



Unified API to enable & maintain
e-invoicing compliance

Comply with local e-invoicing & fiscalization requirements for all your legal entities & systems

Guide for 2026 & Beyond



The switch to **e-invoicing** is coming. Are you ready?

E-invoicing is rapidly becoming a global standard, with mandatory requirements emerging in an increasing number of countries.

The problem is that **each jurisdiction enforces its own regulations, creating a highly complex and resource-intensive challenge** for businesses to manage independently.

Companies must adapt to this evolving landscape ...

... yet, this transformation represents more than a compliance hurdle - **it is a significant opportunity.**

Organizations and early adopters that act now **can position themselves as enablers & become a more modern and efficient organization** while helping others become compliant while preparing for the future.

In this e-book, we explore what e-invoicing is, its global advantages, the potential for improving your competitive positioning, the role it plays in strengthening security, and how our approach simplifies the expansion processes by taking the compliance complexity off your hands.



How e-invoicing works?

An **electronic invoice** is an invoice in a form of a structured, machine-readable electronic format (computer code), that can be completely handled by a computer – unlike PDF or paper. Since the data is structured, it is much easier for a computer to understand & process it, allowing for the automation.

Governments are mandating its use to automate the VAT collection via this mechanism and companies are eager to switch to e-invoicing due to the cost savings & environmental benefits it provides.

Here is what a life cycle of e-invoices look like:

01 Company A issues an invoice

When triggered, an invoice is created in Company A's software and sent to the e-invoicing provider.

02 Validation and distribution

The e-invoicing provider generates and validates the e-invoice to ensure compliance and make it ready for distribution.

03 Government reporting (optional)

If required, the e-invoice is sent to the government portal for approval and stamping (QR code, proof data, etc.).

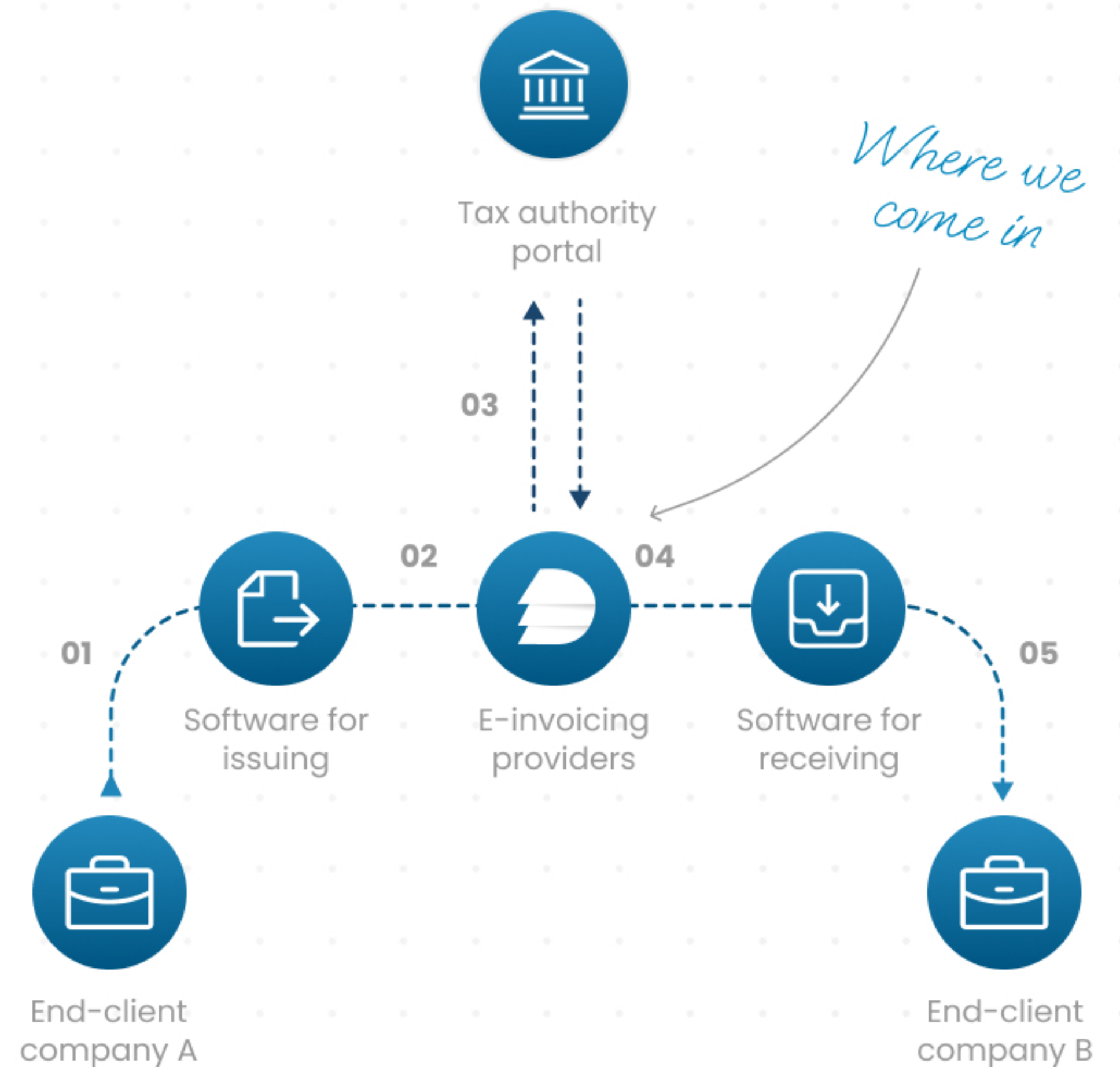
04 Delivery to recipient system

The e-invoicing provider receives the e-invoice and delivers it to the recipient's software.

05 Company B receives and pays

Company B receives the e-invoice, makes payment, and the invoice is stored in a compliant e-archive.

E-invoice life cycle



*The image and process here is oversimplified and can vary according to regulations and use-cases. The goal is to show a general structure of government involvement & service providers in the invoicing process.

Global market overview

Here are general market statistics that will help you better understand the benefits and position your company effectively in line with the e-invoicing trend.



E-invoices are taking over
Out of the 560 billion invoices issued yearly, 125 billion were electronic in 2024.



Invoice Error Rates
Manual entry systems have 10%–20% errors, while e-invoicing systems have less than 2%.



The market is growing
By 2031, e-invoicing is expected to reach USD 61 Billion. The global e-Invoicing market is growing at a compound annual growth rate (CAGR) of 20.4%.



Cost per invoice is lower
Manual (paper/PDF) costs \$10–\$30 per invoice. E-invoice costs \$1–\$3, 60–80 % lower costs.



Faster Cash Flow
Manual invoices usually get paid in 30–90 days. E-invoicing reduces the time by 10–20 days.



CO₂ savings 
Paper invoice lifecycle creates 200–250g CO₂, while e-invoicing saves 150–200g CO₂ per invoice

Let's look at the different parts of the **world**

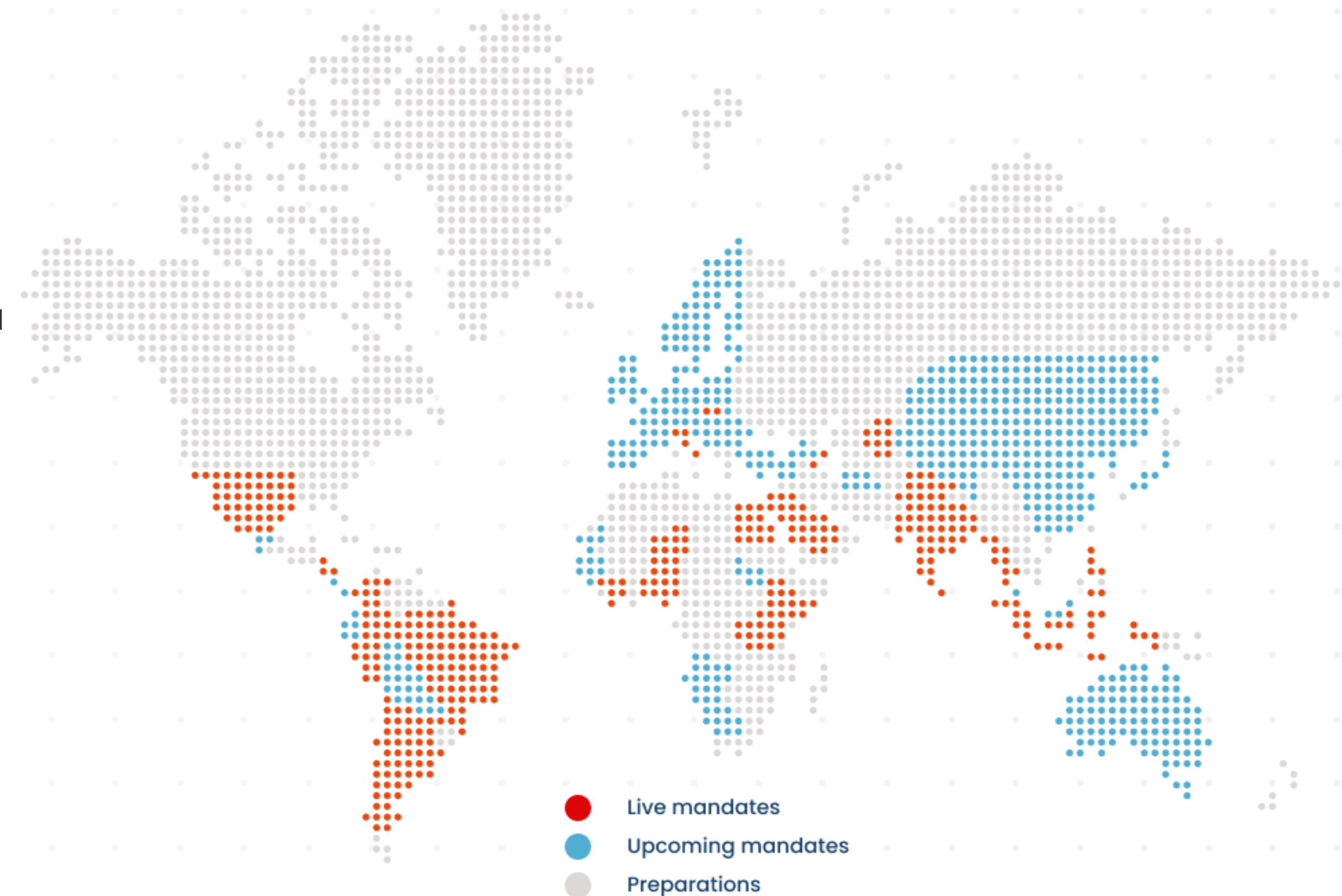
Over 100 countries have implemented mandatory e-invoicing in some form.

Regulations cover **B2G, B2B, and B2C transactions**, including issuing, receiving, and archiving e-invoices.

While the process is broadly similar, **local requirements vary significantly**, making compliance complex.

Companies operating in multiple jurisdictions must adapt to each country's rules – **covering tax specifics, technical standards for local XML formats, legal requirements (e.g., authentication credentials), and integrations with delivery networks (such as government portals or the PEPPOL network).**

This creates a highly secure and fraud-resistant system, but one that is difficult to navigate without specialized expertise.



*This chart is focused on B2B regulations and the coloured areas are approximate. For exact mandate for specific countries contact us.



Europe

Europe already **mandates e-invoicing for all B2G transactions** under Directive 2014/55/EU. The goal is to modernize tax systems, reduce VAT fraud, and streamline administrative processes.

Europe is advancing toward mandatory B2B e-invoicing through the VAT in the Digital Age (ViDA) initiative. By **2030, ViDA will make e-invoicing mandatory for all intra-EU B2B transactions**, requiring real-time digital reporting using structured invoices.

Latin America

Latin America is a **global leader in e-invoicing**, with most countries adopting mandatory, **real-time tax authority validated models for B2C, B2B and B2G transactions**.

Many countries have implemented these systems to reduce VAT fraud and improve compliance. These systems **require invoices to be validated by the tax authority** before being sent to buyers.



Asia

Asia is a **very active region in aligning with global e-invoicing standards**. Many countries have implemented real-time systems for B2B and B2G transactions.

India made e-invoicing mandatory for large businesses. Vietnam launched clearance e-invoicing and Malaysia is rolling out mandatory e-invoicing in full coverage. Other countries are also in the process of piloting and adopting e-invoicing systems.

North America

North America is focused on the foundation for e-invoicing through interoperability, standardized formats, and secure exchange networks, mostly without government involvement.

Overall, North America is taking a gradual approach, but **promoting voluntary adoption via pilot programs. Public sector agencies already require e-invoicing** for government procurement.



Oceania

Oceania has a strong focus on digital transformation and interoperability. **Governments in the region are actively encouraging the use of standardized e-invoicing frameworks.**

While adoption is mostly voluntary, public sector readiness is increasing, and private sector uptake is steadily growing.

Africa

Africa is in the early stages of e-invoicing adoption, with most countries still relying on traditional paper or PDF invoices. **Some countries like Uganda, Tanzania & Kenya are already requiring real-time reporting.**

Interest is growing as governments seek to improve tax collection, reduce VAT fraud, and modernize their financial systems. Countries have started implementing or piloting e-invoicing and real-time tax reporting systems.



Fast & easy integration for borderless business growth

By **integrating your systems** with DDD Invoices, our platform acts as a **central dynamic compliance layer** that **automatically adapts** to evolving tax and e-invoicing mandates, allowing you to scale with ease.

At the same time, you **eliminate the inefficiencies of paper and PDF invoices**, streamlining operations through automation. Compliance becomes a **driver of efficiency, reliability, and long-term competitive advantage**, positioning you ahead of the curve.

How e-invoicing helps (on real use-cases)

Our solution connects to your systems through **fast and easy agnostic integration**, ensuring smooth adoption all tools you already use. Built with **security at its core**, on ISO certified cloud infrastructure, it safeguards sensitive financial data while guaranteeing reliability.

Behind the scenes, our **invisible compliance engine** manages the complexity of multi-country regulations, so you can focus on running their business instead of navigating government mandates.

The result: you experience streamlined invoicing, effortless compliance, and peace of mind – now and for the future. See below how we've helped clients reap the benefits on real use-cases:

● Digital Transformation

● E-Invoicing Mandates

● Need for Localization

● Scalability

● Multi-country Operations

● VAT Compliance

● Unstructured Data

● Legal Requirements



Software solution
Connected to our API

01

Compliance

A **multi-million revenue scale-up Munch**, has **expanded to 5 countries** and needed to comply with local e-invoicing in one, PDF in other and tax authority connection in other. **DDD Invoices helped them with a single product for all 5 countries.**

02

Automation

A **€100m AR company, Dewesoft** was looking for **automation** of receiving invoices for all of their **16 subsidiares**. **DDD Invoices assisted them** by allowing HQ to send invoices in e-invoice format, so now all their subsidiaries can automatically process incoming invoices, **saving 60% of processing time & costs.**

03

Centralization

A **fuel card provider Aris**, has **22 VAT registration & subsidiares in multiple EU countries**. They need to comply with local invoicing regulations and want to use one system for all of that. By integrating into their accounting system, **DDD Invoices allowed them to centralize multi-country invoice flow – and keep it compliant!**

04

Security

A known **company in CEE region**, has been a target of a business email **compromise attack**. A hacker has gained access of the company email system and has modified and intercepted legitimate outgoing invoice emails. Then he altered the IBAN in invoice PDFs so that payments were redirected to his own accounts. He has caused over €250k of damage to the company. **By using** an e-invoicing provider like **DDD Invoices**, **this could be easily avoided**, by simply sending invoices via a secure network.

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{
  "Object": {
    "DeliveryNote": "DN-2025-0001",
    "BuyerLegalForm": "LegalEntity",
    "BuyerTypeCode": "Domestic",
    "BuyerCountryCode": "SI",
    "BuyerTaxNum": "3460982 0",
    "BuyerRegNum": "9366288000",
    "BuyerIsVat": true,
    "BuyerVatNum": "SI34609820",
    "BuyerIsBudget": false,
    "BuyerBudgetNum": null,
    "BuyerId": null,
    "BuyerName": "Demo buyer d.o.o.",
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    "BuyerPostCode": "1000",
    "BuyerCounSubd": null,
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    "BuyerUnitNum": "05",
    "BuyerEmail": "buyer@company.com",
    "SendToEmail": null,
    "BuyerPAN": "SI560201012344321567",
    "BuyerPAN_BIC": "LJBASI2XXXX",
    "BuyerPDFCultureCode": "sl-SI",
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    "DocDueDate": "2024-06-22T00:00:00.000",
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    "DocTotalVatAmountCC": 20.06,
    "DocAllowPercent": 0,
    "DocStartDate": "2024-06-01T00:00:00.000",
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  }
}
```



AI Configuration
global .JSON to local .XML

05

Expansion

As **Cross, a global parking system provider, was scaling to 50+ countries**, his partners in local countries were always facing the same problem – the system needed to comply with local invoicing requirements, which slowed down and limited their growth. **DDD Invoices allowed them to quickly expand** and close more deals in multiple countries.

06

Real time operation visibility

A manufacturer of beer **“Nikšićka pivovara” required**, after integrating DDD Invoices solution with their SAP system for fiscalization requirements, **a better visibility into their transactions** on a day to day basis. **DDD Invoices allowed them to quickly see, archive or modify invoices** flowing to/from their SAP system, without lengthy SAP modifications.

07

Network of trusted & global operators

When companies integrate with **DDD Invoices**, they join the network of global business partners, **fostering connecting, efficiency, speed** and **global growth**. They get to enjoy all the above benefits, allowing for joy and benefits of a modern commerce.

Ready to start your **e-invoicing** story and see the same impact?

[Book a meeting](#)

 4.9/5 ★★★★★

```
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<M_INVOIC id="data">
  <S_UNH>
    <D_0062>T-000001/2024</D_0062>
    <C_S009>
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      <D_0052>D</D_0052>
      <D_0054>01B</D_0054>
      <D_0051>UN</D_0051>
    </C_S009>
  </S_UNH>
  <S_BGM>
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    </C_C002>
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    </C_C507>
  </S_DTM>
```

Other benefits that lead to **more revenue**

E-invoicing is a universal requirement driven by regulation, making it unavoidable for every business. Utilizing it's long-term benefits, **strengthens trust & compliance profile of your business, while providing costs savings..**



Shortened Invoice Cycle Time

as e-invoicing significantly reduces Days Sales Outstanding (DSO)



Scalability without new headcount

due to straight-through processing making them highly efficient



Improved business relationships

by creating transparent communication channels through auto statuses



Cleaner & structured data

which eliminates errors, risks and provides better KPI & ROI trackingt



Tax authorities
Record your e-invoices

● Touchless & Compliant Transactions

● Multi-country Coverage

● Paperless Workflow

● Data-Driven Insights

● Real-Time Processing

What to look for in a vendor?

 e-invoicing compliance & automation

Choosing the right partner is critical for long-term success.

At DDD Invoices, we specialize in **helping multi-entity or multi-system companies seamlessly integrate e-invoicing into their business software**, ensuring compliance while delivering the best possible experience for their integration team and long term monitoring.

Below, we've outlined the key **compliance features** an e-invoicing solution for should include:

- **Multi-country** coverage (or the ability to support multiple countries)
- **"One standardized integration"** approach (we generate local .XMLs for you)
- **Distribution of data** to local tax authorities
- **Multi-tenancy** to support multiple legal entities
- Support for **B2C, B2B, and B2G** transactions
- **Domestic and cross-border** e-invoicing
- **Issuing, receiving, and archiving** of invoices
- Ability of **fiscalization/real-time reporting/QR codes**
- Mandatory **VAT reporting, digital signatures & time-stamps**
- Ability to **generate and/or modify PDFs** when needed
- **Secure and certified** infrastructure
- **Service-level agreements (SLAs)** for uptime guarantees
- Integration with **e-invoicing networks (e.g., PEPPOL)**
- Future support of **value-added services** such as factoring, invoice payment links, BNPL, CO scoring, etc.

E-invoicing infrastructure for the 21st century

Agnostic API to connect all your
business softwares and centralize the
global invoice flow.



Denis
CEO & co-founder

Book now

**Let's find out more about your
needs and our product!**

In the call we will discuss:

- your requirements in invoicing
- how integration works
- demo of the product
- next steps

See [live reviews](#) or [read case-studies](#) of DDD Invoices!

