



# The ultimate e-invoicing guide

Everything you need to know about e-invoicing, Peppol and Banqup

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[www.banqup.com](http://www.banqup.com)

Av. Reine Astrid 92A,  
1310 La Hulpe  
Belgium

# Introduction

The way Belgian businesses handle invoicing is changing. Since January 1, 2026, structured electronic invoicing has been the standard for B2B transactions. While this shift promises less paperwork and faster payments, we know it also brings new questions: What exactly is Peppol? Does my PDF invoice still count? What if my invoice doesn't come through?

We created this guide to cut through the confusion. We have compiled the most frequently asked questions to provide clear, practical answers.

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# Most common questions about e-invoicing

Everything businesses need to know about the upcoming obligation to send and receive structured electronic invoices in Belgium.

## Is e-invoicing mandatory in Belgium, and when does it start?

- **B2G** (Business to Government): Mandatory for suppliers of public bodies for contracts published after March 1, 2024.
- **B2B** (Business to Business): Structured electronic invoicing becomes mandatory for nearly all transactions between Belgian VAT-registered enterprises starting January 1, 2026.
- **Note:** e-Reporting (sending VAT data to authorities) is planned for 2028 but is not yet mandatory.



**Important: The obligation applies to both sending and receiving invoices.**

## Which companies are subject to the e-invoicing obligation? Are there exemptions?

The mandate applies to all VAT-liable enterprises established in Belgium, including part-time/secondary occupation individuals and those with a fixed establishment here.

- **Exemptions:**
  - **Foreign companies:** Non-established foreign companies (without a Belgian establishment) are exempt but can still send/receive voluntarily.
  - **VAT-Exempt entities:** Entities fully VAT-exempt under Article 44 (e.g., doctors, certain non-profits) are generally exempt but allowed to participate.
  - **B2C** (Private Consumers): Invoices to private consumers are not covered; you can still send these via PDF/email or paper.

## What is the difference between an e-invoice, a PDF, and a "digital" invoice?

- **Structured E-Invoice** (The Legal Standard): A machine-readable XML file (Peppol BIS 3.0 format) that accounting software processes automatically. It contains structured tags, not just images of text.
- **PDF Invoice:** A digital image of a document. While "digital," it is not considered a structured e-invoice under the new mandate because computers cannot read the data automatically.
- **PDF with QR Code:** Even with a QR code, a PDF is considered unstructured and is not a legal e-invoice where structured formats are required.

# Peppol & Connectivity

Understanding the network infrastructure that powers compliant e-invoicing.

## What is Peppol and how does it work?

Peppol is an international secure network that enables the exchange of structured business documents (like e-invoices) between organizations. It functions like a telephone network: you connect once through an Access Point (like Banqup) and can reach any other registered company on the network.



While sending structured e-invoices is mandatory, using the Peppol network specifically is not the only legal method. If two entrepreneurs agree, they can technically exchange structured XML files via other means (e.g., email). However, in practice, Peppol is the standard in Belgium because it guarantees security, validation, and automatic processing without manual file handling.

## What is a Peppol ID and how do I get one?

A Peppol ID is your unique address on the network.

- **Format:** For Belgian companies, it is almost always "0208" followed by your CBE (enterprise) number.
- **How to get it:** You obtain a Peppol ID by registering through a certified Access Point like Banqup. Large organizations may have multiple IDs (e.g., for different branches).
- **Verification:** You can check if a client is registered using the Peppol Directory or automatically through the Banqup interface.

# Technical Formats & Specifics

Details on XML standards, credit notes, and attachments.

## What file formats are accepted? Can I still use PDF?

- **The Standard:** The required format is Peppol BIS 3.0 (based on UBL 2.1). This is a structured XML file.
- **Hybrid Invoices:** Yes, you can send a PDF alongside the XML. The XML is the legal invoice, but the PDF serves as a human-readable attachment. Banqup supports this automatically.
- **Unsupported Formats:** Older formats like e-fff or Factur-X are being replaced or must be converted before transmission over Peppol.



**Sending a standard PDF instead of a structured e-invoice poses a business risk. Your customer may legally refuse the invoice or their software might reject it, leading to delayed payments.**

## How are credit notes, pro-forma invoices, and prepayments handled?

- **Credit Notes:** Must be issued as a structured Peppol BIS CreditNote XML. They follow the same rules as invoices. "Negative invoices" are not valid; you must use a credit note.
- **Prepayments:** Advance invoices subject to the mandate must be issued as structured e-invoices.
- **Pro-forma:** These are not final tax documents and are not sent via Peppol. You can send pro-formas via email/PDF as usual. Only the final issued invoice goes through Peppol.

# Using Banqup & Software Features

How Banqup facilitates the process for businesses and accountants.

## How does Banqup help with e-invoicing and my accountant?

- **Full Automation:** Banqup converts your input into compliant XML and sends it via Peppol.
- **Accountant Connection:** You can automatically share invoices with your accountant. Banqup integrates with tools like Exact, Yuki, and Octopus, or uses fallback delivery (email/portal) if your accountant isn't integrated.
- **Validation:** Banqup validates mandatory data (VAT IDs, amounts) before sending to prevent rejections.

## How do payments and archiving work with e-invoices?

- **Payments:** Banqup allows you to schedule and batch payments. Structured communication references (OGM/VCS) in the XML allow automated matching (reconciliation) of payments to invoices.
- **Archiving:** Digital archiving is fully allowed and legally valid as long as files remain authentic and readable. The retention period is 7 years for B2G and 10 years for B2B, regardless of whether it is Peppol or PDF.

# Troubleshooting & Delivery

What to do when things go wrong or delivery is delayed.

## My e-invoice was rejected or not received. What should I do?

1. **Check Status:** Check your Banqup delivery status. Rejections often occur due to missing mandatory fields or invalid VAT IDs.
2. **Verify Recipient:** Ensure the customer is registered on Peppol using the Directory.
3. **Fallback:** If the customer is not on Peppol, Banqup can use fallback channels (e.g., email with PDF), but for the mandate, you should encourage them to register.
4. **Timeline:** Allow up to 5 days for full processing, though it is usually much faster.

## What is a "Peppol migration key"?

This concept exists in the Netherlands but does not exist in Belgium. To switch providers in Belgium (e.g., to Banqup), you simply de-register from your old access point and register (or re-register) through the new access point.