

How to prepare for mandatory e-invoicing in Slovakia from 1 January 2027

A practical guide for companies, accountants and managers

From 1 January 2027, the way invoices are issued, received and processed in domestic B2B and relevant B2G transactions changes fundamentally in Slovakia. VAT payers will be obliged to issue electronic invoices for relevant domestic transactions in the structured format set by law. At the same time, every legal entity and every taxable natural person will have to be able to receive such an electronic invoice. This applies to all legal entities — public institutions, limited companies, joint-stock companies, foundations — as well as sole traders, liberal professions (lawyers, architects, artists), self-employed farmers and landlords. Even those who issue no invoices themselves must have a contracted digital postman so that they are able to receive electronic invoices. 2026 serves as a transition period for adapting software, testing, and choosing a digital postman and setting up internal processes.

The aim of this guide is to help you understand what changes, where the biggest risks are, what needs to be prepared technically and procedurally, and how to choose a solution that will not leave you improvising in December 2026.

1. What is actually changing

The biggest change is that an invoice will no longer be merely a document sent by e-mail, but a structured electronic record that an information system must be able to process. An e-invoice is neither an ordinary PDF nor a photograph of a paper invoice; it is a structured electronic document intended for automated processing, typically in XML according to the supported standard. The Slovak model also builds on the Peppol network, which serves for the secure electronic exchange of business documents between companies and public institutions.

This has a fundamental practical impact. Today many companies get by with sending a PDF by e-mail and having the recipient record it manually. In the new regime a company must be able not only to issue an invoice, but also to receive it through a delivery service, validate it, process it and fit it into its economic process. For smaller companies this may mean using a simple application or web interface. For larger businesses it will typically mean integration between the ERP system, accounting, an approval workflow and the delivery layer.

It is also important that the system currently applies to B2B and B2G, not to consumer B2C invoices. The domestic obligation starts on 1 January 2027, while cross-border electronic invoicing is expected in a further phase from 2030 according to the current timetable.

The new model does not mean only delivering the invoice to your business partner. Part of the process is also reporting the invoice data to the tax authority through your contracted digital postman.

An e-invoice must be issued in a structured electronic format that allows automated processing and complies with the European standard EN 16931. In practice, the supported XML syntax UBL 2.1 — Peppol BIS Billing 3.0 — will be used.

2. Who is affected and who must not underestimate it

From the point of view of legislative logic there are two basic groups. The first consists of entities that will be obliged to **issue** electronic invoices in the format set by law. The second consists of entities that must be able to **receive** them. The tax authority states explicitly that every legal entity and every business that is a taxable person must be able to receive electronic invoices; among the examples it also lists sole traders, liberal professions and persons renting out property.

This is an important moment. Many smaller companies today look at e-invoicing as a problem for “the big ERP players”. In reality their biggest problem may be the mere ability to receive invoices correctly. Even a company that issues only a few invoices a month needs secured access to a delivery service and a defined process for who will track, download, check and pass invoices on to the accountant.

Who is affected in practice:

- a company issuing domestic B2B invoices,
- a company receiving invoices from Slovak suppliers,
- a company with an external accountant,
- a company using an ERP or economic system,
- a company with several approvers,
- a company working with credit notes and corrections,
- a company that wants archiving and an audit trail.

3. What companies often underestimate

The most frequent misconception is that this is merely “a new file format”. In reality it is a change across four layers at once.

The **technical layer** means whether your software can create and process a structured invoice at all, work with the required data fields and connect to the Peppol network directly or through a provider. The **process layer** means who does what after an invoice is received or issued, how errors are handled and who communicates with the accounting department. The **data layer** means whether your partner identifiers, invoicing details and internal links between customers, deliveries and accounting records are in order. The tax authority mentions all of this directly in its recommendations for verifying system compliance.

The second frequently underestimated thing is time. If a company uses software that is already connected to the network, activation can be quick. If it is a custom, older or more complex

solution, integration can take days or even weeks and can realistically require internal testing, interface changes and cooperation between several suppliers.

The third underestimated thing is responsibility for data. One of the most frequently underestimated areas is the quality of master data. A company must have its identification and invoicing details in order, in particular company registration number, tax and VAT identifiers, address details, bank accounts, internal links and correct document numbering. In the Peppol environment, correct identification of the partner is technically critical, and the specific Participant ID in the network is set according to the rules of the given solution.

The fourth underestimated thing is archiving and the audit trail.

- where the original XML is kept,
- who keeps the delivery and reporting confirmations,
- who has access to the archive,
- how an invoice is retrieved during an inspection,
- how the history of corrections and errors is kept.

4. How to prepare: the recommended ten-step plan

Step 1: Map where the obligation touches you

Start with an inventory of your invoicing flows. Split them at least into:

- outgoing domestic B2B invoices,
- incoming domestic B2B invoices,
- B2G invoices,
- cross-border invoices,
- corrections, credit notes and special cases,
- advance invoices and settlements,
- self-billing, if your company uses it,
- internal approval and accounting workflow,
- corrections of past documents,
- specific supplies and exemptions.

This step matters because the Slovak obligation from 2027 targets domestic B2B and B2G transactions, while the cross-border part is to be addressed later. A company must therefore separate what it will have to handle from 1 January 2027 and what stays outside the first wave for now.

Step 2: Check your existing software

Ask your accounting or ERP vendor very specific questions:

- Can the system create a structured electronic invoice?
- Can it also receive and process one?
- Can it connect to Peppol directly or through a partner?
- Which fields will need to be filled in?
- What will testing look like in 2026?
- Can the system process received XML invoices, not just send them?
- Can it map invoice lines into accounting or the ERP?
- Can it work with corrective documents and credit notes?
- Can it keep the original XML file?
- Can it display processing status and errors?
- Can it serve several users and approvers?
- Can it cope with an API or connection outage?

Among the basic components to verify, the tax authority lists the ability of a system to create and process structured invoices, connection to the Peppol network, correct handling of the required data fields, and testing of both sending and receiving.

Step 3: Audit your master data

Check:

- company registration number,
- tax identification number,
- VAT identification number,
- legal name,
- registered office and address,
- bank account number,
- links between invoicing and accounting,
- internal partner code,
- document number ranges,
- setup of corrective documents and credit notes.

If your system holds duplicate partners, incomplete identifiers or chaotic links between an order, a purchase order and an invoice, electronic invoicing will not remove those errors — it will expose them. With Peppol, correct identification of the recipient is technically critical.

Step 4: Choose your target operating model

Not every company needs the same thing. According to the tax authority's FAQ, a smaller company handling a few dozen invoices may be fine with an account in a digital postman application from which it downloads invoices or makes them available to its accountant. A larger company with higher volumes and its own approval process will more likely need system integration.

In practice, choose one of three models:

- **manual model** — application plus accountant,
- **hybrid model** — export from the accounting system and upload or sending through the application,
- **integrated model** — direct connection of the ERP or accounting system to the provider.

Step 5: Choose a delivery service provider

The tax authority confirms that the list of certified digital postmen will be published on an ongoing basis and that the delivery service is a key element of the whole model. As early as March 2026 it stated that almost thirty Slovak and foreign entities were interested in accreditation, which means the market will fill up quickly.

When choosing, do not look at price alone. Watch also for:

- whether the solution has a web interface for smaller companies,
- whether it offers an API or integration options,
- whether it can serve an external accountant,
- what SLA and monitoring it provides,
- how it handles error states, confirmations and logging,
- how easily it scales as the company grows,
- whether the provider also offers certified electronic archiving of XML files.

Step 6: Bring your accountant into the topic

Many companies use external accounting. In that case it is not enough for the managing director or an internal administrator to know the solution. The accountant needs to know:

- where invoices will be taken from,
- who will check them,
- what will be automatic and what manual,
- who will handle errors,
- who is responsible for matching and archiving.

The tax authority's FAQ describes directly the scenario in which a small company grants its accountant access to the digital postman application and the accountant downloads the invoices from there.

Step 7: Do not wait for the last quarter of 2026

Official communication from the tax authority is consistent on this point: 2026 is to be the preparatory phase for companies, including software changes, integration testing, training and the choice of a digital postman. This is not a formality but a practical timetable companies should follow.

The best approach is to split 2026 as follows:

- **Q2 2026:** choice of solution and readiness audit,
- **Q2–Q3 2026:** technical changes and testing,
- **Q3–Q4 2026:** pilot operation and internal training,
- **Q4 2026:** live readiness and a fallback plan.

Step 8: Set internal ownership of the process

With e-invoicing it is not enough that “the IT person takes care of it”. A company needs to determine clearly:

- who owns the process,
- who communicates with the software vendor,
- who communicates with the digital postman,
- who handles operational incidents,
- who verifies that invoices arrived, left and were processed correctly.

This also matters because reporting invoice data to the tax authority is to take place through the contracted digital postman, and incorrect, late or missing reporting can lead to penalties. The FAQ states a five-day deadline for reporting the data after the invoice is received by the digital postman, and penalties of up to 10 000 euros, or up to 100 000 euros for repeated breaches.

Step 9: Test the failure scenarios

Do not count on the ideal state only. Also test:

- incorrectly filled in or incomplete invoice data,
- an incorrect or unidentifiable partner or recipient,
- missing mandatory data,
- rejection of processing or technical rejection of the message,
- a duplicate invoice,
- a credit note,
- a corrective invoice,
- an outage of the API or integration interface,
- an outage of the delivery service provider,
- the situation where the recipient has no integration or is not ready for automated processing,
- manual processing instead of the automated flow,
- XML export and retrieval of a document during an inspection or incident,
- resending an invoice after an error or outage.

The tax authority states that if a customer is not able to receive an electronic invoice through a delivery service and the supplier duly sends it through one, the supplier's obligation is considered fulfilled. That does not mean, however, that companies should have no internal procedures for handling exceptions.

A company must determine in advance what counts as a technical rejection of a message, what is a factual error in the invoice and what is a commercial dispute. These three situations must not be confused.

Step 10: Run a final readiness audit

Just before going live, a company should be able to answer these questions:

- Can we issue an invoice?
- Can we receive one?
- Can we identify a partner?
- Can we get it into accounting?
- Can we handle errors?
- Can the accountant work with it?
- Do we have a provider chosen both contractually and technically?
- Can we keep the original XML file?
- Can we prove delivery and reporting?
- Can we process a credit note and a correction?
- Do we have a fallback if the provider or integration fails?

If the answer to any of these questions is “no”, readiness is not yet complete.

5. How to prepare according to company size

Small company or sole trader

If you handle a few dozen invoices a month, the priority is not deep integration but simplicity. You need reliable access to a delivery service, a clear interface and the option to give your accountant access. This is exactly the scenario the tax authority describes as suitable for smaller businesses.

Mid-sized company

Here manual downloading alone is usually no longer enough. If you have internal administration, several users, invoice approval or a larger volume of documents, a hybrid or directly integrated model pays off. The key is to reduce manual intervention and prevent duplicate data entry.

Larger company or a company with an ERP

In a larger company, e-invoicing is typically a transformation project. It is not just about sending XML, but about master data changes, field mapping, test scenarios, workflow, handling exceptions, an audit trail and SLAs with providers. With custom or complex solutions, integration can take days to weeks according to the FAQ, and technical compliance often requires specialised knowledge.

6. The most important questions a company should ask before choosing a solution

- Do we need simple day-to-day use or deep integration?
- Does our current software have a roadmap for e-invoicing?
- Who will actually handle the invoices — an internal team or an external accountant?
- Are our partner details in order, especially tax identifiers?
- Do we have specific document types or approval processes?
- Will we test on real cases in 2026?
- Do we only want to meet the obligation, or also speed up and automate invoicing?
- Where will the original XML invoices be stored?
- How quickly can we change provider?
- What happens if the service goes down?
- Do we need support for an external accountant?
- Will we also want approval, archiving, reporting and BI?

7. FAQ

Is an e-invoice the same as a PDF invoice?

No. A PDF is only a visual document, whereas an e-invoice is a structured XML file intended for automated processing.

Does it also apply to B2C?

No, currently it covers B2B and B2G.

Must the recipient consent to electronic invoicing?

No. The tax authority states that the requirement for the recipient's consent has been removed.

By when must an invoice be issued?

The deadline remains 15 days from the supply of goods or services; this also applies to an electronic invoice.

Can this be handled without a large ERP project?

Yes. For smaller companies an account in a digital postman application may be sufficient.

What if my customer is not ready?

According to the FAQ, the supplier's obligation is considered fulfilled if the electronic invoice is duly sent through a delivery service.

When should we start?

Realistically during 2026, which is intended for preparation, testing, training and choosing a provider.

Do I need a new contract with a digital postman?

In most cases yes. A company chooses a digital postman, goes through onboarding and contractual setup, on the basis of which receiving and sending e-invoices is activated.

Who bears responsibility for a technical error?

If the error is on the side of the company or its data, the company bears responsibility. If a contracted digital postman demonstrably fails and the error is remedied without undue delay once the fault is removed, the company is not penalised.

Where will the original invoice be stored?

The original will be the electronic invoice in a structured format, typically XML. A company should verify in advance whether it will be stored with the digital postman, in its own system or in both places, and whether an audit trail and archive will be available.

Is an application without integration enough for me?

For a smaller company, often yes. If you have more invoices, approval, several users or an ERP, a hybrid or fully integrated model is usually more suitable.

How is a credit note or corrective invoice handled?

It is not an edit of the original invoice. A corrective document must refer unambiguously to the original invoice, contain the changed data and be sent the same way as the original e-invoice.

What if I have an external accountant?

That is not a problem, but it needs to be set up in advance. The accountant can have access to the digital postman interface or to a connected system, and it must be clear who checks, processes and archives what.

What if I have several sites or approvers?

In such cases a simple application is usually not enough. The company will more likely need a solution that supports workflow, several roles, an audit trail and ideally integration into internal processes.

8. How e-invoicing works

In the new model an invoice no longer travels directly by e-mail from the supplier to the customer. Instead it goes through a structured electronic process that ensures both delivery of the invoice and reporting of its data to the tax authority. A typical flow looks like this:

- **Supplier:** you issue the invoice in your accounting, invoicing or ERP system in the required structured format.
- **Your digital postman:** the system sends the invoice to your delivery service provider, the digital postman. The provider performs technical validation, processing and onward transmission.
- **Slovak tax authority:** the digital postman also sends the required invoice data to the tax authority's system.
- **The customer's digital postman:** the invoice is delivered over the Peppol network to the delivery service provider on the customer's side.
- **Customer:** in an integrated model the invoice can be transferred automatically into the accounting or ERP system. In a simpler model it appears in the digital postman interface and is then processed manually or semi-automatically.

What is important to know: delivery of an invoice does not automatically mean it has been posted or approved. That depends on how the customer has set up internal processes, workflow and integrations.

9. What a company must have ready for an inspection or incident

Points you should definitely be prepared on:

- the contract with the digital postman,
- onboarding and registration,
- the method of access to the system,
- where XML invoices are stored,
- confirmations of reporting and delivery,
- the internal procedure for errors,
- responsible people,
- the procedure for corrections, credit notes and cancellations,
- data export and archive when changing provider.

10. Conclusion

Mandatory e-invoicing from 1 January 2027 is not merely a legislative formality. For companies it means a change in how invoices are issued, received, recorded and processed, and also in how they work with their accountant or ERP vendor. Good preparation therefore does not consist only in choosing one tool, but in cleaning up data in time, checking software, setting processes and testing real operation during the transition period in 2026.