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WHITE PAPER · OCTOBER 2026

Peppol is a connection. B2B invoicing in Europe needs more than one.

Why European groups whose ERP includes a Peppol access point still benefit from an independent, multi-network B2B invoicing platform, and what they gain in cash flow, cost and control

For CFOs, finance directors and ERP / IT architects

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EXECUTIVE SUMMARY

The short version

More and more ERP systems now come with a Peppol access point, either built in or offered as a module by the ERP vendor or its partners. It raises a fair question from the CFO and the IT department alike: if our ERP already sends Peppol invoices, why would we need anyone else for B2B invoicing?

For a single ERP sending to customers who are all reachable on Peppol, in countries where Peppol is the national route, an ERP-embedded access point may well be enough. Very few European groups look like that. Most have several ERP systems, customers who receive invoices in different ways, and operations in countries whose rules rely on national platforms, certified providers or local networks rather than Peppol alone.

More importantly, compliance is only the starting point. The bigger prize is what happens after the invoice is sent: how quickly it is paid, how much it costs to send, and how much control finance has over the whole process.

Six things to take away

01 **Europe is not one network.** Peppol is the backbone in some countries, while others use clearance platforms (Italy, Poland), certified platform models (France, Spain) or leave the channel open (Germany).

02 **Your group is probably not one ERP.** Acquisitions, carve-outs and local subsidiaries usually mean one core ERP plus several other systems, and an access point inside one ERP only serves what is inside that ERP.

03 **The receiver decides the channel.** An invoice that cannot be delivered is an invoice that is not paid. Fallback to local networks, email or print is a cash-flow issue, not only an IT issue.

04 **Connectivity is not the same as operations.** Validation errors, rejected invoices, receiver look-ups and format changes need someone to own them every day.

05 **ERP change is coming anyway.** Upgrades, cloud migrations and acquisitions keep the ERP landscape moving. Tying e-invoicing compliance to one ERP means rebuilding it every time that ERP changes.

06 **The real return is cash.** Getting paid faster, cutting the cost per invoice and gaining one view of every invoice across the group is where the business case is made. One Orbyt client cut DSO from 50 to 10 days.

This paper sets out the European landscape as it stands in October 2026, describes six gaps that an ERP-embedded access point does not close on its own, compares three architecture options, and quantifies the business case. It ends with questions to ask before deciding and an overview of how Orbyt delivers the results.

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SECTION 1

The question on the table

ERP e-invoicing modules typically create structured invoices from the ERP's own billing documents, send them through a Peppol access point run by the ERP vendor or a partner, and show delivery status inside the ERP. For countries that do not use Peppol, they usually rely on additional connectors, middleware or partner services.

That is a solid foundation for invoices that originate in that ERP. The decision a European group faces is broader, though. It is not "Peppol or no Peppol", but rather:

> How do we make sure every B2B invoice from every legal entity reaches every customer, in a compliant format, through the channel that customer can actually receive, and gets paid on time, while our ERP landscape keeps changing?

Answered this way, the access point is one component of the solution, not the whole of it. The rest of this paper looks at what sits around it, and what it is worth.

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SECTION 2

Europe is not one network

E-invoicing rules across Europe have moved quickly. The EU adopted the VAT in the Digital Age (ViDA) package on 11 March 2025. It allows member states to introduce domestic e-invoicing mandates without seeking EU approval, and it makes e-invoicing and near real-time digital reporting mandatory for intra-EU B2B transactions from July 2030. Until national systems converge, though, each country follows its own model.

Four models in use today

Peppol-based exchange

Invoices travel between certified access points in the Peppol four-corner model. Examples: Belgium, and Norway's EHF format.

Central clearance

Invoices pass through a government platform before they are legally valid. Examples: Italy (SDI) and Poland (KSeF).

Certified platforms

Businesses must use an accredited or qualifying platform that also reports to the tax authority. Examples: France and Spain, with Croatia using a national directory and registered providers.

Format-led, channel-open

The law defines the format, not the network. In Germany, a compliant XRechnung or ZUGFeRD invoice may be sent by Peppol, EDI, portal or even email.

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Where key markets stand (October 2026)

COUNTRY	MODEL	ROUTE / NETWORK	B2B STATUS
Belgium	Peppol	Peppol BIS 3.0	Mandatory domestic B2B since 1 January 2026; e-reporting planned from 2028
Germany	Format-led	XRechnung / ZUGFeRD; channel open (Peppol, EDI, email)	Receipt since 1 January 2025; issuance from 2027 (turnover above €800k) and 2028 (all)
France	Certified platforms	Accredited platforms (PA) and central directory	Receipt for all and issuance for large and mid-sized firms from 1 September 2026; SMEs from 2027
Poland	Clearance	KSeF national platform	Large taxpayers from 1 February 2026; most others from 1 April 2026; micro-businesses from 2027
Italy	Clearance	SDI national platform	Mandatory B2B since 2019
Spain	Hybrid platforms	Public solution (SPFE) and private platforms	Ministerial order approved 5 October 2026; first wave from October 2027, all others from October 2028
Croatia	Directory / registered providers	National directory; AS4, with Peppol permitted in the interim	Issue and receive mandatory for VAT-registered businesses from 1 January 2026
Greece	Certified providers	Providers linked to myDATA	Large businesses from 2 March 2026 after postponement; others to follow
Norway	Peppol	EHF (Peppol BIS)	Legislation proposed for B2B issuance from 1 January 2027; receipt and digital bookkeeping from 2030
Denmark	National network	NemHandel, closely linked to Peppol	No general B2B mandate; digital bookkeeping rules pushing readiness
Finland	Operator network	E-invoicing operators (Finvoice, TEAPPSXML) and Peppol	No general mandate; buyers above €10k turnover may demand e-invoices
Sweden	Peppol (B2G)	Peppol and operator networks	No B2B mandate; government inquiry due to report by 30 November 2027

Dates reflect publicly available guidance as at October 2026 and change frequently. Confirm against national tax authority sources before making decisions.

What this means for a group with an ERP-embedded access point

A single Peppol access point covers the Peppol-based markets well. In the clearance, certified-platform and operator-network markets, the group will typically need additional connections, providers or services, whether through the ERP vendor, its partners or others. The number of moving parts grows with every country, and the rules will keep changing until at least 2030.

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SECTION 3

Six gaps an embedded access point does not close on its own

01 The multi-ERP reality

Few European groups run every legal entity on one ERP. Acquired companies often keep their own system for years, local subsidiaries may use a different ERP from headquarters, and some invoice flows start in CRM, subscription or industry-specific billing platforms rather than in ERP at all. An access point inside one ERP serves documents created inside that ERP. Everything else needs its own route, which typically leads to several providers, several contracts and several ways of monitoring the same process.

The question to ask: How many of our invoicing systems would our ERP's access point actually cover, and who handles the rest?

02 The receiver decides the channel

A sender can be fully Peppol-ready, but if the customer is not registered on Peppol, the invoice has nowhere to go. In the Nordics, many businesses receive through national operator networks, NemHandel or bank and accounting-system channels. Elsewhere, smaller customers may still only accept email or post. Without automated fallback across channels, undelivered invoices land with the finance team as manual work, and late payment follows.

The question to ask: What share of our B2B customers can we reach on Peppol today, country by country, and what happens automatically to the rest?

03 Clearance and certified-platform countries

In Poland, Italy, France, Spain, Croatia and Greece, the route is defined by national infrastructure or accredited providers. ERP vendors support many of these scenarios, often through partner services. The group still has to decide who is responsible for each country connection, how changes are tracked, and how status and errors are monitored across all of them in one place.

The question to ask: Will we have one view of invoice status across all countries, or one per provider?

04 Connectivity is not operations

Sending a file to an access point is the easy part. The daily work is in validation errors, rejected invoices, missing receiver identifiers, Peppol directory look-ups, onboarding new customers, and adapting to format updates such as new Peppol BIS versions or national extensions. With an embedded solution, this work usually falls to the

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group's own IT and finance teams. With a managed service, specialists monitor the traffic and resolve issues before they affect cash collection.

The question to ask: Who in our organisation owns a rejected invoice at 08:00 on a Monday, and how quickly is it fixed?

05 ERP lifecycle risk

ERP landscapes rarely stand still. Version upgrades, moves from on-premise to cloud editions, acquisitions and carve-outs all change where invoices are created, and many of these projects are landing in the same years as Europe's busiest period of e-invoicing change. When compliance logic lives inside the ERP, it has to be rebuilt and tested as part of every such project. When it lives in a separate layer connected by API or file, the ERP can change while customers keep receiving invoices exactly as before.

The question to ask: Do we want our e-invoicing compliance on the critical path of our next ERP project?

06 Compliance is the floor, not the goal

For the CFO, the real outcome is cash. A compliant invoice that arrives in the wrong channel, or without an easy way to pay, still waits in a queue. Delivery optimisation, payment options, reminders and analytics sit outside the scope of an ERP compliance module, yet they are where most of the financial value lies. Section 5 quantifies it.

The question to ask: Beyond compliance, how will our e-invoicing set-up help us get paid faster and with less manual work?

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SECTION 4

Three architecture options

There is no single right answer for every group. The comparison below shows the main trade-offs for a European group with one core ERP and several other systems in its subsidiaries.

CRITERION	A. ERP-NATIVE ONLY	B. ERP PLUS LOCAL POINT SOLUTIONS	C. INDEPENDENT ORCHESTRATION LAYER
ERP coverage	Entities on that ERP only	All, through separate providers	All ERPs and CRMs through one API or file interface
Receiver channels	Peppol, plus country routes via the vendor or partners	Varies by provider	Peppol, local B2B networks, email, digital mailbox and print, with automatic fallback
Operational ownership	Mainly in-house IT and finance	Spread across providers	Specialist provider monitors and resolves issues
Group-wide visibility	Good for the core ERP; separate for others	Fragmented	One view across entities, countries and channels
ERP change impact	Compliance rebuilt with the ERP	Partly affected	Low; the ERP connection changes, customer delivery does not
Number of suppliers	Low for the core ERP; more for the rest	High	Low
Payments and cash collection	Outside scope	Varies	Payment links, reminders and analytics built in

Option C does not have to replace your ERP's e-invoicing module

Many groups will keep their ERP's e-invoicing module where it is strongest, for example in a country where it already handles the tax-authority integration, and use an independent platform as the group-wide delivery, payment and operations layer for every other flow. The aim is a set-up where adding a new entity, ERP or country is a configuration task, not a project.

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SECTION 5

The business case: what changes when you switch

Compliance is the reason most groups review their B2B invoicing. It is rarely the reason the investment pays off. The return comes from five outcomes that an ERP compliance module is not designed to deliver: faster payment, stronger cash flow, lower cost to serve, better control and lower risk.

01 Faster payment

Invoices are paid sooner when they arrive right first time, in the channel the customer actually uses, with an easy way to pay. A multi-channel platform delivers every invoice through Peppol, a local network, email, digital mailbox or post, depending on what each receiver accepts, so nothing waits in an exception queue. Payment links, QR codes and account-to-account payments shorten the step from approval to payment, and smart reminders by SMS or email before and after the due date keep invoices from going overdue.

PROOF POINT: CASTLE WATER, UK BUSINESS WATER RETAILER

50 → 10

days DSO. Five times faster collection.

81%	of payments before due date. Most customers pay early, not late
24%	payment uplift. More invoices paid
35%	Pay-by-Bank adoption. Instant account-to-account payments
60%	digital communications. Lower print and postage volumes

02 Stronger cash flow

Every day of DSO is working capital tied up in receivables. The value of a reduction is simple to estimate: annual invoiced revenue divided by 365, multiplied by the number of days saved. The table below shows an illustrative example for a group invoicing €250 million a year to business customers.

DSO REDUCTION	CASH RELEASED (ONE-OFF)	ANNUAL FINANCING SAVING AT 5%
5 days	€3.4 million	€171,000
10 days	€6.8 million	€342,000
20 days	€13.7 million	€685,000

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Illustrative calculation only: €250m ÷ 365 ≈ €0.68m per day of DSO. Results depend on your revenue, customer mix, payment terms and cost of capital.

03 Lower cost to serve

Paper invoices cost on average around €1–2 per transaction for sending and manual handling on the receiver side, according to Orbyt's market experience, and moving flows to open networks can cut the transaction cost many times over. Savings also come from fewer manual touches, fewer disputes and fewer suppliers and integrations to maintain.

From 7% to 77%

Digital distribution rate for a B2B sender within one year

84% lower

Operational cost of invoice distribution

70% less

Invoice-related work since implementing Orbyt

NOK 20 million

Yearly savings reported by one client since implementing Orbyt

Figures as reported by Orbyt customers; individual results vary.

04 Better control

Finance gains one view of every outgoing invoice across all entities, countries and channels: what was sent, through which route, whether it was delivered, opened and paid. Event reports, receipts, a secure archive and real-time dashboards replace the patchwork of status screens in different systems, and give auditors a single trail to follow. Analytics show which customers, channels and countries drive late payment, so action can be targeted.

05 Lower risk

Format and regulatory changes are monitored and implemented by specialists, not discovered by the finance team when invoices start bouncing. ERP projects no longer put invoice delivery at risk, because the connection to customers stays the same. And with 100% system availability and independently audited security, B2B invoicing becomes one less thing for the CFO to worry about.

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From today to tomorrow

AREA	TYPICAL SITUATION TODAY	WITH AN ORCHESTRATION LAYER
Getting paid	Undelivered or rejected invoices discovered late; payment chased manually	Delivered right first time, with payment options and automated reminders
Cash flow	DSO driven by delivery problems as much as by payment terms	DSO driven by payment terms, with delivery issues removed
Cost	Paper, PDF and manual handling for customers not on Peppol	Highest-value digital channel chosen per receiver; print as last resort
Control	Status spread across ERPs, providers and mailboxes	One view of every invoice across the group
Change	Every new country, entity or ERP is a project	Added by configuration on the same platform

KPIs to track

To make the business case measurable, agree a baseline for these indicators before switching and review them quarterly afterwards:

- Days sales outstanding (DSO), per entity and country
- Share of invoices paid on or before the due date
- Digital distribution rate and share of invoices sent by post
- Share of invoices delivered first time without validation errors
- Cost per invoice, including postage and manual handling
- Time to onboard a new entity, ERP or country

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SECTION 6

Questions to ask before you decide

For the CFO and finance leadership

1. What is our current DSO, and how much of it is caused by delivery and handling issues rather than payment terms?
2. What share of our B2B invoices is still sent by post or as plain PDF, and what does each cost us?
3. How many legal entities and invoicing systems issue B2B invoices today, and how many will after planned acquisitions or disposals?
4. Which of our markets have mandates live or coming before 2030, and who owns that roadmap?
5. Do we want one supplier accountable for B2B invoice delivery and payment across Europe?

For ERP and IT architects

1. Which documents does our ERP's e-invoicing module cover, and which flows start outside it?
2. How will Peppol look-ups, receiver onboarding and fallback channels be handled when a receiver is not on Peppol?
3. How are validation errors and rejections surfaced, and to whom?
4. What changes to our e-invoicing set-up would our next ERP upgrade or migration require?
5. Can non-ERP systems connect through a standard API or file interface without custom development per country?

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SECTION 7

How Orbyt delivers the results

Orbyt is a multi-channel invoicing and payment platform, backed by AnaCap since 2022, and purpose-built for invoice-heavy businesses. For B2B, Orbyt sits between all of a group's business systems and all of its customers' receiving channels, so every entity can invoice effectively regardless of its ERP or accounting system, and get paid faster.

OUTCOME	HOW ORBYT DELIVERS IT
Faster payment	Multi-channel delivery with channel prioritisation and fallback; payment links, QR codes and A2A payments; smart reminders by SMS or email
Stronger cash flow	Fewer undelivered and rejected invoices; more payments before the due date; analytics to target late payers
Lower cost to serve	Digital-first distribution with print as last resort; format conversion and data enrichment to avoid validation errors; one platform instead of several providers
Better control	One self-service dashboard with real-time status, event reports, receipts and secure archive across entities and countries
Lower risk	Certified Peppol access point since 2012; traffic monitored on your behalf; ISO/IEC 27001, ISO 9001, ISAE 3402 and 3000; 100% system availability

What Orbyt brings to an ERP-centred group

One connection for every system

Your core ERP and every other system connect through REST APIs or SFTP batch files. Orbyt has more than 200 CRM and ERP integrations.

Every channel from one platform

Peppol, local B2B networks, email, digital mailbox and print, based on what each receiver can accept.

An experienced Peppol access point

The second access point certified in Norway, used by the Norwegian Peppol authority, and supporting all Peppol post-award document types.

B2B and B2C on one platform

The same platform handles high-volume consumer billing, so groups with both flows can consolidate.

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A sensible first step

We suggest starting with a short B2B invoicing assessment: mapping your legal entities, invoicing systems, countries and receiver channels against current and upcoming mandates, and setting a baseline for DSO, digital rate and cost per invoice. The result is a clear picture of what your ERP already covers, where the gaps are, and what the business case for a group-wide set-up looks like. No change to your ERP landscape is needed to take that step.

Let's talk

Orbyt helps invoice-heavy businesses across Europe get paid, painlessly and effectively. Get in touch to discuss your B2B invoicing landscape and business case.

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