FAQ

STRUCTURED ELECTRONIC INVOICING

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FAQ

1. What is electronic invoicing?

Electronic invoicing is a process by which invoices are sent in a structured electronic format that can be automatically read and processed by invoicing software. The UBL (Universal Business Language) and XML formats, for example, are often used to ensure interoperability between different invoicing systems. This reduces human errors, speeds up payment processes and improves transaction traceability.

The format will therefore be different from 1 January 2026 (no more paper or PDF documents), but the rest of the invoice will be the same as before. And it will still be possible to deduct VAT as before.

2. What is Peppol?

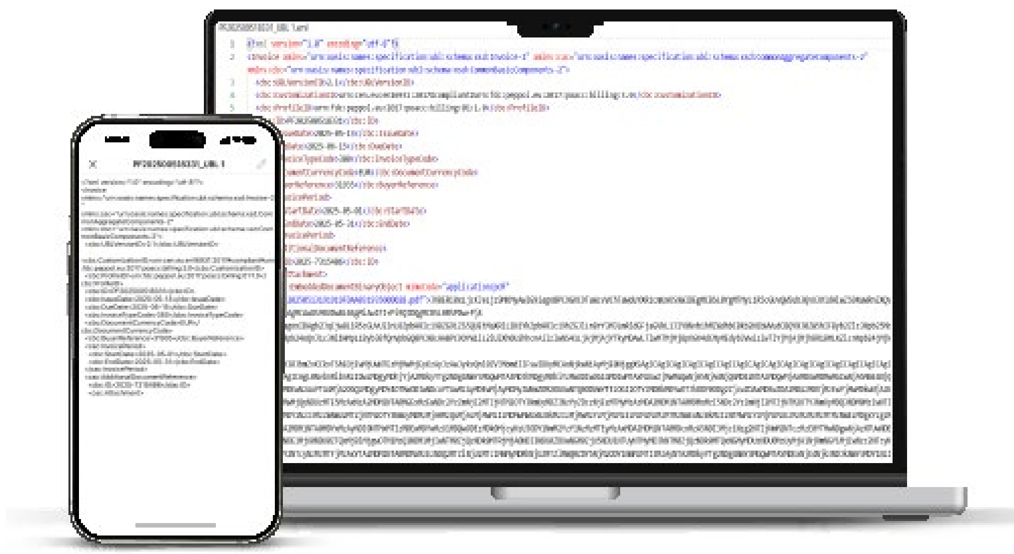
Peppol (Pan-European Public Procurement Online) is a standardised network that enables the secure and efficient exchange of electronic documents between companies. It facilitates communication between different invoicing systems using certified access points (called Peppol Access Points). Peppol uses common standards for electronic documents, enabling smooth integration and reducing transaction costs.

3. Why will electronic invoicing become mandatory in 2026?

Electronic invoicing will become mandatory to improve efficiency, reduce costs and combat tax fraud. In Belgium, this obligation will apply from 1 January 2026 to all companies (companies in the broadest sense, i.e. from self-employed persons in a secondary occupation to multinationals) that are subject to VAT for their B2B transactions. This measure also aims to harmonise invoicing practices at European level and facilitate cross-border trade.

4. What are the advantages of electronic invoicing?

The advantages are fewer errors, lower processing costs, faster payments and better tax compliance



5. To whom does this obligation apply?

All Belgian companies liable for VAT (with an active VAT number) will have to use electronic invoicing for their B2B transactions from 1 January 2026. This includes not only large enterprises, but also non-profit organisations, SMEs and self-employed persons. Government agencies have been accepting electronic invoices for several years, which facilitates transactions with suppliers.

If a company only invoices private customers, it does not need to send Peppol invoices, but it must be able to process invoices from its own suppliers. So, companies that invoice B2C also must adapt by 1 January 2026, contrary to what is sometimes said.

6. How to register on the Peppol network?

You can register on the PEPPOL network with your compatible invoicing software, such as our partners Accountable or Odoo. These software packages come with detailed instructions on how to register on the Peppol network and how to use it.

Accountable, for example, offers a step-by-step tutorial on how to set up your Peppol account and send your first electronic invoices.

Is your invoicing software not compatible? Then check whether it will be compatible by 1 January 2026. If not, you may need to change your software or send your invoices via certain platforms (such as our partners UnifiedPost or Doccle).

7. Which invoice formats are accepted by Peppol?

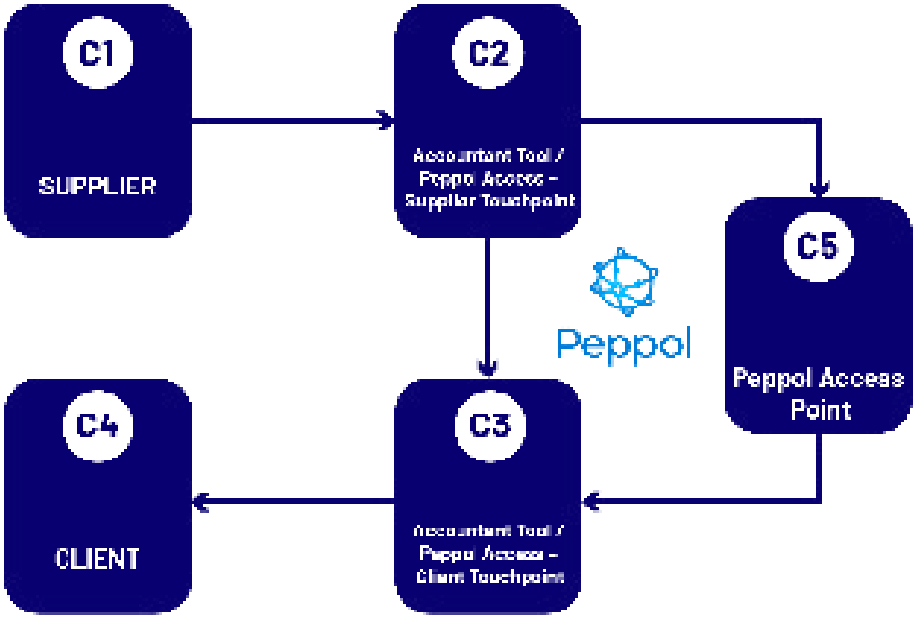
PEPPOL accepts electronic invoices in UBL (Universal Business Language) format. That format is widely used in Europe and allows interoperability between different invoicing systems. The UBL format contains all the information required for an invoice, such as supplier details, customer details, product/service lines, amounts and taxes.

8. How to send an invoice via Peppol?

Create your invoice in your invoicing software, select the option to send via Peppol and send it directly to your customer. The various software packages, ERP systems, etc. guide their customers through the transition and offer training, webinars, communication, etc. In Accountable, for example, you can follow an integrated tutorial to prepare and send your invoices via Peppol. The sending process includes invoice validation, sending via the Peppol access point and confirmation of receipt by the customer.

If you currently use manual invoicing solutions (Word, Excel, on paper, etc.), you will need to switch to invoicing software that allows you to send your invoices directly, or via a certified Peppol Access Point partner, via the Peppol network.

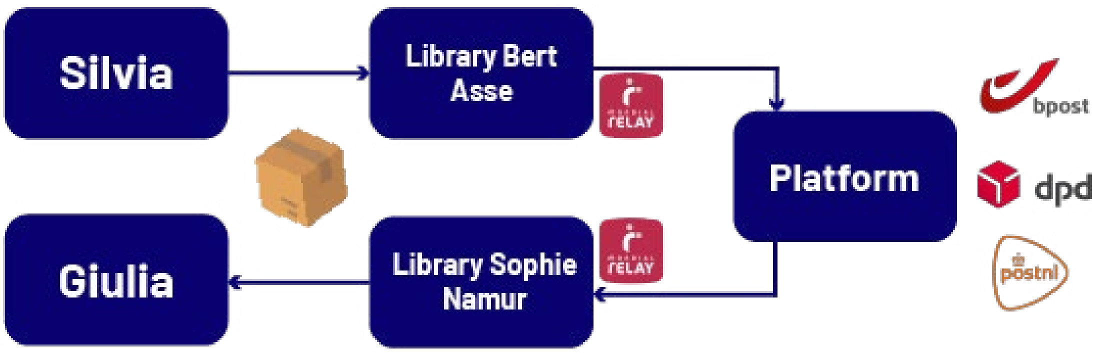
The diagram for sending electronic invoices is as follows:



- The supplier (C1) sends its invoice via its Peppol Access Point (C2). That Peppol Access Point can be either the invoicing tool (Accountable, Odoo) or a platform (Billtobox, Doccle).
- The supplier's Peppol Access Point (C2) sends the invoice via the Peppol network to the customer's Peppol Access Point. If one of the invoicing tools is not a Peppol Access Point, it is possible to use another Peppol Access Point (C5) as an intermediary.
- Finally, the customer's Peppol Access Point (C3) sends the invoice to the customer (C4). In practice, the invoice is "integrated" into the accounting software.

Basically, it's as simple as sending a parcel:

- Silvia wants to send a package to Giulia. She goes to the library (= Access Point supplier).
- The bookshop forwards the package to Night & Day in Namur (= Access Point customer). This transfer takes place via a transport platform (similar to the Peppol network).
- Giulia can then go and collect the package.



9. What costs are associated with using Peppol?

Using Peppol may involve costs for a subscription to compatible invoicing software, but there are tax benefits to offset these costs. Some solutions are completely free and included in the standard subscription. Odoo, for example, offers a free version of its electronic invoicing module for small enterprises and self-employed persons.

Support measures are in place to help companies with this transition to structured electronic invoicing. Federal measures include a 20% tax deduction on digital investments and an increased tax deductibility of up to 120% on additional costs such as subscriptions or consultancy. Support measures to promote digitisation are also in place at regional level.

10. By when will companies have to comply with these new regulations?

Structured electronic invoicing is already mandatory in Belgium for B2G transactions. From 1 January 2026, structured electronic invoicing will also be mandatory for all B2B transactions. Electronic invoicing does not apply to B2C.
Reminder!

- B2G = business-to-government: from a company to a government agency
- B2B = business-to-business: from one company to another
- B2C = business-to-consumer: from a company to a private individual

11. What penalties will companies face for non-compliance?

Companies that do not comply with the regulations on electronic invoicing may be subject to fines and penalties, but these have yet to be determined.

12. How to check if my customer/supplier is registered with Peppol?

You can check whether your partner is registered with Peppol via your invoicing software (if the software offers this option, as is the case with Accountable or Odoo) or by consulting the Peppol register at the following address: https://directory.peppol.eu/public .

13. What are the tax benefits of electronic invoicing?

Companies can benefit from tax deductions on digital investments (20%) and an 120% increased deduction on costs related to electronic invoicing (additional subscription, consultancy costs, etc.). These tax benefits are intended to encourage companies to use digital technologies and improve their operational efficiency.

In addition to these tax benefits, regional subsidies are also available to support digitalisation.

14. How to integrate Peppol into my existing accounting system?

Most invoicing software packages that are compatible with Peppol offer integration options with existing accounting systems. Partena can only advise you to contact your supplier or accountant.

15. How does Partena ensure the security of electronic invoices?

Partena uses a secure platform that complies with European standards to guarantee the security of electronic invoices. All Peppol Access Points meet very strict security requirements for access to the Peppol network. This network is therefore closed and secure. Partena has chosen Billtobox (UnifiedPost) as its Peppol Access Point.

16. What are the future developments in electronic invoicing?

Future developments include better integration, more automation and the expansion of Peppol standards, as well as reporting to the government.

17. Who are the main suppliers of electronic invoicing solutions inBelgium?

The main suppliers are Accountable, Odoo and others. Partena recommends that you first consult with your accountant to determine which solution is best for you. Some solutions are Peppol Access Point certified, others are not. The list of suppliers who have signed an agreement with the Belgian Peppol authority can be found here:
Peppol Certified Service Providers - OpenPeppol

18. How does Partena help its customers comply with the new regulations?

Partena organises trainings and webinars and offers its customers the necessary support to comply with the new regulations. These initiatives aim to inform customers about the new obligations and provide them with the necessary tools for a successful transition. Please do not hesitate to contact us if you have any questions.

However, Partena does not replace your accountant or IT software supplier. They are the first to be able to help you with this change, because they know your situation better than Partena. After all, every customer is different… and has different tools at his disposal. Partena can help by recommending certain partners that offer electronic invoicing solutions (such as Accountable, Doccle, Odoo and UnifiedPost) and by communicating about this change, thereby facilitating the transition for its customers.

19. Who are the main Peppol service providers?

The Peppol service providers are listed on the website https://bosa.belgium.be/fr/BPA

This is the overview of 16 April 2025:

- Accountable
- Ademico Software
- Adibox
- AdValvas Europe
- ARCO
- B2Boost
- B2Bgrid
- Babelway-Tradeshift
- Billit
- Brain2
- BRBX
- Breex Easybo
- C&W Logistics
- Codabox
- Comax
- Connect solutions
- CronosIT4C
- Descartes
- Diflexmo
- Digiteal
- D Soft
- Effect
- Eforge (Robaws)
- E-invoice
- Gdev
- Godevelop
- Horus Software
- ILGE
- Infinwebs
- Integral Software
- IRC Engineering
- IT-Optics
- Ixor
- Multios
- Nestoya
- Netfly
- NTX
- Nymus
- Octopus
- Odoo
- Prismatech
- Routty
- Scrada
- Silicon Brain
- Soluz.io
- Spark IT
- Speos
- Teamleader
- Tigron
- Travelnote
- Twikey
- UnifiedPost
- Venturis
- WinAuditor
- Winfakt

20. What is e-reporting?

E-reporting is the electronic transmission of invoice data to the tax authorities.

In the first phase, which will come into effect on 1 January 2026, no electronic invoice information will be sent to the government. This measure is included in the federal coalition agreement (timing: 2028) but has yet to be transposed into legislation.

This obligation can be automated on the basis of the structured electronic invoice, which will reduce the administrative burden on businesses. Electronic transaction reporting replaces annual customer listing.

21. Why does Belgium impose structured electronic invoicing in 2026 and e-reporting in 2028?

The introduction of electronic invoicing (and the associated form of electronic reporting) is a measure that has been introduced (or is being introduced), is being developed or is being considered in many countries within and outside the European Union.

With the adoption of the ViDA (VAT in the Digital Age) proposal, Europe has also decided to apply this to all intra-community transactions from 2030 onwards.

This approach is part of a global trend towards making optimal use of new technologies to facilitate business processes while strengthening control over compliance with tax regulations. Electronic reporting based on electronic invoicing makes it possible to obtain more detailed and reliable information about taxable transactions between taxpayers more quickly. The combination of electronic invoicing (e-invoicing) and electronic reporting (e-reporting) makes it possible to stimulate the digitalisation of the economy on the one hand and to reduce part of the "VAT gap" (i.e. the difference between what the administration should receive and what it has actually received) on the other.

The measure included in the federal coalition agreement concerns transactions between two Belgian companies liable for VAT. For IC transactions (intra-community transactions, i.e. between European countries), the adoption of the ViDA package provides for similar reporting. Belgium will transpose this reporting into national legislation by 1 July 2030 at the latest.

22. Are credit notes also sent via Peppol?

Yes. Any document that modifies the original structured electronic invoice and refers to it specifically and unambiguously is considered a structured electronic invoice and is issued in the same format as the original invoice. Credit and debit notes must therefore also be sent via Peppol.

23. Can attachments to invoices also be sent in XML format via Peppol?

The European standard (which Peppol follows) currently allows the following file extensions: pdf, png, jpg, csv, xlsx and ods. The XML format is not yet included in this list but will be added in the revised version of EN16931. If the parties agree, the XML format can be used as a file extension from now on.

24. Can different VAT rates be stated on the same invoice?

Yes, Peppol allows multiple codes on the same invoice. As before, it is perfectly possible to have multiple VAT codes on the same invoice. .

25. How long do I have to keep my invoices?

There is no difference between paper and PDF invoices.

According to the FPS Finance, customers must keep all invoices and copies of invoices for ten years, starting from 1 January of the year following their date of issue.

26. What happens if my invoice contains an error?

The invoice can be corrected by a credit or debit note, which will follow the same process via Peppol.

For disputed invoices, you will need to contact the issuer of the invoice and request a correction, just like you do today. However, it will no longer be possible to correct an invoice that has already been sent.

27. How much does it cost in practice?

That is a difficult question, because it all depends on the situation of each company. The cost can vary from €0

(because it is included in a package or free of charge) to €... . Find out what you need, discuss it with your accountant or colleagues and test which tool suits you best.

Registering on the Peppol network itself is free of charge.

Misconceptions about electronic invoicing

1. Electronic invoicing is expensive

An analysis of the market shows that there are plenty of affordable solutions for small businesses.

2. Electronic invoicing is complex

Electronic invoicing is no more complex than on-line banking, for example. There are many user-friendly tools available on the market.

3. Electronic invoicing is unsafe

The safety of an application, as is often the case, depends on correct usage. Moreover, it is precisely to guarantee safety that the use of Peppol has been made mandatory. The use of the Peppol network guarantees secure data transfer and confidentiality.

Access to the network is via certified service providers. This can be compared to a telecom network. Email may be very flexible, but it is also highly susceptible to invoice fraud and cybercrime (phishing, malware, ransomware, etc.). Furthermore, the confidentiality of data is not always guaranteed when using free email providers.

In addition, each certified service provider is contractually bound by confidentiality and data protection rules.

4. Electronic invoicing is the new trend

Not really! Electronic invoicing is not new. For most large enterprises, it has been a reality for some thirty years. However, technological progress in recent years (artificial intelligence, automation, etc.) has accelerated the development of electronic invoicing and created new opportunities. Electronic invoicing is therefore much more than a trend and will become widespread in the coming years.

5. My company already uses electronic invoicing: we send and receive our invoices in PDF

Sending invoices in PDF format is a first step towards electronic invoicing, but it is not structured electronic invoicing (the only mandatory format from 1 January 2026). Electronic invoicing takes this much further. It involves automating the entire invoicing process from start to finish and eliminating any human intervention, including on the recipient's side. The invoice can be integrated directly into accounting tools.

6. Electronic invoicing is only for large enterprises

Wrong! Electronic invoicing also offers opportunities for small and medium-sized enterprises. It can save you a lot of time and help you keep better track of incoming and outgoing cash flows. Europe clearly wants to further develop electronic invoicing and has introduced a series of measures to eliminate the obstacles to its widespread use, such as the European Peppol framework, the European standard for electronic invoicing, etc. At the Belgian level, there are initiatives such as Mercurius and Hermes that have promoted (or are still promoting) the transition.

7. An electronic invoice does not offer the same legal guarantees as a paper invoice

Until 2010, the legal terms and conditions of electronic invoicing were complex and controversial. However, this issue has since been clarified in the European VAT Directive (Directive 2010/45/EU), which lays down the invoicing rules and treats electronic and paper invoices equally. This directive was transposed into Belgian legislation on 1 January 2013.

To be legally valid, invoices, regardless of their format (paper, PDF, electronic and structured, etc.) and version (customer copy, supplier copy, provisional version, etc.), must meet the following requirements:

- Authenticity of origin: the identity of the supplier of the goods or services must be guaranteed;
- Integrity of content: the content of the invoice must not have been altered;
- Legibility of data: the data on the invoice must be clearly legible, both on paper and on screen, without requiring too much effort or interpretation.
- If these principles are complied with, electronic invoicing is legally as secure as manual invoicing.

8. Switching to electronic invoicing is a lot of work for little result

When you consider that electronic invoicing saves you 75% of the costs compared to paper invoices, you cannot say that it has a limited impact. And that is just one of the many advantages of electronic invoicing.

In the past, projects to implement electronic invoicing were indeed complicated and expensive, but that is no longer the case today. On the contrary, the trend is for electronic invoicing to become more commonplace than paper invoices. Electronic invoicing is now a basic feature in most invoicing software packages. Selling invoicing software without electronic invoicing will soon be unthinkable, like buying a car without power steering!

MORE INFORMATION:

Contact your Payroll Consultant or Front Office Customer Accounting Expert

Or send an email to **peppol@partena.be**