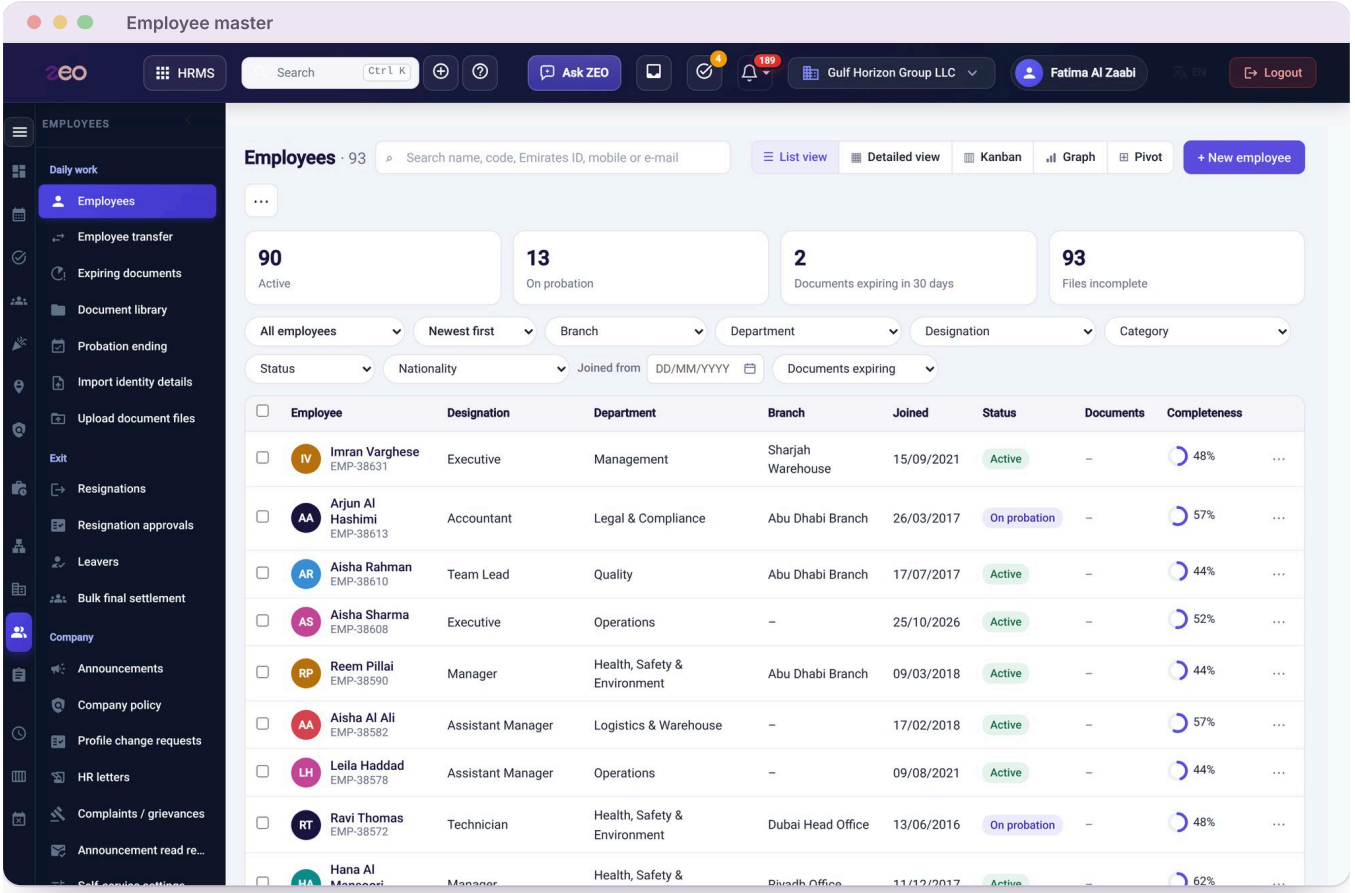


Management dashboard. Attrition, Emiratisation, payroll cost, gratuity and leave liability, overtime and absence, with headcount, joiners and leavers and labour cost by month.

01 Employee records

Each employee has one file from the day they join until they leave, including documents and every change made.

- Employee master with photo, job, grade, bank and family details
- Departments, designations, categories and branches
- Organisation chart with reporting lines
- Employee code numbering by company or branch
- Employee transfer between branches and departments
- Probation ending alerts
- Import identity details and upload document files in bulk
- Profile change requests approved by HR

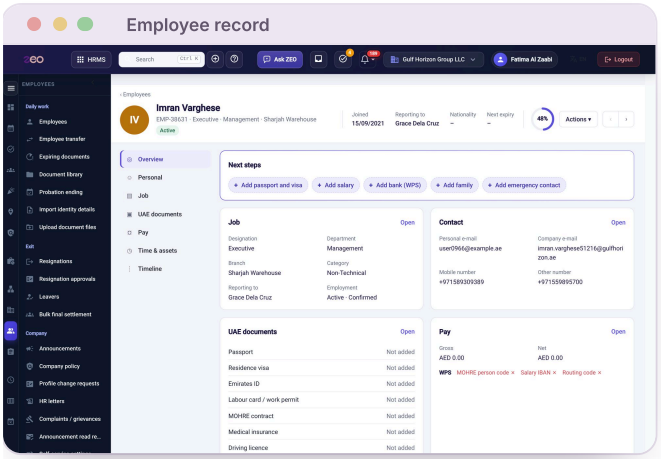


Employee master. Every employee with job, branch, status, documents and how complete the file is. Filter, group, export or switch to a board.

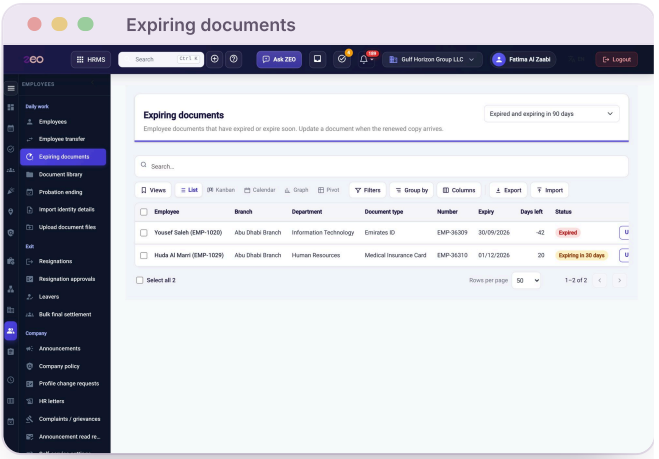
02 Documents, letters and PRO

You're told before a visa, Emirates ID or labour card runs out.

- Document library per employee
- Expiring documents hub with alerts by e-mail
- Passport, visa, Emirates ID, labour card and licence tracking
- PRO services and document renewal tracking
- HR letters (salary certificate, NOC, experience) from templates
- Document requests with their own approval levels



Employee record. One page per employee: job, contact, UAE documents, pay, family and every change made, with quick actions.

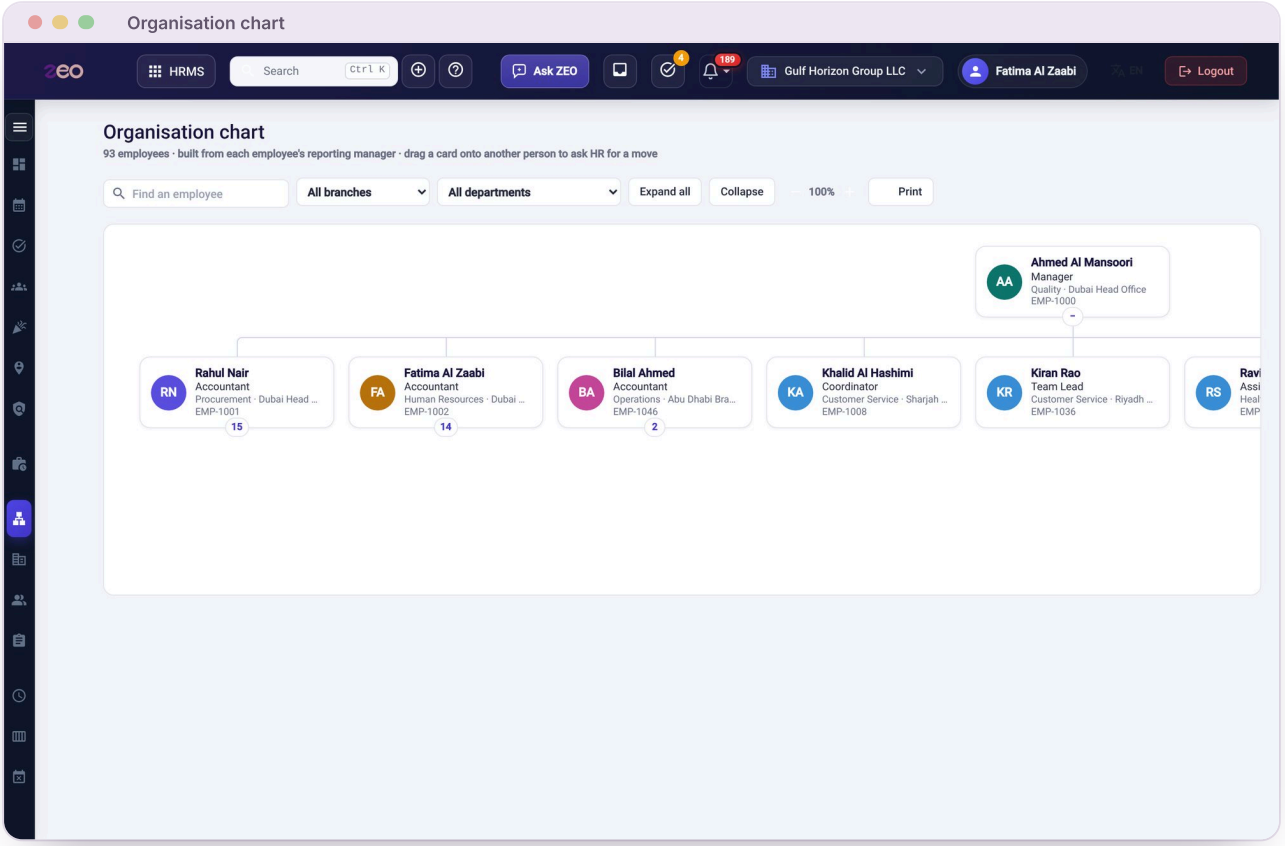


Expiring documents. Passports, visas, Emirates IDs and labour cards that have expired or expire soon, with days left.

03 Attendance

Punches come from biometric devices, kiosks or phones and are checked against your company's rules.

- Biometric devices and kiosks with PINs
- Mobile check-in with geo-fence, office IP and selfie or face registration
- Daily attendance board, missing punches and punch photos
- Manual entry, corrections and recheck
- Late in / early out requests and approvals
- Late coming, early exit, round-off and validation policies
- Overtime law, overtime rules and reasons
- Ramadan working hours

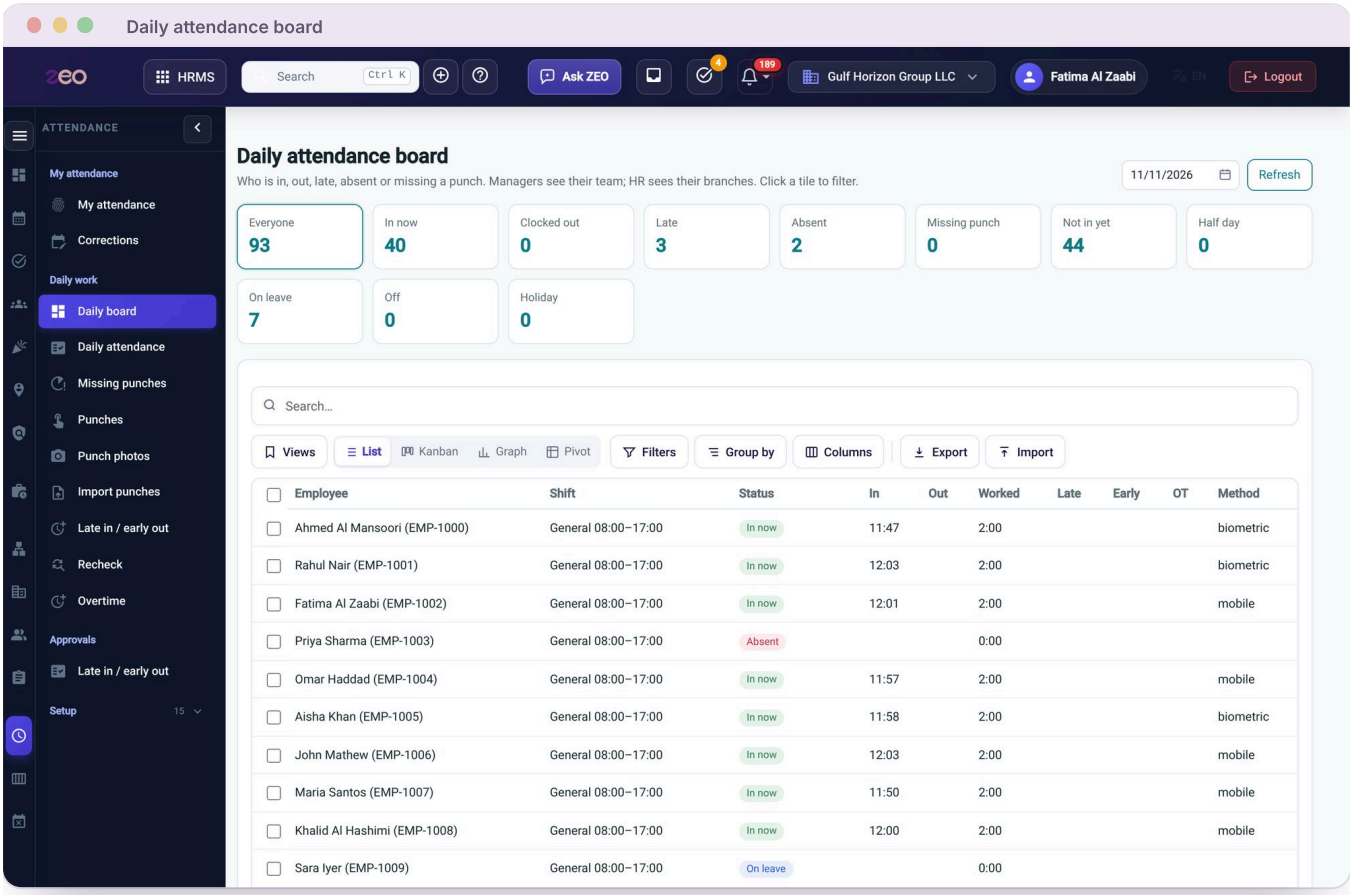


Organisation chart. Built from reporting lines. Drag a card to move someone and HR is asked to confirm.

04 Shift planner

Plan rotations, rosters and on-call cover for each team.

- Shift master with rules and shift patterns
- Roster grid by team and week
- Employee shifts and shift overrides
- Shift requests and swaps from employees
- Availability and on-call duty
- Weekend and holiday calendars per branch
- Shift reports

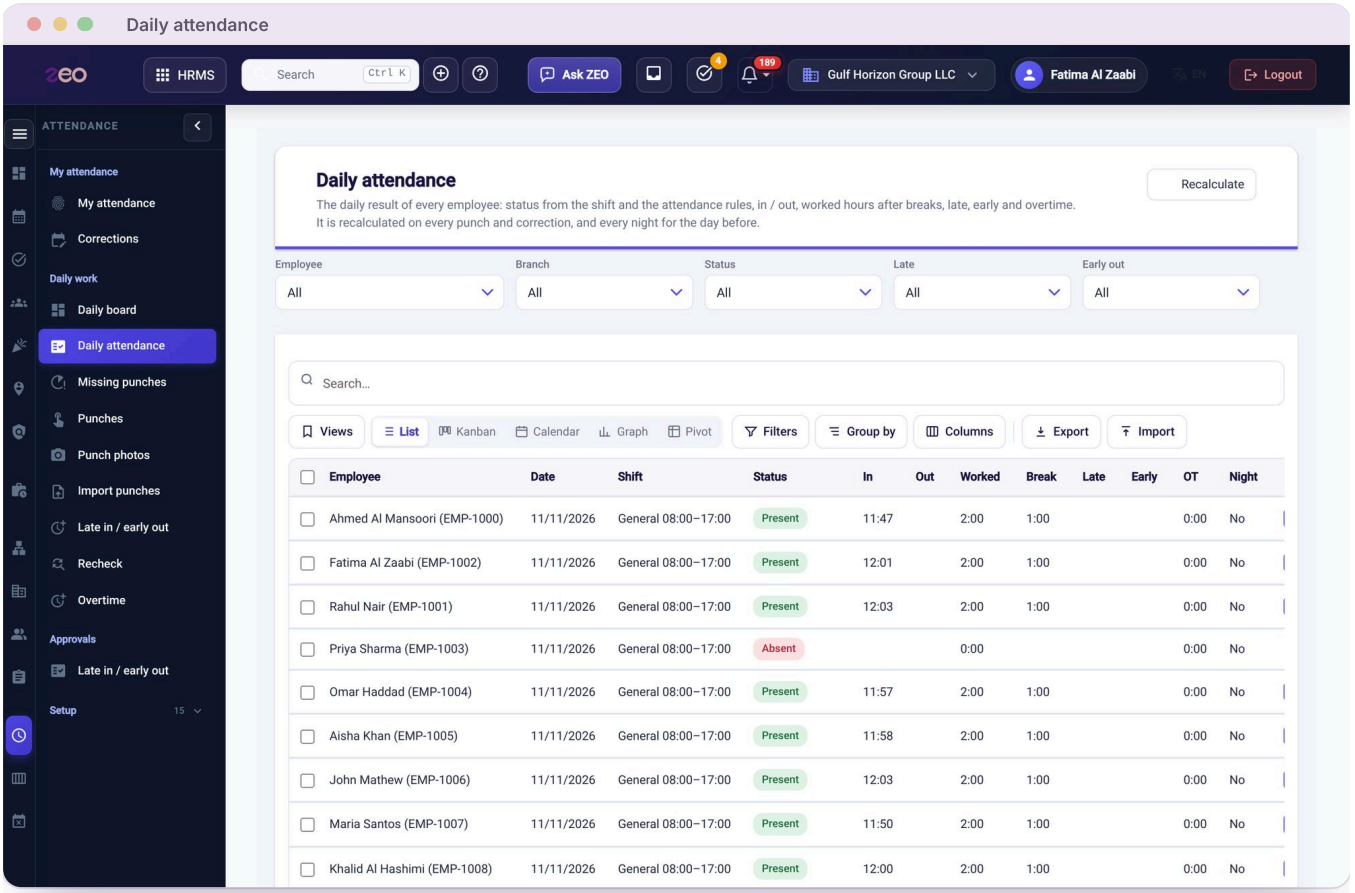


Daily attendance board. Who is in, late, absent or missing a punch today, by branch. Click a tile to filter.

05 Leave

UAE leave rules are set up already, and employees can check their own balance.

- Leave types, rules and UAE leave policies
- Automatic accrual and leave balance
- Leave planner and conflict check
- Compensatory leave
- Return from leave (rejoin) and leave cancellation
- Leave encashment with approval
- Approval levels with escalation

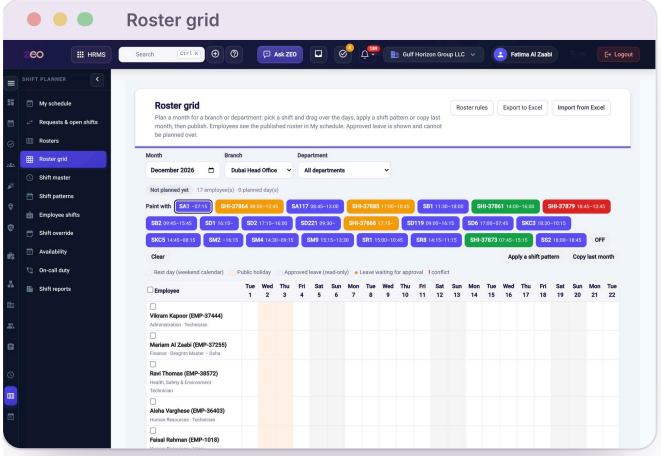


Daily attendance. First in, last out, worked hours, late minutes and overtime for each employee, from biometric devices, kiosks or the phone.

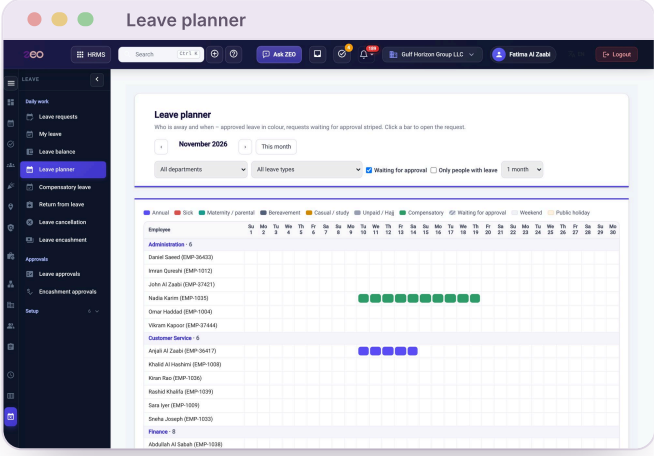
06 Payroll

Run payroll each month, with checks that catch mistakes before the bank file goes out.

- Payroll runs with monthly inputs
- AI payroll auditor that flags unusual figures
- Payslip approvals, payslips as PDF and by e-mail
- Pay calendars, off-cycle runs and arrears
- WPS salary file and bank file layouts
- Hold and release salary
- Period locks after a month is closed
- Payments and WPS payment status



Roster grid. Plan shifts by team and week, publish the roster and let staff request swaps.

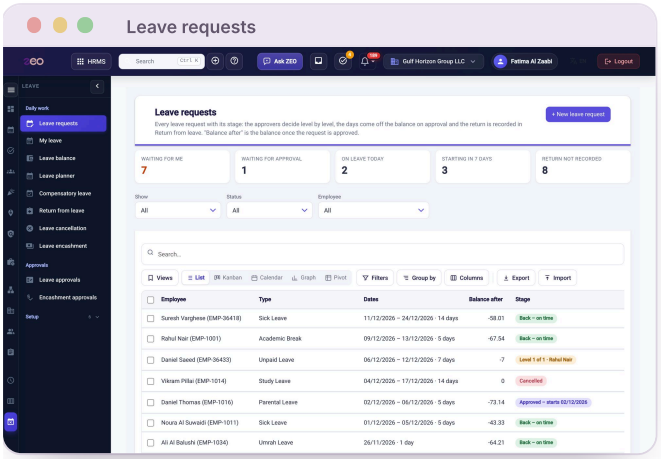


Leave planner. Who is away and when, by department, so overlapping leave is easy to spot before you approve.

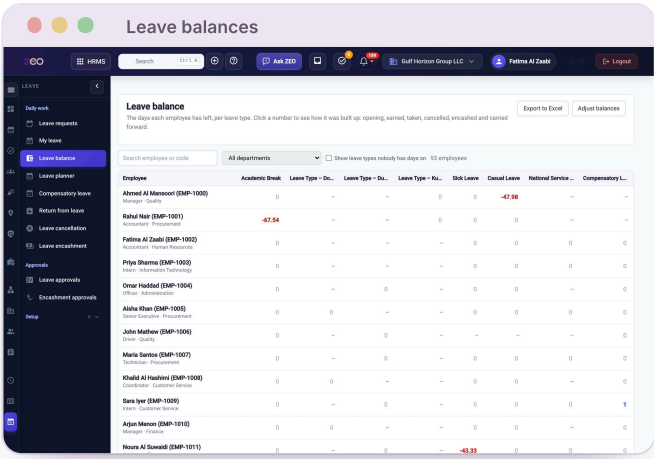
07 Salaries and statutory rules

Salary structures, revisions and the full history of what each person was paid.

- Salary components and salary structures
- Revise salary with approval and salary history
- Salary history import for new customers
- Re-hire with previous service
- Payroll what-if before a change
- Salary splits across cost centres
- Statutory schemes and legal rates by country
- Branch pension schemes (GPSSA, GOSI and others)



Leave requests. Every request with its approval stage, balance after the leave and return from leave.

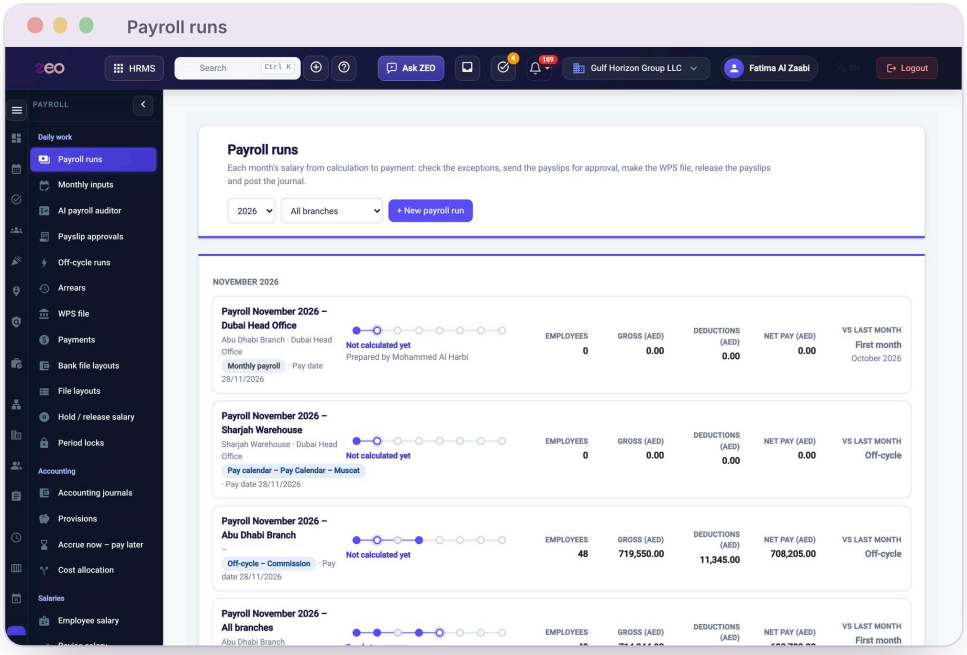


Leave balances. Opening, accrued, taken and remaining days for each leave type and employee.

08 Payroll accounting

Send payroll costs to your accounts, split by department or project.

- Accounting journals by department and cost centre
- Provisions for gratuity, leave salary and air tickets
- Accrue now, pay later components
- Cost allocation to projects and branches
- Accounting integration with Odoo, Zoho and others

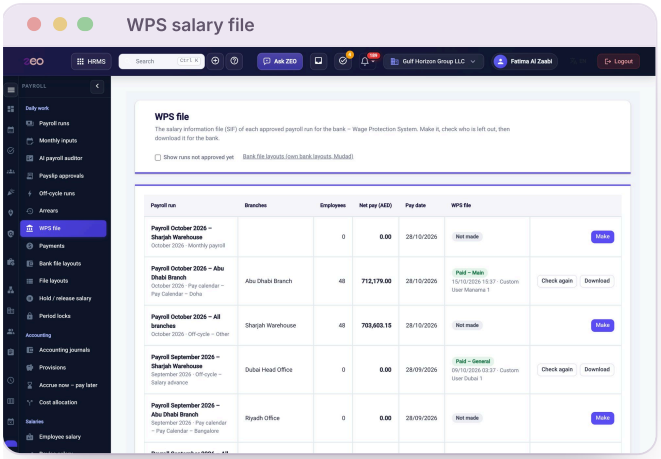


Payroll runs. Each month from calculation to payment: exceptions, payslip approval, WPS file, release and posting to accounts.

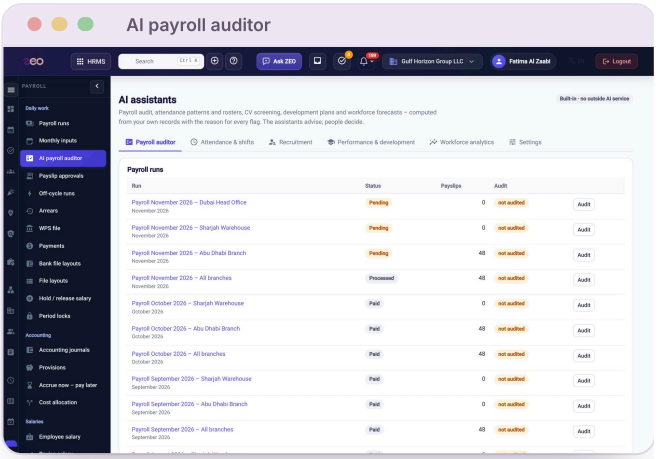
09 Loans, advances and air tickets

Staff apply from their phone and repayments come off payroll automatically.

- Loan types, requests, approvals and repayment schedules
- Loan limit linked to gratuity
- Advance salary requests and approvals
- Recoveries through payroll
- Air ticket policy, rules and entitlement by grade
- Air ticket requests, approvals and allocation



WPS salary file. The SIF file your bank accepts, with employer ID and routing codes, created from the approved run.

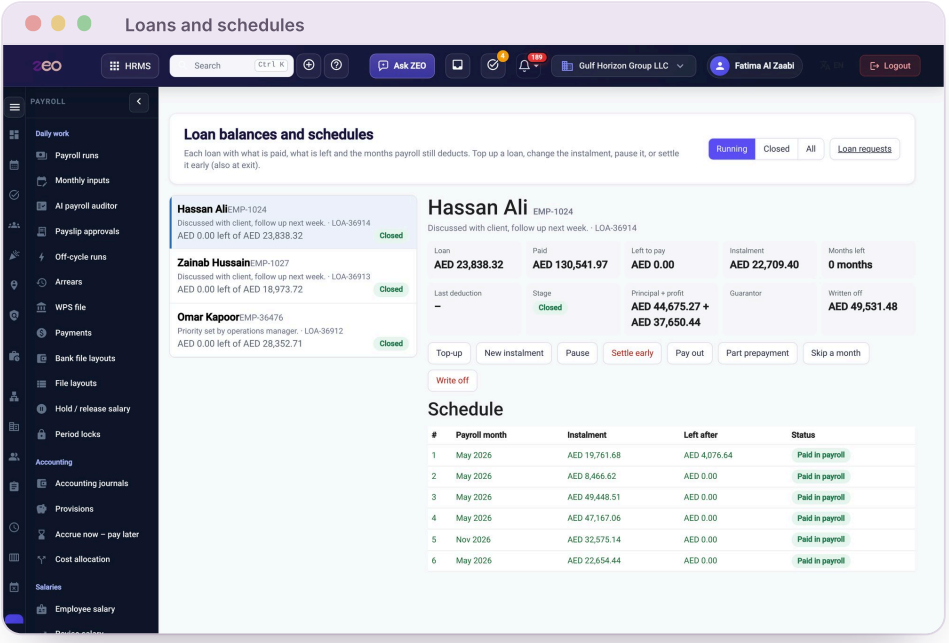


AI payroll auditor. Checks the run before you approve it and flags unusual changes, missing inputs and duplicates.

10 End of service and exit

Handles everything from the resignation letter to the final payment.

- Resignations with resignation approval levels
- Gratuity table per country and contract type
- Final settlement with gratuity, leave salary and loan recovery
- Bulk final settlement
- Exit clearance with asset returns
- Exit interviews and leavers list

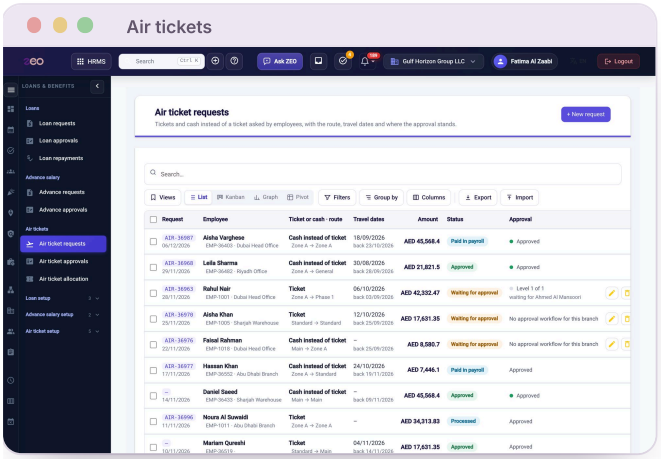


Loans and schedules. Loan balances, instalments deducted in payroll and what is left to recover.

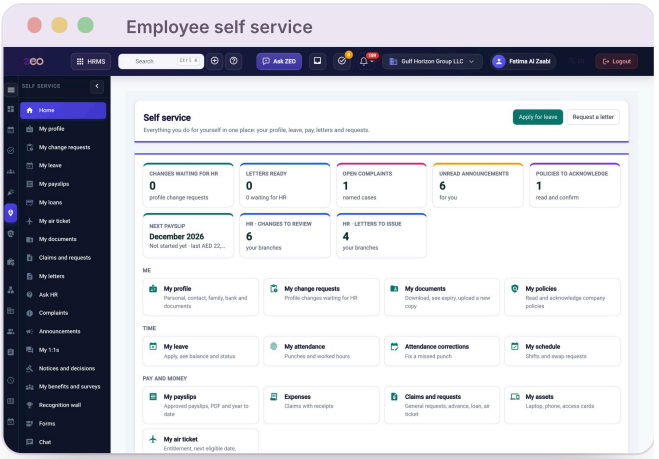
11 Requests and approvals

Each request goes through the approval chain you've set, with reminders when someone sits on it.

- General requests and request types
- Approval levels by request type
- Escalation when an approver does not act
- Workflow approvals and approval flows
- My To-do list for each user
- E-mail templates for every request type



Air tickets. Ticket entitlement by grade, requests, approvals, cash in lieu and allocation.

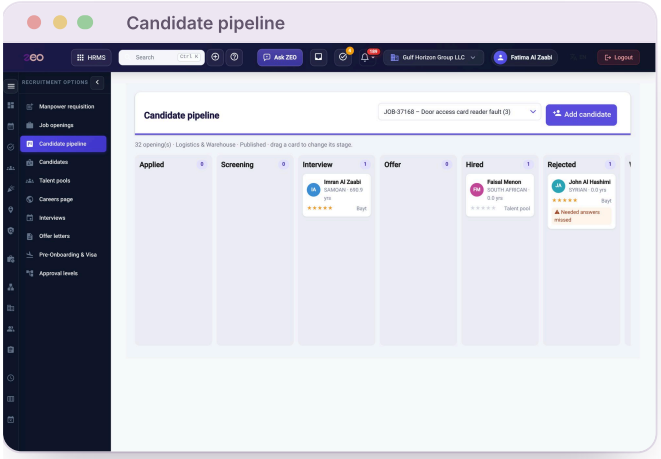


Employee self service. Staff apply for leave, letters, loans and expenses, open payslips and update their profile.

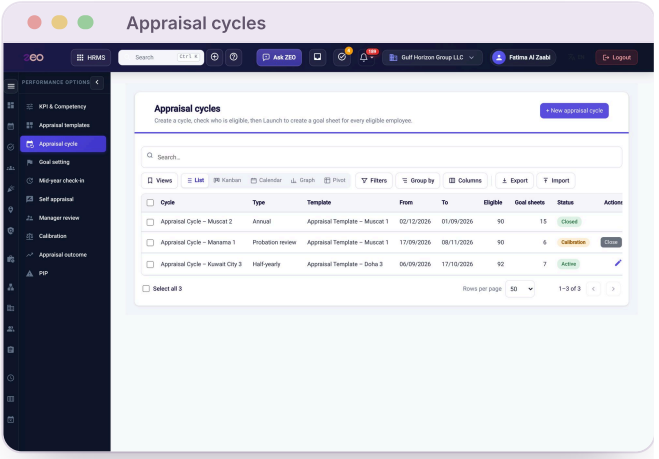
12 Performance, recruitment and learning

Goals, appraisals, hiring and training records for your staff.

- Goals, mid-year check-in and self appraisal
- Appraisal results and department performance
- KPI and goal achievement reports
- Recruitment pipeline, candidates and offer letters
- Time to hire, time to fill and cost per hire
- Learning, training plans and certificates with expiry



Candidate pipeline. Candidates move from applied to hired on a board, with interviews, offers and visa steps.

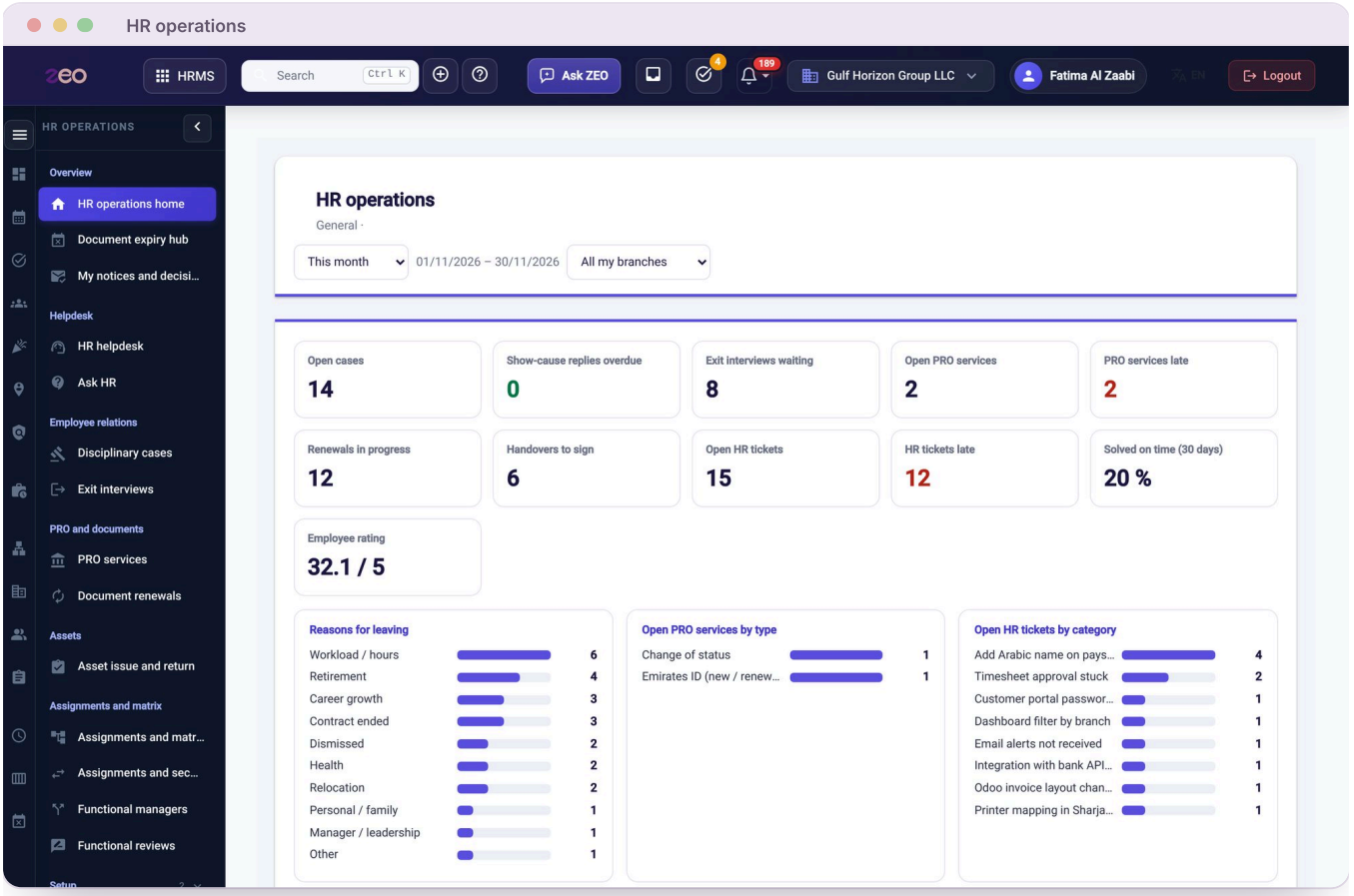


Appraisal cycles. Goals, self appraisal, manager review and calibration for each cycle.

13 Benefits and engagement

Benefits, surveys, recognition and forms that employees use every week.

- Benefit plans, enrolments and claims
- Insurer member file
- Surveys, recognition wall and rewards
- Forms, form submissions and e-signatures
- 360° reviews and development plans
- Company wall, announcements with read receipts and chat

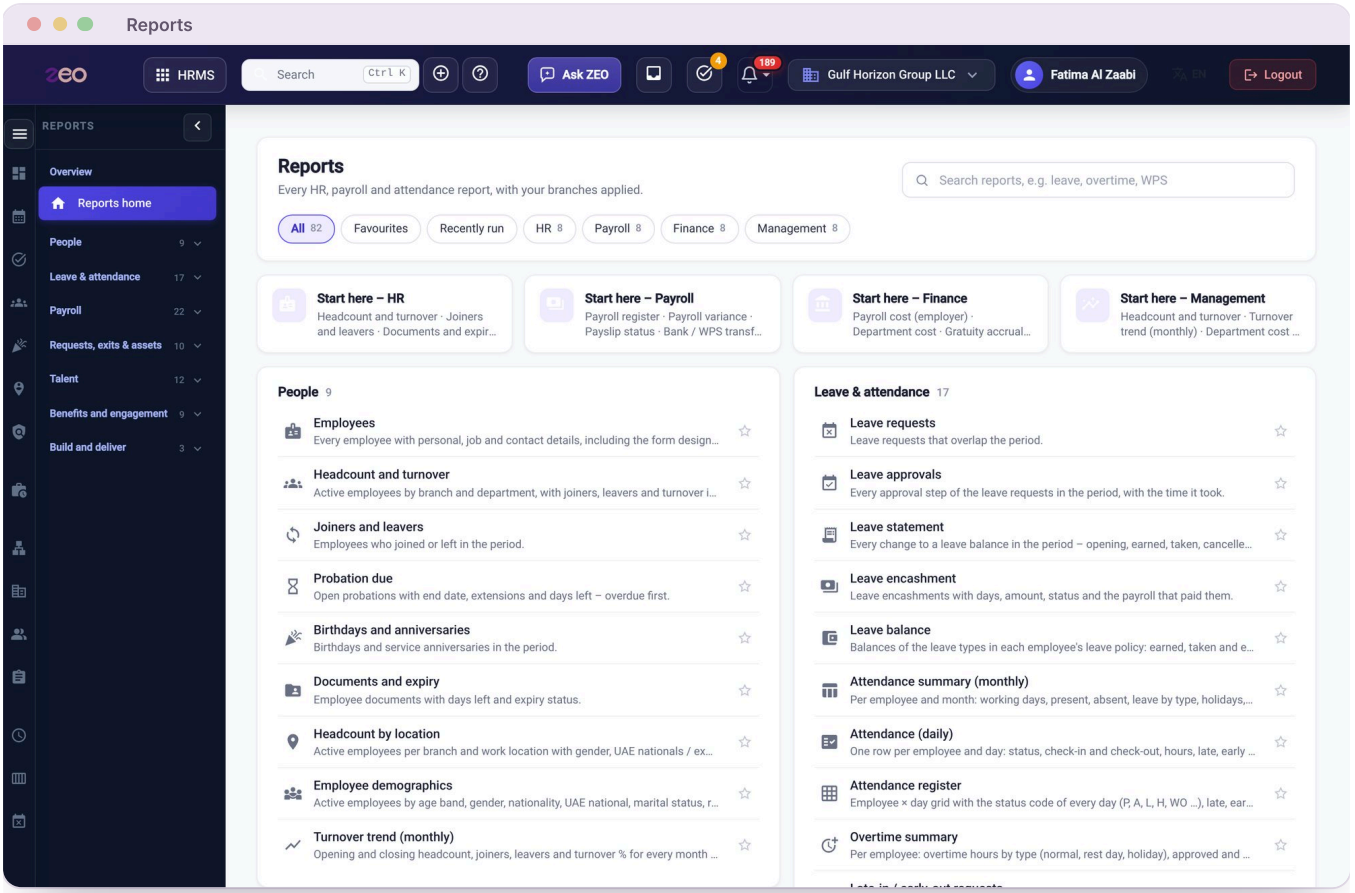


HR operations. Cases, PRO services, document renewals, HR tickets and exit interviews in one place.

14 HR operations

Helpdesk questions, disciplinary cases and complaints, kept private to HR.

- HR helpdesk and Ask HR
- Disciplinary cases and notices
- Complaints and grievances
- Assignments, secondments and functional managers
- Company policies with acknowledgement

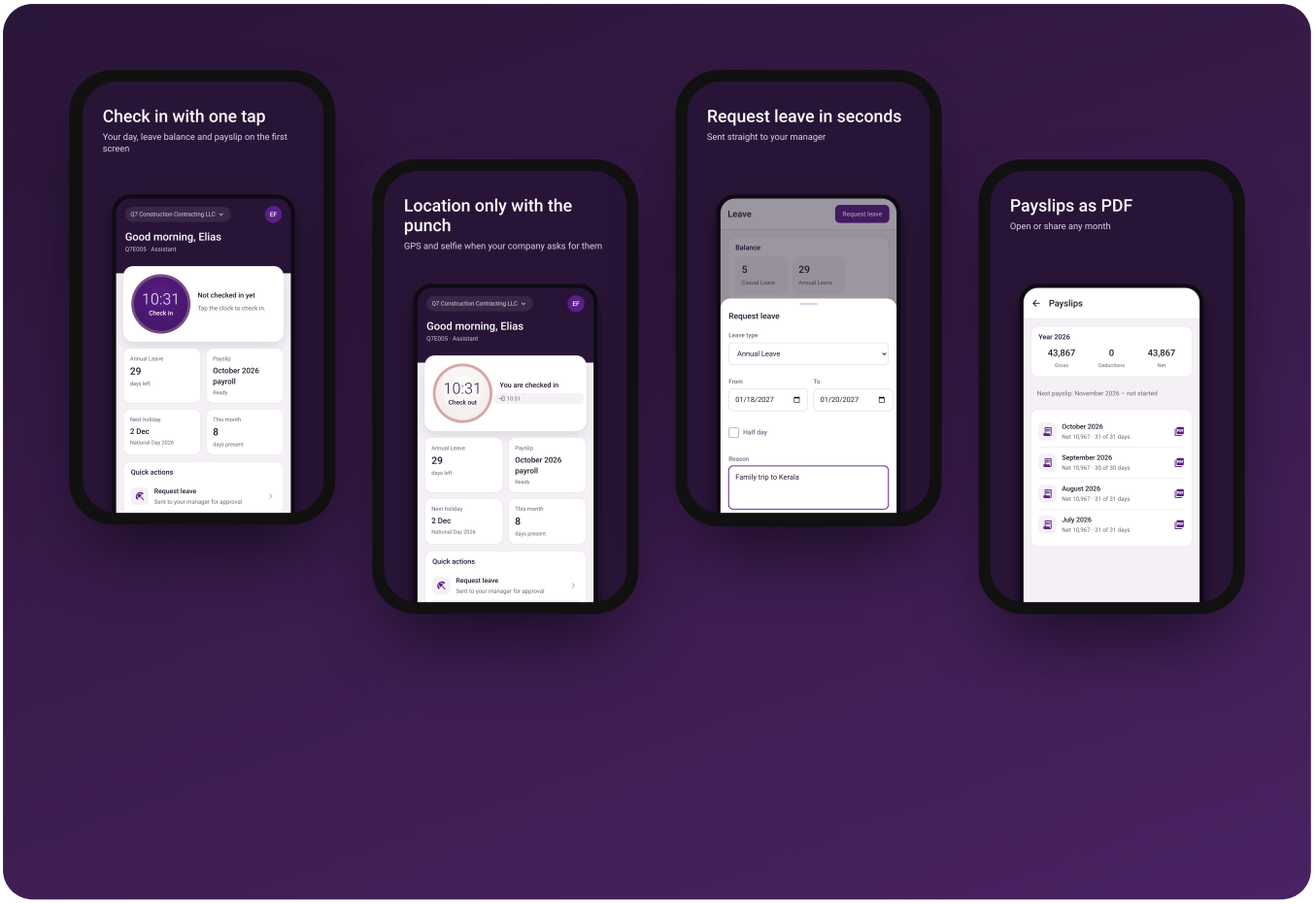


Reports. 75+ ready reports for HR, payroll, finance and management, plus a report builder.

MOBILE APP

ZEO in every employee's pocket

The ZEO mobile app for Android and iPhone connects to your company's ZEO Cloud. Staff serve themselves, and managers approve on the move. It works in English and Arabic.



Check in and out

GPS geo-fence, office Wi-Fi or selfie check-in, with the punch on the attendance board straight away.

Payslips and documents

Open payslips as PDF and get a reminder before a passport, visa or Emirates ID expires.

Leave and requests

Apply for leave, loans, letters and expenses; see balances and the status of every request.

Approvals for managers

Approve leave, overtime and expenses from a notification, in English or Arabic.

Reports included

Every report filters by branch, department and period, and exports to Excel or PDF. Save your own views and schedule them by e-mail.

- Headcount and turnover
- Joiners and leavers
- Documents and expiry
- Leave statement and balance
- Attendance register
- Overtime summary
- Payroll register
- Payroll by department
- Bank / WPS transfer list
- Gratuity accrual
- Leave liability
- Loans outstanding
- Air tickets
- Payroll variance
- Final settlements
- Recruitment pipeline
- Appraisal results
- Report builder
- Scheduled reports

Works with the other ZEO apps

Projects & Support
timesheets and employee cost per project

Asset Management
assets issued to employees and exit clearance

HSE
training, competencies and occupational health

Accounting
payroll journals to Odoo, Zoho and other systems

On the ZEO Cloud platform

English and Arabic
Every screen works in both. Arabic reads right to left, as it should.

Multi-company and branches
Run a group of companies with branches and locations. Staff use one login to switch between them.

Country settings
Payroll follows the local rules in the UAE, Saudi Arabia, Qatar, Oman, Kuwait, Bahrain and India.

Mobile app
Staff check in, apply for leave and open payslips on their phone. Managers approve from the same app.

Print templates
Each printed document comes with a few designs. Pick one, or copy it and change the layout.

Workflow rules
Set up approval chains, reminder emails and scheduled actions yourself, without a developer.

Security
Control who sees what by role and branch. Single sign-on, sign-in checks and a full audit log are included.

Data tools
Import data from Excel, connect other systems with API keys and webhooks, and post to your accounts.

E-mail, WhatsApp and SMS
Emails go out through your own server. If you use WhatsApp or SMS, plug in your own provider.

COUNTRY PACKS

Local rules for seven countries, built in

Every ZEO Cloud company starts with a country pack: the labour law rule set, ID documents, salary file, end of service, social insurance, weekend and public holidays of its country. A group can run companies in several countries on one account, each with its own rules.

UAE
WPS SIF · Gratuity · GPSSA · ILOE · UAE VAT

KSA
GOSI · SANED · Mudad · Iqama · ZATCA

Qatar
QID · WPS · GRSIA · Gratuity

Oman
Social Protection Fund · WPS · Gratuity · Oman VAT

Kuwait
Civil ID · PIFSS · WPS · Indemnity

Bahrain
CPR · LMRA · SIO · WPS · Bahrain VAT

India
EPF · ESI · Professional tax · TDS · GST

	UAE	KSA	Qatar	Oman	Kuwait	Bahrain	India
Currency	AED	SAR	QAR	OMR	KWD	BHD	INR
Weekend	Saturday – Sunday	Friday – Saturday	Friday – Saturday	Friday – Saturday	Friday – Saturday	Friday – Saturday	Sunday (configurable)
Labour law	Federal Decree-Law No. 33 of 2021	Saudi Labour Law (2005), end of service articles 84–85	Qatar Labour Law No. 14 of 2004	Oman Labour Law, Royal Decree 53/2023	Kuwait Private Sector Labour Law No. 6 of 2010	Bahrain Labour Law No. 36 of 2012	Payment of Gratuity Act, Factories Act / Shops & Establishments
ID documents	Emirates ID, labour card, residence visa (UID, file no.), passport	Iqama / National ID (10 digits, checked), passport	Qatar ID (QID), work permit, passport	National ID / resident card, work permit, passport	Civil ID, work permit, passport	CPR card, work permit, passport	Aadhaar, PAN, UAN / PF, ESIC card, passport
Salary file	CBUAE WPS SIF, SIF with EVP lines, ADIB (MOHRE registered) and Commercial Bank of Dubai Excel layouts	Mudad salary file (TAB-separated text)	WPS salary transfer and reports	WPS salary transfer and reports	WPS salary transfer and reports	WPS salary transfer and reports	Bank salary file with IFSC codes
End of service	Gratuity table, leave salary and final settlement	End of service award with final settlement	End of service gratuity and final settlement	End of service benefit and final settlement	End of service indemnity and final settlement	End of service benefit and final settlement	Gratuity Act
Social insurance	GPSSA pension for UAE nationals, ADPF for Abu Dhabi nationals	GOSI annuities (Saudi nationals), GOSI occupational hazards (all employees)	GRSIA pension (Qatari nationals)	Social Protection Fund insurance (Omani nationals)	PIFSS social security (Kuwaiti nationals)	SIO social insurance (Bahraini nationals)	EPF employee and employer shares, EPF admin and EDLI charges
Tax	5% VAT with TRN on invoices and VAT returns	15% VAT invoicing and returns	No VAT in Qatar; multi-currency accounting	5% VAT with VAT number on invoices	No VAT in Kuwait; multi-currency accounting	10% VAT with VAT number on invoices	GST invoicing with GSTIN, GST returns data

AE United Arab Emirates

AED · Saturday – Sunday weekend · EN · AR

WPS ready

Creates the Central Bank SIF file with your employer ID and routing codes. Some banks want their own layout, and those are included too.

Emirates ID and visas

Each employee file holds the Emirates ID, labour card, MOHRE contract, visa UID and file number, and HR is alerted before anything expires.

Gratuity and final settlement

Gratuity follows Federal Decree-Law 33 of 2021. Leave salary and loan recovery go into the same final settlement.

HR AND PAYROLL

Labour law rule set	Federal Decree-Law No. 33 of 2021
Labour authority	MOHRE – contract fields and employer unique ID
Employee ID documents	Emirates ID, labour card, residence visa (UID, file no.), passport
Wage protection	CBUAE WPS SIF, SIF with EVP lines, ADIB (MOHRE registered) and Commercial Bank of Dubai Excel layouts
End of service	Gratuity table, leave salary and final settlement
Social insurance	GPSSA pension for UAE nationals, ADPF for Abu Dhabi nationals
Other schemes	ILOE unemployment insurance, DIFC DEWS workplace savings
Calendar	Saturday–Sunday weekend and UAE public holidays loaded by default
Addresses	Emirates as states, nationals (Emiratis) share in reports

FINANCE AND TAX

VAT	5% VAT with TRN on invoices and VAT returns
Corporate tax	Corporate tax registration fields on the company
E-invoicing	UAE e-invoicing through an accredited service provider (Odoo, Zoho, Business Central)

SA Saudi Arabia

SAR · Friday – Saturday weekend · EN · AR

GOSI in every payroll

Each month, GOSI annuities and SANED are calculated for Saudi staff, and occupational hazards cover for everyone.

Iqama and Qiwa

The employee file holds the Iqama or National ID, the Qiwa contract and HRSD details, with a warning before the Iqama expires.

End of service award

Worked out under articles 84 and 85 of the Labour Law, and shown in reports and the final settlement.

HR AND PAYROLL

Labour law rule set	Saudi Labour Law (2005), end of service articles 84–85
Labour authority	HRSD, with Qiwa contract fields
Employee ID documents	Iqama / National ID (10 digits, checked), passport
Wage protection	Mudad salary file (TAB-separated text)
End of service	End of service award with final settlement
Social insurance	GOSI annuities (Saudi nationals), GOSI occupational hazards (all employees)
Other schemes	SANED unemployment insurance (Saudi nationals)
Calendar	Friday–Saturday weekend and Saudi public holidays
Addresses	Regions, Saudis share in reports

FINANCE AND TAX

VAT	15% VAT invoicing and returns
E-invoicing	ZATCA Phase 2 e-invoicing with Odoo or Zoho
Arabic documents	Bilingual invoices and payslips

QA Qatar

QAR · Friday – Saturday weekend · EN · AR

QID tracking
Every employee file shows the QID number and expiry, the work permit and the passport.

GRSIA in payroll
Pension contributions for Qatari staff are worked out in each payroll run.

End of service gratuity
Calculated under Law No. 14 of 2004 and carried into the final settlement.

HR AND PAYROLL

Labour law rule set	Qatar Labour Law No. 14 of 2004
Labour authority	Ministry of Labour
Employee ID documents	Qatar ID (QID), work permit, passport
Wage protection	WPS salary transfer and reports
End of service	End of service gratuity and final settlement
Social insurance	GRSIA pension (Qatari nationals)
Calendar	Friday–Saturday weekend and Qatar public holidays
Addresses	Municipalities, Qataris share in reports

FINANCE AND TAX

VAT	No VAT in Qatar; multi-currency accounting
Arabic documents	Bilingual invoices and payslips
Platforms	Odoo, Zoho and Business Central

OM Oman

OMR · Friday – Saturday weekend · EN · AR

Social Protection Fund
Contributions for Omani staff, formerly paid to PASI, are calculated in payroll.

Labour Law 2023
End of service follows Royal Decree 53/2023, which replaced the old law.

5% VAT
Invoices carry your Oman VAT number and returns come straight from the system.

HR AND PAYROLL

Labour law rule set	Oman Labour Law, Royal Decree 53/2023
Labour authority	Ministry of Labour
Employee ID documents	National ID / resident card, work permit, passport
Wage protection	WPS salary transfer and reports
End of service	End of service benefit and final settlement
Social insurance	Social Protection Fund insurance (Omani nationals)
Calendar	Friday–Saturday weekend and Oman public holidays
Addresses	Governorates, Omanis share in reports

FINANCE AND TAX

VAT	5% VAT with VAT number on invoices
Arabic documents	Bilingual invoices and payslips
Platforms	Odoo, Zoho and Business Central

KW Kuwait

KWD · Friday – Saturday weekend · EN · AR

Civil ID and PAM

The employee file holds the Civil ID and its expiry, the work permit and the PAM details.

PIFSS in payroll

Social security for Kuwaiti staff is calculated in each payroll run.

End of service indemnity

Calculated under Law No. 6 of 2010 and included in the final settlement.

HR AND PAYROLL

Labour law rule set	Kuwait Private Sector Labour Law No. 6 of 2010
Labour authority	PAM (Public Authority for Manpower)
Employee ID documents	Civil ID, work permit, passport
Wage protection	WPS salary transfer and reports
End of service	End of service indemnity and final settlement
Social insurance	PIFSS social security (Kuwaiti nationals)
Calendar	Friday–Saturday weekend and Kuwait public holidays
Addresses	Governorates, Kuwaitis share in reports

FINANCE AND TAX

VAT	No VAT in Kuwait; multi-currency accounting
Arabic documents	Bilingual invoices and payslips
Platforms	Odoo, Zoho and Business Central

BH Bahrain

BHD · Friday – Saturday weekend · EN · AR

CPR and LMRA

Each employee file holds the CPR and its expiry, the LMRA permit and the passport.

SIO for everyone

Payroll deducts social insurance for Bahraini staff and work injury cover for expatriates.

End of service

Leaving indemnity follows Labour Law No. 36 of 2012 and goes into the final settlement.

HR AND PAYROLL

Labour law rule set	Bahrain Labour Law No. 36 of 2012
Labour authority	LMRA
Employee ID documents	CPR card, work permit, passport
Wage protection	WPS salary transfer and reports
End of service	End of service benefit and final settlement
Social insurance	SIO social insurance (Bahraini nationals)
Other schemes	SIO work injury insurance (expatriates)
Calendar	Friday–Saturday weekend and Bahrain public holidays
Addresses	Governorates, Bahrainis share in reports

FINANCE AND TAX

VAT	10% VAT with VAT number on invoices
Arabic documents	Bilingual invoices and payslips
Platforms	Odoo, Zoho and Business Central

India

IN

INR · Sunday (configurable) weekend · English

PF, ESI, PT and TDS

Both employee and employer shares, plus income tax, are worked out in every payroll run.

Aadhaar, PAN and UAN

Identity numbers sit on the employee file, and IFSC codes feed the bank salary file.

Gratuity Act

Gratuity of 15 days' pay per year of service, once someone has completed five years.

HR AND PAYROLL

Rule set	Payment of Gratuity Act, Factories Act / Shops & Establishments
Company registrations	EPFO code, ESIC code, TAN, professional tax, LIN, Labour Welfare Fund, Shops & Establishments
Employee ID documents	Aadhaar, PAN, UAN / PF, ESIC card, passport
Salary payment	Bank salary file with IFSC codes
Provident fund	EPF employee and employer shares, EPF admin and EDLI charges
Insurance	Employees' State Insurance (ESI)
Taxes	Professional tax by state slabs, TDS under the new tax regime
Calendar	Sunday weekend and Indian holidays, by state
Addresses	States and union territories

FINANCE AND TAX

GST	GST invoicing with GSTIN, GST returns data
E-invoicing	GST e-invoicing (IRN) with Odoo or Zoho
TDS	TDS on vendor payments in Odoo and Zoho

Let’s talk about your company

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FROM DEMO TO GO-LIVE

01

Assessment

We sit with the people who do the work, see how things run today, and agree the scope and a fixed price before anything starts.

02

Configuration

We set up your companies, branches, approval chains and printed documents. If something you need isn't there, our developers build it.

03

Data migration & training

We load your employees, opening balances, items and customers, then train each department on the screens they'll actually use.

04

Go-live & support

We're with you for the first payroll run and the first month-end close. After that, a yearly support plan keeps us on call.

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