PRACTICAL GUIDE

Guide to Electronic Invoicing

in Tunisia

Understand the rules, get ready and succeed in the transition to electronic invoicing in Tunisia

- What the law actually requires today
- The national circuit, step by step
- A 10-step readiness plan

2016
Legal recognition of the electronic invoice

10 years
Minimum retention period for invoices

April 2026
Extension to services: entry into force postponed

2026 Edition
Legal position as at 18 August 2026

Swifto ERP
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Guide to Electronic Invoicing in Tunisia

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WATCH OUT

Read this before making any decision

This guide is not legal, tax or accounting advice. Some of the provisions described here have been **enacted but have not entered into force** as at the cut-off date of this document. Always check the official texts in force and have your situation confirmed by a qualified professional.

GOOD TO KNOW

What you will know by the end of this guide

Whether your company is covered today, what the law actually requires, how the national circuit works, which data to prepare, how to embed electronic invoicing in your management system, and where to start.

Contents

01
PART

Understanding electronic invoicing

What it really is, what it is not, and why Tunisia chose it.

1 Introduction

The invoice is the most ordinary document in a company's life — and the most closely watched. It evidences the sale, opens the right to deduct VAT, triggers payment and feeds the accounts. That is precisely why Tunisia set out to dematerialise it.

Since 2016, Tunisian law has granted the electronic invoice the same legal and tax value as a paper invoice. The scheme has since expanded in stages: first large companies dealing with the State, then certain sensitive sectors, and now — this is the chapter currently open — services as a whole.

This movement creates real discomfort for many company directors. Information travels fast, often loosely: one regularly reads that « electronic invoicing has been mandatory for everyone since January 2026 ». **That is not accurate.** The legal position is more nuanced, and that nuance changes what your company actually has to do today.

KEY POINT

What this guide sets out to do

Give you an honest reading of the applicable framework, separate what is **mandatory today** from what has been **enacted but suspended**, and provide a concrete method to get your company ready — without rushing and without falling behind.

How to read this guide

The guide is organised in six parts. The first three explain the scheme and the Tunisian regulatory framework. The next three are operational: how it works, how to embed it in your information system, and a readiness plan. The annexes gather an FAQ, a glossary and the sources used.

Three visual markers recur throughout the document:

- **Key point** — the essence of a topic, in two or three sentences.
- **Watch out** — a common mistake, a risk or a misconception to correct.
- **Example** — a concrete situation in a Tunisian company.

WATCH OUT

Time-sensitive information

Regulation on this subject moves quickly: three major texts were passed between December 2024 and April 2026. The information in this guide reflects the position **as at 18 August 2026**. Always check the texts in force before any binding decision.

2 What is an electronic invoice?

Definition

In Tunisia, an electronic invoice is an invoice **created, transmitted, authenticated and archived electronically**, carrying the mandatory particulars of any invoice, **electronically signed** by its issuer, **registered with an authorised body** and given a **unique reference** by that body.

This definition flows from paragraph II ter of article 18 of the VAT Code and from Government Decree no. 2016-1066 of 15 August 2016, which sets out the conditions and procedures.

WATCH OUT

A PDF sent by e-mail is not an electronic invoice

This is the most widespread misconception. A PDF is a **dematerialised** invoice: readable by a human, but with no machine-readable structure, no qualified signature, no registration with the authorised body and no unique reference. In Tunisian tax terms, it is not an electronic invoice.

The four attributes that make the difference

Attribute	What it means in practice
Structured format	The invoice is an XML file in TEIF format (Tunisian Electronic Invoice Format), readable automatically by information systems and by the tax administration.
Electronic signature	It is signed by the issuer using a qualified electronic certificate, which guarantees its origin and its integrity.
Registration	It is filed with the authorised body (Tunisie TradeNet), which checks it, counter-signs it and assigns it a unique reference.
Electronic archiving	It is retained electronically in conditions that guarantee it can be read and consulted throughout the statutory retention period.

Why these four attributes?

Because each answers a question the tax administration asks: is the invoice **usable** (format), **authentic** (signature), **known** (registration) and **retrievable** (archiving)? An invoice meeting all four conditions can be relied upon, audited, and is very hard to falsify.

EXAMPLE

Two companies, two situations

A pharmaceutical distributor in Sfax issues its invoices from its ERP in TEIF format, signs them with the company certificate and files them on the national platform: it issues electronic invoices. A consulting firm in Tunis produces a PDF from a spreadsheet and e-mails it: it issues a dematerialised invoice, not an electronic one.

KEY POINT

An electronic invoice is not a delivery format, it is a **process**: structure, sign, file, retain. The PDF remains useful — it serves as a readable copy — but it is never the tax original.

3 Why Tunisia is adopting electronic invoicing

The move to electronic invoicing is not an administrative whim. It serves three objectives, two of which benefit companies directly.

1. Traceability and the fight against fraud

The invoice is the starting point of VAT. An invoice that is not issued, is understated or is fictitious deprives the State of revenue and distorts competition to the detriment of companies that declare correctly. By making every invoice identifiable, signed and registered, the scheme makes such practices markedly harder.

2. Lower administrative costs

Printing, postage, re-keying and filing an invoice are expensive — and that cost is invisible because it is diffuse. A structured invoice removes re-keying at the customer's end, reduces reconciliation disputes and mechanically shortens the delay between issue and payment.

3. A modern relationship with the administration

Invoices registered as they are issued mean more reliable VAT returns, better targeted audits and, in time, simpler filings. This is the logic followed by most countries that have undertaken this reform.

Benefit	For the State	For the company
Traceability	Secured tax revenue	A level playing field
Automation	Better targeted audits	Less data entry, fewer errors
Lead times	Visibility on the real economy	Faster collection
Archiving	Evidence available	End of paper filing

KEY POINT

The cash-flow argument is the most underestimated: an invoice that arrives structured in the customer's system is recorded faster, disputed less often, and therefore paid sooner.

4 Paper versus electronic: what changes

The table below compares the two regimes on the points that have a practical consequence. This is not about opposing an « old » and a « new » world: both legally coexist today, depending on the transactions concerned.

Criterion	Paper (or PDF) invoice	Electronic invoice
Format	Free, human-readable	Structured XML (TEIF), machine-readable
Authenticity	Handwritten signature or stamp	Qualified electronic signature of the issuer
Registration	None	Filing and checks by the authorised body
Identification	Internal invoice number	Internal number + unique reference of the body
Transmission	Post, hand delivery, e-mail	Electronically via the national platform
Re-keying by customer	Manual	Automatic integration possible
Archiving	Physical or scanned	Electronic, readable and consultable
Retention	10 years at least	10 years at least

PAPER / PDF INVOICE

- Created in an office tool
- Handwritten signature or stamp
- Sent by post or e-mail
- Manually re-keyed by the customer
- Physical or file-based filing

VS

ELECTRONIC INVOICE

- Structured generation (TEIF)
- Qualified electronic signature
- Filed on the national platform
- Automatic integration at the customer
- Electronic archiving for 10 years

Figure 1 — Two circuits for the same document

WATCH OUT

What does not change

The **mandatory particulars** of the invoice remain the same, the **retention period** remains ten years at least, and VAT rules are unchanged. Electronic invoicing changes the container and the circuit, not the substance of invoicing law.

02
PART

The Tunisian regulatory framework

The applicable texts, their real scope, and who is covered today.

5 The Tunisian regulatory framework

Four texts structure electronic invoicing in Tunisia today. Knowing them prevents confusing what is in force with what has merely been announced.

5.1 — The foundation: the 2016 Finance Act and the 2016 decree

Article 22 of Law no. 2015-53 of 25 December 2015 (2016 Finance Act) introduced **paragraph II ter of article 18 of the VAT Code.** That text lays down two principles:

- taxable persons **may** issue electronic invoices, provided they carry the mandatory particulars, are electronically signed by the seller or service provider, are registered with an authorised body and receive a unique reference from it;
- electronic invoicing is, by contrast, **mandatory** for companies falling under the Large Taxpayers Directorate in respect of their transactions with the State, local authorities and public establishments and enterprises.

The same article refers to a decree for the conditions and procedures of issue and archiving: **Government Decree no. 2016-1066 of 15 August 2016** (Official Gazette no. 69 of 23 August 2016). That decree designates **Tunisie TradeNet (TTN)** as the body authorised to operate the electronic invoicing network, and requires a **dual electronic signature**: that of the issuer (or of the person it authorises) and that of the authorised body.

> **KEY POINT**
>
> **The founding principle**
>
> Since 2016, a compliant electronic invoice has **the same legal and tax value** as a paper invoice. This is therefore not a derogating regime but a full-fledged method of issue.

5.2 — Sector extension and the penalty regime (2025)

The mandatory scope was then extended, notably to sales of **medicines** and **hydrocarbons** between professionals, retail trade remaining outside the scheme.

Article 71 of the 2025 Finance Act supplied what was missing: a penalty regime. It supplements article 94 of the Tax Rights and Procedures Code (CDPF) and amends its article 95. These penalties have applied **since 1 July 2025**.

Breach	Penalty	Reference
Issuing a paper invoice for a transaction subject to mandatory electronic invoicing	Fine of TND 100 to 500 per invoice, capped at TND 50,000	Art. 94 CDPF (art. 71, 2025 FA)
Invoice not complying with the particulars and conditions of article 18 (§ II and § II ter) of the VAT Code	Fine of TND 250 to 10,000 per breach recorded	Art. 95 CDPF
Transporting goods without an invoice or a paper copy of the electronic invoice	Fine equal to 20 % of the value of the goods, minimum TND 500	Art. 95 CDPF
Failure to issue an invoice, understated amounts or fictitious invoices	16 days to 3 years imprisonment and a fine of TND 1,000 to 50,000	Art. 94 CDPF

WATCH OUT

A fine per invoice, not per audit

The fine of TND 100 to 500 applies **to each** irregular invoice, up to TND 50,000. For a company issuing several hundred invoices a month in a sector within scope, the cap is reached quickly.

5.3 — Extension to services: article 53 of the 2026 Finance Act

Article 53 of Law no. 2025-17 of 12 December 2025 (2026 Finance Act) amends article 18 of the VAT Code to bring **supplies of services** within the scope of mandatory electronic invoicing. According to estimates relayed by the business press, the measure would ultimately concern several hundred thousand professionals and service companies.

Common Note no. 02/2026 of 23 January 2026 then set out the implementing rules. It brings four decisive clarifications:

1. the obligation covers providers that declared a service activity, as a main or secondary activity, as well as persons taxed on non-commercial profits who must issue fee notes;
2. it does **not** cover other documents serving as invoices, such as contracts, debit or credit notes and statements of account accepted for that purpose;
3. it applies first to providers that have **already joined** the electronic invoicing network and completed the required formalities; those whose application is still being processed may continue to issue paper invoices;
4. a failure by the issuer to comply with electronic invoicing rules **does not affect the right to deduct** VAT of a purchaser holding a paper invoice compliant with article 18 of the VAT Code.

5.4 — The April 2026 postponement: the most important point in this guide

Roll-out ran into well documented practical difficulties: platform capacity, onboarding delays, access to electronic certificates, and uneven readiness across companies and regions. Several parliamentary initiatives called for the repeal or postponement of article 53.

On **2 April 2026**, the Finance and Budget Committee of the Assembly of the Representatives of the People rejected the repeal proposal, but adopted an **amendment to article 110 of the 2026 Finance Act** adding article 53 to the list of provisions **whose entry into force is postponed to a later date, to be set by a**

legislative text.

> **WATCH OUT**
>
> **What this means in practice**
>
> The extension of mandatory electronic invoicing **to services as a whole** is **not applicable as things stand**. Article 53 remains in the law — it has not been repealed — but its effective application is suspended pending a further text. Many publications continue to state that « all VAT-registered businesses have been covered since 1 January 2026 »: that statement does not reflect the legal position.

> **GOOD TO KNOW**
>
> **Verification caveat**
>
> This guide reports the parliamentary committee decision of 2 April 2026 and its interpretation by tax advisers. As at the cut-off date of this document, we were unable to verify publication in the Official Gazette of the final text enacting this postponement, nor the timetable that will be adopted. **Have the position confirmed by your adviser before any decision.**

5.5 — Timeline of the texts

Figure 2 — The five milestones of the Tunisian framework

6 Who is covered?

Three circles must be distinguished. Placing yourself in the right circle is the first thing to do.

Circle	Who	Position as at 18 August 2026
1. Obligation in force	Companies under the Large Taxpayers Directorate (DGE) for their transactions with the State, local authorities and public establishments and enterprises. Sales of medicines and hydrocarbons between professionals (excluding retail).	Mandatory. Penalties applicable since 1 July 2025.
2. Enacted but suspended	All VAT-registered service providers, including professions taxed on non-commercial profits (fee notes).	Article 53, 2026 FA: entry into force postponed to a date to be set by a legislative text.

Circle	Who	Position as at 18 August 2026
3. Voluntary adoption	Any other VAT-registered company wishing to issue electronic invoices.	Possible since 2016. Recommended in order to get ahead.

KEY POINT

The question to ask

Do not ask « am I a large company? » but « **what are my transactions?** ». The obligation in force is defined by the **nature of the transactions** (dealings with the public sector for DGE companies, sales of medicines and hydrocarbons between professionals), not by company size alone.

EXAMPLE

A common case

An industrial SME in Ben Arous sells to private customers and wins a contract with a public establishment. If it does not fall under the DGE, the obligation attached to public sector transactions does not apply to it on that basis. It still has an interest in joining: its public customer will often ask for an electronic invoice, and preparing early avoids having to follow someone else's timetable later.

7 When is an electronic invoice mandatory?

The obligation is assessed not document by document but **transaction by transaction**. The table below summarises the cases.

Type of transaction	Electronic invoice mandatory?
DGE company → State, local authority, public establishment or enterprise	Yes
Sale of medicines between professionals	Yes
Sale of hydrocarbons between professionals	Yes
Retail sale in those same sectors	No
Supply of services (general case)	Provided for by article 53 of the 2026 FA, but application suspended
Sale of goods between businesses outside the sectors covered	No — voluntary adoption possible
Sale to a final consumer (B2C)	No
Contracts, debit or credit notes, statements of account	No — excluded from the regime by Common Note no. 02/2026

WATCH OUT

Documents serving as invoices

Common Note no. 02/2026 expressly excludes from the electronic regime contracts, debit or credit notes and statements of account accepted as documents serving as invoices. This exclusion is often overlooked and leads to unnecessarily heavy integration projects.

What if I have not joined yet?

Common Note no. 02/2026 provides that providers whose application to the authorised body is still being processed may continue to issue paper invoices in accordance with the tax rules in force, until the formalities are complete. Keep evidence that you filed your application: it documents your position in the event of an audit.

03
PART

The players and the platform

Who does what in the chain, and how the national scheme works.

8 The players in electronic invoicing

Understanding the scheme starts with identifying the roles. Five players are involved.

Player	Role
The issuing company	Creates the invoice, structures it in the required format, signs it electronically and files it. It remains responsible for the accuracy of the data and for retaining its invoices.
The customer (recipient)	Receives the electronic invoice, checks it, integrates it into its accounts and retains it.
The business software or ERP	Produces the invoice data, generates the structured file, triggers the signature, transmits, and handles status tracking and archiving.
Tunisie TradeNet (TTN)	Authorised body designated by Decree no. 2016-1066. Operates the national El Fatoora platform: receipt, checks, counter-signature, unique reference, delivery and archiving.
The certification authority	Issues the qualified electronic certificate that allows the company to sign its invoices. The National Digital Certification Agency (ANCE / TunTrust) is the national authority.
The tax administration	Sets the framework, publishes common notes, audits and penalises.

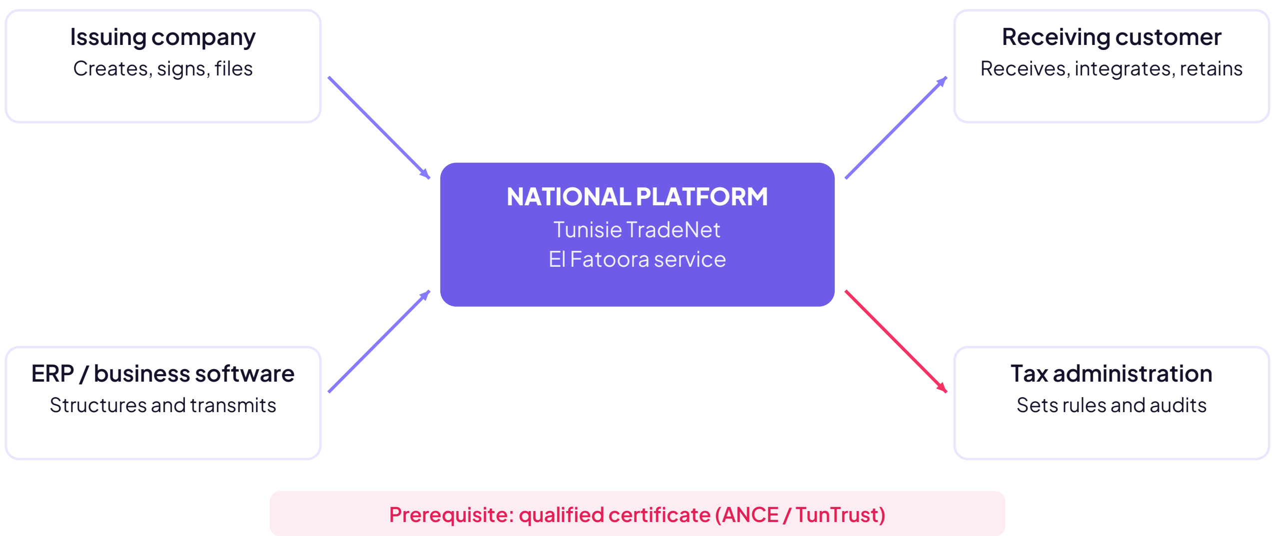

Figure 3 — Who does what in the chain

KEY POINT

The company keeps tax responsibility for its invoice even when it delegates the technical work to a software vendor or a service provider. Choosing software is therefore a compliance decision, not just an IT decision.

9 The role of Tunisie TradeNet

Tunisie TradeNet (TTN) operates the national electronic commerce network. Decree no. 2016-1066 entrusts it with running the electronic invoicing network as the authorised body. In practice, TTN acts as a **trusted third party** between issuer, recipient and administration.

Its four functions

- **Receipt**: the invoice signed by the issuer is filed with it electronically.
- **Checks**: format compliance, validity of the signature and certificate, consistency of the mandatory particulars.
- **Certification**: affixing the signature of the authorised body and assigning a **unique reference** identifying the invoice nationally.
- **Delivery and archiving**: the validated invoice is made available and archived in accordance with the technical specifications.

WATCH OUT

What TTN does not do

TTN does not create your invoice, does not correct your data and does not replace your own retention obligation. An invoice rejected by the platform remains an invoice that has not been issued under the scheme: handling the rejection is up to the company.

10 The El Fatoora system

El Fatoora is the name of the national electronic invoicing service operated by TTN. Electronic invoices pass through it and it delivers the validation.

Joining: the main steps

1. **Obtain a qualified electronic certificate** from the certification authority (ANCE / TunTrust). The certificate may be held by an authorised individual or take the form of a company seal usable by a server.
2. **File an application** to join the El Fatoora service with TTN and provide the company identification details, starting with the tax identification number.
3. **Choose compatible invoicing software** able to produce the TEIF format, to sign and to communicate with the platform.
4. **Run the technical conformance tests** in the test environment before going live.

5. **Go live** and monitor the platform acknowledgements.

> GOOD TO KNOW
>
> **Costs to plan for**
>
> There are three cost items: the **electronic certificate** (issued by the certification authority, for a limited validity period), the **service subscription** with TTN, and the **invoicing software**. Amounts published by providers vary — ask TTN and your software vendor for current quotations rather than relying on figures circulating online.

Two connection modes

Mode	For whom	Characteristics
Web portal	Low volumes, quick start	Manual entry or upload of invoices. Simple, but time-consuming and exposed to keying errors as soon as volumes grow.
Integration with the management system	Regular volumes, companies running an ERP	The invoice is generated, signed and filed automatically from the business software, with status retrieval. This is the target mode for any structured company.

11 How does an electronic invoice work?

The life cycle of an electronic invoice has eight steps. None can be skipped.

If step 6 rejects the invoice: fix the data at source, then reissue — never modify an invoice that has already been validated.

Figure 4 — Life cycle of an electronic invoice

Reading the cycle

1. **Creation**: invoice data is produced by the business software from the customer, the items or services, quantities, prices and VAT rates.
2. **Internal checks**: the system verifies that mandatory particulars are present and that totals are consistent, before any transmission.

3. **Structuring**: the data is converted into an XML file in TEIF format.
4. **Signature**: the file is electronically signed using the company's qualified certificate.
5. **Filing**: the signed file is transmitted to the national platform.
6. **Checks and certification**: the platform verifies format and signature, counter-signs and assigns the unique reference. If anything fails, it issues a negative acknowledgement.
7. **Delivery**: the validated invoice is made available to the recipient; a readable rendering (PDF) may be provided, usually carrying a visible seal or a code allowing verification.
8. **Archiving**: the company retains the electronic invoice and the evidence of its validation for the statutory period.

WATCH OUT

« Filed » is not « validated »

There is an intermediate state between filing and validation. A filed invoice can still be rejected. Your organisation must therefore **monitor acknowledgements**, rather than treat sending as the end of the job. This is the most common operational mistake early in a roll-out.

12 The issuing steps, from the company's side

Seen from the desk, issuing an electronic invoice looks much like issuing a conventional one — provided the tool has been properly prepared.

Step	Who performs it	Point to watch
Customer selection	User	The customer's tax identification number must be present and correctly formatted.
Line entry	User	Clear description of the goods or service, quantity, unit price excluding tax.
Tax calculation	Software	VAT rate per line, consistent rounding, any additional taxes.
Numbering	Software	Continuous, uninterrupted series: an irregular series is itself penalised.
Validation	User	Validation must be an explicit act: it is what triggers the chain.
Structuring and signature	Software	No manual intervention; the certificate must be valid and not expired.
Filing and tracking	Software	The status of each invoice must be visible to business users.
Delivery to the customer	Software / user	Transmission of the validated invoice and of its readable rendering.

KEY POINT

If your users have to leave the business software to upload a file to a portal, your process is not industrialised: it will hold while volumes are low, then become a source of errors and delays.

04
PART

How it works in practice

Data, signature, transmission, retention: what you need to master.

13 The data required

An electronic invoice invents no new particulars: it reuses those of article 18 of the VAT Code, together with the technical elements linked to signature and registration. The difference is that this data must be **complete, standardised and accurate** — an approximation tolerated on paper becomes an automatic rejection.

13.1 — Mandatory particulars of any invoice

Data item	Detail
Date of the transaction	Date the sale or service was carried out.
Seller identification	Company name, address and **tax identification number** of the issuer.
Customer identification	Name or company name, address and **tax identification number** of the customer, subject to the exceptions provided for by the regulations.
Description of goods or service	Explicit wording, quantity, unit.
Price excluding tax	Unit price and net amount per line.
VAT rates and amounts	By applicable rate, with the total VAT.
Invoice number	Continuous, uninterrupted series, no duplicates.
Total amount	Total excluding tax, total taxes, total including all taxes.

WATCH OUT

Taxes other than VAT

Depending on the activity, other items may have to appear: stamp duty, withholding tax, specific taxes, VAT suspension or exemption references. Each must be **correctly coded** in the structured file, which presupposes that your software has been configured beforehand.

13.2 — Items specific to the electronic invoice

- the **electronic signature of the issuer**, affixed using a qualified certificate;
- the **signature of the authorised body**, affixed after checks;
- the **unique reference** assigned by the authorised body, identifying the invoice nationally;

- the **visible seal** or verification code returned with the invoice, allowing a third party to check its authenticity.

EXAMPLE

The tax identification number: the leading cause of rejection

The tax identification number follows a strict structure and is checked automatically. A number entered with a space, a missing letter or an incorrect establishment code goes unnoticed on a paper invoice; it triggers a rejection on the platform. Cleaning your customer database **before** going live avoids most first-weeks rejections.

14 Electronic signature and authentication

Definition

An electronic signature is a cryptographic process guaranteeing two things: the **identity** of the signatory and the **integrity** of the signed document. Any subsequent change, even of a single character, invalidates the signature.

Why?

Because an invoice can be relied upon in law. Without an authentication mechanism, an electronic file could be altered without trace. The signature replaces the stamp and the handwritten signature — with greater evidential force, since it can be verified automatically.

How?

The company obtains a **qualified electronic certificate** from the national certification authority. That certificate comes in two forms, matching two uses:

Form	Principle	Typical use
Certificate held by an individual	An authorised representative approves each signature, usually from a personal device (card, token, mobile app).	Low volumes, signatures with strong commitment value.
Company seal (server signature)	The certificate belongs to the company and allows automated signing by the system, with no human action per invoice.	Day-to-day invoicing, high volumes, batch processing.

WATCH OUT

The certificate has an expiry date

An expired certificate blocks **all** invoicing, with no warning for users. Put its expiry date in your operations calendar and plan renewal at least a month ahead. This is a classic incident, and entirely avoidable.

KEY POINT

The signature does not certify that the invoice is « correct »: it certifies that it comes from you and has not been altered. Checking the content remains your responsibility, upstream.

15 Transmission and validation

Once signed, the invoice is filed with the national platform. Three outcomes are possible, and your organisation must be able to handle all three.

Outcome	Meaning	What to do
Validated	The invoice is compliant: it is counter-signed and receives its unique reference.	Provide the invoice and its readable rendering to the customer; archive the invoice and its proof of validation.
Filed, pending	The filing is recorded but validation has not yet been returned.	Query the platform again until a final status is obtained. Do not reissue the invoice.
Rejected	A check failed: format, signature, certificate, missing or inconsistent particular.	Read the rejection reason, fix the data at source, reissue. Document the correction.

WATCH OUT

The double-send trap

Faced with a « pending » invoice, the reflex is to send it again. That is the surest way to create a duplicate, with two references and two records for a single transaction. The rule is simple: **query, do not reissue**, as long as the status is not final.

How does the customer receive the invoice?

The recipient accesses the validated invoice electronically. In practice it also receives a **readable rendering** — usually a PDF — carrying the validation references. That copy makes reading easier, but the original remains the signed structured file.

EXAMPLE

Transport of goods

Where a delivery accompanies the invoice, a **paper copy** of the electronic invoice must be available during transport: its absence is penalised by a fine equal to 20 % of the value of the goods, with a minimum of TND 500.

16 Retention and archiving

For how long?

Article 25 of Law no. 96-112 of 30 December 1996 on the accounting system of enterprises requires the financial statements of a period, together with the related documents, books, trial balances and supporting records, to be kept for **at least ten years**. Invoices, both issued and received, fall under that obligation.

In what form?

Article 18 of the VAT Code provides that the electronic invoice is archived on an electronic medium **guaranteeing that it can be read and consulted**. In other words, archiving must preserve three qualities: readability over time, integrity of the file, and availability in the event of an audit.

What exactly must be kept?

- the **signed structured file** — that is the original;
- the **proof of validation**: unique reference and items returned by the platform;
- the **readable rendering** provided to the customer, if one was produced;
- the **acknowledgements** and, where applicable, the rejection reasons and the corrections made.

> **WATCH OUT**
>
> **Archiving by the platform does not replace yours**
>
> The authorised body archives in accordance with the technical specifications, but **the company remains required to retain its own supporting records**. Treat the platform archive as an additional safety net, never as your only archive.

> **KEY POINT**
>
> Compliant electronic archiving is not a folder on a workstation. It implies regular backups, a tested restore, controlled access, and the ability to retrieve a specific invoice within minutes, ten years later.

05
PART

Embedding electronic invoicing in the company

Accounting, information system, automation.

17 Electronic invoicing and accounting

Electronic invoicing does not change accounting rules, but it changes the way information reaches the accountant — and that is a considerable step forward.

Before	With electronic invoicing
Receipt of a paper document or PDF	Receipt of a usable structured file
Manual entry of journal entries	Automatic pre-posting possible
Risk of keying errors or duplicates	Unique references: duplicates detectable
Manual matching of invoices and payments	Matching can be automated
Searching for a document in a binder	Instant search in the archive

The accountant's role evolves

Less data entry, more control. The accountant — in-house or external — becomes the guarantor of consistency between the invoicing flow and the VAT return: checking that all invoices issued were validated, that rejections were handled, and that nothing was invoiced outside the circuit.

KEY POINT

A simple, effective monthly control

Each month, reconcile three figures: the number of invoices **issued** in your software, the number **validated** by the platform, and the turnover **declared**. Any gap points either to an unhandled rejection or to an invoice issued outside the circuit.

18 Electronic invoicing and ERP

Electronic invoicing is above all a **data** problem: producing, in the right format and without errors, a set of information that already exists in the company. That is exactly what an ERP is for.

18.1 — The target functional architecture

ERP / BUSINESS SOFTWARE
Customers · Items · Prices · VAT · Numbering · Accounting

↓

ELECTRONIC INVOICING MODULE
TEIF generation · Signature · Filing · Status tracking · Rejection handling

↓

NATIONAL PLATFORM — TTN / EL FATOORA
Checks · Counter-signature · Unique reference · Delivery

↓

CUSTOMER
Receipt, accounting integration

ARCHIVE
Signed invoice + proof of validation

Figure 5 — Target functional architecture

18.2 — What an ERP must handle

Function	What it prevents
Single customer master with checked tax identification number	Rejections for wrong identification
Item and service master with VAT rates	Wrong rates and VAT discrepancies
Automatic calculation of taxes and totals	Rounding gaps, customer disputes
Continuous, uninterrupted numbering	Penalty for an irregular series
Generation of the file in the required format	Re-keying on a portal
Triggering of the signature	Omissions, unsigned invoices
Transmission and status tracking	Invoices lost between two systems
Handling of rejections and corrections	Invoices never regularised
Archiving and search	Records untraceable during an audit
Journal entries and matching	Double entry, delayed closing

KEY POINT

The decisive selection criterion

Suitable invoicing software is judged not on its ability to *send* an invoice, but on its ability to **handle degraded cases**: rejection, prolonged pending status, expired certificate, platform unavailability. That is where the continuity of your invoicing is decided.

19 Automating the process

The aim is not to « do electronic invoicing » but to **remove pointless manual steps**. Here are the automations that deliver the most value, in order of return.

1. **Checking data at source**: block validation of an invoice whose customer has no valid tax identification number. An error avoided costs a hundred times less than an error corrected.
2. **Generation and signature with no intervention**: the user validates the invoice, everything else runs by itself.
3. **Automatic status tracking**: periodic querying of the platform and display of the status directly in the invoice list.
4. **Rejection follow-up**: a rejected invoice must appear in a work queue, not in a technical log nobody reads.
5. **Automatic posting**: journal entries generated on validation, with the unique reference as the matching key.
6. **Operational alerts**: certificate expiry, abnormal rejection rate, invoices pending for more than N days.

EXAMPLE

A measurable effect

A distribution company issuing 400 invoices a month and spending an average of three minutes per invoice on printing, sending and filing devotes some 20 hours a month to it. Most of that time disappears with an automated circuit — before counting the payment days gained.

06
PART

Taking action

Mistakes to avoid, the readiness method and the compliance checklist.

20 Common mistakes to avoid

Projects that fail or drift almost always do so for the same reasons. Here are ten, observed repeatedly.

Mistake	Consequence	How to avoid it
Believing a PDF is enough	Complete non-compliance	Check that the circuit produces a signed, registered structured file
Relying on unverified information about scope	Project started too early or too late	Refer to the texts and common notes, not to blog posts
Going live without cleaning the customer base	Mass rejections in the first weeks	Check tax identification numbers and addresses before go-live
Interrupted or duplicated numbering	Specific penalty under the CDPF	Leave numbering to the software, never to a spreadsheet
Ignoring negative acknowledgements	Invoices never regularised	Create a « rejections » work queue owned by a named person
Reissuing a pending invoice	Duplicates, distorted turnover	Query the status; reissue only on confirmed rejection
Forgetting the certificate expiry date	Complete stoppage of invoicing	Automatic alert 60 days before expiry
Not training users	Workarounds and parallel entry	Train on error cases, not only on the nominal case
Relying solely on the platform archive	Records unavailable during an audit	Keep your own files and proofs of validation
Treating this as an IT project	Low adoption, partial compliance	Involve accounting and sales from the outset

WATCH OUT

The costliest mistake

It is not a technical mistake but an organisational one: **nobody is personally responsible for following up rejections**. A rejected invoice left unhandled is an invoice that does not exist for the administration, even though it was delivered and sometimes collected.

21 How to get your company ready

Readiness is achieved in ten steps. An SME can complete them in a few weeks, provided they are taken in order.

1. **Check whether your company is covered**
   Analyse your transactions, not just your size: do you fall under the DGE? do you invoice the State or a public establishment? do you sell medicines or hydrocarbons between professionals? Have your position confirmed by your adviser.

2. **Map your invoicing flows**
   List everything that produces an invoice: business software, till, mobile app, spreadsheet, receipt book. Parallel circuits are the main blind spot.

3. **Check customer and supplier data**
   Tax identification number, exact company name, address. This is the single most profitable task in the whole project.

4. **Check the quality of item data**
   Explicit descriptions, units, VAT rates, any specific taxes and special regimes.

5. **Choose or confirm the software**
   Ability to produce the required format, to sign, to transmit, to track statuses, to handle rejections and to archive. Ask for a demonstration of a rejection case.

6. **Prepare the administrative prerequisites**
   Qualified electronic certificate, application to join the national service, designation of authorised individuals.

7. **Test the scenarios**
   Simple invoice, multi-rate invoice, credit note, invoice with specific taxes, rejected invoice, expired certificate. Above all, test what goes wrong.

8. **Train users**
   A short session on the nominal case, a dedicated session on anomalies for the people who will handle rejections.

9. **Put tracking and archiving in place**
   Status dashboard, rejection handling procedure, backup and tested restore of the archive.

10. **Check compliance regularly**
    Monthly reconciliation of issued / validated / declared, quarterly review of regulatory developments.

> **KEY POINT**
>
> **Where to start if you only have a week**
>
> Steps 1, 2 and 3. Knowing whether you are covered, knowing where your invoices come from, and cleaning up your tax identification numbers: these three actions carry most of the risk and are useful whatever entry-into-force date is finally set.

22 Readiness checklist

To print and work through with your accountant and your IT manager.

- [ ] Confirm the company is covered and identify the transactions concerned
- [ ] Have the regulatory position confirmed by a qualified professional
- [ ] Check the company tax details (identification number, company name, address)
- [ ] Clean and check customer data, tax identification numbers first
- [ ] Clean and check supplier data
- [ ] Check item and service data (descriptions, units, prices)
- [ ] Check VAT rates and any specific taxes
- [ ] Check invoice numbering (continuous, uninterrupted series)
- [ ] List every circuit that produces invoices, including parallel ones
- [ ] Choose or confirm the business software and its compatibility
- [ ] Obtain the qualified electronic certificate and designate authorisations
- [ ] File the application to join and keep evidence of the filing
- [ ] Run the technical conformance tests
- [ ] Test nominal issuing and rejection cases
- [ ] Set up status tracking and the rejection handling queue
- [ ] Set up electronic archiving and test a restore
- [ ] Train users, including on anomalies
- [ ] Document the internal procedures
- [ ] Schedule an alert before the certificate expires
- [ ] Plan a monthly compliance check (issued / validated / declared)

COMPLIANCE REVIEW

Owner of the file	Date of review	Next review due

A quarterly review is enough in most cases. Take the opportunity to reconcile the number of invoices issued, validated and declared, and to check the expiry date of your electronic certificate.

07
PART

Annexes

Frequently asked questions, glossary, sources and references.

23 Frequently asked questions

1. What is an electronic invoice in Tunisia?

An invoice issued electronically, carrying the mandatory particulars, electronically signed by its issuer, registered with the authorised body and given a unique reference by it. It is archived on an electronic medium that guarantees it can be read and consulted.

2. Is a PDF sent by e-mail an electronic invoice?

No. A PDF is a dematerialised invoice. It lacks the structured format, the qualified signature, registration with the authorised body and the unique reference.

3. Who must use electronic invoicing in Tunisia today?

Companies under the Large Taxpayers Directorate for their transactions with the State, local authorities and public establishments and enterprises, plus sales of medicines and hydrocarbons between professionals. Any other company may join voluntarily.

4. Has electronic invoicing been mandatory for everyone since January 2026?

No. Article 53 of the 2026 Finance Act provided for extension to services, but on 2 April 2026 the Finance Committee of the Assembly adopted an amendment postponing its entry into force to a later date to be set by a legislative text. The contrary statement, widely repeated, is inaccurate.

5. What is the role of Tunisie TradeNet?

TTN is the authorised body designated by Decree no. 2016-1066. It receives invoices, checks their format and signature, counter-signs them, assigns a unique reference, delivers them and archives them in line with the technical specifications.

6. What is El Fatoora?

It is the name of the national electronic invoicing service operated by Tunisie TradeNet. Electronic invoices are filed and validated through it.

7. How do I create an electronic invoice?

By producing the data in your business software, structuring it in TEIF format, signing the file with your qualified certificate, then filing it on the national platform and tracking its status until validation.

8. Is an electronic signature required?

Yes. The electronic invoice must carry the electronic signature of its issuer, made with a qualified certificate, as well as the signature of the authorised body.

9. What is the difference between a personal certificate and a company seal?

A personal certificate requires a holder to approve each signature; a company seal allows automated signing by the system, suited to regular volumes.

10. How does the customer receive the invoice?

Electronically, via the platform. It usually also receives a readable rendering (PDF) carrying the validation references, but the tax original remains the signed structured file.

11. How long must an invoice be kept?

At least ten years, under article 25 of Law no. 96-112 on the accounting system of enterprises, which covers the documents, books, trial balances and supporting records of a period.

12. Is archiving by the platform sufficient?

No. The company remains required to retain its own supporting records. The platform archive is an additional safeguard.

13. What should I do about an error on an invoice already validated?

A validated invoice is never modified: the signature prevents it and integrity would be broken. Use the usual accounting mechanisms (credit note, corrective invoice) depending on the nature of the error, following the same issuing chain.

14. What should I do if the platform rejects an invoice?

Read the reason, fix the data at its source (customer, item, rate, format), then reissue. The correction must be traced and the new invoice checked as validated.

15. What if the invoice stays « pending »?

Query the platform again until a final status is obtained. Reissuing immediately would create a duplicate.

16. Does a supplier's failure cost me the right to deduct VAT?

According to Common Note no. 02/2026, a failure by the issuer to comply with electronic invoicing rules does not affect the purchaser's right to deduct where it holds a paper invoice compliant with article 18 of the VAT Code.

17. What penalties apply?

Notably: TND 100 to 500 per paper invoice issued for a transaction within scope, capped at TND 50,000; TND 250 to 10,000 for an invoice not meeting the conditions of article 18 of the VAT Code; 20 % of the value of goods transported without an invoice or copy, with a minimum of TND 500. These penalties have applied since 1 July 2025.

18. Are contracts and debit notes covered?

No. Common Note no. 02/2026 excludes from the electronic regime other documents serving as invoices, such as contracts, debit or credit notes and statements of account accepted for that purpose.

19. How do I integrate electronic invoicing with an ERP?

By letting the ERP produce the data, generate the structured file, trigger the signature, transmit, track statuses, handle rejections, archive and post entries. The user should never have to leave the business software.

20. What are the concrete benefits for an SME?

Less data entry and fewer errors, shorter payment times, reliable archiving, faster closing, and compliance that can be demonstrated during an audit.

21. What are the risks of poor preparation?

A wave of rejections at go-live, invoices never regularised, delayed collection, parallel paper entry and, for companies within scope, a per-invoice penalty risk.

22. Where should I start if I am not covered yet?

With data quality: tax identification numbers, item master, numbering. That work is useful immediately and makes a later transition almost seamless.

24 Glossary

Electronic invoice	Invoice issued, signed, registered and archived electronically, carrying a unique reference delivered by the authorised body.
Dematerialised invoice	Invoice existing in digital form (a PDF, for example) without meeting the conditions of an electronic invoice in tax terms.
TEIF	Tunisian Electronic Invoice Format: the standardised XML format of the Tunisian electronic invoice.
TTN — Tunisie TradeNet	Operator of the national electronic commerce network, designated as the authorised body for electronic invoicing.
El Fatoora	Name of the national electronic invoicing service operated by Tunisie TradeNet.
Electronic signature	Cryptographic process guaranteeing the identity of the signatory and the integrity of the signed document.
Qualified electronic certificate	The medium of the electronic signature, issued by a recognised certification authority.
ANCE / TunTrust	National Digital Certification Agency: the national authority issuing electronic certificates.
Company seal	Certificate attached to the company allowing automated signing by a server, with no human action per document.
Unique reference	Identifier assigned by the authorised body to each validated invoice.
Visible electronic seal	Element returned with the validated invoice (often a graphical code) allowing its authenticity to be checked.
Acknowledgement	Message returned by the platform indicating acceptance or rejection of a filed invoice.
Tax identification number	The company's tax identifier, a mandatory particular of the invoice and a structuring data item of the electronic invoice.
DGE	Large Taxpayers Directorate: the tax administration department covering companies meeting certain criteria.
CDPF	Tax Rights and Procedures Code, which sets out the applicable penalties in particular.
Common note	Document of the Directorate-General of Taxes setting out the interpretation and implementing rules of a tax provision.

ERP	Enterprise resource planning: a single software package covering sales, purchasing, stock, finance and other management areas from a common master data set.
API	Interface allowing two systems to exchange data automatically, with no human intervention.
Electronic archiving	Retention of documents electronically in conditions guaranteeing their readability, integrity and availability.
Workflow	The organised sequence of steps in a process, with the associated responsibilities and controls.

25 Sources and references

The regulatory content of this guide relies primarily on Tunisian texts. Sources are classified below by nature. All were consulted on **18 August 2026**.

25.1 — Legislative and regulatory texts

VAT Code — article 18 (§ II, § II bis, § II ter)
Mandatory particulars of the invoice, fee notes and the electronic invoice regime.
jurisitetunisie.com — VAT Code, obligations of taxable persons · Reviewed in full

Law no. 2015-53 of 25 December 2015 (2016 Finance Act) — article 22
Introduces the electronic invoice regime and amends articles 94 to 96 of the CDPF.
Cited in the Tax Rights and Procedures Code (2024 edition) · Reviewed indirectly

Government Decree no. 2016-1066 of 15 August 2016
Sets the conditions and procedures for issuing and archiving electronic invoices; designates Tunisie TradeNet as the authorised body; requires a dual electronic signature.
Official Gazette no. 69 of 23 August 2016, page 2653 · **Not reviewed directly**

Law no. 96-112 of 30 December 1996 on the accounting system of enterprises — article 25
Retention of financial statements, documents, books, trial balances and supporting records for at least ten years.
cmf.tn — reference text (PDF) · Reviewed in full

Tax Rights and Procedures Code — articles 94, 95, 96 and 97
Criminal tax penalties relating to invoices and accounting records.
jibaya.tn — CDPF, 2024 edition (PDF) · Reviewed in full

2025 Finance Act — article 71
Strengthens compliance with the electronic invoicing regime: fine of TND 100 to 500 per paper invoice (cap TND 50,000), extension of the scope of article 95 of the CDPF, penalties from 1 July 2025.
jurisitetunisie.com — 2025 Finance Act, article 71 · Reviewed in full

Law no. 2025-17 of 12 December 2025 (2026 Finance Act) — articles 53 and 110
Article 53: extension of electronic invoicing to supplies of services. Article 110: list of provisions whose entry into force is postponed.
Parliamentary and professional sources cited below · **Not reviewed directly**

Common Note no. 02/2026 of 23 January 2026

Implementing rules for article 53: scope, exclusions, application to providers that have already joined, no effect on the right to deduct VAT.

Directorate-General of Taxes — analysed by chaexpert.com and exacomaudit.com · **Reviewed indirectly**

25.2 — Bodies and platforms

Tunisie TradeNet (TTN)

Operator of the national network and of the El Fatoora service. Commercial and support contacts.

tradenet.com.tn · **Reviewed in full**

El Fatoora

National electronic invoicing service.

elfatoora.tn / elfatoora.digital · **Referenced**

ANCE / TunTrust

National Digital Certification Agency: issues qualified certificates.

tuntrust.tn · **Referenced**

25.3 — Business press and professional sources

La Presse de Tunisie — « Electronic invoicing: the ARP rejects the postponement »

Decision of the Finance Committee of 2 April 2026: repeal rejected, amendment to article 110 postponing the entry into force of article 53 adopted.

lapresse.tn, 3 April 2026 · **Reviewed in full**

Business News — « Parliament opts for postponement without abandonment »

Analysis of the compromise adopted and comments by tax adviser Mohamed Salah Ayari.

businessnews.com.tn, 3 April 2026 · **Referenced**

La Presse de Tunisie — « How is Tunisia preparing the roll-out of e-invoicing? »

State of the roll-out, onboarding difficulties and the phased timetable under consideration.

lapresse.tn, 6 April 2026 · **Reviewed in full**

La Presse de Tunisie — « Parliament examines postponing the penalties »

Bill filed on 12 February 2026 and parliamentary hearing of 23 February 2026.

lapresse.tn, 22 February 2026 · **Reviewed in full**

Hichem Amouri firm — analysis of Common Note no. 02/2026

Detailed reading of the scope and exclusions.

chaexpert.com · **Reviewed in full**

Edicom — « Status of electronic invoicing in Tunisia »

Summary of the technical framework: TEIF format, dual signature, role of TTN, regulatory milestones.

edicomgroup.com · **Reviewed in full**

GOOD TO KNOW

Method and limits

Two texts could not be consulted in full at the time of writing: **Government Decree no. 2016-1066** (primary source inaccessible from our workstation) and the **final text enacting the postponement of article 53**. The related elements come from consistent professional sources and are presented as such. The information on article 18 of the VAT Code, article 25 of Law no. 96-112, articles 94 and 95 of the CDPF and article 71 of the 2025 Finance Act was **verified against the texts themselves**.

26 Simplify your management with Swifto ERP

Swifto ERP is an integrated management solution published by SYMATIQUE for Tunisian companies: a single master data set, modules that talk to each other, and data ready for electronic invoicing.

Electronic invoicing is first and foremost a data quality requirement. An ERP answers it by design: the customer, the item, the VAT rate and the numbering are entered once and serve every document.

Areas covered

Sales Quotations, orders, delivery notes, invoices, credit notes, collections.	**Purchasing** Requests, orders, receipts, supplier invoices, payments.	**Stock** Multi-warehouse, simple or advanced management, batches and expiry dates.
Finance Treasury, bank accounts, payment schedules, forecasting.	**Accounting** Chart of accounts, journals, general ledger, trial balances, monthly return.	**CRM** Customers, prospects, sales activities, sales cycle, claims.
Human resources Employee records, contracts, leave, payroll and returns.	**Till and mobility** POS till, mobile selling, synchronised mobile apps.	**Production** Manufacturing orders, material consumption, finished goods.
Vehicle fleet Vehicles, servicing, fuel, contracts and claims.	**Dashboards** Sales, purchasing, stock, finance and HR indicators.	**Automation** Scheduled processing, alerts, notifications and exports.

And for electronic invoicing?

Swifto ERP includes a module for **electronic signature and filing to the national platform**: generation of the invoice in **TEIF** format, signature using a **TunTrust** certificate (personal certificate or company seal), filing with the **El Fatoora** service, retrieval of the validation reference and status tracking for each invoice.

GOOD TO KNOW

Exact scope depends on your configuration

Availability and configuration of this module depend on your version, the modules you have subscribed to and your administrative prerequisites (certificate, membership). Ask us for a demonstration based on your own invoicing cases.

Discover Swifto ERP

Ask for a demonstration based on your own invoicing flows.

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27 Disclaimer

WATCH OUT

Legal disclaimer

This guide is provided for information and educational purposes. It does not constitute legal, tax or accounting advice and cannot engage the liability of SYMATIQUE. The applicable regulation evolves: the information presented reflects the position as at 18 August 2026 and, at that date, certain provisions had been enacted but had not entered into force. Companies must check the official texts in force and, where necessary, seek the opinion of a qualified professional before taking any decision.

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Guide to Electronic Invoicing in Tunisia — 2026 Edition