AI IN FINANCE | E-INVOICING · ACCOUNTS PAYABLE · AUTOMATION

E-invoicing mandates and AI: how structured invoice data changes accounts payable

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E-invoicing is now mandatory or starting in Belgium, Poland, Malaysia, France, Saudi Arabia and the UAE, with the EU to follow in 2030. Structured invoice data removes the scanning step and gives AI clean data to match, code and check.

Global reference

- Scope: Business-to-business invoicing, VAT and GST compliance
- Topic: Mandatory e-invoicing and AI in accounts payable
- Key dates: France 1 September 2026; UAE 1 January 2027; Saudi Wave 25 by 1 February 2027; EU ViDA 1 July 2030

Key mandates

- Belgium: B2B e-invoicing through Peppol from January 2026.
- Poland: KSeF from 1 February 2026 for large businesses and 1 April 2026 for others; penalties from January 2027.
- Malaysia: businesses with revenue above RM 1 million from January 2026.
- France: from 1 September 2026 all businesses must receive e-invoices and large and mid-sized ones must issue them; small businesses issue from September 2027.
- Germany: all businesses must receive e-invoices since January 2025; issuing is phased in over 2027 and 2028.
- Saudi Arabia: integration with ZATCA's Fatoora platform continues in waves; Wave 25 covers revenue above SAR 187,500, with a 1 February 2027 deadline.
- United Arab Emirates: pilot from 1 July 2026; mandatory from 1 January 2027 for revenue of AED 50 million or more, 1 July 2027 for others, and 1 October 2027 for government entities.
- European Union: structured e-invoicing for cross-border B2B trade from 1 July 2030 under VAT in the Digital Age (ViDA).

Why it matters for AI

- Data arrives structured, so AI no longer has to read scanned PDFs and guess.
- Matching invoices to purchase orders and receipts becomes faster and more accurate.
- AI can suggest the GL account, cost centre and VAT code, and flag unusual items.
- Duplicate payments and supplier bank detail changes are easier to catch.
- Tax authorities receive the same data, so errors are visible to them quickly.

What AI still cannot do alone

- Fix poor supplier master data.
- Decide difficult VAT treatment without review.
- Replace approval controls for payments.

What to do now

- Map every country where you issue or receive invoices against its mandate date.
- Clean supplier master data before switching on AI coding.
- Choose an e-invoicing provider that also feeds your ERP and AP automation.
- Keep a human approver for exceptions and payment release.

Our take

E-invoicing is the best AI project most finance teams never planned. Compliance pays for the data clean-up, and AP automation gets the benefit.

Sources

- e-invoice.app: Global e-invoice mandates 2026
- EY: UAE issues e-invoicing ministerial decisions (30 September 2025)
- ZATCA: Criteria for Wave 25 of the e-invoicing integration phase

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