



Unified API to enable & maintain
e-invoicing for software providers

Unlock new revenue streams and boost client retention with e-invoicing

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.

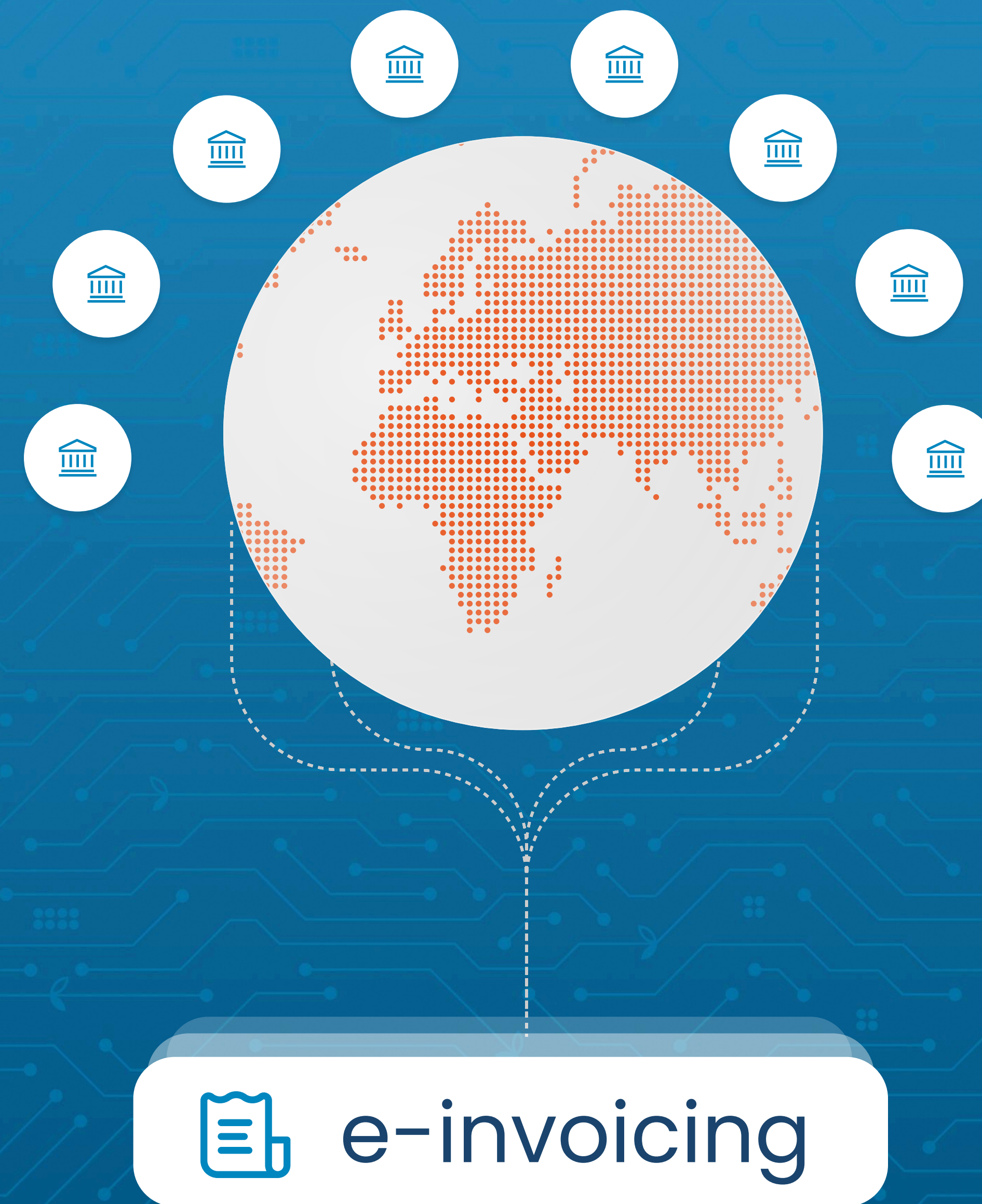
The problem is that **each jurisdiction enforces its own regulations, creating a highly complex and resource-intensive challenge** for businesses to manage independently.

Companies and **software providers 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 & earn** 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 creating new revenue streams, the role it plays in strengthening one-stop shop solutions, and how our approach simplifies the process by taking the 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)

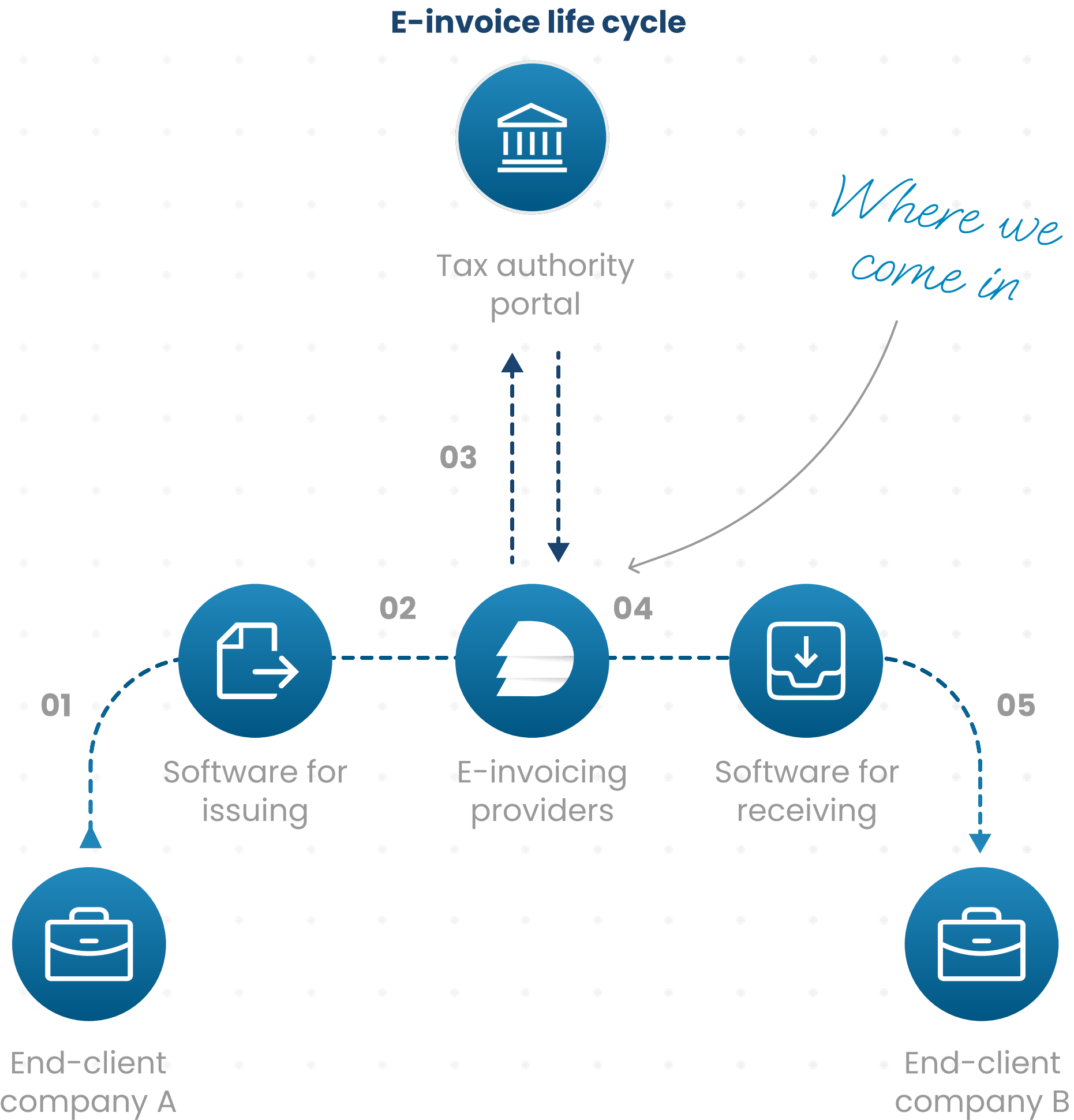
If required, the e-invoice is sent to the government portal for approval and stamping (QR code, proof data, etc.).

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.



*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

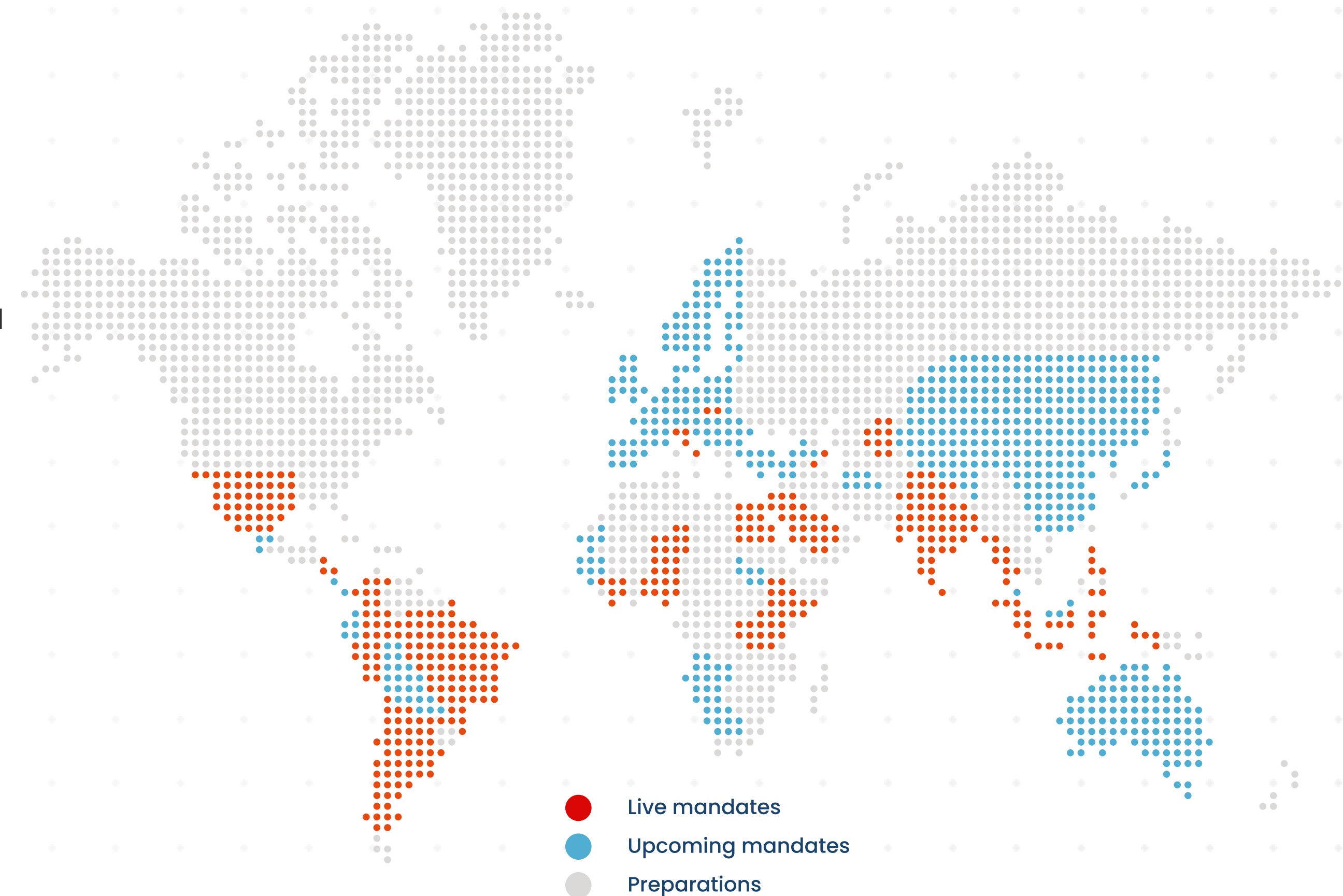
Over 100 countries have implemented mandatory e-invoicing in some form.

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.



From mandate To monetization

By **embedding e-invoicing directly into your product**, you automate compliance for your system, eliminate the e-invoicing learning curve for **your existing clients**, and create a seamless experience, that they already trust.

In addition, **new, potential clients** who are aligned with your offering will be more likely to onboard, because **you are offering a mandatory feature in a convenient & safe way**, all behind your own brand.

How can you earn revenue directly via integrating e-invoicing?

Software providers and platforms with invoicing capabilities – such as **SaaS solutions, neobanks, business and finance apps, management systems, accounting platforms, and supply chain portals** – serve end clients directly through their solutions.

By offering a fully compliant invoicing feature, you **can unlock new top-line revenue opportunities**.

As mandates expand the addressable market, building multi-country compliance infrastructure is costly and complex. **Partnering with a third-party provider accelerates time-to-market** and helps your clients **become and stay compliant**, within the platform they already trust.

● Digital Transformation

● E-Invoicing Mandates

● Need for Localization

● Scalability

● Multi-country Operations

● VAT Compliance

● Unstructured Data

● Legal Requirements



Software solution
Connected to our API

To help you think of a ways to monetize the e-invoicing, we've gathered best practices to showcase a strong value-added offer and drive higher ARPC (average revenue per customer) without friction:

01

Paid Add-On Module

Offer as an optional monthly add-on per legal entity or per country.
Rationale: Keeps base product simple while monetizing compliance for those who need it.

02

Included in Higher Pricing Tiers

Packaging: Include e-invoicing only in mid or top-tier plans.
Rationale: Drives plan upgrades while avoiding friction in the entry-level pricing.

03

Per-Country Compliance Packs

Packaging: Users activate compliance for each country they operate in.
Rationale: Fits companies with cross-border invoicing or phased rollout by country.

04

Usage-Based or Credit-Based Pricing

Packaging: Prepaid or monthly-billed invoice volume bundles.
Rationale: Aligns pricing with actual usage and supports scalability.

```
{
  "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.",
    "BuyerStreet": "Dunajska 22",
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    "BuyerCounSubd": null,
    "BuyerCity": "Ljubljana",
    "BuyerUnitName": "Procurement Dept.",
    "BuyerUnitNum": "05",
    "BuyerEmail": "buyer@company.com",
    "SendToEmail": null,
    "BuyerPAN": "SI560201012344321567",
    "BuyerPAN_BIC": "LJBASI2XXXX",
    "BuyerPDFCultureCode": "sl-SI",
    "DocNumber": "T-000001/2024",
    "DocIssueDate": "2024-06-07T15:46:35.000",
    "DocDueDate": "2024-06-22T00:00:00.000",
    "DocTotalAmount": 111.26,
    "DocTotalVatAmountCC": 20.06,
    "DocAllowPercent": 0,
    "DocStartDate": "2024-06-01T00:00:00.000",
    "DocEndDate": "2024-06-07T00:00:00.000"
  }
}
```

 **AI Configuration**
global .JSON to local .XML

05

Mandatory Feature for Specific Segments

Packaging: Require activation of e-invoicing to work with government or key clients.
Rationale: Necessary for tenders or regulated environments; creates upsell trigger.

06

Custom Setup and Integration Fees

Packaging: One-time setup fee + monthly service charge
Rationale: Suitable for enterprise clients requiring custom workflows.

07

Value-Based Automation Add-on

Packaging: Upsell compliance bundled with payment reminders, status tracking, QR codes, and invoice links.
Rationale: Justifies higher price with cash flow benefits, not just legal compliance.

08

Bundled Compliance and Payments Pricing

E-invoicing is included or discounted when clients also activate payment services.
Rationale: Increases usage of payments with compliance being a natural part of the workflow.

09

Compliance-as-a-Service Subscription

Fixed recurring fee for a fully managed compliance layer.
Rationale: Appeals to clients who want minimal in-house responsibility.

10

Other partnerships & revenue share possibilities

If you prefer, we can handle billing directly to your clients and provide you with a 10–25% revenue share from the clients you refer, so you stay 100% focused on your core offer.

```
<Invoice xmlns="urn:eslog:2.00" xmlns:ds="http://www.w3.org/2001/10/xmlschema#>
  <M_INVOIC id="data">
    <S_UNH>
      <D_0062>T-000001/2024</D_0062>
      <C_S009>
        <D_0065>INVOIC</D_0065>
        <D_0052>D</D_0052>
        <D_0054>01B</D_0054>
        <D_0051>UN</D_0051>
      </C_S009>
    </S_UNH>
    <S_BGM>
      <C_C002>
        <D_1001>380</D_1001>
      </C_C002>
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      </C_C106>
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        <D_2380>2024-06-07</D_2380>
      </C_C507>
    </S_DTM>
  </M_INVOIC>
</Invoice>
```


Other benefits that lead to more revenue

Platforms grow by becoming stickier

E-invoicing is a universal requirement driven by regulation, making it unavoidable for every client. Offering it adds long-term value, **strengthens trust & compliance profile of your product**.



Lower churn

as users rely on your platform for core compliance



Lifetime Value grows

as customer stay longer



Easier scaling

to multiple countries



Deeper localization

and penetration of the market



Tax authorities
Record your e-invoices

● Touchless & Compliant Transactions

● Multi-country Coverage

● Paperless Workflow

● Data-Driven Insights

● Real-Time Processing

Where to launch first and what are high-opportunity markets

With mandates on the rise, the potential client base for e-invoicing is growing – but so is the competition.

The key to winning in a market like this is to strategically position yourself at the **intersection of your current and future client base**, just **ahead of market adoption** (as an early adopter of e-invoicing), with **operational readiness for easy launch**, and use any **internal strategic leverage** you can activate.

This approach maximizes your chances of success, positions you as a forward-thinking solution, and builds trust and market share before others enter the space.

Need more information?

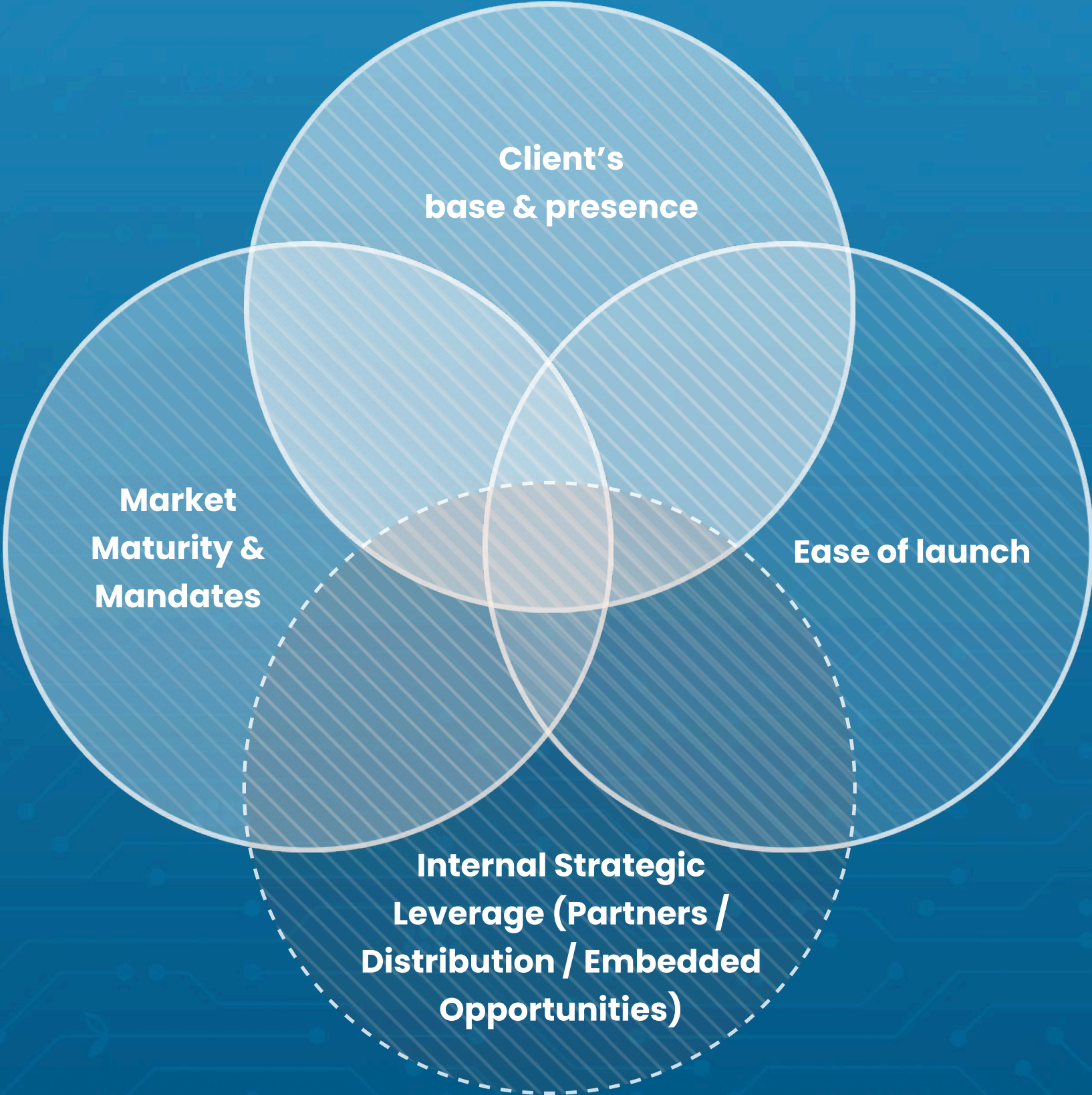
Book a meeting with us

Schedule your 30-minute consultation today to receive a **tailored e-invoicing rollout plan** and discover **your revenue potential!**



Denis
CEO & co-founder

[Book now](#)



01 What to look for in a vendor?

🔍 compliance

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

At DDD Invoices, we specialize in **helping software providers seamlessly integrate e-invoicing into their products**, ensuring compliance while delivering the best possible experience for their end clients.

Below, we've outlined the key **compliance features** an e-invoicing solution for software providers 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, CO₂ scoring, etc.

In addition, the following **monetization features** are important to ensure an easy & successful user journey, compliance and fast monetization.

Connect multiple end-clients

Multitenancy allows you to connect multiple users to one API easily, while being secure and unable to access each others data.

Automatic onboarding of end-clients

Clients like to start immediately. You don't want to manually onboard each client.

Managing authentication credentials

Easy and guided insertion of authentication credentials or authorization with the tax portal.

Flexible pricing models

Ability to adjust to your pricing model to enable easy resale and markup calculations.

Branding options

Ability to customize invoice templates, email notifications, and PDF outputs with the end-clients' branding.

End-client facing UI access (Optional)

Allows for faster and easier support of complex end-client requests

DDD Invoices can help you with all of them.

02 What to look for in a vendor?

monetization



E-invoicing infrastructure for the 21st century

Agnostic API to enable & maintain e-invoicing for your software.



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!

