

# Using the Peppol Network for Domestic E-Invoicing in Finland

## Overview

The Peppol (Pan-European Public Procurement On-Line) network enables standardized electronic document exchange between businesses. For Finnish domestic e-invoicing, both sender and receiver communicate through access points like HubBroker, which acts as the service provider connecting participants to the Peppol network.

## Key Components

### Participants

- Sender: The business issuing the e-invoice
- Receiver: The business receiving the e-invoice
- Service Provider (HubBroker): The certified Peppol access point facilitating the exchange

### Identification

Each participant needs a Peppol ID (also called Participant ID), which in Finland typically uses:

- Y-tunnus (Business ID) - format: 0037:FIxxxxxxx (8 digits with hyphen, e.g., 0037:FI12345678)
- OVT identifier (Finnish e-invoice address) - format: 0003:003712345678 (12 digits)
- GLN (Global Location Number) - format: 0088:6419xxxxxxxx

## Outbound E-Invoicing Process (Sending)

### 1. Registration with HubBroker

- The sender registers as a Peppol participant through HubBroker
- Receives their Peppol ID configuration
- HubBroker registers the sender in the Peppol SMP (Service Metadata Publisher) directory

### 2. Invoice Creation

- Sender creates invoice in their ERP/accounting system
- Invoice is converted to Peppol BIS Billing 3.0 format (UBL or CII XML standard)

### 3. Transmission via HubBroker

- Sender submits the e-invoice to HubBroker (via API, file upload, or system integration)
- HubBroker validates the invoice format and content
- HubBroker looks up the receiver's access point in the Peppol SML/SMP directory
- HubBroker sends the invoice through the Peppol network to the receiver's access point

### 4. Delivery Confirmation

- HubBroker provides delivery status back to the sender
- Sender receives confirmation that the invoice reached the receiver's access point

## Inbound E-Invoicing Process (Receiving)

### 1. Registration with HubBroker

- The receiver registers their Peppol ID with HubBroker
- HubBroker publishes the receiver's endpoint information in the Peppol SMP directory
- This makes the receiver discoverable to all Peppol senders

### 2. Invoice Reception

- When a sender transmits an invoice to the receiver's Peppol ID, the sender's access point queries the Peppol directory
- The directory returns HubBroker's endpoint information
- The invoice is routed through the Peppol network to HubBroker

### 3. Processing via HubBroker

- HubBroker receives and validates the incoming e-invoice
- HubBroker can transform the invoice format if needed (e.g., from XML to the receiver's preferred format)
- HubBroker notifies the receiver of the new invoice

### 4. Delivery to Receiver

- Invoice is delivered to the receiver through their preferred method:
- Direct integration with ERP/accounting system (API)
- Web portal access through HubBroker's platform
- Email notification with download link
- File transfer (SFTP, AS2, etc.)

## Finnish-Specific Requirements

For domestic Finnish e-invoicing via Peppol, ensure:

- **Y-tunnus identification:** Finnish companies must use their Business ID (Y-tunnus) as the Peppol identifier (format 0037:FIxxxxxxx)
- **Finvoice compatibility:** While Peppol uses international standards, HubBroker can handle conversion from/to legacy Finvoice format if needed
- **OVT addressing:** Integration with traditional Finnish OVT (Operaattorin Välitystunnus) e-invoice addressing system
- **VAT requirements:** Invoices must include Finnish VAT information (ALV-tunnus) correctly formatted
- **Reference numbers:** Finnish reference numbers (viitenumero) should be included for payment identification
- **Public sector mandate:** Finnish public authorities are required to receive e-invoices
- **Language:** Invoice content typically in Finnish or Swedish (both official languages)

## Benefits of Using HubBroker as Service Provider

- **Single connection:** Connect once to reach all Peppol participants globally
- **Format handling:** HubBroker manages format conversions and validations (including Finvoice to/from Peppol formats)
- **Compliance:** Ensures invoices meet Peppol and Finnish requirements
- **Directory management:** HubBroker handles SMP registration and updates
- **OVT bridge:** HubBroker can bridge between Peppol and traditional Finnish OVT networks
- **Support:** Technical assistance for onboarding and troubleshooting in Finnish context
- **Monitoring:** Track invoice status and delivery confirmations
- **Multi-format support:** Support for both modern Peppol standards and legacy Finnish formats

## Implementation Steps

1. Choose your Peppol ID (typically Y-tunnus-based: 0037:FIxxxxxxx)
2. Sign agreement with HubBroker as your Peppol access point provider
3. Configure integration between your systems and HubBroker
4. Test transactions in HubBroker's test environment
5. Go live and start exchanging e-invoices domestically and internationally



## Finnish E-Invoicing Landscape

Finland has one of the most mature e-invoicing ecosystems in Europe with:

- **High adoption rate:** Over 90% of B2B invoices in Finland are electronic
- **Public sector:** Mandatory e-invoicing for public procurement since 2010
- **Finvoice standard:** Established Finnish XML format that HubBroker can convert to/from Peppol formats
- **Operator network:** Traditional network of e-invoice operators that Peppol complements
- **Banking integration:** Strong integration between e-invoicing and Finnish banking systems
- **B2B culture:** E-invoicing is the standard practice in Finnish business culture
- **EU compliance:** Full alignment with European e-invoicing directives

## Key Finnish Standards

- **Finvoice:** Traditional Finnish e-invoice format (XML-based)
- **TEAPPSXML:** Alternative Finnish e-invoice format
- **OVT identifier:** 12-digit Finnish e-invoice address format
- **Peppol BIS Billing 3.0:** Modern international standard now widely adopted Transition Considerations

Finland is transitioning from traditional operator-based networks to Peppol:

- **Legacy support:** HubBroker can handle both Finvoice/OVT and Peppol formats
- **Interoperability:** Seamless exchange between traditional Finnish and Peppol networks
- **Future-proofing:** Peppol provides international reach while maintaining Finnish compatibility

The Peppol network enables seamless domestic Finnish e-invoicing while also providing the capability to exchange invoices with international partners across Europe and beyond using the same infrastructure and processes. Finland's mature e-invoicing environment makes Peppol adoption particularly straightforward for businesses already familiar with electronic invoicing.

