

# The opinions of entrepreneurs one month after implementation of the National e-Invoicing System (KSeF)

Post-implementation experiences with the KSeF system, as well as companies' attitudes and readiness ahead of the expansion of e-invoicing.

March 2026





**74%**

companies experienced errors  
during the first month of  
e-invoicing

# Introduction

Starting 1 April 2026, the obligation to issue invoices via the National e-Invoicing System (KSeF) will apply to all companies, with only minor exceptions.

Polish businesses are currently facing two key milestones. On the one hand, the National e-Invoicing System (KSeF) became operational on 1 February 2026. As a result, some companies have already issued thousands of structured e-invoices. From that moment onward, all businesses have also been required to receive invoices through the system. On the other hand, 1 April 2026 marks the date when the obligation to issue invoices in KSeF will extend to nearly all entrepreneurs, making the system a universal tool in commercial transactions.

However, before the “final hour” strikes ahead of the full implementation of KSeF, we decided to examine the first impressions of the businesses already operating entirely within the system, as well as the sentiment and preparedness of those companies that will soon be subject to the new requirement. How ready are they? What challenges and errors have they already encountered? And finally, alongside the difficulties, do they also see potential benefits arising from the introduction of the new system?

We invite you to read it!



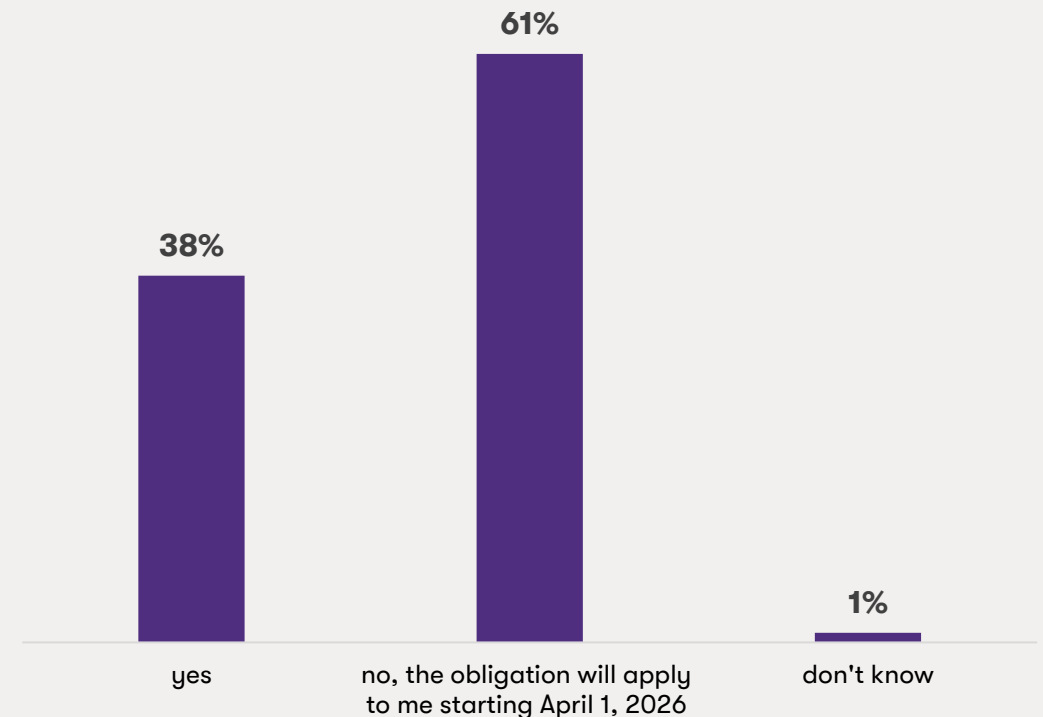
# Just before the second stage of KSeF

The majority of companies surveyed are those that will be required to issue invoices via KSeF starting in April.

KSeF fundamentally reshapes the existing model of invoice processing in commercial transactions. For this reason, the Polish Ministry of Finance has introduced a phased implementation schedule. As of 1 February 2026, the obligation to issue invoices within KSeF has applied to the largest companies - those whose 2024 sales value (including VAT) exceeded PLN 200 million. For all other entities, this requirement will take effect on 1 April 2026. The smallest businesses, however, will not be covered by the mandate until 1 January 2027. It is important to note that this phased approach applies exclusively to the issuance of invoices. When it comes to receiving invoices, all companies have been required to use the system since early February 2026.

Among the surveyed enterprises, the majority represent companies that, at the time of the study, were just about to enter the mandatory KSeF issuance phase i.e., entities from the second group (61%). The remaining respondents (38%) were primarily from the first group, while only 1% consisted of companies unable to determine their classification. This sample structure therefore enables an examination of both the early experiences of businesses already fully operating in KSeF and the readiness level of those that will join them in just a matter of days.

Chart 1. Is your company already required to issue invoices via KSeF?



Source: A survey conducted by Grant Thornton.

# Companies (not fully) ready for KSeF

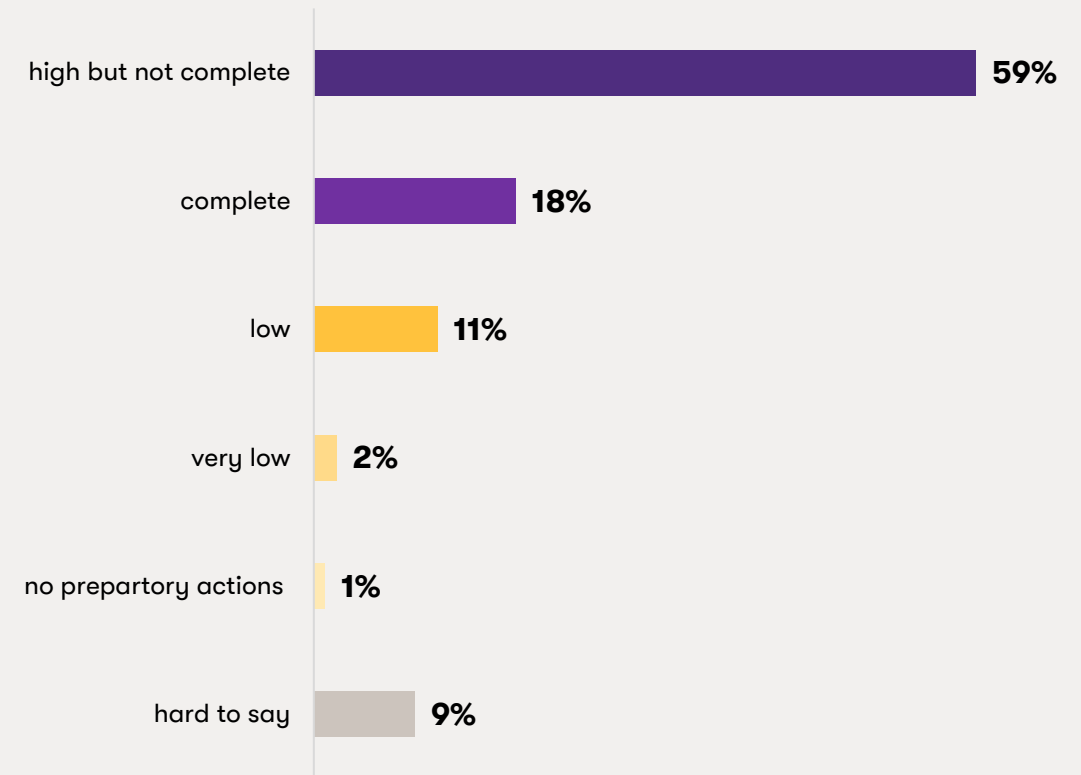
77% of surveyed companies declare a full or high level of readiness for KSeF.

Preparing an organisation to operate within the KSeF system is a significant organisational undertaking. In many cases, it requires not only adapting IT systems to support the new invoice format but also training employees and developing new internal processes. Most of these activities should have been planned before the beginning of February, when all companies became obligated to receive invoices via KSeF, even though only the first group of taxpayers was required to issue them at that stage.

The survey shows that businesses generally assess their level of preparedness for the system's rollout quite positively. As many as 77% of companies declare a high level of readiness to use KSeF. Within this group, 18% report being fully prepared, while 59% describe their readiness as "high but not complete," suggesting an awareness of areas still requiring refinement. A considerably smaller share of companies rate their preparedness as low (11%) or very low (2%). It is also a positive sign that only 1% of respondents report having undertaken no preparatory actions at all. At the same time, nearly one in ten respondents could not clearly assess their organisation's readiness level.

The above indicates that entrepreneurs are generally taking an active approach to KSeF implementation, although many organisations still have room to further refine their processes and system solutions.

Chart 2. To what extent do you rate your company's readiness for KSeF?



Source: A survey conducted by Grant Thornton.

# According to **an accounting expert**

## Companies are continuously seeking support in working with KSeF

Experiences from the first month of KSeF's operation show that implementing the system is a process that requires time and gradual adaptation of both organizational and technological processes within companies. The fact that the majority of respondents in the survey come from the second group subject to the obligation means that the report's findings accurately reflect their current sentiment. They are just about to begin working in the system not only in terms of receiving invoices but also issuing them, which may bring significantly more challenges for accounting departments as well as for entire organizations.

At the same time, we cannot overlook the companies from the first group, which have been issuing and receiving invoices in KSeF for over a month now. They still need and actively seek support to improve and optimize their processes. They continue to encounter numerous questions and uncertainties arising from the practical use of the system.

This is likely due to the fact that KSeF requires businesses to organize numerous accounting and operational details. With many parallel responsibilities, it is easy for small oversights to occur. The situation is further complicated by the fact that the system itself still has areas that need enhancement (such as notifications or invoice preview capabilities), which could significantly improve the user experience.



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# Companies recognize the benefits of KSeF, but...

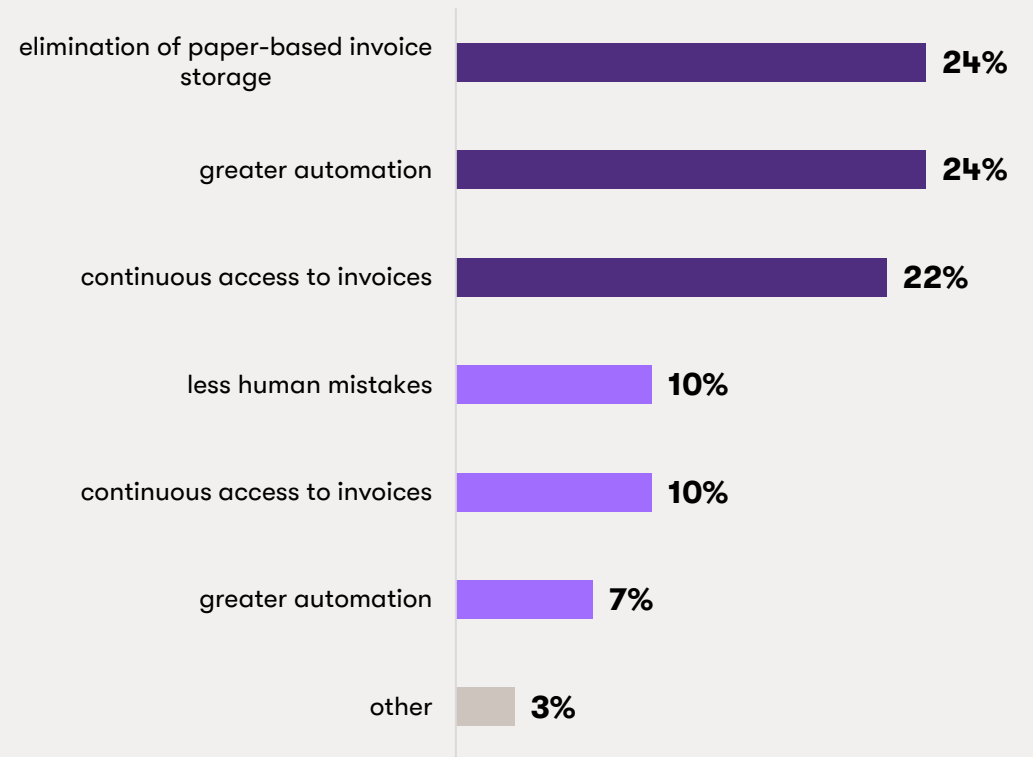
According to businesses, eliminating paperwork and increasing automation are the key benefits of KSeF.

There is no doubt that the initial phase of KSeF implementation requires significant organisational effort. However, it is equally important to remember that, much like other digitalisation initiatives, a well-designed and properly deployed system can deliver substantial benefits and genuinely streamline day-to-day accounting and financial processes. This perspective is also reflected in the responses of the surveyed companies.

Entrepreneurs identify the elimination of paper-based invoice storage and greater process automation as two of the main advantages of KSeF. Nearly one in four respondents pointed to these benefits. A similarly high share (22%) highlighted the advantage of having continuous access to invoices. As a result, the most frequently mentioned benefits were those related to digital transformation and improved document management, aligning with the broader trend of gradually shifting financial and administrative operations into digital environments.

Other benefits cited include reducing human error and streamlining document workflow, each noted by one in ten respondents. The smallest proportion (7%) recognised improved oversight of payment deadlines as a benefit, while 3% pointed to other positive effects of the system's implementation.

**Chart 3.** In your opinion, what are/will be the effects of the introduction of KSeF? [multiple choice]



Source: A survey conducted by Grant Thornton.

# ... they also see the drawbacks

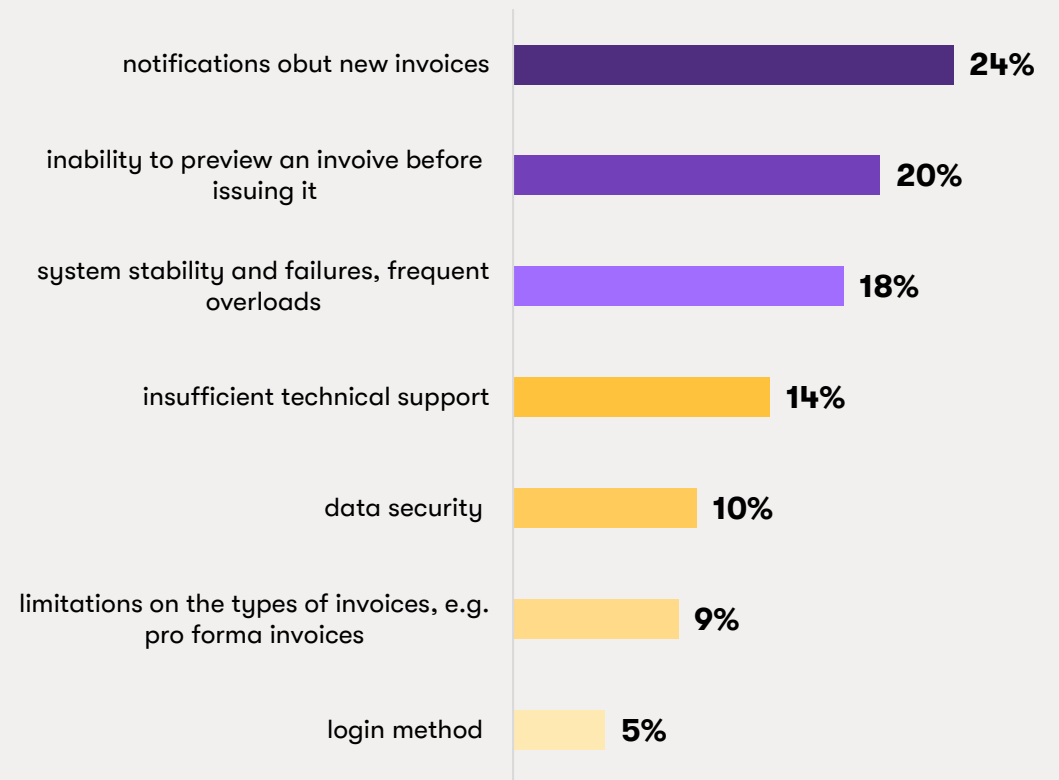
The lack of notifications and invoice previews is the main source of frustration for most entrepreneurs.

Businesses also identify several drawbacks of the system. While the previously mentioned benefits relate primarily to strategic and long-term considerations, the issues raised concern mainly the practical aspects of day-to-day use of KSeF.

The most frustrating challenge for users is the absence of notifications about new invoices. Nearly one in four respondents pointed to this inconvenience. Meanwhile, one in five highlighted the inability to preview an invoice before issuing it. The third most common concern relates to system stability, including overloads and occasional outages, reported by 18% of surveyed companies.

Other, less frequently mentioned issues include insufficient technical support (14%), concerns related to data security (10%), and limitations on the types of invoices available within KSeF (9%). For instance, the system does not accept certain commonly used commercial documents, such as pro forma invoices, which may require businesses to adjust their established practices with existing partners. Additionally, a small group of respondents (5%) pointed to login-related challenges. This likely stems from issues with the Trusted Profile (Profil Zaufany) that occurred during the first weeks of KSeF's operation.

**Chart 4.** In your opinion, which aspects of the KSeF system need improvement or correction?  
[multiple choice]



Source: A survey conducted by Grant Thornton.

# According to **an accounting expert**

## Even a high level of KSeF readiness does not eliminate challenges

At this point, one month after the mandatory KSeF came into force, companies report a high level of preparedness, meaning that most organizations have managed to adjust their processes and systems to the new invoicing workflow and implement the basic procedures required to operate in a digital environment.

However, there are still critical areas and challenges that businesses must navigate, particularly the system's limited functionality and ongoing technical issues. Such circumstances naturally increase operational risk and require the introduction of additional control mechanisms to ensure the continuity and accuracy of accounting processes.

At the same time, it is evident that entrepreneurs are increasingly recognizing the potential of KSeF in ensuring constant access to invoices, reducing the volume of paper documents, and improving reporting processes - all of which can significantly enhance efficiency and the quality of financial data from an accounting perspective. In practice, this means that although the implementation is promising, the full benefits will materialize only once the system's performance stabilizes.



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# Common mistakes in e-invoicing

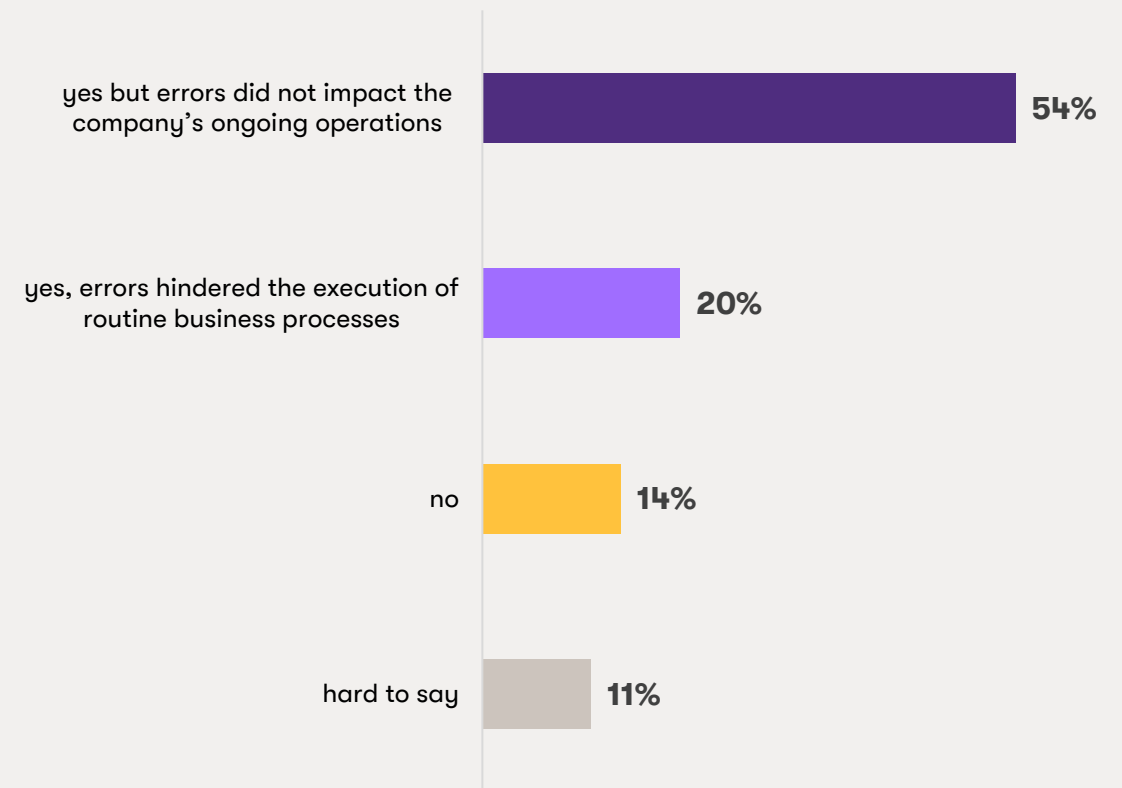
Nearly 3 out of 4 entrepreneurs have experienced errors in e-invoicing.

The first month of using e-invoicing was the moment when theory met reality. Businesses not only had to implement new procedures and learn how to operate the system in their daily work but also contend with challenges arising from its real-time functioning. In practice, various difficulties emerged, some unrelated to the companies themselves, such as temporary system overloads, delays in document processing, or other technical issues.

The survey results indicate that such challenges were part of the daily experience for almost all entrepreneurs. For more than half of respondents (54%), the errors did not impact the company's ongoing operations. However, it is worth noting that 1 in 5 businesses encountered issues in e-invoicing that hindered the execution of routine business processes.

A minority of companies (14%) reported no problems at all. The remaining 11% of respondents were unable to clearly assess their situation in this regard.

**Chart 5.** Did you encounter any errors or difficulties during the first month of e-invoicing?



Source: A survey conducted by Grant Thornton.

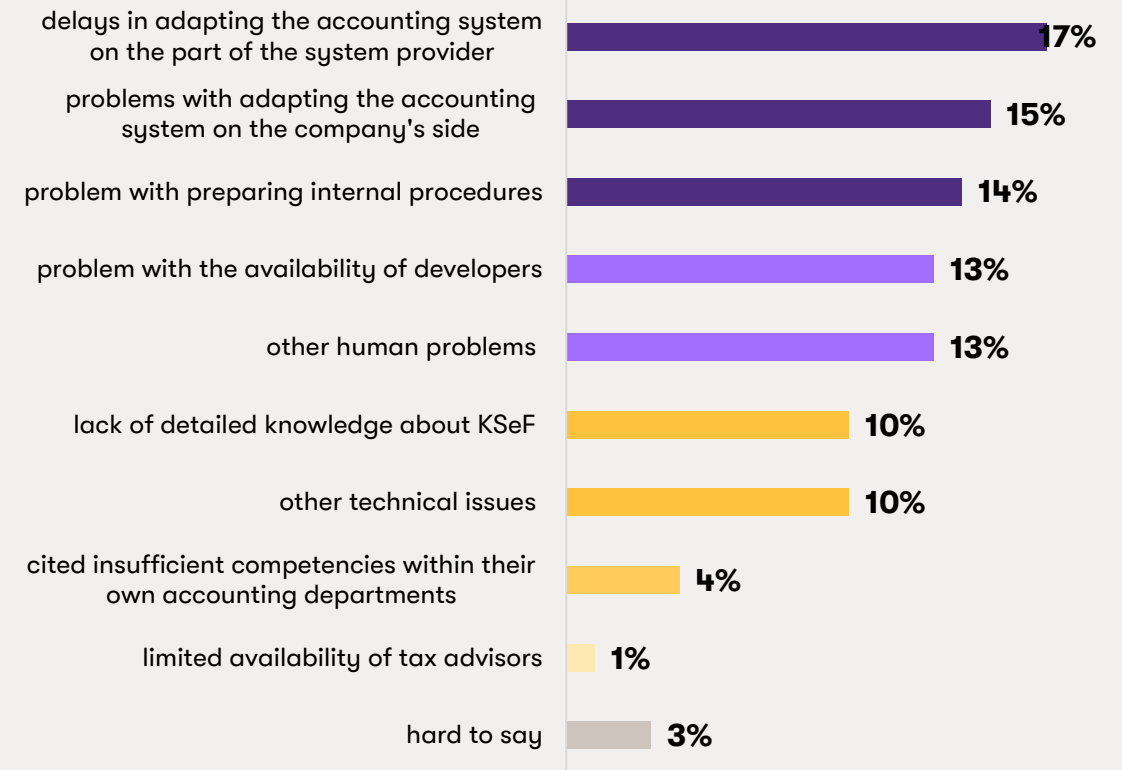
# The kaleidoscope of challenges

Companies encounter a wide range of difficulties when working with KSeF, although most challenges relate to IT systems.

As demonstrated by the results of our survey, the responses provided by businesses were highly fragmented. This suggests that KSeF implementation is a highly individual process. Depending on the size of the company, its resources, and the sophistication of its IT infrastructure, the rollout may generate different types of challenges. However, the issues most frequently mentioned were those related to adapting accounting systems. 17 % of companies reported problems on the side of their system providers, while 15% experienced similar difficulties within their own organisation. Preparing internal procedures also proved demanding, with 14% of respondents indicating this as an area of concern. Moreover, for 13% of businesses, the biggest challenge involved employee availability and other people-related factors.

Other technical issues and a lack of detailed knowledge about KSeF were noted by one in ten entrepreneurs. A much smaller group (4%) cited insufficient competencies within their own accounting departments. Meanwhile, 1% of companies faced difficulties due to limited availability of tax advisors. Finally, 3% of respondents had trouble clearly identifying which specific aspect posed the greatest challenge for them.

**Chart 6.** In your opinion, which areas pose the greatest challenges when using KSeF or when adapting your company to the introduction of KSeF? [multiple choice]



Source: A survey conducted by Grant Thornton.

# Commercial tools are ahead of the government system

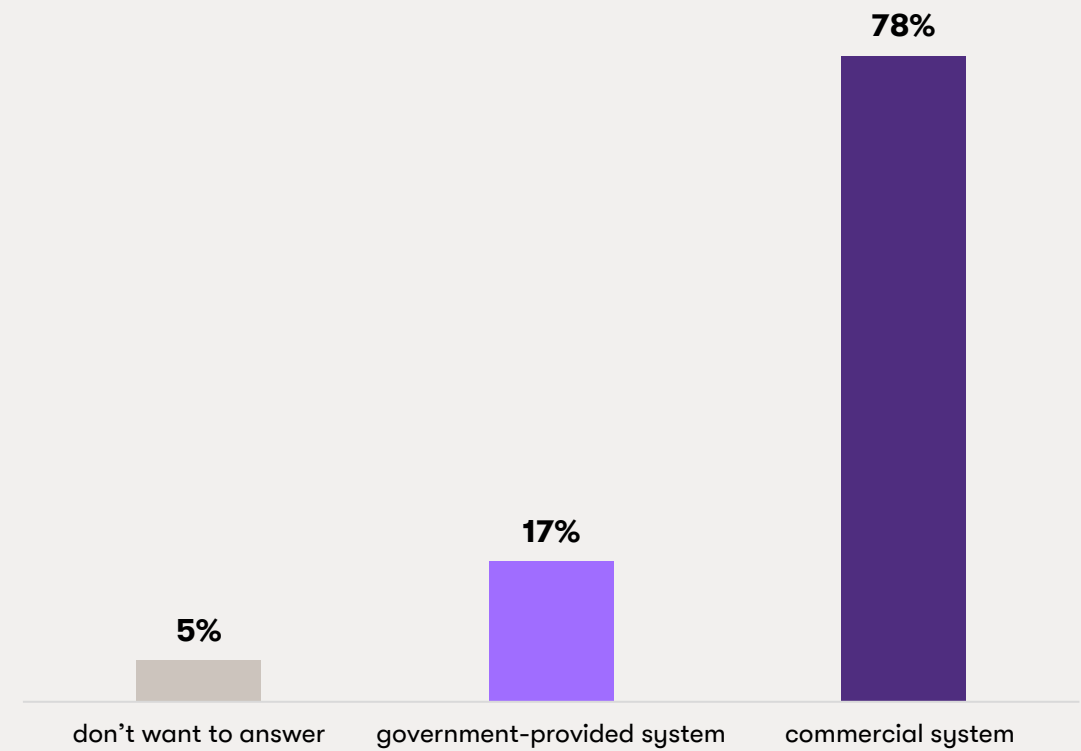
Nearly 80% of companies rely on commercial tools to manage structured invoices.

The primary tool for issuing and receiving invoices within KSeF is the government-provided system. The solution offered by the Ministry of Finance includes all essential functionalities required to fulfil statutory obligations. However, according to our survey, only 17% of companies choose to use this tool. This raises a natural question: why is the figure so low?

While the state-provided system ensures full regulatory compliance and security at minimal cost, commercial solutions (often fully integrated with KSeF) offer additional convenience and features that support day-to-day operations. This makes them particularly attractive for companies operating on a larger scale. As a result, nearly 80% of businesses opt for commercial systems. The remaining 5% of respondents preferred not to provide a definitive answer.

It is important to remember, however, that selecting an external accounting system, although beneficial, should be a well-considered decision that takes into account the scale of internal processes, integration capabilities with KSeF, and the availability of technical support.

Chart 7. What system do you use to receive or issue e-invoices?



Source: A survey conducted by Grant Thornton.

# According to **an accounting expert**

## The choice of system largely determines how much businesses are truly relieved in working with KSeF

From an accounting perspective, it is clear that although KSeF is a step toward standardization and digitalization, entrepreneurs still face practical challenges that affect their day-to-day operations. The most frequently mentioned issues, such as the lack of notifications about new invoices, no preview option before issuing a document, or system stability problems, make relying solely on the government tool far from comfortable.

It is therefore no surprise that, despite full regulatory compliance, only 17% of companies choose to use the solution provided by the Ministry of Finance. The vast majority opt for commercial systems, which offer greater automation, more intuitive workflows, and additional functionalities that streamline accounting processes.

It is worth emphasizing, however, that selecting an external tool should be a well-thought-out decision. The system must be aligned with the scale of operations, integration capabilities with KSeF, and the level of available technical support. Only then can invoice digitalization truly ease the burden on businesses rather than create additional challenges.

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# Practical tips for implementing KSeF

The introduction of mandatory KSeF is undoubtedly one of the most significant operational and technological challenges companies have faced in recent years.

This is why developing an implementation plan is crucial to ensure that the transition proceeds smoothly and without disrupting day-to-day operations. A well-designed plan helps distribute tasks over time, involve the right people, and identify potential issues even before the system goes live. So what should such a plan include?

## 1. Work schedule and responsibility distribution

Reduced risk of delays and efficient coordination of activities among those responsible

## 2. Analysis of IT systems and the scope of required integrations

Early detection of technological gaps and reduction of costly fixes

## 3. Overview and adjustment of business processes

Streamlining procedures to ensure full compliance with KSeF

## 4. Review of documents (contacts, terms and conditions, internal procedures) and regulations

Mitigation of legal risks and full compliance with policies

## 5. Mapping data to the e-invoice schema

Ensuring invoice accuracy, eliminating the risk of invoices being rejected by KSeF, and ensuring the smooth issuance of documents

## 6. Testing, training, and a post-implementation support plan

A well-prepared team, fewer errors, and the assurance of stable operation after the launch of KSeF

# According to a tax advisor

## KSeF – the beginning of a new era in corporate financial management

The introduction of the mandatory National e-Invoicing System is one of the key stages in the digital transformation of Poland's tax administration. For businesses, however, it signifies much more than a change in the way invoices are issued. It marks a transition to a new model of financial processes and data management within the organization.

Implementing a system of this scale naturally involves a period of intensive process adaptation. For many companies, the first months of KSeF's operation serve as a moment to verify how previously prepared solutions perform in practice. This helps identify both technological limitations and areas that require refinement in terms of workflow organization or internal procedures.

One of the most significant shifts is the transition from a document-based model to a data-driven model. An invoice is no longer just an accounting document; it becomes a structured set of information that can be automatically processed by IT systems. In the long term, this opens the door to greater automation of financial processes and improved information management within the company.

Digital invoicing also influences the role of finance and accounting departments, where analytical and technological competencies are becoming increasingly important. If companies approach KSeF not only as a regulatory requirement but also as an opportunity to modernize their financial processes, the system may become a crucial element in building more efficient and transparent organizations.



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# About the survey

The survey presented in this report was conducted among a group of 150 representatives of finance and accounting departments of large and medium-sized companies in Poland in March 2026.



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