Guidelines for Description of Estonian Electronic Invoice.
Sending e-invoices to the bank and presentment of e-invoices at the bank

Version 1.0

Contents

1   Definitions

e-invoice sender – either the seller or operator who sends e-invoices to the payer's bank on behalf of the seller;

description of Estonian e-invoice – http://pangaliit.ee/et/arveldused/e-arve;

e-invoice – electronic invoice which is created, sent, recorded and retained in an electronic environment, i.e. the handling of which takes place electronically (document in xml format based on the description of the Estonian e-invoice at http://www.pangaliit.ee/arveldused/e-arve/);

e-invoice address – payer's or buyer's bank account number or personal identification code/registry code at the bank to which the invoice is addressed. The e-invoice address in different banks is different (personal identification code/registry code or account number) and the bank provides information on this in its e-invoicing service conditions;

e-invoice request – the buyer's or payer's request to the seller or the operator to send e-invoices to the bank. Information on relevant request may be found in contract of sale of goods or services. The e-invoice request specifies the payer's bank, the identity of the payer, e-invoice address, restrictions on display of e-invoice and other conditions;

e-invoice agreement (seller agreement) – agreement between seller and operator on the basis of which the operator sends e-invoices issued by the seller to the payer's bank. Described in more detail in chapter 5;

e-invoice sending agreement – bilateral framework agreement between operator or seller and the payer bank, which governs the rights and responsibilities of the operator or seller and payer bank in sending the e-invoices issued by the seller;

limited presentment of e-invoice – parameter defined at the request of the buyer or payer and by the seller upon sending e-invoice, for partial presentment of the e-invoice to the payer. The limited presentment use-case is described in more detail in chapter 3.2;

e-invoice standing order service – bank service for payer allowing e-invoices issued by the seller to be paid on the basis of standing order, i.e. a credit transfer that may have a variable amount. The service can be used only to pay SEPA area euro payments. Provision of service and detailed conditions depend on the bank and are available in the banks;

e-invoice standing order agreement – agreement between payer and payer bank, whereby the payer gives an order in advance for paying each successive e-invoice related to a specific seller or ServiceId;

payer – bank customer paying the e-invoice (may be the buyer or another person authorized by the buyer to receive and/or pay e-invoices);

seller – issuer of invoice or e-invoice who is a party to the contract of service or sale that is the basis for the e-invoice;

buyer – buyer of good/service who is in a contractual relationship with the seller;

operator – person who sends e-invoices from seller to the payer's bank on the basis of the e-invoice sending agreement. Operators may be either banks or third-party service providers;

bank electronic channel – electronic solution for the bank customer for making the e-invoice services available (e.g. internet bank, mobile bank etc). The specific solution depends on the bank;

serviceId (service code) – unique code for buyer's service agreement at a seller; it identifies the flow of periodic invoices submitted to the payer (customer code, customer number, agreement number etc). E-invoices are ordered on this basis. In the bank, the payer can use this information to enter into an e-invoice standing order agreement and set a limit on it;

SEPA - the Single Euro Payment Area;

Estonian e-invoice updated description – e-invoice in XML format conforming to version 1.1. of the Estonian e-invoice description, to which the addenda described in clause 2.1 have been added.

2 Use-case: sending e-invoice to the bank and e-invoice standing order service

With regard to the use of the Estonian e-invoice description, the e-invoice must conform to all rules that derive from the description:http://pangaliit.ee/images/files/E-arve/e-invoice_ver1_1_eng.pdf.

2.1 Note: Updates and revisions to the Estonian e-invoice description

To ensure, upon sending to the bank of e-invoices conforming to the Estonian e-invoice description, both ordinary e-invoice presentment accompanied with manual or automatic payment (using the e-invoice standing order service) as well as limited e-invoice presentment accompanied by manual or automatic payment, it is necessary to introduce the following updates.

1. Add to the file header an optional code regarding the file contents (AppId, value EARVE).
2. Add the "presentment" attribute (optional attribute) of the <Invoice> element – used to limit e-invoice information presentment. Fixed value:
    a. "YES" (default value if there is no attribute or if the attribute value is not NO) – e-invoice presentment in full
    b. "NO" – the presentment of limited e-invoice information described in chapter 3.2.
3. Add the attribute "invoiceGlobUniqId" (optional attribute) of the <Invoice> element – a unique identifier assigned by the e-invoice sender (for each e-invoice sender), which ensures trackability of the e-invoice The attribute "invoiceGlobUniqId" is returned to the e-invoice sender in a message on defective e-invoices, whereby the e-invoice sender unequivocally identifies an e-invoice sent with errors. Implementing this removes the restriction on invoices sent to banks that the invoiceID value of the element <Invoice> must be unique within the bounds of one invoice file.
4. Adding the optional element "PayToBic" to the PaymentInfo element – the seller bank ID code to which the payment is received.
5. Use of the account number in the e-invoice XML file is, in connection with the transition from local BBAN account numbers to IBAN numbers, regulated as follows:
    a. when documenting information for the seller party in the <AccountInfo> element, it is obligatory as of 1 Feb 2014 to show the account number in IBAN format, i.e. it is obligatory to fill in the <IBAN> element. Effective as of the same date, it is not required to fill in the <AccountNumber> element.
    b. The <PayToAccount> element in the <PaymentInfo> element must, effective 1 February 2014, be filled in in the IBAN format.
6. Add the attribute "sellerContractID" in the <Invoice> element (optional attribute). This is the identifier of the e-invoice agreement, i.e. the seller agreement, the use of which is described in more detail in chapter 4.2 and chapter 5.
7. Add the attribute "sellerRegNumber" in the <Invoice> element (optional attribute). This is the seller's registry code.

Based on the updates, this document is accompanied by the updated Estonian e-invoice description (.xsd file) – e-invoice_ver1.11.xsd.

2.2 Explanations regarding the e-invoice description when presenting the e-invoice to bank

The subsequent chapters detail the elements that, as a rule, must be documented in a relevant e-invoice which conforms to the Estonian e-invoice description and is sent to the bank. The explanations are followed by an illustrative example of the XML in a relevant e-invoice conforming to the supplemented Estonian e-invoice description. The number of required elements and the final number of combinations of elements is set out in the supplemented Estonian e-invoice description.

One e-invoice file and other xml files specified in the document may simultaneously contain the data for more than one seller.

2.2.1 Documenting information necessary for addressing invoice – attributes of the <Invoice> element

1. invoiceId – e-invoice number
2. regNumber – registry code or personal identification code of buyer
3. serviceId – unique code of the buyer's service agreement at seller
4. channelId – code, BIC code for the payer bank as the e-invoice channel
5. channelAddress – e-invoice address at the relevant bank, which shall be either the account number or the personal identification/registry code. Note: The bank uses this field to determine whom a relevant e-invoice is addressed to. If the address is an account number, the IBAN and BBAN account numbers are to be used in parallel during the transition;
6. presentment – possible values are "YES" or "NO". The attribute determines e-invoice presentment – either in full (YES) or limited presentment (NO) (see chapter 3.2)
7. invoiceGloblUniqId – unique identifier attributed to invoice by the e-invoice sent
8. sellerContractId – seller agreement ID
9. sellerRegNumber – seller registry code

2.2.2 Documentation of invoice parties (recommended fields) – <InvoiceParties> element

1. **seller – <SellerParty>**
   a. <Name> – name of seller
   b. <RegNumber > – seller's registry code
   c. <VATRegNumber> – VAT registry number, if the seller is liable to value added tax
   d. <LegalAddress> – seller's address
      i. <PostalAddress1> – postal address
      ii. <City> – city/town
   e. <AccountInfo> – information on seller's receiving account(s)
      i. <AccountNumber> – number of the receipts account (as of 1 February 2014 the account number does not have to be sent in BBAN format)
      ii. <BankName> – name of bank at which the account is located
      iii. <IBAN> – international account number (as of 1 February 2014, the account number must always be sent in IBAN format)
2. **buyer – <BuyerParty>**
   a. <Name> – name of buyer
   b. <RegNumber> – buyer's registry code or personal identification code

      c.   <LegalAddress> – buyer's address
          i.   <PostalAddress1> – postal address
          ii.   <City> – city/town

2.2.3   Documenting general information in invoice – <InvoiceInformation> element

1. <Type> – type of e-invoice (credit or debit)
2. <DocumentName> – name of document being sent (invoice, payment notice etc)
3. <InvoiceNumber> – e-invoice number
4. <InvoiceDate> – e-invoice date

2.2.4   Total price of good or services – <InvoiceSumGroup> element

1. <InvoiceSum> – e-invoice total, not including VAT
2. <VAT> – information on VAT related to the e-invoice if the seller is liable to value added tax
    a.   <VATRate> – VAT rate
    b.   <VATSum> – VAT total
3. <TotalSum> – total e-invoice amount
4. <Currency> – currency of the e-invoice

2.2.5   Detailed information on goods or services – <InvoiceItem>

In the case of an invoice, detailed information on the good or services is documented under <InvoiceItem>, in <InvoiceItemGroup>, in which pursuant to the e-invoice rows there is one <ItemEntry> element for each row of the e-invoice.

The following is to be documented under <ItemEntry>:

1. <Description> – name of good or service
2. <ItemDetailInfo> – detailed information on quantity of good or volume of service
    a.   <ItemUnit> – good or service unit
    b.   <ItemAmount> – volume of good or service
    c.   <ItemPrice> – unit price of good or service
3. <ItemSum> – value of good or service not including VAT
4. <VAT> – information on VAT related to the good or service if the seller is liable to value added tax
    a.   <VATRate> – VAT rate
    b.   <VATSum> – VAT total
5. <ItemTotal> – total value of good or service

2.2.6   Documenting additional information on invoice – <AdditionalInformation>

Additional information can be documented on the invoice. To do this, the following <AdditionalInformation> elements are used:

1. <InformationName> – name of additional information
2. <InformationContent> – message to buyer

2.2.7   E-invoice payment order information – <PaymentInfo> element

To create a payment order in the bank, it is necessary to document the following elements in the <PaymentInfo> element:

1. <Currency> – currency of the e-invoice
2. <PaymentRefId> – e-invoice reference number (if one exists)
3. <PaymentDescription> – payment details. Recommended example: "Invoice number 123456".
4. <Payable> – if the value is NO, the invoice is presented at the bank but it is not payable
5. <PayDueDate> – e-invoice payment due date
6. <PaymentTotalSum> – amount payable, which the bank shall enter on the payment order for the payer to confirm or which is to be paid in the framework of the e-invoice standing order service. The amount payable must be a positive number or zero.
7. <PayerName> – name of buyer (informational field)
8. <PaymentId> – e-invoice number
9. <PayToAccount> – payee's account. Starting 1 Feb 2014, must appear in IBAN format.
10. <PayToBIC> – Code of the payee's bank, conforming to ISO rules (optional element) needed in certain cases for executing interbank payments within Europe.
11. <PayToName> – name of payee

Note: A number of data fields in the PaymentInfo element and in the e-invoice information have a recurrent nature (invoice number, payment deadline, reference number etc). In creating the payment order on the basis of the e-invoice (including in the case of e-invoice standing order service), the bank shall proceed from the data in the PaymentInfo element.

2.3 Example of e-invoice in the form of XML conforming to the Estonian e-invoice supplemented description

The following is an example of an e-invoice conforming to the Value Added Tax Act, in the form of an XML file conforming to the supplemented Estonian e-invoice description:

```xml
<?xml version="1.0" encoding="UTF-8"?>
<E_Invoice xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="e-invoice_ver1.11.xsd">
        <Header>
                <Date>2012-11-01</Date>
                <FileId>123456</FileId>
                <AppId>EARVE</AppId>
                <Version>1.1</Version>
                <SenderId>SENDER</SenderId>
                <ReceiverId>RECEIVER</ReceiverId>
        </Header>
        <Invoice invoiceId="45678" regNumber="123456" serviceId="1234" channelId="ABCDEE2X"
channelAddress="EE306240693469621624" presentment="YES" invoiceGlobUniqId="ARVE_123456"
sellerContractId="Contract" sellerRegnumber="1234">
                <!-- presentment – e-invoice in full (value=YES) or e-invoice for limited presentment
(value=No), limited presentment described in chapter 3.2 -->
                <!-- invoiceGlobUniqId – global unique code assigned by e-invoice intermediary to the e-
invoice -->
                <!-- sellerContractId – e-invoice contract number, seller's contract id -->
                <!-- sellerRegNumber – seller's registry code-->
                <InvoiceParties>
                        <SellerParty>
                                <Name>TESTSELLER AS</Name>
                                <!--seller, i.e VAT payer-->
```

```xml
                <RegNumber>1234</RegNumber>
                <VATRegNumber>EE1234</VATRegNumber>
                <ContactData>
                        <LegalAddress>
                                <PostalAddress1>KAIKA 2</PostalAddress1>
                                <City>Tallinn</City>
                        </LegalAddress>
                </ContactData>
                <AccountInfo>
                        <AccountNumber>12345678910</AccountNumber>
                        <BankName>Bank</BankName>
                        <IBAN>EE765408082924162799</IBAN>
                </AccountInfo>
        </SellerParty>
        <BuyerParty>
                <Name>TESTBUYER AS</Name>
                <RegNumber>12345678</RegNumber>
                <!--Purchaser of goods-->
                <ContactData>
                        <LegalAddress>
                                <PostalAddress1>KAIKA 2</PostalAddress1>
                                <City>Tallinn</City>
                        </LegalAddress>
                </ContactData>
        </BuyerParty>
</InvoiceParties>
<InvoiceInformation>
        <Type type="DEB"/>
        <DocumentName>Invoice</DocumentName>
        <InvoiceNumber>45678</InvoiceNumber>
        <InvoiceDate>2012-11-01</InvoiceDate>
</InvoiceInformation>
<InvoiceSumGroup>
        <InvoiceSum>1.12</InvoiceSum>
        <VAT>
                <VATRate>0</VATRate>
                <VATSum>0</VATSum>
        </VAT>
        <TotalSum>1.12</TotalSum>
        <Currency>EUR</Currency>
</InvoiceSumGroup>
<InvoiceItem>
        <InvoiceItemGroup>
                <ItemEntry>
                        <!--Good/service info-->
                        <Description>Service purchased</Description>
                        <ItemDetailInfo>
                                <ItemUnit>qty</ItemUnit>
                                <ItemAmount>1</ItemAmount>
                                <!--Volume-->
                                <ItemPrice>1.12</ItemPrice>
                        </ItemDetailInfo>
                        <ItemSum>1.12</ItemSum>
                        <!--Total not including VAT-->
                        <VAT>
                                <VATRate>0</VATRate>
                                <VATSum>0</VATSum>
                                <!--VAT rate-->
                        </VAT>
                        <ItemTotal>1.12</ItemTotal>
```

```xml
                                <!--Total good/service-->
                        </ItemEntry>
                </InvoiceItemGroup>
        </InvoiceItem>
        <AdditionalInformation>
                <InformationName>Reminder</InformationName>
                <InformationContent>We appreciate timely payment!</InformationContent>
        </AdditionalInformation>
        <PaymentInfo>
                <Currency>EUR</Currency>
                <PaymentRefId>1234567</PaymentRefId>
                <PaymentDescription>Invoice 45678</PaymentDescription>
                <Payable>YES</Payable>
                <PayDueDate>2012-11-15</PayDueDate>
                <PaymentTotalSum>1.12</PaymentTotalSum>
                <PayerName>TESTBUYER AS</PayerName>
                <PaymentId>45678</PaymentId>
                <PayToAccount>EE765408082924162799</PayToAccount>
                <PayToName>TESTSELLER AS</PayToName>
        </PaymentInfo>
    </Invoice>
    <Footer>
            <TotalNumberInvoices>1</TotalNumberInvoices>
            <TotalAmount>1.12</TotalAmount>
    </Footer>
</E_Invoice>
```

3   Use-case: e-invoice presentment at bank

In addressing the e-invoice, the bank shall use the following attributes of the <Invoice> element:
1. channelId (BIC code, which identifies the payer bank)
2. channelAddress (account number or personal identification/registry code, which identifies the specific payer to whom the e-invoice is shown). If the channelAddress is incorrect or the bank is not able to identify a payer conforming to that address, the bank shall notify the e-invoice sender of the incorrect address (see 3.4). If the address is an account number, the IBAN and BBAN formats shall be used in parallel during the transition period.

3.1   E-invoice presentment in full in the bank's electronic channels

E-invoice presentment at the bank takes place only if bank services so permit. If it is not possible to display the e-invoice in full but the bank has a standing order agreement for automatic payment of e-invoice, the e-invoice sender shall be notified with the relevant information in the unsuccessful e-invoices file (chapter 3.4). The e-invoice shall be displayed in full – that is, with all of the information – to the payer, if:

1. the attribute "presentment" in the <Invoice> element of e-invoice is missing or
2. the value "YES" has been assigned to the attribute "presentment".

Internet bank users can open the e-invoice in HTML format in order to browse the goods or services listed on the e-invoice. They can also print out the e-invoice in PDF format. The invoice is displayed to the customer in the standard design, unless agreed otherwise with the seller.

The information in the e-invoice <PaymentInfo> element is displayed to the payer by payment order.

If the bank provides e-invoice standing order service, the payer can configure e-invoice standing order service and e-invoices that arrive in future will be automatically paid – pursuant to the payment order information specified by the seller (amount, payment term, reference number, payment order explanation etc.). Precise list in chapter 2.2.7.

Example of standard e-invoice design.

3.2   E-invoice limited presentment via bank's electronic channels

The e-invoice is displayed in limited extent to payers if the value "NO" has been assigned to the "presentment" attribute of the <Invoice> element.

The seller shall assign the value "NO" if:

1. To the seller's knowledge, the payer does not have access to the bank's electronic channels but wishes to use e-invoice standing order service.
    The e-invoice arrives at the bank and the bank executes the payment pursuant to the conditions for the e-invoice standing order service. Full presentment of the invoice does not take place.

2. The payer is not the buyer and does not have privileges for obtaining detailed e-invoice information but, on agreement with the buyer, wishes to pay the e-invoice from his/her own account.
    If the payer has access to electronic banking service, only the payment order data are displayed to the payer accompanied by the information described below. Full presentment of the invoice does not take place.

If the full presentment of the e-invoice does not take place, the bank is justified to show the payer solely the following invoice information over the electronic banking channel:

- payment order information (chapter 2.2.7) – PaymentInfo
- seller information – InvoiceParties. SellerParty.Name, InvoiceParties. SellerParty.RegNumber
- buyer information – InvoiceParties. BuyerParty.Name
- invoice date – InvoiceInformation.InvoiceDate

If the seller sends to the bank an e-invoice for limited presentment, the seller must take into consideration that the full delivery of the e-invoice to the buyer will not take place through the bank and sending of the invoice in full shall take place pursuant to agreement between the seller and buyer in some other manner.

If the seller sends the e-invoice to the payer with limited presentment (Presentment = NO) and sends to the buyer an e-invoice or invoice in some other form, it is advisable for the seller to notify the buyer of the secondary sending of the e-invoice (e.g.: "This invoice has additionally been sent to bank 'X' at address 'Y'.")

3.3   E-invoice standing order service

Provision of the e-invoice standing order service depends on the bank. An e-invoice sent to the bank can be paid by the payer either by approving a pre-filled-in payment order on the basis of each e-invoice singly or by entering into an e-invoice standing order agreement, if the payer bank provides e-invoice standing order service as a possibility of paying e-invoices. E-invoice standing order agreement can in general be concluded on the basis of an e-invoice already sent to the bank in advance, or then simply to enter into an e-invoice standing order agreement using the seller's data and the unique code of the buyer's service agreement at the seller (serviceId).

In preparing the e-invoice standing order agreement, the bank must notify the seller that the e-invoice standing order service works only if the seller sends the e-invoice to the bank. In order for the seller to know to send the e-invoice to the bank, the bank must refer the payer to the seller or help the payer to set up a corresponding e-invoice request to the seller via the bank (chapter 4).

Upon terminating an e-invoice standing order agreement, the bank must notify the payer that termination of the e-invoice standing order agreement does not terminate sending of the e-invoice to the bank. If the payer wishes to also terminate sending of e-invoices to the bank, the bank must refer the payer to the seller or help the payer to set up a corresponding e-invoice request to the seller via the bank (chapter 4).

3.4   Unsuccessful presentment of e-invoice by bank (VEA)

By agreement, the bank shall verify at least the following parameters on e-invoices sent to it:

- Conformity of file to agreed-upon e-invoice description (XML validation)
- Business-logic and technological verification of information in file

If any of the verifications are unsuccessful or if the bank is unable for some reason to send the e-invoice to the payer, the bank shall not accept the e-invoice for processing and notify the e-invoice sender with the corresponding error codes.

Error code	Reason
File-related errors	
51,62	file structure incorrect
59	lacks reference DTD or XSD file
85	file sender/recipient incorrect
64,65	file with same ID or name already exists
56	total invoices amount in file incorrect (the TotalAmount element in the Footer element)
61	total number of invoices in file incorrect (the TotaNumberInvoices element in the Footer element)
81,66	AppId incorrect
63	file name does not conform to standard
E-invoice header related (element Invoice) errors	
82	file is lacking e-invoice address
3, 10	e-invoice address does not exist at bank
22	e-invoice address is not intended for sending e-invoices (because it is not a current account or related reason)
32,33	e-invoice addressee lacks electronic possibility for presenting invoice (Internet bank lacking or closed)
86	e-invoice addressee lacks possibility for presenting invoice electronically (Internet bank lacking or closed) but a standing order service agreement has been concluded for the invoice serviceId
20	e-invoice address is temporarily unavailable (account blocked, Internet bank agreement blocked etc)
21	e-invoice address is idle (has not been used for a long time)
76,78	e-invoice channel is incorrect
87	An e-invoice with the same invoiceGlobUniqId from the same e-invoice sender exists
80	serviceId incorrect (does not conform to seller's agreement)
18	e-invoice not issued to buyer
Invoice content related errors	
14	the e-invoice information needed for factoring is incorrect
79	buyer's postal address missing
Seller-related errors (if the seller information is verified)	
11	e-invoice's seller information (registry code) incorrect
57	seller's agreement missing/blocked
70	seller lacks privilege to send e-invoices
E-invoice payment order information related errors (PaymentInfo element)	
6	reference number incorrect (PaymentRefId element does not conform to standard)
50	payment order reference number and details missing (PaymentRefId="", PaymentDescription="")
9	amount payable incorrect (PaymentTotalSum<0)
7	currency payable incorrect (Currency)
49	e-invoice payment due date incorrect (PayDueDate<Today)

12	e-invoice with the same PaymentId from the same seller exists (If invoiceGlobUniqId is not specified for the invoice, the uniqueness of the PaymentId shall be verified in the PaymentInfo element.)
48	PaymentId missing
54	payee's pay-to account incorrect (PayToAccount)
55	seller incorrect (PayToName), can be verified if the seller's bank is the same as the payer's bank
88	BIC code incorrect (PayToBIC)

The bank responds to a unsuccessful e-invoice with an XML message with the following structure:

```xml
<?xml version="1.0" encoding="UTF-8"?>
<FailedInvoice>
        <Header appId="VEA" date="2012-11-01" receiverId="RECEIVER" senderId="SENDER"/>
        <Invoice>
                <ChannelId>ABCDEE2X</ChannelId>
                <!--BIC code of bank where the error situation came up-->
                <InvoiceId>1234</InvoiceId>
                <!--Value of the invoiceId attribute in the Invoice element of the e-invoice sent to the bank-->
                <InvoiceGlobUniqId>123456</InvoiceGlobUniqId>
                <!--Value of the GlobUniqId attribute from the Invoice element of the e-invoice sent to the
bank-->
                <ServiceId>1234</ServiceId>
                <!--Value of the serviceId attribute from the Invoice element of the e-invoice sent to the bank-
->
                <SellerContractId>1234</SellerContractId>
                <!--number of seller's contract if one exists-->
                <SellerRegNumber>12345678</SellerRegNumber>
                <!--seller's registry code from the RegNumber element under SellerParty -->
                <FailReason>33</FailReason>
                <!--bank e-invoice error code-->
        </Invoice>
        <Footer totalNr="1"/>
</FailedInvoice>
```

4 Ordering e-invoices via bank

4.1 Submitting e-invoice request to seller via bank

As of agreed with seller, the bank may intermediate the payer's e-invoice order request – the payer's e-invoice request.

In general, the e-invoice can be ordered to the bank only by the buyer, i.e. a person who has concluded an agreement with the seller. The bank must notify the person submitting the request that in order to order an e-invoice the submitter of the request must be the buyer. A possible exception can be a case where the e-invoice is ordered by the payer who is not the buyer but who wishes to pay by e-invoice upon agreement with the buyer (invoice sent with limited presentment possibilities) (see chapter 3.2 Type=Pay).

The bank must notify the person ordering the e-invoice (the person submitting the e-invoice request) that the e-invoice can be ordered solely by the buyer (i.e. the person who has concluded an agreement with the seller). In addition to the above, the person ordering must be aware that ordering the e-invoice to the bank (Type=Full) will cancel other means of sending invoice or e-invoice by the seller, except for limited presentment e-invoice (Type=Pay), if the latter is addressed to another address. If the person ordering the e-invoice is not the buyer but still wishes to pay a specified e-invoice, they must order the e-invoice to the bank with the limited presentment option. The person ordering must take into consideration the possibility that the seller may not necessarily send out the e-invoice without a respective agreement with the buyer. If, as a result of the request, the seller sends the invoice with limited presentment option to the bank to a payer who is not the buyer, the seller shall still send the full invoice in the form agreed upon with the buyer.

The payer may, at the bank, add to the e-invoice ordered to the bank the e-invoice standing order service (see chapter 3.3) if the bank enables it.

If the payer wishes to discontinue via the bank the e-invoice (and submits a relevant request to the seller through the bank), the bank must recommend that the payer discontinue the e-invoice standing order service agreement made on the basis of the relevant e-invoice.

In addition to bank channels, the payer can submit to the seller the request to change the e-invoice address through various channels (e.g. in the seller's self-service or operator's e-invoice environment). The seller must, if possible, inform the payer that the latter's wish to change the e-invoice address may lead to a situation where the payment of the relevant e-invoice at the bank will no longer take place using the e-invoice standing order service (if the payer had e-invoice standing order service at the bank to which the e-invoice was previously sent). The payer must make sure that the relevant e-invoice would be paid in some other manner.

4.2 E-invoice ordering message from bank to e-invoice sender (EAA – e-invoice request)

Upon ordering the e-invoice, the bank shall send a message with the relevant content to the seller:

```xml
<?xml version="1.0" encoding="UTF-8"?>
<ApplicationBank appId="EAA" date="2012-11-01" receiverId="RECEIVER" senderId="SENDER">
```

```
<Application>
        <SellerRegNumber/>
        <-- mandatory, seller's registry/personal identification code-->
        <SellerContractId/>
        <!--mandatory, seller's contract ID-->
        <Action/>
        <!--mandatory, either an add or delete request: ADD – add; DEL – delete-->
        <ServiceId/>
        <!--mandatory, buyer's service agreement unique code at the seller, which identifies the flow
        of periodic invoices-->
        <ChannelId/>
        <!--mandatory, channel code for the payer's bank as the e-invoicing channel, BIC code. The e-
        invoice file to be sent to the bank has an eponymous attribute in the <Invoice> element.-->
        <ChannelAddress/>
        <!--mandatory, e-invoice address in the relevant bank – either account or personal
        identification/reg code. NB! The bank decides on the basis of this field to whom the relevant
        e-invoice is addressed. The e-invoice file to be sent to the bank has an eponymous attribute in
        the <Invoice> element.-->
        <PresentmentType/>
        <!--mandatory, potential values:
        Full (if the payer wants full presentment of e-invoice)
        Pay (if the payer wants the e-invoice for limited presentment –solely for payment)-->
        <CustomerIdCode/>
        <!--mandatory, personal identification/reg. code of the person making the request-->
        <CustomerName/>
        <!--mandatory, name of person making the request-->
        <CustomerEmail/>
        <!-- optional, contact details for person making the request – e-mail – so that the seller could
        contact the person in case of errors in the request-->
        <CustomerPhone/>
        <!--optional – contact telephone number for person making the request so that the seller could
        contact the person in case of errors in the request-->
        <TimeStamp/>
        <!-- mandatory, date and time of the request, format: yyyy-mm-ddThh:mm:ss-->
</Application>
</ApplicationBank>
```
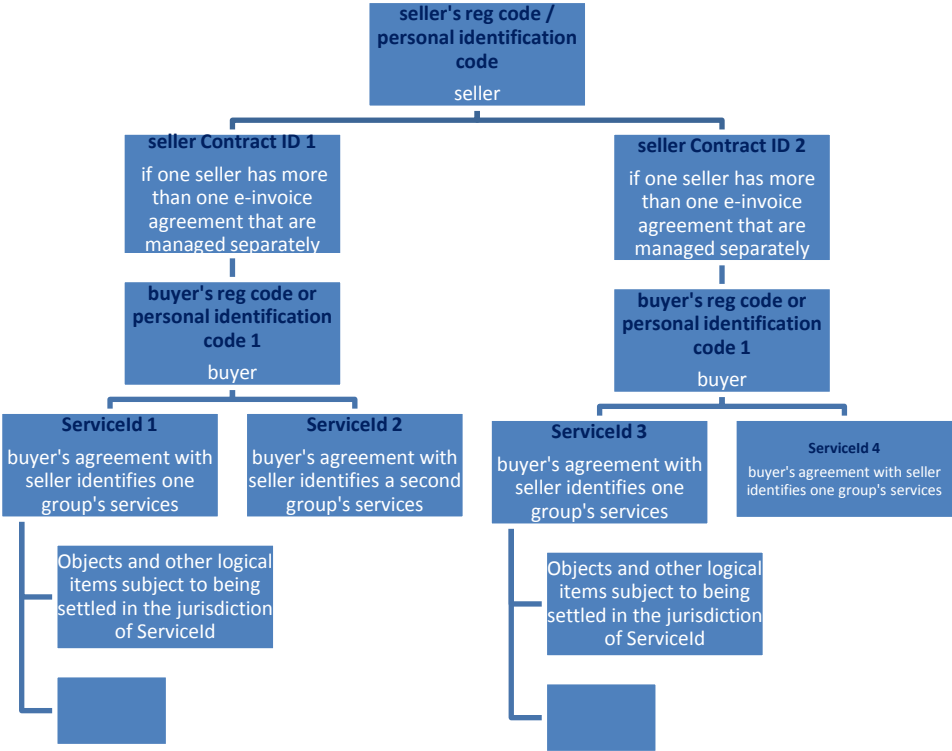
4.3 Seller/buyer hierarchy (explanatory image)

5   Seller agreement

5.1   Entering into seller agreement

An e-invoice agreement for sending e-invoices to the bank's electronic channels shall be concluded with the seller.

The following parameters are important when entering into an agreement with the seller:

- operator code (<Operator>) – code of operator who intermediates the seller's e-invoices to the bank;
- name of seller (<SellerName>);
- registry or personal identification code of seller (<SellerRegNumber>);
- seller's contract ID (distinguishes different agreements of the same seller if the latter wishes to treat e-invoices for different services in a different manner) (<SellerContractId>);
- seller's contract parameter, as to whether the seller wishes to send to the bank also e-invoices meant for limited presentment (whether the seller uses the "Presentment=NO" parameter) (<LimitedPresentment>);
- seller's agreement parameter, as to whether the given seller allows the e-invoice request to be presented through the bank (<OrderInBank>);
- seller's serviceId name and verification rules;
- design – whether the standard design or special design is used (<Design>);
- beginning and end of the e-invoice payment period, as optional information (<PaymentPeriod>).

5.2   Notification of seller agreement and responding to the latter – SCNew and SCAcc formats

If the seller's e-invoice contract was concluded at the operator, the latter may notify the bank(s) of the addition of a new seller by way of notification in XML format.

```xml
<?xml version="1.0" encoding="UTF-8"?>
<SellerContractNew appId="SCNew" date="2012-11-01" receiverId="RECEIVER" senderId="SENDER">
    <SellerContract>
        <ChannelId>DCBAEE2X</ChannelId>
        <!--BIC code of bank which is to be notified of new sellers being added->
        <Operator>OPERATOR_1</Operator>
        <!--Operator code-->
        <SellerName>TESTSELLER</SellerName>
        <!--seller name-->
        <SellerRegNumber>1234</SellerRegNumber>
        <!--seller's registry code-->
        <SellerContractId>1234</SellerContractId>
        <!--seller's contract number at the intermediary -->
        <Design>DESIGN</Design>
        <!--Bilaterally agreed-upon reference to the design: standard, special, version etc-->
        <LimitedPresentment>YES</LimitedPresentment>
        <!--Whether limited presentment is allowed – whether an EAA request for "Pay" type" can be
        filed at the bank. YES/NO type parameter-->
        <Ordering>
```

```
                        <!--ordering e-invoices at the bank-->
                        <OrderInBank>YES</OrderInBank>
                        <!-- Whether ordering of e-invoices is allowed at the bank– YES/NO type-->
                        <NameOfServiceId>Contract number</NameOfServiceId>
                        <!-- ServiceId name -->
                        <MinLength>5</MinLength>
                        <!-- ServiceId minimum length-->
                        <MaxLength>6</MaxLength>
                        <!-- ServiceId maximum length-->
                        <CheckDigit>YES</CheckDigit>
                        <!--Does ServiceId have a check digit – YES/NO type-->
                </Ordering>
                <PaymentPeriod>
                        <!--Optional potential period – assigned by the seller if the seller desires – within
                        which the seller sends e-invoices to bank and the payer can choose the payment date
                        for e-invoice standing order if possible. The implementation of this parameter
                        depends on the banks and is not subject to the e-invoice standing order minimum i.e.
                        standard conditions. -->
                        <FirstDay>10</FirstDay>
                        <!--first day of the month starting on which the payer can choose the invoice payment
date-->
                        <LastDay>20</LastDay>
                        <!--last day of the month until which the payer can choose the invoice payment date--
>
                </PaymentPeriod>
        </SellerContract>
</SellerContractNew>
```

As confirmation of acceptance of agreement, the bank shall respond to the operator that sent the seller's agreement with an XML message containing the following information:

- code of bank that gives the response
- feedback regarding acceptance or refusal
- comments regarding refusal
- name of seller
- registry code of seller
- seller's contract number

The message in XML format is the following:

```
<?xml version="1.0" encoding="UTF-8"?>
<SellerContractAccepted addId="SCAcc" date="2012-11-01" receiverId="RECEIVER" senderId="SENDER">
        <ContractAccepted>
                <ChannelId>ABCDEE2X</ChannelId>
                <!--BIC code of the bank, who confirms-->
                <Accepted>YES</Accepted>
                <!--acceptance of seller's contract - YES/NO type-->
                <SellerName>TESTSELLER</SellerName>
                <!--seller's name-->
                <SellerRegNumber>1234</SellerRegNumber>
                <!--seller's reg.code-->
                <SellerContractId>123456789</SellerContractId>
                <!--seller's contract number -->
                <Comment>123456789</Comment>
                <!--comment on refusal -->
        </ContractAccepted>
</SellerContractAccepted>
```