

Croatia's Electronic Invoicing Future in 2026

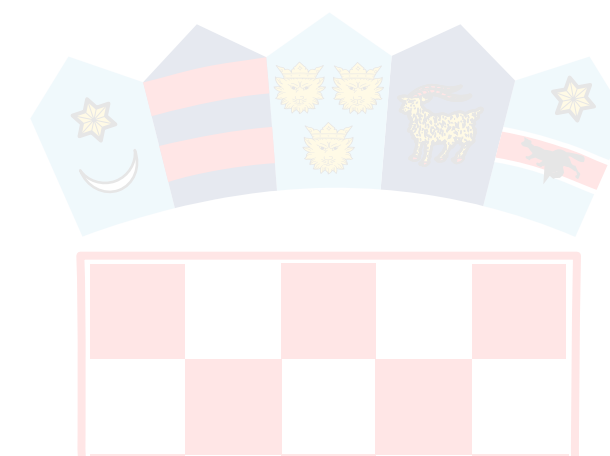


The Fiscalization 2.0 tax reform package, which aims to modernize the country's tax system, is in its final stages of development. **The new measures will take effect in January 2026.**

Fiscalization 2.0 will include several significant changes, most notably the introduction of **mandatory electronic invoicing and real-time transaction reporting**. These changes aim to simplify financial reporting and make the tax system faster and more efficient. Additionally, the Ministry plans to roll out FiskAplikacija, a free application that will enable taxpayers to access and review fiscalized data, further supporting transparency and ease of use.

What Is the Required Format of an e-Invoice?

Every e-invoice must comply with the EU standard (EN 16931).
REAL-TIME REPORTING invoice type.





E-Invoicing Obligations

The **obligation to issue and receive e-invoices** for taxpayers in the VAT system will be introduced, along with the obligation to receive e-invoices for companies, craftsmen, and freelancers.

What Is Fiscalization?

Fiscalization is the process of submitting prescribed, tax-relevant data from e-invoices to the Tax Administration. The goal is to monitor the accuracy of e-invoice data by cross-checking information from both the issuer and the recipient. The process and requirements vary based on the type of transaction.

The E-Reporting Process

E-reporting is a procedure for transmitting specific supplementary data to the Fiscalization System. It allows the Tax Administration to track payment deadlines and manage tax-related issues, such as the non-utilization of input tax.

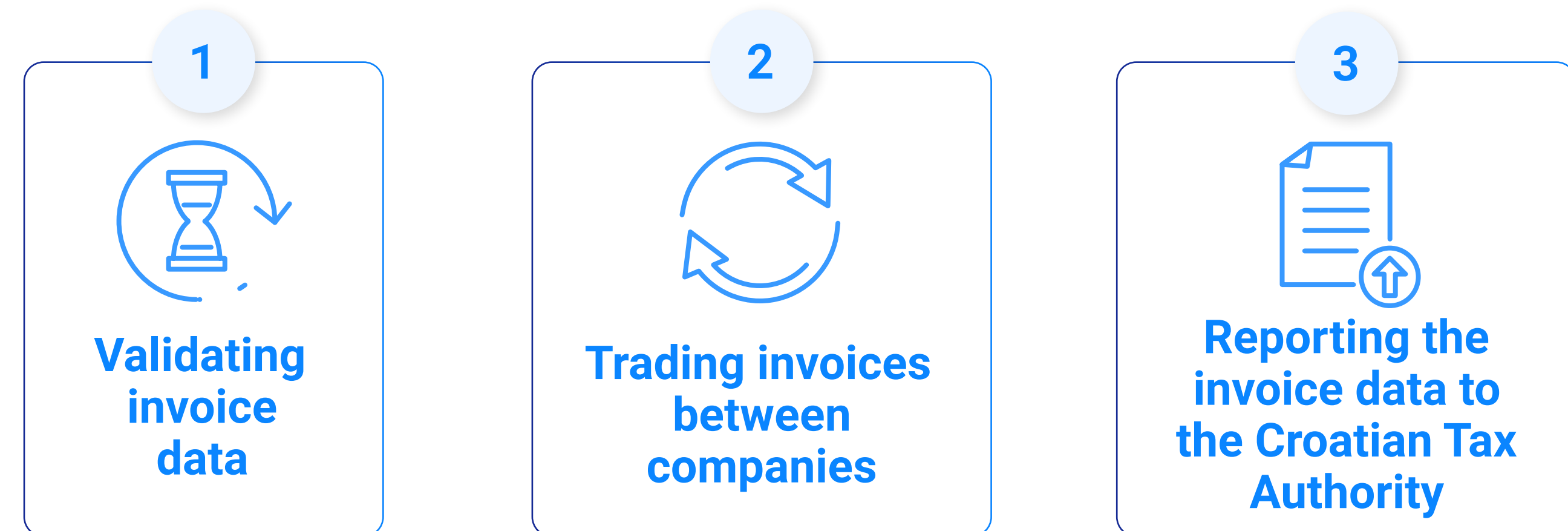
What Should Your Next Steps Be?

E-invoicing isn't just a tax or regulatory change. Organizations should begin preparations early to ensure there are no disruptions to business functions. This transformation requires proactive planning and cross-functional teamwork. Starting early is essential for achieving compliance and uninterrupted business operations.



The Ministry of Finance, Croatia, released service provider accreditation requirements for the upcoming e-invoicing model.

Providers will be responsible for:



Information Intermediaries (Access Points):

- These are legal or natural persons with an OIB (hr: Osobni identifikacijski broj; ang: Personal Identification Number) who provide services for issuing and receiving e-invoices, accompanying documents, and e-invoice fiscalization to others.
- Offering e-reporting and/or metadata services.
- Intermediaries serve as “access points” that meet the technical requirements for exchanging e-invoices and fiscalization.
- Meet specific conditions, including submitting documentation (e.g., personal data protection statement, ISO/IEC 27001 certificate), passing compliance tests, and implementing cybersecurity measures.
- Taxpayers can choose to exchange e-invoices and perform fiscalization through an intermediary or on their own.

Comarch

Comarch is currently working to meet all the requirements of the latest fiscalization regulations. Once this process is completed, we will be among the few fully accredited service providers. Trial testing is expected to be available ahead of the official implementation date. Notably, Comarch supports invoice exchange via Croatia's national platform, Servis eRačun za državu, as well as through Peppol in the required format, for multiple ongoing e-invoicing projects.



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