# International Invoicing

## Guideline — POAC

DRAFT
version wd 0.02

## Revision History

| Nr | Date | Summary of changes | Tracking |
|------|------------|---------------------|----------|
| 0.01 | 2020-03-06 | First draft | N |
| 0.02 | 2020-07-02 | Added various content | N |

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# 1 Introduction

This document is the guideline that supports the Peppol International Invoice model by providing guidelines on how to use different sections of the model for various business cases.

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# 2 Tax

## 2.1 Main tax types

- Value added tax
- Sales tax
- Goods and service tax
- Regional and local
- Environmental taxes
- Project funding taxes
- Hotel taxes
- Car rental taxes
- Wine tax
- Import taxes

## 2.2 Tax use cases

### 2.2.1 Available elements for taxes

Following elements are part of the PINT specification and are available for providing tax details.

*1.1.1.1 On document level*

```xml
<cac:TaxTotal>
   <cbc:TaxAmount currencyID="EUR">999.99</cbc:TaxAmount> ( BT-110)
   <cac:TaxSubtotal>
      <cbc:TaxableAmount currencyID="EUR">9999.90</cbc:TaxableAmount> (BT-116)
      <cbc:TaxAmount currencyID="EUR">999.99</cbc:TaxAmount> (BT-117)
      <cac:TaxCategory>
         <cbc:ID>tax category code</cbc:ID> (BT-118)
         <cbc:Percent>tax rate</cbc:Percent> (BT-119)
         <cbc:TaxExemptionReasonCode>code</cbc:TaxExemptionReasonCode> (BT-120)
         <cbc:TaxExemptionReason>text</cbc:TaxExemptionReason> (BT-121)
         <cac:TaxScheme>
            <cbc:ID>tax type</cbc:ID> (BT-118, qualifier)
         </cac:TaxScheme>
      </cac:TaxCategory>
   </cac:TaxSubtotal>
</cac:TaxTotal>
```

*1.1.1.2 Line level*

```xml
<cac:ClassifiedTaxCategory>
   <cbc:ID>tax category</cbc:ID> (BT-151)
   <cbc:Percent>tax rate</cbc:Percent> (BT-152)
   <cac:TaxScheme>
      <cbc:ID>tax type</cbc:ID>
   </cac:TaxScheme>
</cac:ClassifiedTaxCategory>
```

### 2.2.2 VAT and GST tax

### 2.2.3 Sales tax

### 2.2.4 Tax-on-tax

Tax on tax can be generalized as taxes or other levies that are applied to an item and form part of the taxable amount for VAT.

Taxes and fees that are the basis for VAT are treated as charges online.

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### 2.2.5 Taxable amount different from line amount

Discussion on the concept of different taxable amount

*2.2.5.1 Requirements*
1.

*2.2.5.2 XML example*

```xml
<cac:PaymentMeans>
    <cbc:PaymentMeansCode name="Bank transfer">30</cbc:PaymentMeansCode> (BT-82, BT-81)
    <cbc:PaymentID>gr12345</cbc:PaymentID> (BT-83)
    <cac:PayeeFinancialAccount>
        <cbc:ID>000166000001</cbc:ID> (BT-84)
        <cac:FinancialInstitutionBranch>
            <cbc:ID>ICDLOG</cbc:ID> (BT-86)
        </cac:FinancialInstitutionBranch>
    </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
```

*2.2.5.3 Rules*

The following rules are recommended.
- Rule statements
- Schematron expression of rule
- Enforcement

### 2.2.6 Double taxes (federal and regional)


### 2.2.7 Unit based taxes

For example, hotel and car rental.

# 3 Payment instructions

Payment instructions or payment means are given in an invoice by the seller to the buyer and provide the buyer with one or more options for paying an invoice.

The payment means is identified with a payment means code. The code value must be from the UNECE 4461 code list as maintained by UNECE or an extended set of codes for that list, as maintained by OpenPeppol.

The payment means can either be generic like "bank transfer" or specific like "SEPA bank transfer" in which case validation rules may be set to strictly enforce the payment instruction details required by the SEPA initiative.

## 3.1 Available elements

Following elements are part of the PINT specification for supporting payment instructions. Individual payment instruction may however require specific use of other information in the invoice such as party identifier and due date.

```xml
<cac:PaymentMeans>
    <cbc:PaymentMeansCode name="Bank transfer">30</cbc:PaymentMeansCode> (BT-82, BT-81)
    <cbc:PaymentID>Sellers reference for payment</cbc:PaymentID> (BT-83)
    <cac:PayeeFinancialAccount>
        <cbc:ID>Account number</cbc:ID> (BT-84)
        <cbc:Name>Account name</cbc:Name> (BT-85)
        <cac:FinancialInstitutionBranch>
            <cbc:ID>BIC bank code</cbc:ID> (BT-86)
        </cac:FinancialInstitutionBranch>
    </cac:PayeeFinancialAccount>
    <cac:CardAccount>
        <cbc:PrimaryAccountNumberID>Last 4 digits</cbc:PrimaryAccountNumberID> (BT-87)
```

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```
        <cbc:NetworkID>NA</cbc:NetworkID> (syntax requirement)
        <cbc:HolderName>Name of holder</cbc:HolderName> (BT-88)
    </cac:CardAccount>
    <cac:PaymentMandate>
        <cbc:ID>Mandate number</cbc:ID> (BT-89)
    </cac:PaymentMandate>
</cac:PaymentMeans>
```

## 1.1.2 Key concepts

1. Account number
2. Identification of the bank and branch
3. Routing id (

Key rules on data structure, add guidance on only providing the numbers without any formatting.

# 3.2 Bank transfer

## 3.2.1 SEPA

EN 16931 payment instructions for bank transfers follow the Single European Payment Area specifications (SEPA) where the account is identified by using the IBAN format of the account identification. This is commonly supplemented with the relevant BIC code.

### 3.2.1.1 Requirements

1. Account number must be given in the IBAN format.
2. BIC code is not required but commonly provided.

### 3.2.1.2 XML example

```
<cac:PaymentMeans>
    <cbc:PaymentMeansCode name="Bank transfer">31</cbc:PaymentMeansCode> (BT-82, BT-81)
    <cbc:PaymentID>Sellers reference for payment</cbc:PaymentID> (BT-83)
    <cac:PayeeFinancialAccount>
        <cbc:ID>EU99000126000001</cbc:ID> (BT-84)
        <cbc:Name>Account name</cbc:Name> (BT-85)
        <cac:FinancialInstitutionBranch>
            <cbc:ID> BNKBIC </cbc:ID> (BT-86)
        </cac:FinancialInstitutionBranch>
    </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
```

### 3.2.1.3 Rules

The following rules are recommended.

## 3.2.2 SWIFT

To be added

## 3.2.3 PayID (Australia)

```
<cac:PaymentMeans>
    <cbc:PaymentMeansCode name="Bank transfer">30</cbc:PaymentMeansCode> (BT-82, BT-81)
    <cbc:PaymentID>626538876 (customer reference number)</cbc:PaymentID> (BT-83)
    <cac:PayeeFinancialAccount>
        <cbc:ID>payee@business1.com.au</cbc:ID> (BT-84)
        <cbc:Name>Account name</cbc:Name> (BT-85)
        <cac:FinancialInstitutionBranch>
            <cbc:ID>NPP</cbc:ID> (BT-86)
        </cac:FinancialInstitutionBranch>
```

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```
  </cac:PayeeFinancialAccount>
 </cac:PaymentMeans>
```

### 3.2.4 **Singapore GIRO**

Singapore GIRO (direct debit) is identified as payment means by using code Z01

```
<Invoice>
  <!-- Singapore GIRO  (Direct Debit)-->
  <cac:PaymentTerms>
    <cbc:Note>The outstanding amount to be deducted on 28 May 2020 via GIRO.</cbc:Note>
  </cac:PaymentTerms>
  <!--Part of the invoices omitted-->
  <cac:PaymentMeans>
    <cbc:PaymentMeansCode name="SG GIRO">Z01</cbc:PaymentMeansCode>
    <cbc:PaymentID>5483913</cbc:PaymentID><!--E.g. invoice no.-->
  </cac:PaymentMeans>
```

### 3.2.5 **Singapore PayNow Corporate**

Singapore PayNow corporate is a payment system where a corporations Unique Entity Number, UEN, is used as an account number. The payment means is identified by using payment means code Z02

```
  <!-- PayNow Corporate -->
  <cac:PaymentMeans>
    <cbc:PaymentMeansCode name="PayNow Corporate">Z02</cbc:PaymentMeansCode>
    <cbc:PaymentID>5483913</cbc:PaymentID> <!--E.g. invoice no.-->
    <cac:PayeeFinancialAccount>
      <cbc:ID>UEN123456879</cbc:ID>
    </cac:PayeeFinancialAccount>
  </cac:PaymentMeans>
</Invoice>
```

# 3.3 Credit Card
## 3.3.1 **EN instruction**

```
 <cac:PaymentMeans>
    <cbc:PaymentMeansCode name="Payment card">48</cbc:PaymentMeansCode> (BT-82, BT-81)
    <cbc:PaymentID>Sellers reference for payment</cbc:PaymentID> (BT-83)
    <cac:PayeeFinancialAccount>
      <cbc:ID>gr12345</cbc:ID> (BT-84)
      <cbc:Name>Payee current account</cbc:Name> (BT-85)
      <cac:FinancialInstitutionBranch>
        <cbc:ID>ICDLOG</cbc:ID> (BT-86)
      </cac:FinancialInstitutionBranch>
    </cac:PayeeFinancialAccount>
 </cac:PaymentMeans>
```

# 3.4 Online payments
## 3.4.1 **Paypal**

## 3.4.2 **Google Pay**

## 3.4.3 **Apple pay**

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### 3.4.4 **Sellers payment site**

## 3.5 Mobile payments
### 3.5.1 **Phone number**

## 3.6 Automatic payments
### 3.6.1 **Direct debit**

## 3.7 Split payments

Payment terms

## 1.2

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