Standaardisatieplatform e-factureren

Dutch national extension – G-account

version 1.0.1

1 Introduction

1.1 Overview

This document is published by the Standaardisatie Platform E-factureren (STPE). It describes the G-account (Dutch: *G-rekening*) use case and the extension of the invoice model of EN 16931 to support it.

This extension is designed to be compatible with NLCIUS, the Dutch national Core Invoice User Specification. See https://www.stpe.nl for more information.

This extension assumes the use of the UBL syntax mapping of the European Norm (EN) for electronic invoicing, specifically EN16931-3-2:2017. This means that the UN/CEFACT Cross Industry Invoice (CII) syntax is out of scope.

This extension does not make use of the `ext:UBLExtensions` mechanism that is provided in UBL, but introduces five changes to predefined UBL elements, of which some are not featured in the original UBL syntax mapping of EN16931-3-2. The five changes concern the `cac:PaymentMeans` and `cac:PaymentTerms` elements and some of their sub-elements. Note that these changes do not break any UBL rules; they extend the EN, not the UBL.

1.2 The G-account use case

The G-account use case has its origin in a Dutch regulation called the Wet Keten Aansprakelijkheid (WKA). In certain situations, this regulation imposes the liability to pay wage taxes and other social contributions on the supplying party (e.g. main contractor or flexible staffing supplier) when the buying part (e.g. subcontractor or flexible staffing hirer) fails to do so. To reduce the risk of this liability, the supplier can ask his client to open a G-account. A G-account is a blocked bank account with which only the beforementioned taxes and social contributions can be paid to the Dutch Tax and Customs Administration. For all other intents and purposes, nothing can be done with the funds on this account.

Number of G-accounts in use in The Netherlands	~ 43.000
Yearly total amount that is going in, out or between G-accounts	€15 – 23 billion
Average balance per G-account	€550 million

Table 1 - descriptive statistics of G-account use case in The Netherlands

Further explanation on the G-account are provided by the Dutch Tax and Customs Administration[1].

It is assumed that the two parties involved in the invoicing process where this extension is applied have explicitly agreed on the use of a G-account beforehand, e.g. by specifying this agreement in their contract.

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[1]https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/zakelijk/internationaal/personeel/u_bent_niet_in_nederland_gevestigd_loonheffingen_inhouden/wanneer_moet_u_loonheffingen_inhouden1/u_bent_inhoudingsplichtig1/u_zendt_of_leent_personeel_uit_of_u_detacheert_personeel_in_nederland/g-rekening

1.3 Status of the G-account use case in EU

The g-account use case can be thought of as a specific form of the 'multiple payment' use case, i.e. situations where an invoice triggers not one but multiple payments.

At the time of this writing there are discussions with the European Technical Committee CEN/TC 434 and other member states to change the European Norm to support this kind of use cases. Developments on this matter will be made known to STPE members as they occur.

1.4 G-accounts and invoicing: three methods

When it comes to e-invoicing three methods for dealing with the G-account use case are considered:

Method A.   By sending of two partial invoices (Dutch: *deelfacturatie*). The first invoice specifies the amount intended for the normal bank account, the second the amount intended for the G-account. This option requires, among other things, the use of a Preceding Invoice reference in the second invoice in order to link the two invoices together. This method is described in chapter 2.

Method B.   By sending a single invoice that applies the G-account extension described in chapter 3.

Method C.   By sending a single 'regular' invoice without any explicit mention of or reference to a G-account. Here the paying party is supposed to know beforehand what amount to transfer to which G-account without the invoice specifying so. This is the *implicit* way of handling the G-account scenario in the invoicing process. <u>We do not recommend this option, as it can be error-prone and harder to implement for the paying party. No further discussion of this method is included in this document.</u>

2 Method A – partial invoices

This method of invoicing in a G-account scenario is compatible with both the EN 16931 invoice model and the extra restrictions imposed by the NLCIUS. It therefore does not require an extension. The goal is to prevent the proliferation of slightly different implementations of partial invoicing in g-account scenarios.

Method A is best explained by using an example. Let us imagine a situation where a supplier is about to invoice a client (buyer). The original total amount due for payment is €100 (VAT included). Furthermore, the supplier and buyer have agreed beforehand on the use of a G-account and have specified the appropriate G-account amount to be equal to 25% of the total amount due for payment.

First invoice
The first invoice specifies the normal bank account, and its total amount due for payment is calculated as usual except in this case it is reduced by the amount that is to be paid to the G-account. This amount is specified as a document level allowance. Thus, in this example the first invoice's total amount due for payment is €75 (€100 minus 25%), and the appropriate document level allowance is €25. Note that, for the purpose of automated processing, it is required to add a document level allowance *reason code*. The EN requires that this allowance reason code must be one from the UNTDID 5189 code list. The STPE working group has requested the relevant authorities to add a new code to this list for the g-account scenario. The result is a new code on the UNTDID 5189 code list, namely '106'. A new version of the code list that includes this new code is published at the end of 2019.

Second invoice
The next step for the invoicing party is to send a second invoice that specifies the client's G-account number instead of their normal bank account. This invoice must also include a preceding invoice reference element that specifies the invoice number (ID) of the first invoice. In the example above the total amount due for payment on the invoice would be €25. The invoice contains only a single invoice line, which contains the text "G-account payment' or something similar for extra clarification.

3 Method B – use of the G-account extension

The basic problem presented by the G-account use case is that it requires a single invoice to specify two separate monetary amounts to be transferred to two different financial accounts. Since this is not possible with the invoice model of EN16931, this extension introduces a small number of changes to some cardinality rules, including UBL elements that are unused in the EN such as `PaymentMeansID`.

3.1 Overview

Note: this section refers to UBL elements instead of the business terms in NLCIUS. See chapter 4 for an overview of the link between these UBL elements and NLCIUS.

The EN allows for only one `PaymentMeans` element to specify the payment method, e.g. credit card, credit transfer, et cetera. This extension changes this by *requiring* two `PaymentMeans` elements. The result is that every invoice that uses this method contains two `PaymentMeans` elements: one for the normal beneficiary account and one for the G-account.

In addition, each of these `PaymentMeans` elements must now contain a previously unused sub-element, namely `ID`. One of these `ID` elements must be equal to 'GACCOUNT'.

Furthermore, in order to specify what *amount*s are to be paid to each account, the extension requires two `PaymentTerms` elements, with each containing two previously unused sub-elements: `Amount` and `PaymentMeansID`. Both are mandatory. Of the two `PaymentTerms` elements, one shall be used to specify the amount paid to the normal beneficiary account and the other for the amount that is transferred to the G-account.

Finally, each of the two amounts is paired to one of the bank accounts. In other words, each `PaymentTerms` element must be paired to one and only one `PaymentMeans` element. This is done by setting the value of the `PaymentMeansID` of each `PaymentTerms` to be equal to the `ID` of the corresponding `PaymentMeans` element.

3.2 Business rules

3.2.1 Additional rules

This extension introduces new business rules. These are listed in the table below. Note that some rules refer to new elements. For example, new rule BR-GA-1 refers to new element Payment Terms (NL-GA-01). The latter can be found in the table in chapter 4.

ID	Description
BR-GA-0	An NLCIUS invoice that uses this G-account extension is identified by the string: urn:cen.eu:en16931:2017#compliant#urn:fdc:nen.nl:nlcius:v1.0#conformant#urn:fdc:nen.nl:gaccount:v1.0
BR-GA-1	The number of Payment Terms (NL-GA-01) in each invoice MUST be two.
BR-GA-2	The number of Payment Instructions (BG-16) in each invoice MUST be two.
BR-GA-3	Sum of Amount due for payment (BT-115) = ∑ Payment Amount (NL-GA-03)

BR-GA-4	Each Payment Terms (NL-GA-01) MUST include a Payment Means reference (NL-GA-02)
BR-GA-5	Each Payment Instructions (BG-16) MUST include a Payment Means identifier (NL-GA-04)
BR-GA-6	The value of each Payment Means reference (NL-GA-02) MUST correspond with one and only one Payment means identifier (NL-GA-04)
BR-GA-7	There MUST be a Payment Means identifier (NL-GA-04) with a value equal to 'GACCOUNT'
BR-GA-8	Each Payment Terms (NL-GA-01) MUST include a Payment Amount (NL-GA-03)

3.2.2 Dropped rules from EN16931 validation artefacts

The following business rules from EN16931 validation artefacts require to be dropped for this extension:

ID	Description
UBL-CR-411	A UBL invoice should not include the PaymentMeans ID
UBL-CR-453	A UBL invoice should not include the PaymentTerms PaymentMeansID
UBL-CR-459	A UBL invoice should not include the PaymentTerms Amount

3.3 New validation artefacts

New validation artefacts are provided that implement the changes described in section 3.2.1 and 3.2.2. These files can be found via https://www.stpe.nl.

3.4 A note on extensions and interoperability

In NLCIUS, the element "Specification identification" (BT-24) is used to indicate that the invoice is compliant to the NLCIUS standard by setting its value to the following string:

```
urn:cen.eu:en16931:2017#compliant#urn:fdc:nen.nl:nlcius:v1.0
```

However, an invoice based on the NLCIUS containing a G-account extension is identified by the string:

```
urn:cen.eu:en16931:2017#compliant#urn:fdc:nen.nl:nlcius:v1.0#conforma
nt#urn:fdc:nen.nl:gaccount:v1.0
```

In UBL this specification identifier is set as the value of the element cbc:CustomizationID.

The above follows *EN16931-5:2017 Extension methodology*, section 6.8: *Identification of extension specification.* There the modularity principle of the specification identifier is described in further detail.

4 Extension mapping to UBL

ID	Level	Card. Old	Card. new	BT	Desc.	DT	Path	Type	Card.
NL-GA-01	1	0..1	2..2	PAYMENT TERMS (group)	A group of business terms providing information of the payment terms that apply to the amount due for payment		/Invoice/cac:PaymentTerms		0..n
NL-GA-02	2	0..0	1..1	Payment Means reference	Unique identifier for the means of payment specified within the Invoice associated with these payment terms.	I	/Invoice/cac:PaymentTerms/cbc:PaymentMeansID	I	0..n
BT-20	1 2	0..1		Payment terms	A textual description of the payment terms that apply to the amount due for payment (Including description of possible penalties).	T	/Invoice/cac:PaymentTerms/cbc:Note	T	0..n
NL-GA-03	2	0..0	1..1	Payment amount	The monetary amount covered by these payment terms.	A	/Invoice/cac:PaymentTerms/cbc:Amount	A	0..1
BG-16	1	0..1	2..2	PAYMENT INSTRUCTIONS	A group of business terms providing		/Invoice/cac:PaymentMeans		0..n

ID	Level	Card. Old	Card. new	BT	Desc.	DT	Path	Type	Card.
					information about the payment.				
NL-GA-04	2	0..0	1..1	Payment means identifier	A unique identifier for the individual payment means within the Invoice	I	/Invoice/cac:PaymentMeans/cbc:ID	I	0..1
BT-81	2	1..1		Payment means type code	The means, expressed as code, for how a payment is expected to be or has been settled.	C	/Invoice/cac:PaymentMeans/cbc:PaymentMeansCode	C	1..1
BT-82	2	0..1		Payment means text	The means, expressed as text, for how a payment is expected to be or has been settled.	T	/Invoice/cac:PaymentMeans/cbc:PaymentMeansCode/@Name	T	0..n
BT-83	2	0..1		Remittance information	A textual value used to establish a link between the payment and the Invoice, issued by the Seller.	T	/Invoice/cac:PaymentMeans/cbc:PaymentID	I	0..n

5   Examples

This chapter contains XML code snippets that illustrate the implementation of Method A and Method C as described in chapter 2 and 3 respectively.

Complete example invoice messages are available in the form of XML files. Please see www.stpe.nl.

5.1   Method A

5.1.1   First invoice

```xml
<!-- Invoice ID -->
<cbc:ID>28425365</cbc:ID>



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<!-- Payment  information -->
<cac:PaymentMeans>
    <cbc:PaymentMeansCode>58</cbc:PaymentMeansCode> <!-- 58 = SEPA credit
    transfer -->
    <cac:PayeeFinancialAccount>

    <cac:PayeeFinancialAccount>
        <cbc:ID>NL15ABNA1111111111</cbc:ID>
    </cac:PayeeFinancialAccount>
</cac:PaymentMeans>

<!-- G-account 'allowance'; this example uses 25% of invoice total -->
<cac:AllowanceCharge>
    <cbc:ChargeIndicator>0</cbc:ChargeIndicator>
    <!-- code '106' is an example. Formal code request is pending -->
    <cbc:AllowanceChargeReasonCode>106</cbc:AllowanceChargeReasonCode>
    <cbc:Amount currencyID="EUR">193</cbc:Amount>
    <cac:TaxCategory>
        <cbc:ID>E</cbc:ID>
        <cbc:Percent>0</cbc:Percent>
        <cac:TaxScheme>
            <cbc:ID>VAT</cbc:ID>
        </cac:TaxScheme>
    </cac:TaxCategory>
</cac:AllowanceCharge>

<!-- VAT Totals -->
<cac:TaxTotal>
    <cbc:TaxAmount currencyID="EUR">133.98</cbc:TaxAmount>
    <cac:TaxSubtotal>
        <cbc:TaxableAmount currencyID="EUR">638.00</cbc:TaxableAmount>
        <cbc:TaxAmount currencyID="EUR">133.98</cbc:TaxAmount>
        <cac:TaxCategory>
            <cbc:ID>S</cbc:ID>
            <cbc:Percent>21</cbc:Percent>
            <cac:TaxScheme>
                <cbc:ID>VAT</cbc:ID>
            </cac:TaxScheme>
        </cac:TaxCategory>
```

```
            </cac:TaxSubtotal>
            <cac:TaxSubtotal>
                <cbc:TaxableAmount currencyID="EUR">-193</cbc:TaxableAmount>
                <cbc:TaxAmount currencyID="EUR">0</cbc:TaxAmount>
                <cac:TaxCategory>
                    <cbc:ID>E</cbc:ID>
                    <cbc:Percent>0</cbc:Percent>
                    <cbc:TaxExemptionReason>GACCOUNT</cbc:TaxExemptionReason>
                    <cac:TaxScheme>
                        <cbc:ID>VAT</cbc:ID>
                    </cac:TaxScheme>
                </cac:TaxCategory>
            </cac:TaxSubtotal>
        </cac:TaxTotal>


        <!-- Invoice totals -->
        <cac:LegalMonetaryTotal>
            <cbc:LineExtensionAmount
currencyID="EUR">638.00</cbc:LineExtensionAmount>
            <cbc:TaxExclusiveAmount currencyID="EUR">445</cbc:TaxExclusiveAmount>
            <cbc:TaxInclusiveAmount currencyID="EUR">578.98</cbc:TaxInclusiveAmount>
            <cbc:AllowanceTotalAmount currencyID="EUR">193</cbc:AllowanceTotalAmount>
            <cbc:PayableAmount currencyID="EUR">578.98</cbc:PayableAmount>
        </cac:LegalMonetaryTotal>
```

5.1.2   Second invoice

```xml
<!-- Invoice ID -->
<cbc:ID>28425366</cbc:ID>


-------------------- / --------------------


<!-- previous invoice reference -->
<cac:BillingReference>
    <cac:InvoiceDocumentReference>
        <cbc:ID>28425365</cbc:ID> <!-- reference to the first invoice -->
    </cac:InvoiceDocumentReference>
</cac:BillingReference>


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<!-- Payment  information -->
<cac:PaymentMeans>
    <cbc:PaymentMeansCode>58</cbc:PaymentMeansCode> <!-- 58 = SEPA credit
transfer -->
    <cac:PayeeFinancialAccount>
        <cbc:ID>NL15ABNA00000000000</cbc:ID>
    </cac:PayeeFinancialAccount>
</cac:PaymentMeans>

<!-- VAT Totals -->
<cac:TaxTotal>
    <cbc:TaxAmount currencyID="EUR">0</cbc:TaxAmount>
    <cac:TaxSubtotal>
        <cbc:TaxableAmount currencyID="EUR">193</cbc:TaxableAmount>
        <cbc:TaxAmount currencyID="EUR">0</cbc:TaxAmount>
        <cac:TaxCategory>
            <cbc:ID>E</cbc:ID>
            <cbc:Percent>0</cbc:Percent>
            <cbc:TaxExemptionReason>GACCOUNT</cbc:TaxExemptionReason>
            <cac:TaxScheme>
                <cbc:ID>VAT</cbc:ID>
            </cac:TaxScheme>
        </cac:TaxCategory>
    </cac:TaxSubtotal>
</cac:TaxTotal>


<!-- Invoice totals -->
<cac:LegalMonetaryTotal>
    <cbc:LineExtensionAmount currencyID="EUR">193</cbc:LineExtensionAmount>
    <cbc:TaxExclusiveAmount currencyID="EUR">193</cbc:TaxExclusiveAmount>
    <cbc:TaxInclusiveAmount currencyID="EUR">193</cbc:TaxInclusiveAmount>
    <cbc:PayableAmount currencyID="EUR">193</cbc:PayableAmount>
</cac:LegalMonetaryTotal>


<!-- Invoice lines -->
<cac:InvoiceLine>
```

10

```
            <cbc:ID>1</cbc:ID>
            <cbc:InvoicedQuantity unitCode="C62">1</cbc:InvoicedQuantity>
            <cbc:LineExtensionAmount currencyID="EUR">193</cbc:LineExtensionAmount>
            <cac:Item>
                <cbc:Name>GACCOUNT</cbc:Name>
                <cac:ClassifiedTaxCategory>
                    <cbc:ID>E</cbc:ID>
                    <cbc:Percent>0</cbc:Percent>
                    <cac:TaxScheme>
                        <cbc:ID>VAT</cbc:ID>
                    </cac:TaxScheme>
                </cac:ClassifiedTaxCategory>
            </cac:Item>
            <cac:Price>
                <cbc:PriceAmount currencyID="EUR">193</cbc:PriceAmount>
                <cbc:BaseQuantity unitCode="C62">1</cbc:BaseQuantity>
            </cac:Price>
        </cac:InvoiceLine>
```

5.2 Example 2 – Method B

```xml
<cbc:CustomizationID>urn:cen.eu:en16931:2017#compliant#urn:fdc:nen.nl:nlcius:v1.0
#conformant#urn:fdc:nen.nl:gaccount:v1.0
    </cbc:CustomizationID>

    <!-- Payment  information -->
    <cac:PaymentMeans>
        <cbc:ID>BENEFICIARY</cbc:ID>
        <cbc:PaymentMeansCode>58</cbc:PaymentMeansCode>
        <cac:PayeeFinancialAccount>
            <cbc:ID>NL15ABNA1111111111</cbc:ID>
        </cac:PayeeFinancialAccount>
    </cac:PaymentMeans>

    <cac:PaymentMeans>
        <cbc:ID>GACCOUNT</cbc:ID>
        <cbc:PaymentMeansCode>58</cbc:PaymentMeansCode>
        <cbc:PaymentID>PGR12345</cbc:PaymentID>
        <cac:PayeeFinancialAccount>
            <cbc:ID>NL15ABNA00000000000</cbc:ID>
        </cac:PayeeFinancialAccount>
    </cac:PaymentMeans>

    <cac:PaymentTerms>
        <cbc:PaymentMeansID>BENEFICIARY</cbc:PaymentMeansID>
        <cbc:Amount currencyID="EUR">578.98</cbc:Amount>
    </cac:PaymentTerms>

    <!-- This example uses 25% of invoice total incl. VAT -->
    <cac:PaymentTerms>
        <cbc:PaymentMeansID>GACCOUNT</cbc:PaymentMeansID>
        <cbc:Amount currencyID="EUR">193</cbc:Amount>
    </cac:PaymentTerms>

    <!-- VAT Totals -->
    <cac:TaxTotal>
        <cbc:TaxAmount currencyID="EUR">133.98</cbc:TaxAmount>
        <cac:TaxSubtotal>
            <cbc:TaxableAmount currencyID="EUR">638.00</cbc:TaxableAmount>
            <cbc:TaxAmount currencyID="EUR">133.98</cbc:TaxAmount>
            <cac:TaxCategory>
                <cbc:ID>S</cbc:ID>
                <cbc:Percent>21</cbc:Percent>
                <cac:TaxScheme>
                    <cbc:ID>VAT</cbc:ID>
                </cac:TaxScheme>
            </cac:TaxCategory>
        </cac:TaxSubtotal>
    </cac:TaxTotal>

    <!-- Invoice totals -->
    <cac:LegalMonetaryTotal>
        <cbc:LineExtensionAmount currencyID="EUR">638.00</cbc:LineExtensionAmount>
        <cbc:TaxExclusiveAmount currencyID="EUR">638.00</cbc:TaxExclusiveAmount>
        <cbc:TaxInclusiveAmount currencyID="EUR">771.98</cbc:TaxInclusiveAmount>
        <cbc:PayableAmount currencyID="EUR">771.98</cbc:PayableAmount>
    </cac:LegalMonetaryTotal>
```