

Verkkolaskutuksen tilanne EU:ssa

Esiintyjä: Martti From

PAGERO

Agenda

- 1 Pagero lyhyesti
- 2 Puhujan esittely
- 3 Kehitys Euroopassa
- 4 Kehitys maailmalla
- 5 Haasteita ja kompleksisuutta



Yksi yhteys
– globaali tavoitettavuus

30+

Toimistoa

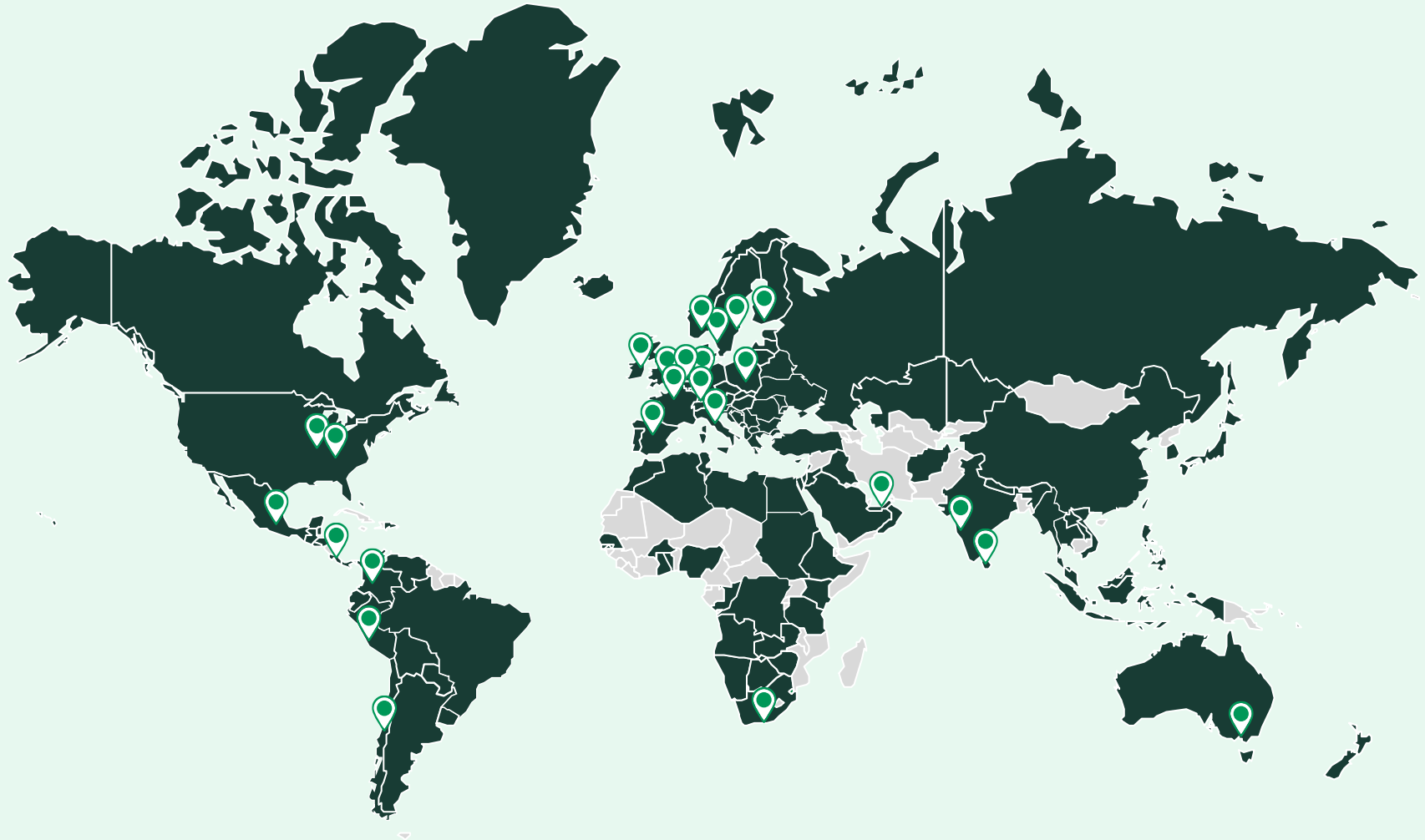
Asiakkaita

140+

maassa

14M+

Yrityksen verkosto



Pageron jäsenyydet alan järjestöissä ja organisaatioissa



Digicrowd (Belgia)



NEA (Ruotsi)



OpenPeppol (Globaali)



Business Payments Coalition

BPC (USA)



Dspanz (Australia ja Uusi-Seelanti)



THE
PAGERO
NETWORK



EESPA (Eurooppa)



VeR (Saksa)



Tieke (Suomi)



EIPA (Japani)



FNFE (Ranska)

Taustaani

+35 VUODEN KOKEMUS

Yli 35 vuoden kokemus erilaisten yritysten johtamisesta sekä vankka kokemus, niin eri ERP-järjestelmistä kuin ICT tarpeista eri näkökulmista. sekä yritysten tuloksenteosta ICT:n avulla.

LUOTTOTEHTÄVIÄ, verkkolaskutuksessa mm.

Tieken verkkolaskufoorumi: yli 20 vuotta,
ohjaus-, operaattori- ja ohjelmistotaloryhmä
EU Komission tehtäviä: EU Multistake Forum ja
EMSFEI



Martti From

Account Director

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


+358 (0) 40 827 1018

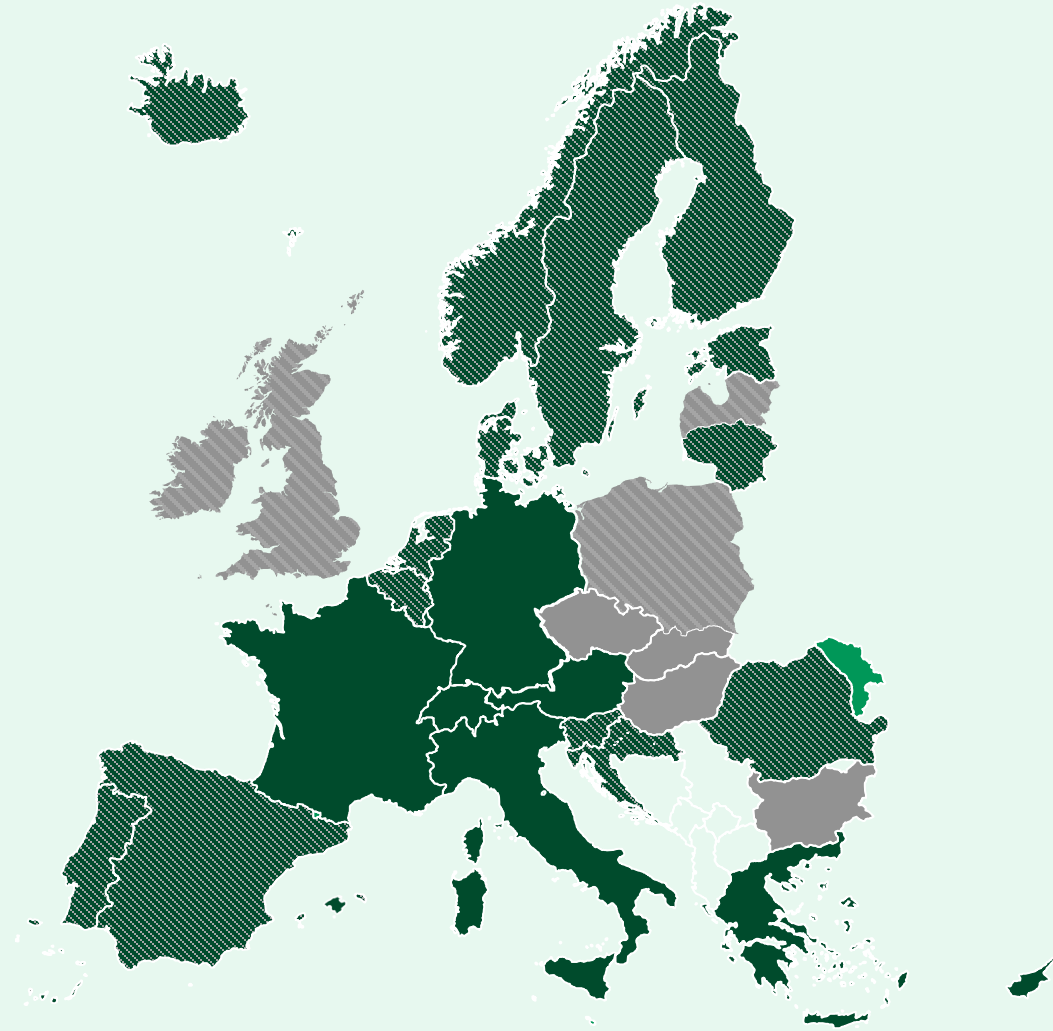
KEHITYS EUROOPASSA

PAGERO

CTC MANDATES




B2G mandates (EEA)

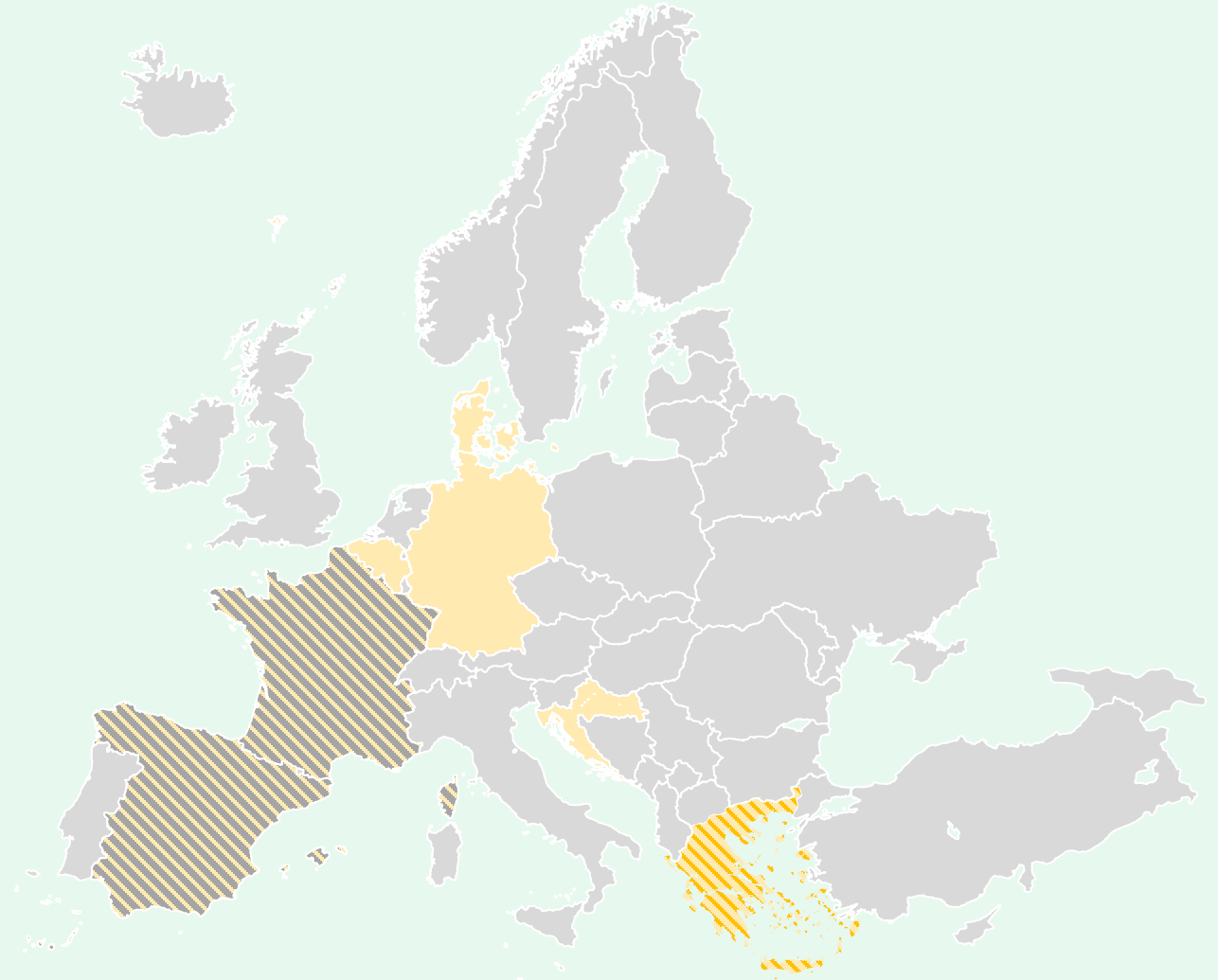
-  Supplier B2G mandate, domestic only
-  Supplier B2G mandate, incl. foreign
-  No active supplier B2G mandate, however, B2G e-invoicing enabled
-  No B2G capabilities



CTC MANDATES

Country-wide mandate, anticipated

-  Decentralized CTC and Exchange (DCTCE)
-  Hybrid: DCTCE + CE
-  Centralized CTC and Exchange (CCTCE)



Pohjoismaat



RUOTSI

B2G lakivaatimus

PEPPOL-BIS 3.0,
Svefaktura

PEPPOL

Per PEPPOL

Pakollinen

Ei pakollinen

E-arkisto

Sallittu tietyin ehdoin

7 vuotta

B2B verkkolaskutus on laajalle levinnyt G2B sähköiset tilaukset pakollisia



TANSKA

B2G lakivaatimus

OIOUBL tai
PEPPOL- BIS 3.0

NemHandel ja PEPPOL

Kyllä

Pakollinen

Ei pakollinen

Sallittu tietyin ehdoin

5 vuotta

Laaja B2B verkkolaskutus PEPPOL:in käyttöönnotto E-order/katalogi mandaatti



SUOMI

B2G lakivaatimus

Finvoice 3.0,
Teappxml 3.0
PEPPOL

Sopimustoimittajat

Kyllä

Pakollinen

Ei pakollinen

Sallittu tietyin ehdoin

6 vuotta

Julkishallinto 04.2024 PEPPOL. Myös tilaussanommat.



NORJA

B2G lakivaatimus,

PEPPOL-BIS 3.0

PEPPOL

Kyllä

Pakollinen

Ei pakollinen

Sallittu tietyin ehdoin

5 vuotta

Laaja B2B verkkolaskutus PEPPOL:in kautta



ISLANTI

B2G lakivaatimus,

UBL 2.1. ja
PEPPOL-BIS 3.0

PEPPOL & contracted VANs: Sendill, Advania, InExchange

Ei sovelleta

Pakollinen

Ei pakollinen

Sallittu osittain

7 vuotta

EU:n ulkopuolinen maa, Jälkikäteistarkastus

Tyypillinen malli

Pakollinen/yleinen tiedostomuoto

Pakollinen/valinnainen infrastruktuuri

Muita sisältövaatimuksia

Eheys & Autentikointi

Sähköinen allekirjoitus

E-arkisto

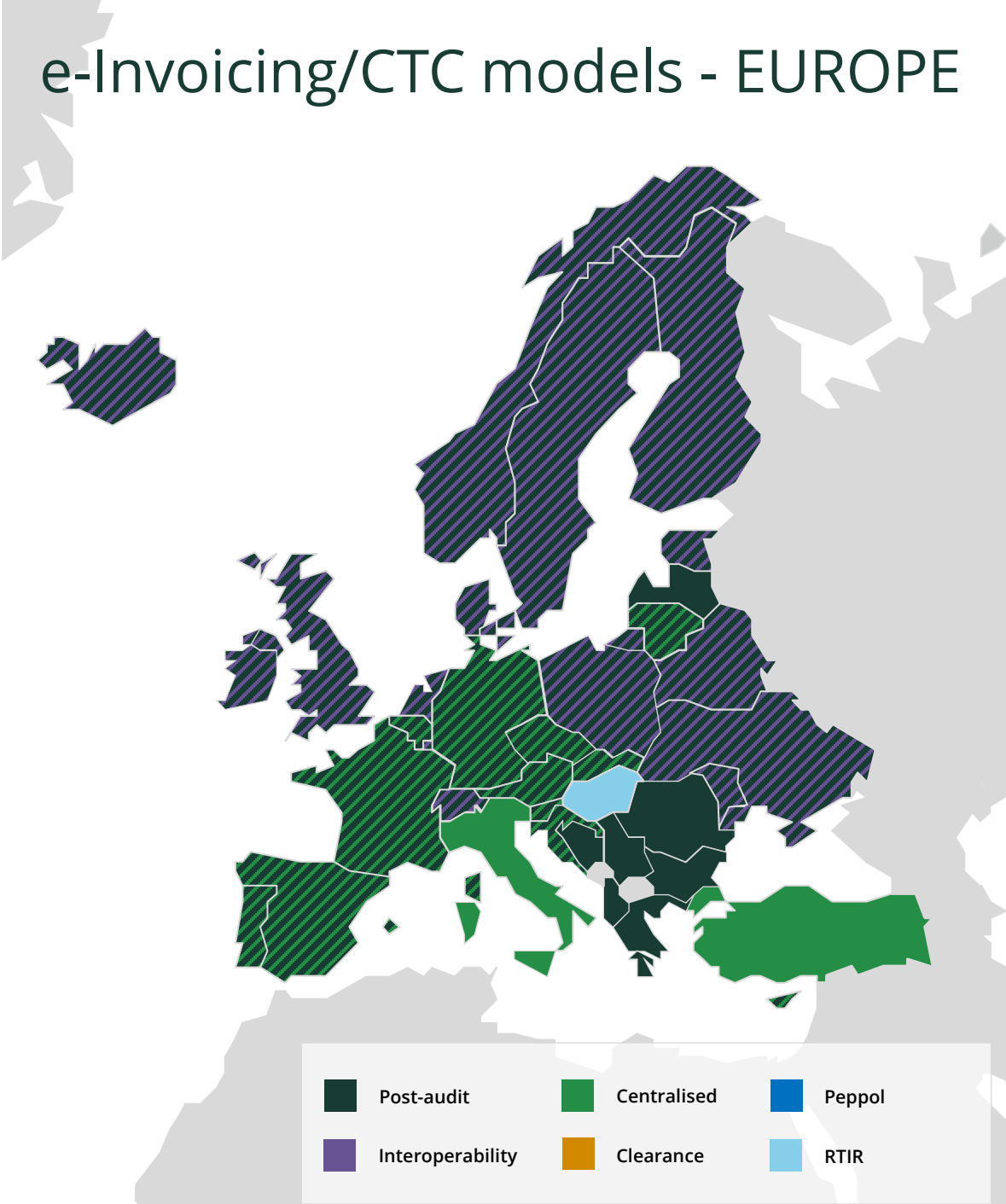
Arkistointi muussa maassa (SE)







Aineiston säilytysaika

Muu kommentti

e-Invoicing/CTC models - EUROPE

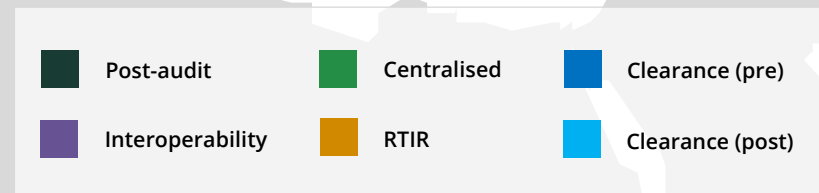
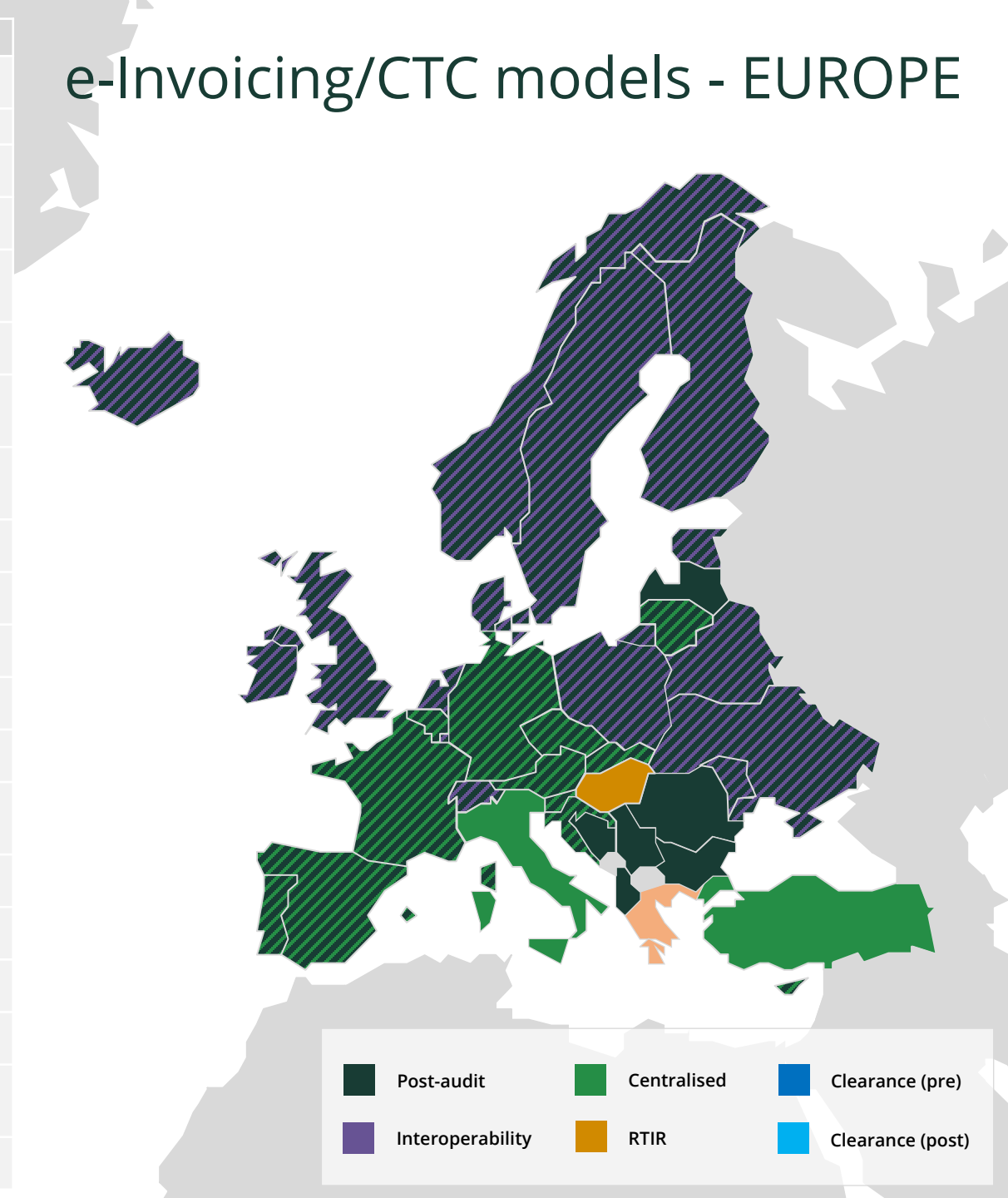
COUNTRY	MODEL	MANDATE DATES & OTHER INFO
Albania	EFD (Electronic Fiscal Device)	Implemented Fiscalization in 2021, Post-Audit?
Andorra	Portal only, Peppol in the future (B2G) Post-audit (B2B)	Implemented for B2G buyers since 2019 Format is Peppol BIS 3.0
Austria	Centralised, Peppol (B2G:Federal) Centralised (B2G: Sub-Fed) Post-audit (B2B)	Implemented for B2G buyers and suppliers Peppol enabled: Federal
Belarus	Interoperability	E-invoicing not mandatory, but if done then must follow interoperability framework
Belgium	Centralised, Peppol (B2G:Fed/Fland/Brus) Post-audit (B2B)	Implemented for B2G buyers and suppliers
Bosnia and Herzegovina	Post-audit	Currently no e-invoicing requirements for either buyers or suppliers
Bulgaria	Post-audit	E-invoice proposal under discussion Potential breach of Eprocurement directive
Croatia	Centralised, Peppol (B2G) Post-audit (B2B)	Implemented for B2G buyers and suppliers
Czechia	Post-audit (B2G, B2B)	Country specific ISDOC invoicing format Fall with EU Directive, thus must have ability to receive EN format invoices
Cyprus	Peppol (B2G) Post audit (B2B)	Implemented for B2G buyers only
Denmark	Centralised, Peppol (B2G) Post-audit (B2B)	Implemented for B2G buyers and suppliers Some private entities using Namhandel for inbound invoicing e-order (e-catalogs) mandate 2023
Estonia	Peppol (B2G) Post-audit (B2B)	Implemented for B2G buyers and suppliers
Finland	Interoperability, Peppol (B2G) Post-audit (B2B)	Implemented for B2G buyers and suppliers Peppol enabled (state treasury)
France	Centralised, Peppol (B2G) Post-audit (B2B)	Implemented for B2G buyers and suppliers B2B mandate in 2024-2026
Germany	Centralised, Peppol (B2G) Post-audit (B2B)	Implemented for Federal / Bremen, B2G buyers and suppliers Other states to mandate from 2022-2024 Very complex, as each state can have own platform and policy regulating invoicing,
Greece	Post-Audit (B2B)	e-Book model for reporting of accounting data (2021) Proposed B2G e-invoicing mandatory for buyers and suppliers 2022
Hungary	RTIR Post-Audit	RTIR Extended to all suppliers even non-residents operating in HU No mandate for e-invoicing
Iceland	Peppol (B2G) Post-audit (B2B)	Implemented for B2G buyers and suppliers
Ireland	Peppol (B2G) Post-audit (B2B)	Implemented for B2G buyers only
Italy	Centralised	All B2G and B2B transactions routed via central platform Healthcare B2G e-ordering Cross-border invoice reporting from 2022



 Post-audit	 Centralised	 Peppol
 Interoperability	 Clearance	 RTIR

e-Invoicing/CTC models - EUROPE

COUNTRY	MODEL	MANDATE DATES & OTHER INFO
Latvia	Post-audit	Implemented for B2G buyers only XML and Peppol BIS format enabled
Liechtenstein	Post-audit	Email submission in EN (xml) or pdf format B2G
Lithuania	Centralised, Peppol (B2G) Post-audit (B2B)	Implemented for B2G buyers and suppliers Country specific UBL 2.1 and Peppol enabled
Luxembourg	Peppol (B2G) Post-audit (B2B)	Voluntary B2G suppliers Peppol enabled (B2G)
Netherlands	Peppol (B2G: Central) Post-audit (B2B)	Implemented for B2G buyers Mandatory to e-invoice central Government Peppol based, Country specific UBL
Norway	Peppol (B2G) Post-audit (B2B)	Implemented for B2G buyers and suppliers Peppol enabled
Poland	Centralised 2023 Peppol (B2G) Post-audit (B2B)	Peppol enabled (B2G) for now Mandatory e-invoicing for all from 2023
Portugal	Centralised (B2G) Post-audit (B2B)	Implemented for B2G buyers for suppliers, micro businesses from 2022 Certified billing software, ATCUD, QR code, and eSig for PDF Country specific EN format (B2G)
Romania	Centralised (B2G:Pilot) Post-audit	B2G e-invoicing pilot from Sept 2021
Russia	Interoperability	E-invoicing not mandatory, but if done then must follow interoperability framework
San Marino	Post audit Centralised: cross border	Mandatory e-invoicing cross border to Italy from July 2022 Country specific format
Serbia	Centralised Post-audit	Mandatory e-invoicing phased from 2022-23 Demo account live
Slovakia	Centralised (prototype) Post-audit (B2B)	Prototype for B2B and B2G, Country specific UBL 2.1 format Expected RTIR by 2023
Slovenia	Centralised, Peppol (B2G) Post-audit (B2B)	Implemented for B2G buyers and suppliers Peppol enabled Considering b2b e-invoicing
Spain	Centralised (B2G) Post-audit (B2B)	Implemented for B2G buyers and suppliers Extended to sub-contractors of B2G suppliers
Sweden	Peppol (B2G) Post-audit (B2B)	Implemented for B2G buyers and suppliers e-order mandate via Peppol
Switzerland	Interoperability (B2G) Post-audit (B2B)	Implemented for B2G buyers and suppliers PDF considered e-invoice
Turkey	Centralised Real-Time report (e-Arşiv)	Three invoice processes: depending on taxpayer profile, industry and size
UK	Peppol (NHS-B2G) Post-audit (B2B)	Implemented for B2G buyers Peppol mandatory for all buyers and suppliers within B2G Healthcare sector
Ukraine	Post-audit (B2B)	E-invoicing is not mandatory. However, there is a separate reporting schema for the invoicing data to the tax authority



COUNTRY	MANDATE DATES & OTHER INFO
Andorra	Buyer mandate only. No Foreign suppliers
Austria	B2G supplier to Federal and Sub-Federal. No Foreign suppliers
Belgium	B2G supplier to Federal and Sub-Federal. Brussels for foreign suppliers
Bulgaria	No mandate for suppliers
Croatia	B2G supplier mandate.
Czechia	No mandate
Cyprus	B2G supplier mandate expected from 2022
Denmark	B2G supplier mandate. It can be requested for foreign suppliers (public tender).
Estonia	B2G supplier mandate, foreign suppliers included.
Finland	B2G supplier mandate, foreign suppliers included
France	B2G supplier mandate, No foreign suppliers
Germany	B2G suppliers to Federal and Bremen. Other states to mandate from 2022-2024. . It can be requested for foreign suppliers. both domestic and foreign, who fall under Section 14 of the German Civil Code (BGB
Greece	B2G supplier mandate form 2022.
Hungary	No e-invoicing mandate. RTIR included for residents and non residents.
Iceland	B2G supplier mandate and foreign supplier
Ireland	No B2G supplier mandate.
Italy	

Latvia	No B2G mandate. Starts on 2025
Liechtenstein	No B2G mandate
Lithuania	B2G supplier mandate. Non residents also included
Luxembourg	No B2G mandate
Malta	No B2G mandate
Monaco	No B2G mandate
Netherlands	B2G supplier mandate for central Government
Norway	B2G supplier mandate. Foreign suppliers too
Poland	B2G supplier mandate from 2023.
Portugal	B2G supplier mandate. Foreign suppliers in scope
Romania	B2G pilot program ongoing. Expected soon
San Marino	No mandate
Serbia	B2G supplier mandate from January 2022
Slovakia	B2G supplier mandate from 2022 including non resident
Slovenia	B2G supplier ramndate. Foreign suppliers included
Spain	B2G supplier mandate. It can be requested for foreign suppliers (public tender).
Sweden	B2G supplier mandate. It can be requested for foreign suppliers (public tender).
Switzerland	No mandate
UK	B2G supplier mandate for NHS Supply chain. Foreign suppliers in scope

Katsaus tuleviin muutoksiin

Yleiskatsaus todennäköisistä tai juuri julkaistuista merkittävistä muutoksista markkinoilla

- **EUROOPPA**

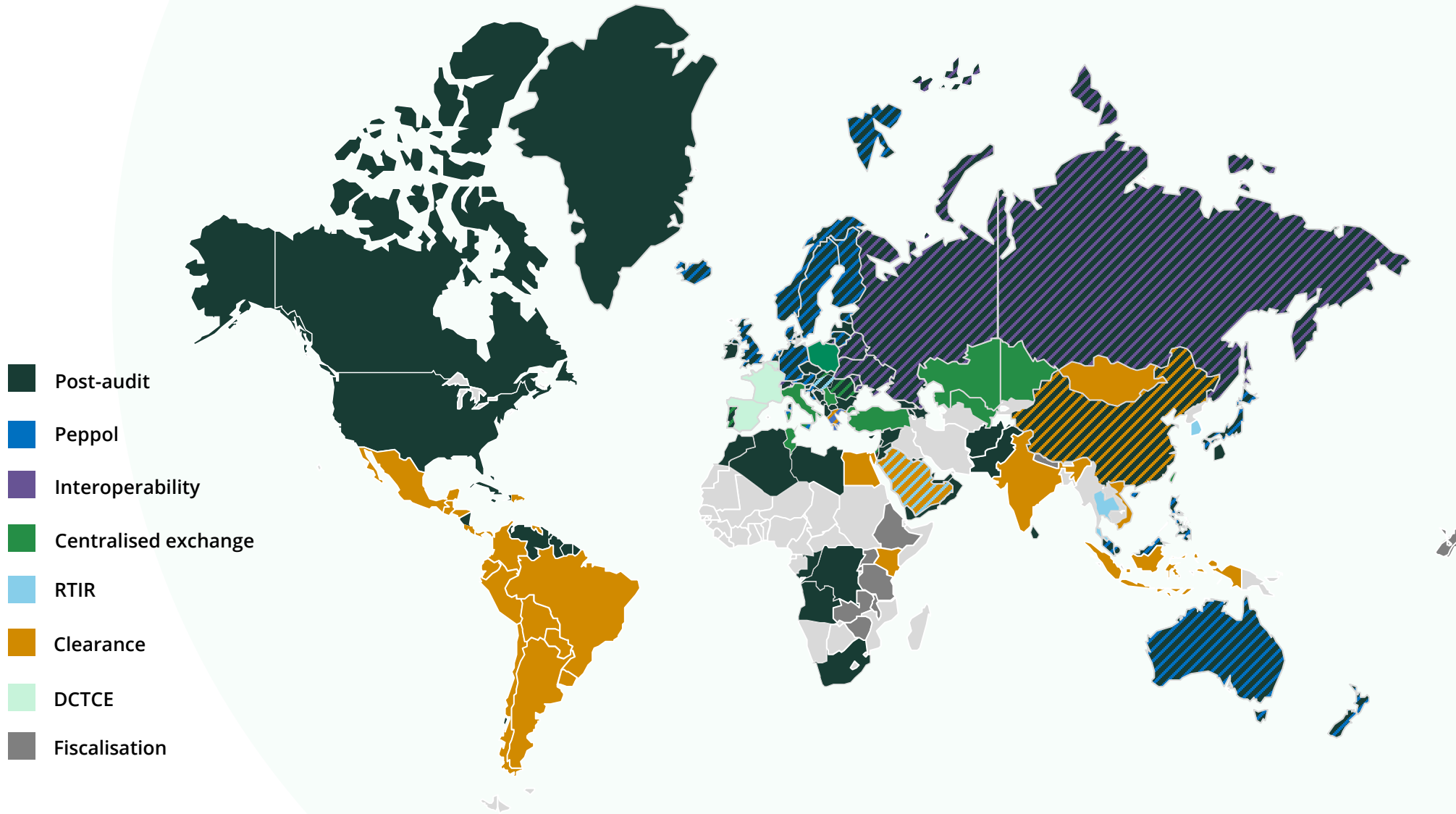
- Serbia – Vuoden 2022 alusta B2G verkkolaskut ja kesällä B2B verkkolaskut pakolliseksi
- Tanska – sähköiset B2G tilaukset ja hinnastot pakollisiksi alustavasti 2023
- Kreikka – Vuonna 2022 B2G verkkolaskut pakollisiksi kaikille toimittajille
- Ranska – Vuoden 2024 aikana otetaan B2B verkkolaskutus porrastetusti käyttöön - ensimmäinen vaihe isoille yrityksille
- Italia – Vuoden 2022 alusta on pakollista välittää verkkolaskut SDI:n kautta
- Puola – B2B verkkolaskut pakollisiksi vuodesta 2023
- Kypros – Vuoden 2022 aikana B2G verkkolaskutus pakolliseksi toimittajille
- Espanja – (Baskimaa-alueen) RTIR-mandaatti vuoden 2022 aikana
- Hollanti – Tutkii PEPPOL:in hyödyntämistä sähköisissä hankintasanomissa
- Slovenia – Vuoden 2023 aikana yhdysliikennesopimukset ja hyväksyntä pakolliseksi
- Slovakia - Vuoden 2022 alusta B2G verkkolaskut pakolliseksi

KEHITYS MAAILMALLA

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THE LANDSCAPE

e-Invoicing/CTC models - Globally



Reach

Interoperability / collaboration

Apix	Elemica	Ropo Capital
B2Boost	Evry	Saphety
Babelway	Indra	Scancloud
Bankgirot	InExchange	SERES
Basware	Invinet	SIX Paynet
baVel	KMD	Sproom
Cegedim	Kofax	Swedbank
CGI	Liaison	Taulia
Comarch	Logiq	Tieto
Crediflow	Maventa	Tradeshift
Crossinx	Netbox	TrueCommerce
Danske Bank	Nordea	Truelink
DIG AG	OpusCapita	Tungsten Network
EDI Solutions	PostNord Strålfors	Viaduct
Edicom	PRiHandel	Visma

Government platforms

Argentina	Germany	Switzerland
Austria	Guatemala	Türkiye
Belgium	India	Uruguay
Bolivia	Italy	
Brazil	Lithuania	
Chile	Mexico	
Colombia	Panama	
Costa Rica	Paraguay	
Croatia	Peru	
Denmark	Poland	
Dominican Rep	Portugal	
Ecuador	Saudi Arabia	
El Salvador	Spain	
Finland	Singapore	
France	Slovenia	

Peppol

Australia	Malta
Austria	Netherlands
Belgium	New Zealand
Croatia	Norway
Cyprus	Singapore
Denmark	Slovenia
Estonia	Sweden
Finland	UK
France	
Germany	
Iceland	
Ireland	
Italy	
Lithuania	
Luxembourg	

Governmental infrastructures

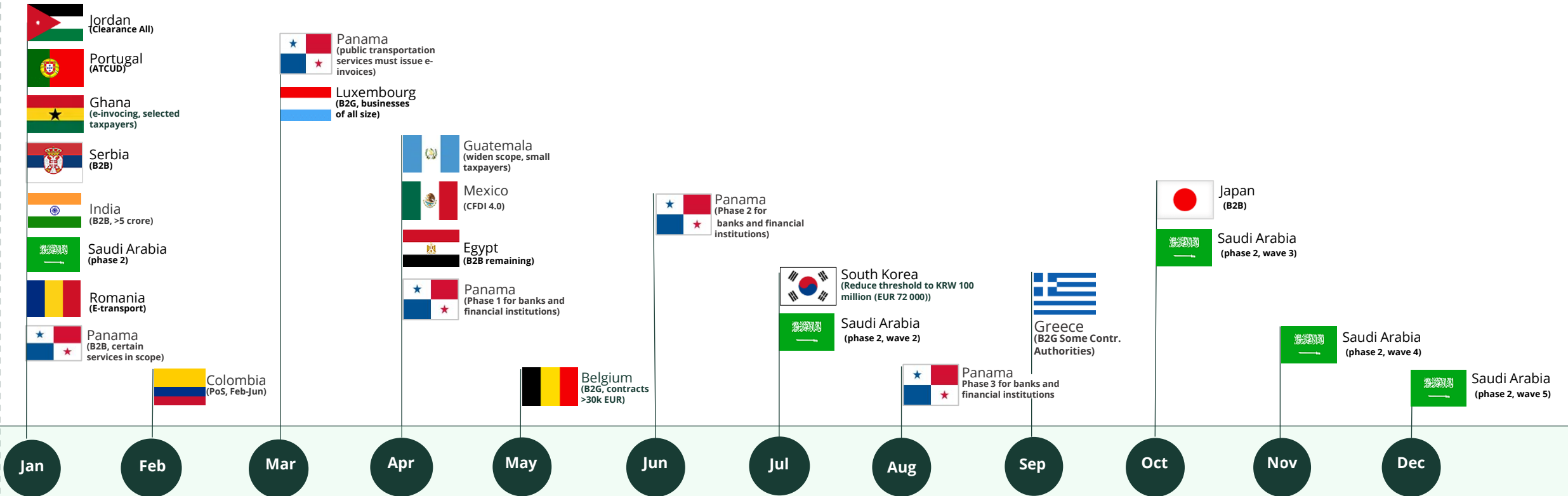
Pagero is connected to governmental infrastructures worldwide

 AUSTRALIA	 AUSTRIA	 BELGIUM	 CROATIA	 CYPRUS	 ARGENTINA	 BOLIVIA	 BRASIL	 CHILE	 COLOMBIA
 DENMARK	 ESTONIA	 FINLAND	 FRANCE	 GERMANY	 COSTA RICA	 DOMINICAN REPUBLIC	 ECUADOR	 EL SALVADOR	 GUATEMALA
 GREECE	 ICELAND	 IRELAND	 ITALY	 JAPAN	 INDIA	 ITALY	 MEXICO	 PANAMA	 PARAGUAY
 LITHUANIA	 LUXEMBOURG	 MALTA	 NETHERLANDS	 NEW ZEALAND	 PORTUGAL	 PERU	 SAUDI ARABIA	 SPAIN	 SWITZERLAND
 NORWAY	 POLAND	 SINGAPORE	 SLOVENIA	 UNITED KINGDOM	 TURKEY	 URUGUAY			

What does the future

E-invoicing/CTC

2023



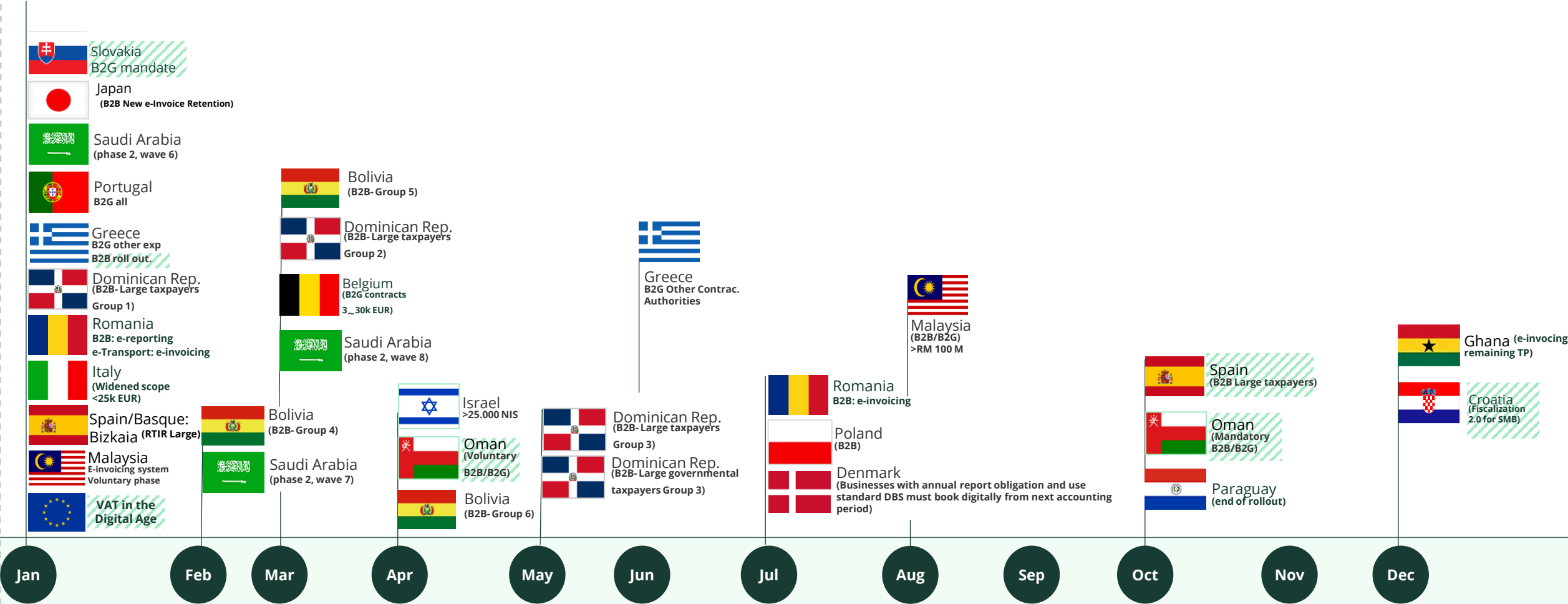
Expected changes

As of October 2023

What does the future

E-invoicing/CTC

2024



Expected changes

As of October 2023

What does the future

E-invoicing/CTC

2025

- Germany (Remove buyer consent for EN invoices)
- Denmark (Businesses with annual report obligation and use custom DBS must book digitally from next accounting period)
- Greece (B2G other exp.)
- Israel (B2B large)
- France (E-invoicing Pilot)
- Latvia (B2B)
- China (e-fapiao countrywide implementation)
- Slovakia (CTC models for B2G, B2B & B2C)
- Dominican Rep. (B2B - Medium Taxpayers)
- Malaysia (B2B/B2G) to be announced

Jan

May

Jul

Oct

2026

- Brazil: IBS/ CBS
- Spain/Basque: Bizkaia (RTIR)
- Germany (No paper or unstructured format -Larger taxpayers)
- Malaysia (B2B/B2G)->RM 25 M
- Denmark (Sole traders must book digitally from next accounting period)
- Belgium (B2B e-invoicing gradually roll out)
- Belgium (B2G contracts <30k EUR)
- Israel (B2B Medium)
- Dominican Rep. (B2B - All)
- France (B2B AR : Large business)
- France (B2B AP: All businesses)
- Spain (B2B All)

Jan

May

Sep

Oct

2027

- Germany (No paper or unstructured format -Small taxpayers)
- Israel (B2B Small)
- Malaysia (B2B/B2G/B2C) All taxpayers
- France (B2B - AR: Small businesses)
- Spain (B2B Mandatory response)

Jan

Sep

Oct

2028

- Germany (Non EN-compliant EDI no longer permitted- All)
- Israel (B2B Micro)
- EU ViDA (envisaged) DRR becomes mandatory for intra-EU invoices
- EU ViDA (envisaged) e-invoicing becomes the norm

Jan

Expected changes

As of October 2023

We are compliant in:

Andorra	Costa Rica	Guatemala	Latvia	Peru	Spain
Argentina	Croatia	Hong Kong	Lichtenstein	Poland	Sri Lanka
Australia	Cyprus	Hungary	Lithuania	Portugal	Sweden
Austria	Czech Rep.	Iceland	Luxembourg	Qatar	Switzerland
Belgium	Denmark	India	Malaysia	Romania	Türkiye
Brazil	Ecuador	Ireland	Malta	San Marino	United Kingdom
Bulgaria	Estonia	Isle of Man	Mexico	Saudi Arabia	United Arab
Canada	Finland	Israel	Monaco	Singapore	Emirates
Chile	France	Italy	Netherlands	Slovakia	United States
Colombia	Germany	Japan	New Zealand	Slovenia	Uruguay
Congo D.R.	Greece	Kenya	Norway	South Africa	Vietnam

Regulatory Updates

E-invoicing regulations worldwide

Know the regulations you need to comply with across the world. Click on any country in the list below for comprehensive and constantly updated information about their indirect tax, CTC, e-invoicing, and e-archiving requirements, as well as a library of resources and updates for that market.

Subscribe for monthly updates



Q Search for country

Afghanistan → Quick info ↓	Albania → Quick info ↓	Andorra → Quick info ↓
Argentina → Quick info ↓	Australia → Quick info ↓	Austria → Quick info ↓
Bahrain → Quick info ↓	Belgium → Quick info ↓	Bolivia → Quick info ↓
Brazil → Quick info ↓	Bulgaria → Quick info ↓	Canada → Quick info ↓
Chile → Quick info ↓	China → Quick info ↓	Colombia → Quick info ↓
Congo D.R. → Quick info ↓	Costa Rica → Quick info ↓	Croatia → Quick info ↓
Cyprus → Quick info ↓	Czechia → Quick info ↓	Denmark → Quick info ↓

Regulatory updates – Romania

Get the latest news and updates on e-invoicing, e-ordering, e-archiving and indirect tax regulatory requirements.



June 26 2023

European Commission publishes proposal to authorize Romania to implement a countrywide e-invoicing mandate

Joining the likes of member states such as Italy, Poland, and France, Romania is one step closer to making e-invoicing mandatory for all transactions between established taxpayers.

Read more +

January 13 2023

Latest updates on the Romanian CTC obligation

Country Specifications

E-invoicing/CTC Model:
 - EDC: Centralized
 - EDR: Real-time
Mandatory Infrastructure:
 - EDC: ICD + In-house
 - EDR: N/A
Mandatory Format:
 N/A
Mandatory for Issuing:
 - No explicit requirements
Mandatory for Receiving:
 - EDC: All contracting authorities
 - EDR: Buyer's consent required
eSignature:
 Not Required
Archiving Period:
 - 10 years
 - 25 years for invoices related to capital goods
Archiving Abroad:
 Allowed under conditions



Contact us

Book a free consultation to find out more about how we can help you streamline your business with a solution that suits your specific needs.

Get in touch

Regulatory updates – Poland

Get the latest news and updates on e-invoicing, e-ordering, e-archiving and indirect tax regulatory requirements.



June 20 2023

The Sejm adopted the VAT Act introducing the KSeF e-invoicing obligation from July 2024

The Sejm (Parliament) passed the amendment to the VAT Act on the obligation of the National e-Invoice System (KSeF) on June 16, 2023.

Read more +

May 31 2023

The Polish National e-invoice system obligation is around the corner

The draft of the Act introducing the KSeF e-invoicing obligation has been submitted to the Sejm (Parliament), and following the submission, a new version of VAT_PA (7) has been published.

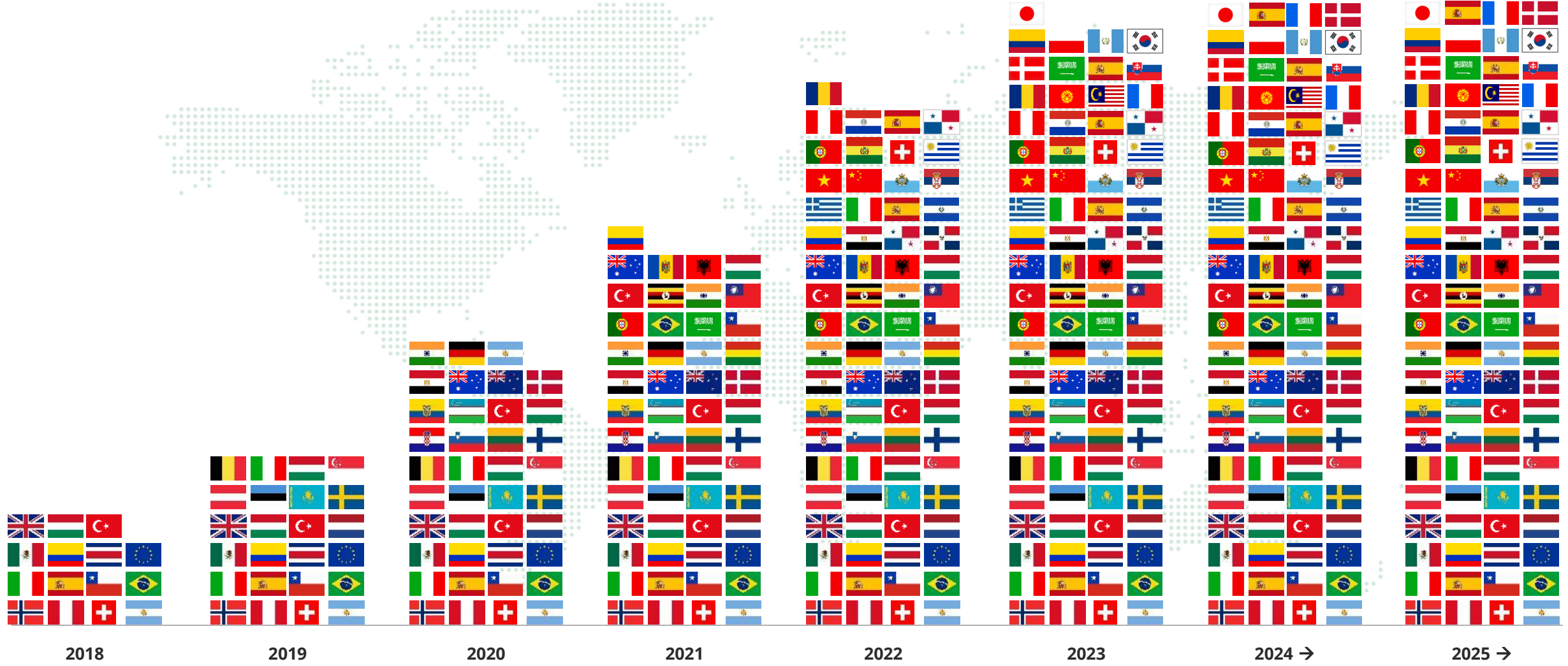
Country Specifications

E-invoicing/CTC Model:
 - EDC: Centralized/Peppol
 - EDR: Post-Audit
 - From July 2024: One regime, Centralized (Proposed)
Mandatory Infrastructure:
 - EDC: Not Required
 - EDR: N/A
Mandatory Format:
 - From July 2024: KSeF
Mandatory for Issuing:
 - EDC: 100% (Peppol B2B)
 - EDR: N/A
 - From July 2024: Only PA, VAT (B2B)
Mandatory for Receiving:
 - No explicit requirements
 - From July 2024: All suppliers
Mandatory for Receiving:
 - EDC: All contracting authorities
 - EDR: Buyer's consent required
 - From July 2024: All buyers
eSignature:
 Not Required
Archiving Period:
 5 years
Archiving Abroad:
 Allowed under conditions



THE LANDSCAPE

Calendar



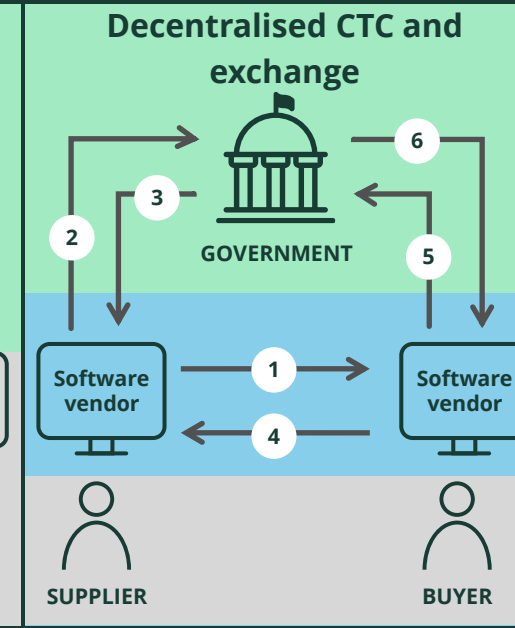
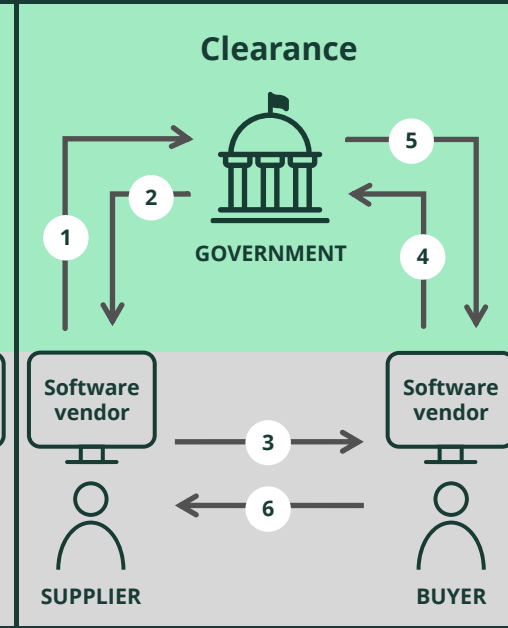
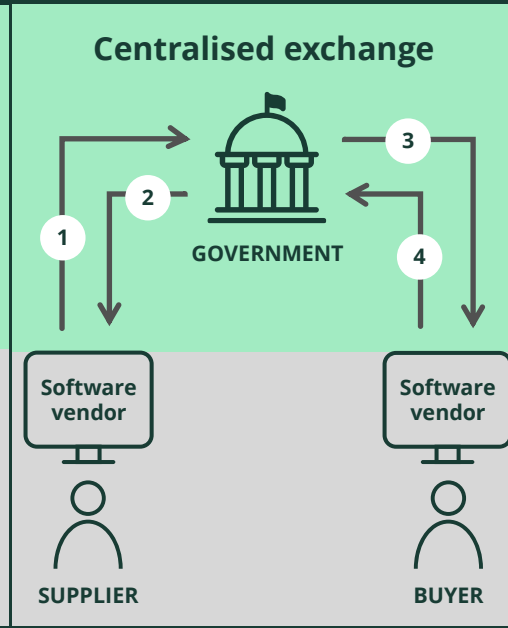
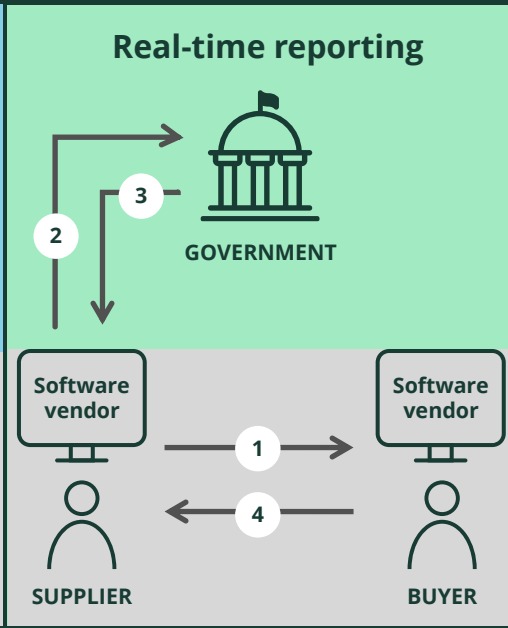
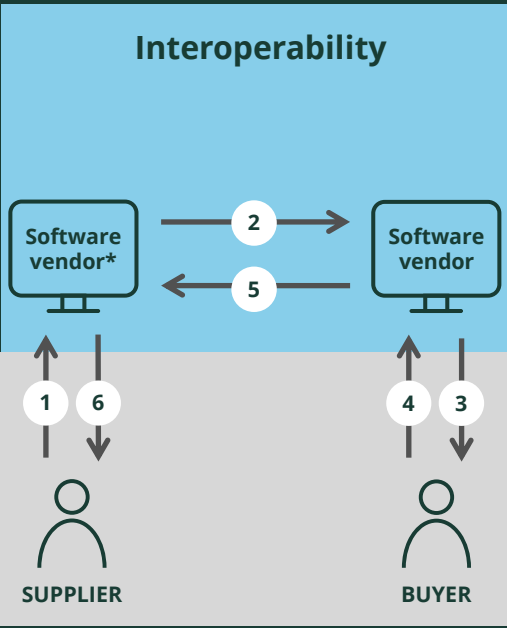
HAASTEITA JA KOMPLEKSSISUUTTA

PAGERO

Base e-Invoicing / CTC models

* i.a. ERP, SP, EDI, WF, etc.

Regulated
Standardized
Non-standardized



Decentralised exchange w/o real-time reporting via network of certified vendors

Peppol Finland

Reporting of transactional data to CTC platform in near-time to exchange

Hungary S. Korea

Transactions in **validated and exchanged by CTC platform**

Italy Turkey

Validation by CTC platform in near-real time to exchange and validation post reception

Chile Mexico

Decentralised exchange with validations and reporting via network of certified vendors

EESPA Peppol

Ease of implementation / use for governments

Ease of implementation / use for SMB

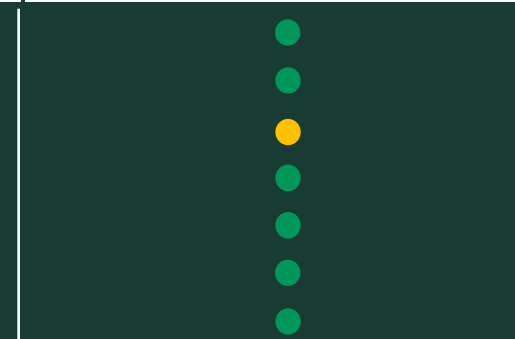
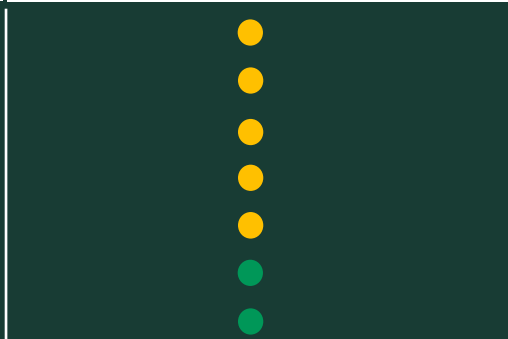
Ease of implementation / use for vendors

Room for innovation and value adds

Room for supply-chain automation

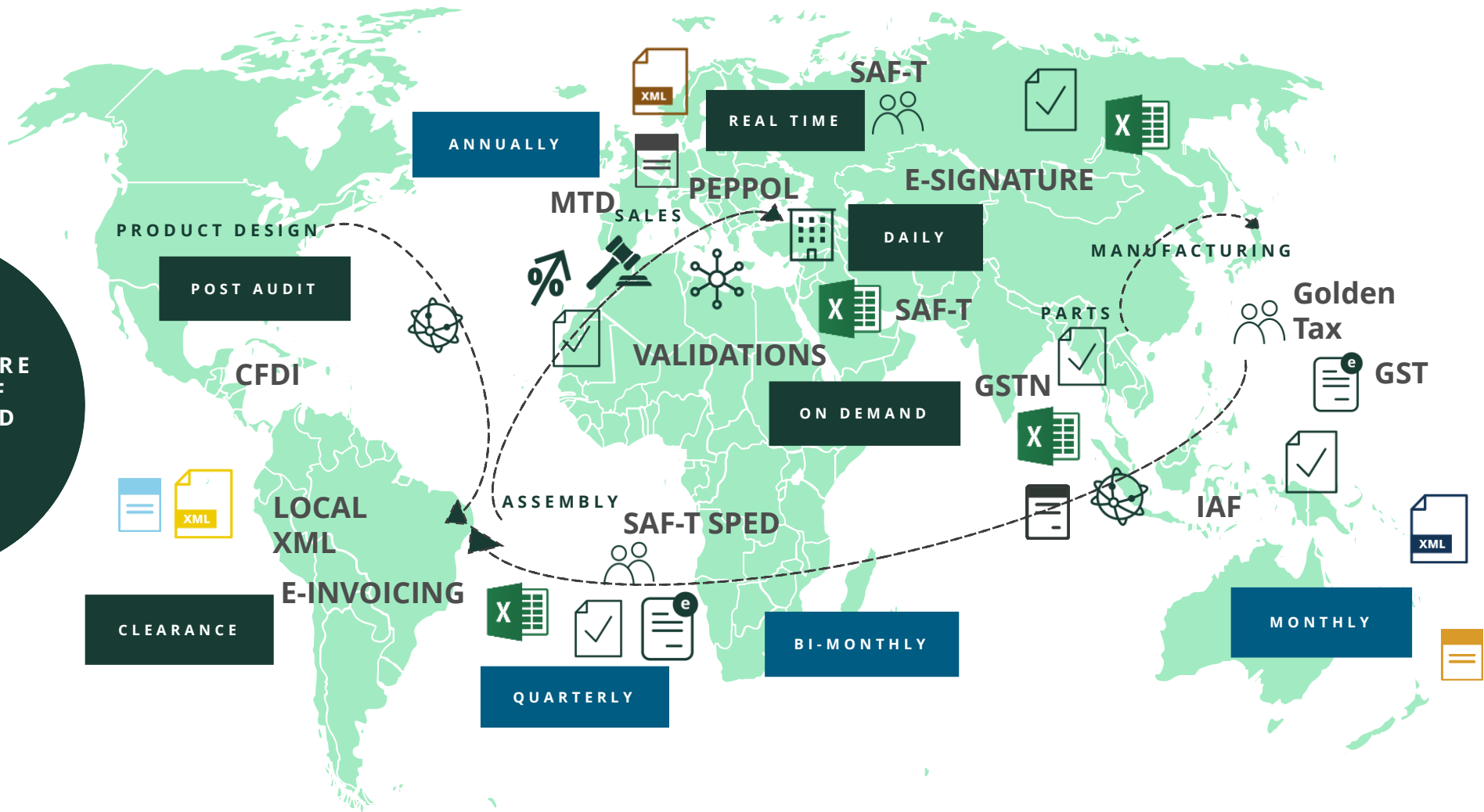
Roll-out speed, maintenance and support

Data privacy and security



Challenges

OVERALL, THERE IS A LACK OF CONTROL AND VISIBILITY



Kiitos!

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