

LEDGERLY · PRACTICAL GUIDE 2026

Electronic invoicing in Belgium

The complete guide Peppol B2B 2026

Everything self-employed professionals, liberal professions and Belgian SMEs need to know to comply before the legal deadline.

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CHAPTER 1

What is Peppol?

Peppol (Pan-European Public Procurement On-Line) is a standardised European network enabling the exchange of commercial documents — invoices, purchase orders, credit notes — between businesses and governments, in a fully electronic and structured way.

Important, Peppol is not a software or a single platform. It is a communication protocol, like registered electronic mail between businesses. Each participant connects via an accredited Access Point.

How does the Peppol network work?

The network operates on the so-called 4-corner model, your invoicing software (corner 1) sends the invoice to your Access Point (corner 2), which transmits it to your client's Access Point (corner 3), which delivers it into your client's system (corner 4). No manual intervention is required.

Why did the EU create Peppol?

To eliminate friction in cross-border commercial exchanges, reduce VAT fraud (estimated at 137 billion euros per year in Europe) and speed up payments between businesses.

Peppol in Belgium

Belgium is one of the most advanced countries on Peppol. BOSA (federal public service) manages the registry of Belgian participants. B2G invoicing (to public authorities) has already been mandatory since 2020.

What is the difference from a PDF invoice by email?

- ✗ **PDF by email**, unstructured document, manual processing, risk of error, no legal acknowledgement of receipt, non-compliant after 2026.
- ✓ **Peppol**, structured XML format (UBL 2.1 or CII), automatic processing by client software, acknowledgement of receipt, complete traceability, legally compliant.

CHAPTER 2

The Belgian 2026 reform

Belgium has adopted the European directive on electronic invoicing and goes further by making electronic B2B invoicing via Peppol mandatory for all VAT-registered businesses.

Note, contrary to what is sometimes heard, the obligation does not only concern large companies. All Belgian VAT taxpayers exchanging B2B invoices will be affected by 2027.

The official timeline

● **Since 2020, B2G already mandatory**

All invoices to Belgian federal public authorities must already go through Peppol. Most regional administrations are following suit.

● **1 January 2026, Large companies**

Companies with more than 250 employees OR whose turnover exceeds 50 million euros must send and receive electronic Peppol invoices for all their Belgian B2B transactions.

● **1 January 2027, All SMEs**

Extension to all VAT-registered businesses in Belgium, regardless of size. Self-employed, liberal professions and micro-businesses included.

Who is affected by the reform?

- ✓ **Every Belgian VAT-registered business** that sends invoices to other Belgian VAT-registered businesses.
- ✓ **Self-employed and liberal professions**, consultants, architects, doctors (for non-exempt acts), lawyers, etc.
- ✓ **Tradespeople and contractors**, electricians, plumbers, heating engineers, general contractors.

Exception, B2C transactions (to private individuals not VAT-registered) are not subject to the Peppol obligation. A regular PDF invoice remains valid for private customers.

CHAPTER 3

Getting compliant in 5 steps

The good news, if you use a Peppol-compliant invoicing software, most of the work is already done. Here are the steps in practice.

1

Check that your software is Peppol-compliant

Your software must be able to generate invoices in XML UBL 2.1 format (Belgian Peppol standard) and connect to the network via an accredited Access Point. Explicitly ask your provider whether they are Peppol Ready.

2

Register on the Peppol network

Your Access Point registers you in the Peppol directory (SMP — Service Metadata Publisher) with your VAT number as identifier. Your clients will then be able to find you and send you electronic invoices.

3

Configure your business profile

Enter your Belgian VAT number, your IBAN and your details exactly as they appear at the CBE (Crossroads Bank for Enterprises). This data will be included in every Peppol invoice.

4

Send a test invoice

Before sending real invoices, test the complete flow with a trusted client or via the Peppol test environment. Verify that the invoice is properly received and correctly interpreted in the recipient's system.

5

Switch your B2B clients to Peppol

Inform your Belgian business clients that you are now sending invoices via Peppol. Ask them for their Peppol participant number (usually their VAT number). The process is seamless once configured.

Do not, wait until the deadline to get started. Certified Access Points may be overwhelmed as January 2026 approaches. Plan at least 3 months ahead to have time to test.



Ready for Peppol? Ledgerly handles it for you.

Ledgerly is Belgian invoicing software, Peppol B2B 2026 compliant. You create your invoices normally, Ledgerly sends them on the Peppol network automatically.

- ✓ Peppol registration included in all subscriptions
- ✓ XML UBL 2.1 format generated automatically
- ✓ Dashboard, quotes, reminders, VAT report — all in one
- ✓ Data hosted in Europe, GDPR compliant
- ✓ 30-day free trial, no credit card required

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