



COMARCH

10 Questions to Ask Before Choosing an e-Invoicing System Provider

Your compliance checklist before signing any contract

Why Choosing the Right Provider Matters

More and more countries are implementing electronic invoicing as a legal requirement. Depending on where your business operates, the obligations differ. Under Continuous Transaction Control (CTC) regimes, invoices must be validated in real time by a government platform before a transaction can be finalized. Others mandate structured electronic formats but allow post-issue reporting.

But there's one thing all of these models have in common: **a non-compliant invoice is a liability**. It can delay payment, trigger financial penalties, create problems during tax audits, or – in the most stringent regimes – prevent a transaction from being completed at all.

In this guide, you'll find:

- 10 essential questions to ask an e-invoicing provider before signing a contract
- Useful tips for evaluating each vendor's answer
- A ready-to-use checklist to bring to vendor conversations



10 Questions to Ask Before Choosing an e-Invoicing System Provider

QUESTION 1 | SCALABILITY

How many countries do you actively support, and can your platform scale with us?

You may be operating in only a few countries today, but will it still be true in a year or more? Your e-invoicing provider must be ready for your future footprint, not just your current one.

Geographic coverage is the baseline – but it is not enough on its own. What matters is how a provider adds new countries. Is it a separate IT project each time, or a configuration within an existing platform? The answer to that question determines how quickly and affordably you can expand.

Volume capacity matters too. Can the platform handle your peak transaction volumes without degraded performance or costly renegotiation?

If your operations include EU markets, ask specifically about ViDA readiness. The EU's VAT in the Digital Age directive requires that, by July 2030, all intra-EU B2B transactions use EN 16931-compliant electronic invoicing. For companies operating within or trading with the EU, this is a deadline your provider's roadmap must address.



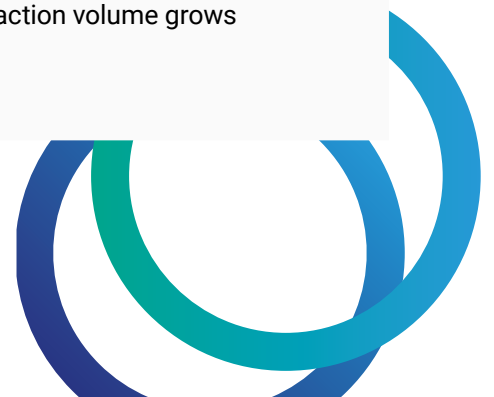
STRONG ANSWER:

- Specific countries listed, with government platform integrations, local language support, and a service desk.
- Adding a new country means adjusting an existing module to local standards, not launching a separate project.
- A clear roadmap for upcoming rollouts.



RED FLAG:

- "We support all major markets" with no specifics.
- Demonstrated little capability to overcome difficulties related to specific countries' implementations.
- Refrain from providing a specific answer regarding volume capacity or what happens when your transaction volume grows significantly.



How does your platform stay ahead of regulatory changes?

Tax authorities regularly change structured files standards, API endpoints, and cryptographic requirements, often with minimal notice. A provider who reacts after deadlines have passed puts your legal ability to transact at risk. You need a partner who monitors regulatory pipelines globally and deploys compliance updates before mandates take effect.

The critical question is not only whether they update the platform, but also who carries the burden of those updates. If your internal IT team must implement changes every time a country modifies its schema, the true cost of the solution is far higher than the quoted fee – and the compliance risk still sits with you.



STRONG ANSWER:

- Participation in public debates involving government representatives and membership in organizations that influence legislative changes.
- A dedicated regulatory monitoring team that tracks changes across all supported markets.
- A centralized compliance update layer that does not require changes to your ERP.
- Proactive client communication ahead of mandate deadlines.
- Updates to file standards are included in the service price.



RED FLAG:

- Updates are handled “on a case-by-case basis” or “upon client request”.
- Updates come at an extra charge and require your team’s involvement in their implementation.
- Failing to provide a clear timeline and implementation process for regulatory changes.



Pro Tip: Ask for a concrete example: “Tell me about the last time a country changed its e-invoicing specifications. How much notice did you give clients, and how long did deployment take?”

How does your system integrate with our ERP?

Many providers offer robust ERP integrations, but they are often far too rigid. Because most of their features are strictly pre-configured, these out-of-the-box solutions leave little room for adaptation and cannot be easily adjusted to meet specific customer needs. Instead of forcing your business processes to fit into an inflexible system, you need a partner who can adjust to your unique operational requirements.

The right architecture gives you both a stable, maintained connection between your ERP and the compliance platform and the flexibility to adapt it to how your business actually works. The provider then handles all country-specific routing, formatting, and government API management – without touching your core systems when regulations change.

Also, confirm that the platform handles both directions of invoice flow: outbound (Accounts Receivable) and inbound (Accounts Payable), including OCR and mapping capabilities to convert legacy formats into compliant ones.

✓ STRONG ANSWER:	✗ RED FLAG:
■ An ERP agnostic platform and support of standard communication channels. ■ A single integration point covering all markets. ■ No remapping required on your side when country schemas change. ■ Both AR and AP support.	■ “We will build a custom integration for you.” ■ No native support for inbound AP invoice processing.



What exchange networks and standards do you support?

In many markets, e-invoices don't travel directly from sender to recipient. They move through certified exchange networks that route documents between trading partners, connect to government platforms, and ensure that the required technical standards are met at every step.

The most widely adopted is Peppol, the dominant e-invoicing exchange network across Europe and expanding rapidly into APAC and the Middle East. If you operate in any Peppol-mandated market, your provider must be a certified Peppol Access Point.

Beyond Peppol, some markets use proprietary government platforms with their own API requirements (like Italy's SdI, Saudi Arabia's ZATCA, India's IRP, and others). Some are now implementing the 5-Corner model (for example, the UAE) in which invoice exchange and real-time tax authority reporting happen simultaneously. A vendor without documented support for the networks relevant to your markets cannot guarantee your compliance in those markets.



STRONG ANSWER:

- Active, verifiable Peppol Access Point certification.
- Documented support for the specific government platforms and exchange networks used in your operating countries.



RED FLAG:

- Unclear or evasive answers about which networks the provider is certified on.
- Not being able to confirm the Peppol Access Point status.
- No concrete answer on country-specific platform integrations beyond a general list.



Pro Tip: Ask for the provider's Peppol Access Point ID – it is publicly verifiable in the official Peppol directory.

How do you handle pre-submission data validation and error management?

Catching data errors early is one of the most important capabilities of any e-invoicing platform. A missing field, an invalid tax code, a mismatched buyer reference, a format that does not match the recipient's requirements – all of these are problems that need to be resolved before the invoice leaves your organization.

In markets with real-time government clearance (CTC regimes), the stakes are even higher: a single data error triggers an instant government rejection and prevents an invoice from being legally issued. But even outside those regimes, late error detection leads to delayed payment cycles, manual correction, disputes with trading partners, and audit exposure.

A robust provider validates invoice data before it ever reaches the government portal or the recipient. When an error is found, the document is stopped, and the responsible team is notified with a clear explanation – not just an error code – so the issue can be corrected quickly.



STRONG ANSWER:

- An automated multi-level pre-validation engine covering technical, schema, and business-rule checks.
- Real-time alerts routed back to your ERP or AP team with actionable error descriptions.



RED FLAG:

- Validation is limited to format-level checks only.
- The client bears full liability for any errors, as the provider has no control over the document's content.
- No structured error notification or resolution workflow.



What if my suppliers can't generate structured electronic invoices? Do you support both sides of the invoice flow?

Your compliance is only as strong as your weakest trading partner. If your SMB suppliers lack the technical capability to generate structured invoices in the required format, you may be unable to process their invoices compliantly – and in some jurisdictions, this means losing the right to deduct input VAT on those purchases.

A capable provider solves this at the network level, offering multiple onboarding paths for suppliers with varying technical sophistication: EDI for large, technically equipped partners; a web portal for mid-size suppliers; email- or Excel-based submissions for smaller ones; and OCR-based capture for those still sending paper or PDF.

At the same time, verify that the platform handles both directions of your invoice flow within a single system. A gap on the AP side means a second vendor, a second integration, and fragmented compliance oversight.



STRONG ANSWER:

- Multiple supplier onboarding options that accommodate different levels of technical capability (EDI, web portal, email, Excel, OCR/paper).
- Full AP and AR processing within a single platform.



RED FLAG:

- No onboarding support for suppliers who cannot generate structured e-invoices.
- AP processing is a separate product or add-on with its own pricing and integration.



How is our financial data secured, segmented, and stored – and where?

E-invoices contain some of the most commercially sensitive data in your organization: pricing, volumes, trading partner identities, and transaction patterns. Multi-tenant platforms – where multiple clients share underlying infrastructure – carry real risks of cross-customer data exposure if segmentation is inadequate. A breach can expose your competitive position, violate contractual confidentiality obligations, and trigger regulatory consequences under data protection laws in your operating jurisdictions.

Where data is stored matters as much as how it's protected. GDPR and local data localization laws impose strict obligations on where data can reside and how long it can be retained. Security credentials should be documented and independently validated.



STRONG ANSWER:

- Per-client data segmentation at the infrastructure level.
- End-to-end encryption at rest and in transit.
- Regular third-party penetration testing with documented results.
- Certified compliance with recognized security standards (such as ISO/IEC 27001) and applicable data protection regulations in your jurisdictions.
- Documented data residency policy, with clarity on where your data is stored geographically.



RED FLAG:

- Vague references to “industry-standard security” without naming specific certifications or audit results.
- No clear answer on where data is stored or whether residency requirements in your markets can be met.
- Security documentation is not available before contract signing.



Pro Tip: Ask directly: “Where is our data stored, and can you provide documentation of your data residency policy?” Then ask: “Which security certifications do you hold, and when were they last audited?” A credible provider will answer both without hesitation.



How does the platform handle invoice archiving in line with local legal retention requirements?

In many countries, archiving is obligatory. Most jurisdictions mandate legally compliant storage of e-invoices for periods typically ranging from 5 to 10 years, often with specific requirements around format integrity, audit trails, access controls, and the geographic residency of archived data.

A platform that stores invoices without guaranteeing their legal admissibility as evidence in a tax audit in each relevant country is providing file storage, not compliant archiving. These are fundamentally different things, and the distinction matters the moment a tax authority comes knocking.

One more thing worth raising before you sign: what happens to your archived data if you ever decide to switch providers? Ask whether you can export it in a readable, legally admissible format and whether access continues during any transition period. Exit terms are much easier to negotiate at the start of a relationship than at the end.



STRONG ANSWER:

- Fully configurable retention periods depending on country specifications and individual client preferences.
- Legally compliant format per jurisdiction.
- Tamper-evident storage with full audit trails.
- Confirmation that archived invoices would be accepted as legally valid by tax authorities in your operating markets.



RED FLAG:

- Archiving is described generically, with no mention of country-specific retention rules.
- No clarity on who controls access to archived data or what happens during an audit.
- The vendor cannot confirm whether archived invoices meet the legal admissibility standards in your jurisdictions.

What does your service support look like, and what are your guaranteed resolution times?

When the e-invoicing platform goes down, your e-invoicing process stops. In real-time clearance environments, downtime means invoices cannot be legally issued. In post-audit environments, extended outages create gaps in your documentation trail and delay payment cycles. In either case, unplanned downtime has a direct financial cost. True operational resilience depends on the speed and quality of support after an issue occurs.

Many vendors outsource their customer service to third-party call centers. When a complex technical issue arises or a government portal rejects a payload, you are left stranded in a ticketing system.

To avoid this, look for a provider that operates on a Managed Services model, offering an end-to-end solution with an in-house team of e-invoicing experts. You need contractual guarantees for both response and resolution time. A 15-minute response time is useless if the vendor takes several weeks to actually fix your problem.



STRONG ANSWER:

- Clearly defined response and resolution times.
- A clear escalation path from first-level support to specialist engineering.
- Dedicated in-house service desk.
- A Managed Services model providing end-to-end accountability for your ecosystem.



RED FLAG:

- No contractual guarantees regarding actual resolution times.
- The service desk is outsourced.
- No defined escalation path beyond a general helpdesk.

What is the true Total Cost of Ownership (TCO) – including implementation, hidden fees, and future updates?

A low per-transaction fee can mask significantly higher total costs: expensive onboarding, IT labor every time a mandate changes, and premium charges for capabilities that should be standard. Evaluating e-invoicing costs based solely on headline pricing is a path to budget overruns.

The right way to compare providers is Total Cost of Ownership over three to five years. A provider that charges a higher base fee but absorbs all regulatory updates, automatically deploys schema changes, and reduces manual IT burden will consistently deliver better long-term value than a cheap platform that requires continuous internal investment.

Watch for pricing models that shift after the pilot or proof-of-concept phase – introductory pricing that changes at renewal is a common pattern.



STRONG ANSWER:

- Transparent, itemized pricing covering onboarding, integration, and ongoing operation.
- Regulatory updates included in the contract at no extra charge.
- Implementation timeline and cost tailored to your specific document volumes, countries, and ERP complexity.



RED FLAG:

- Per-transaction pricing only.
- Implementation cost is disclosed only after signing an NDA.
- No clarity on what happens to pricing when new mandates take effect.



Pro Tip: Ask: "If a country we currently operate in changes its e-invoicing schema next year, is that update included in our existing contract or will it be charged separately?"

Your Vendor Evaluation Checklist

Use this checklist during vendor conversations. Write the vendor's answers in the middle column, then mark whether each response meets your requirements.

	Question	Vendor's Answer	Check
1	How many countries do you actively support, and can your platform scale with us?		☐
2	How does your platform stay ahead of regulatory changes?		☐
3	How does your system integrate with our ERP?		☐
4	What exchange networks and standards do you support?		☐
5	How do you handle pre-submission data validation and error management?		☐
6	What if my suppliers can't generate structured electronic invoices? Do you support both sides of the invoice flow?		☐
7	How is our financial data secured, segmented, and stored – and where?		☐
8	How does the platform handle invoice archiving in line with local legal retention requirements?		☐
9	What does your service support look like, and what are your guaranteed resolution times?		☐
10	What is the true Total Cost of Ownership (TCO)?		☐

See How Comarch E-Invoicing Answers All 10

If you're looking for a provider that checks all of these boxes, Comarch E-Invoicing is the one. Below you'll find our brief answers to each question. For a fuller picture, including real client deployments, explore our [case studies](#).

Q1 – Scalability: Comarch E-Invoicing provides compliance coverage in 60+ countries with dedicated in-country teams. We enable direct integration with national platforms, including Poland's KSeF, Italy's SdI, France's Chorus Pro, the UAE's EIS, and many more. Our platform scales to enterprise transaction volumes with transparent, volume-based pricing.

Q2 – Proactive Approach: A dedicated regulatory monitoring team tracks regulatory changes globally. The platform is updated proactively – clients receive advance notice, and the ERP integration remains untouched when country schemas change. Comarch is a member of the OpenPEPPOL and a certified PEPPOL Access Point. We are actively involved in public consultations during the legislative drafting stage.

Q3 – Integration: Compatible with any ERP environment, including SAP, Oracle, Microsoft Dynamics, NetSuite, Sage, Infor, JD Edwards, and many more. A single integration point covers all markets. Full AR and AP processing – including OCR-powered inbound invoice capture – is supported natively.

Q4 – Interoperability: Comarch is a certified Peppol Access Point and a member of openPeppol. The platform also connects directly to country-specific government platforms across 60+ markets and supports the 5-Corner DCTCE model used in the UAE and other emerging regulatory frameworks.

Q5 – Technical Capabilities: Multi-level pre-submission validation covers technical format compliance, schema correctness, and custom business-rule checks. Documents with errors are stopped before reaching the government portal, and users receive a clear explanation of what went wrong.

Q6 – Trading Partner Support: Suppliers of all technical levels are supported: EDI integration for large partners, an intuitive web portal for mid-sized suppliers, and email and paper invoice capture via OCR for all others. Full AP and AR processing is covered within a single platform, with no need for a second system.

Q7 – Security: We are ISO/IEC 27001 certified. End-to-end encryption at rest and in transit. Our platform provides AI and ML-powered fraud detection and anomaly identification. Data is hosted in certified Comarch Data Centers.

Q8 – Archiving: Comarch E-Archive provides legally compliant, tamper-evident storage for the retention periods required in each jurisdiction. Full audit trails and controlled user access are included.

Q9 – Technical Support: Comarch ensures enterprise-grade uptime commitments backed by defined financial remedies. We provide multilingual technical and business support, with escalation paths to specialist engineering teams.

Q10 – TCO: Our pricing is fully transparent with no hidden fees. Final project costs are tailored to your needs and based on monthly document volume, the number of countries, and integration complexity. Implementation timelines range from 6–11 weeks for mid-sized companies to 12 weeks to 6 months for large enterprises, with all regulatory updates included in the ongoing contract. There are no extra charges when country schemas change.

Have more questions or want to see the Comarch E-Invoicing platform in action?

Book a free consultation

Contact Us

Visit www.comarch.com for the contact information of our offices in the following countries:

Albania	Korea
Austria	Luxembourg
Belgium	Malaysia
Brazil	Panama
Canada	Poland
Chile	Switzerland
China	Thailand
Finland	Turkey
France	UAE
Germany	UK
Italy	Ukraine
Japan	USA

About Comarch

Comarch is a global software provider that also offers reliable IT infrastructure services. Comarch outsourcing gives customers access to 16 data centers located all around the world. Extensive international experience and the number of international offices allow the company to offer nearshoring services. The flexibility of its solutions has convinced global brands, including Valeo, Heathrow, and BP, to establish long-term cooperation with Comarch. For 30 years, the company has been helping clients to optimize business costs by using the latest technologies and ensuring the highest data security standards.