

BEYOND COMPLIANCE

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25+

years in EDI and e-commerce

GENA

Board member for the
Nordic Chapter

49

Countries connected to
Unimaze's network



Different starting points. A shared opportunity.

THE NORDICS: AUTOMATION FIRST

Less work per invoice

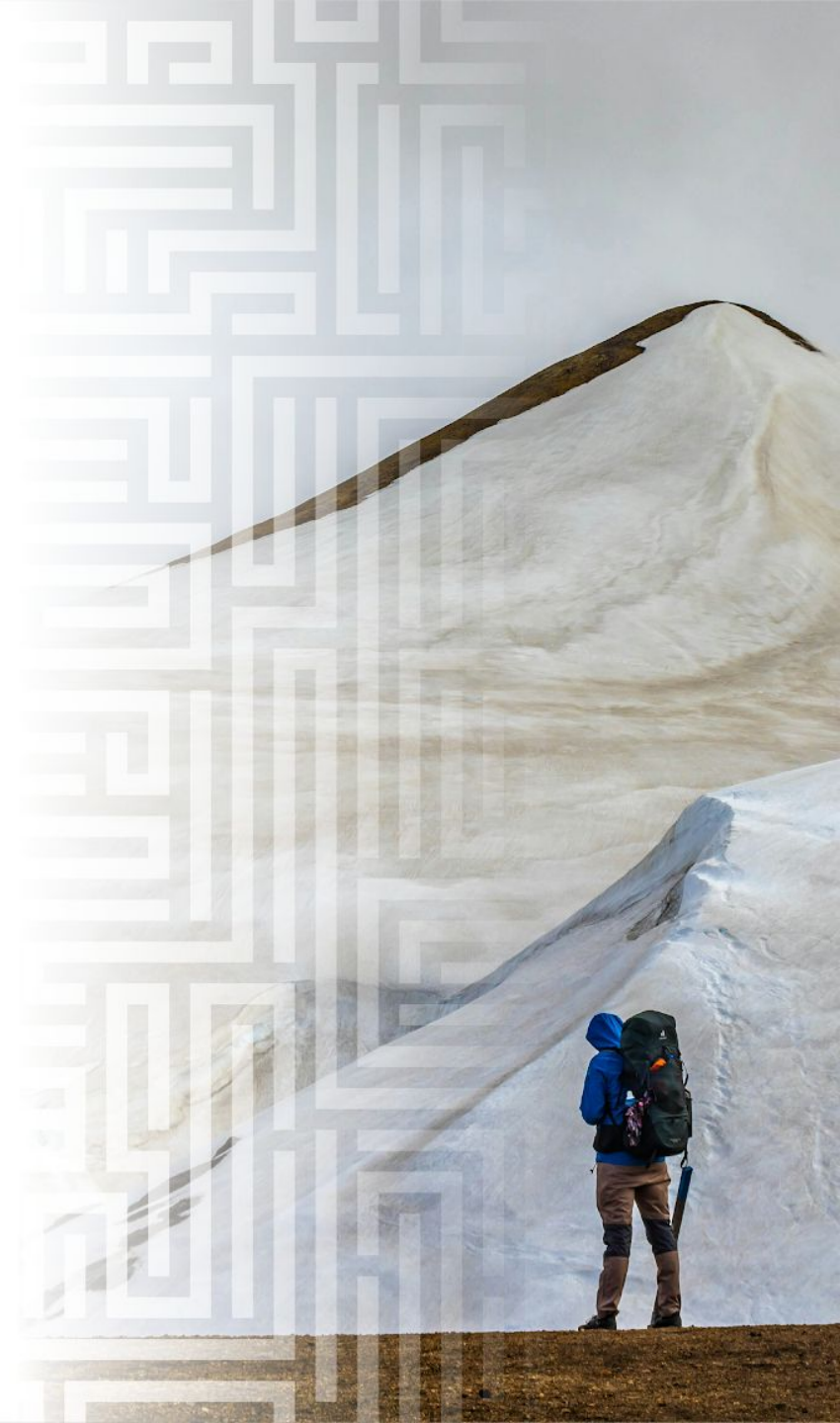
Accounts payable automation
Business efficiency

EUROPE TODAY: REGULATION FIRST

Mandates and VAT reporting

Regulation sets the agenda
Automation expands the benefit

Same invoice. Same destination: automated, efficient finance.



E-invoicing is the Nordic norm

Adoption followed the savings.

DENMARK

2005

First country to require e-invoices for public-sector purchases

NORWAY

16,7

Documents received over Peppol in a single month (August 2026)

FINLAND

325 million

e-invoices exchanged in 2024, a new record

FINLAND

~90%

of all invoices in Finland are e-invoices

Sources: Finnish State Treasury, E-invoicing Metrics 2024; GENA Nordic Chapter, Finland country report, April 2026; European Commission elnvoicing country factsheets.



Slovakia chose interoperability

The structured invoice is coming to everyone.

Slovakia 2027

Mandatory domestic B2B e-invoicing over Peppol, with reporting to the Financial Administration

EN 16931

Common business meaning for invoice data

Peppol BIS

Validated XML structure and business rules

Peppol network

Connect once, reach every provider

ViDA 2030

EU cross-border e-invoicing and digital reporting from the 1st of July 2030

ViDA does not prescribe Peppol. National rules still apply. Sources: Billentis Market Report 2026; OpenPeppol.



One invoice runs the whole process

Example: a telecom operator invoicing a business customer



Sender

Telecom operator

Generated straight from the billing system

Validated before it leaves

Fewer queries, paid 5–7 days sooner



The invoice as data

Customer and contract ID
Subscription on every line
Usage period
Cost centre references
VAT breakdown
Payment reference



Receiver

Business customer

Matched to the contract automatically

Each line to the right cost centre

Booked and approved without retyping



Tax data and finance data are the same data. Energy works the same way.

Payment timing: e-invoices vs paper invoices, Billentis Market Report 2026.

Finland: same e-invoice, two outcomes

Compliance is **the minimum**, not the goal.

COMPLIANCE ONLY

- 1 Received as an e-invoice
- 2 Opened and checked by hand
- 3 Coded and matched manually
- 4 Approved by email

**Cost per invoice
barely moves**

AUTOMATED

- 1 Received as an e-invoice
- 2 Matched to order or contract
- 3 Coded and routed automatically
- 4 People handle exceptions only

88% less processing time

**Compliance gets
you started**

**Automation creates the
value**