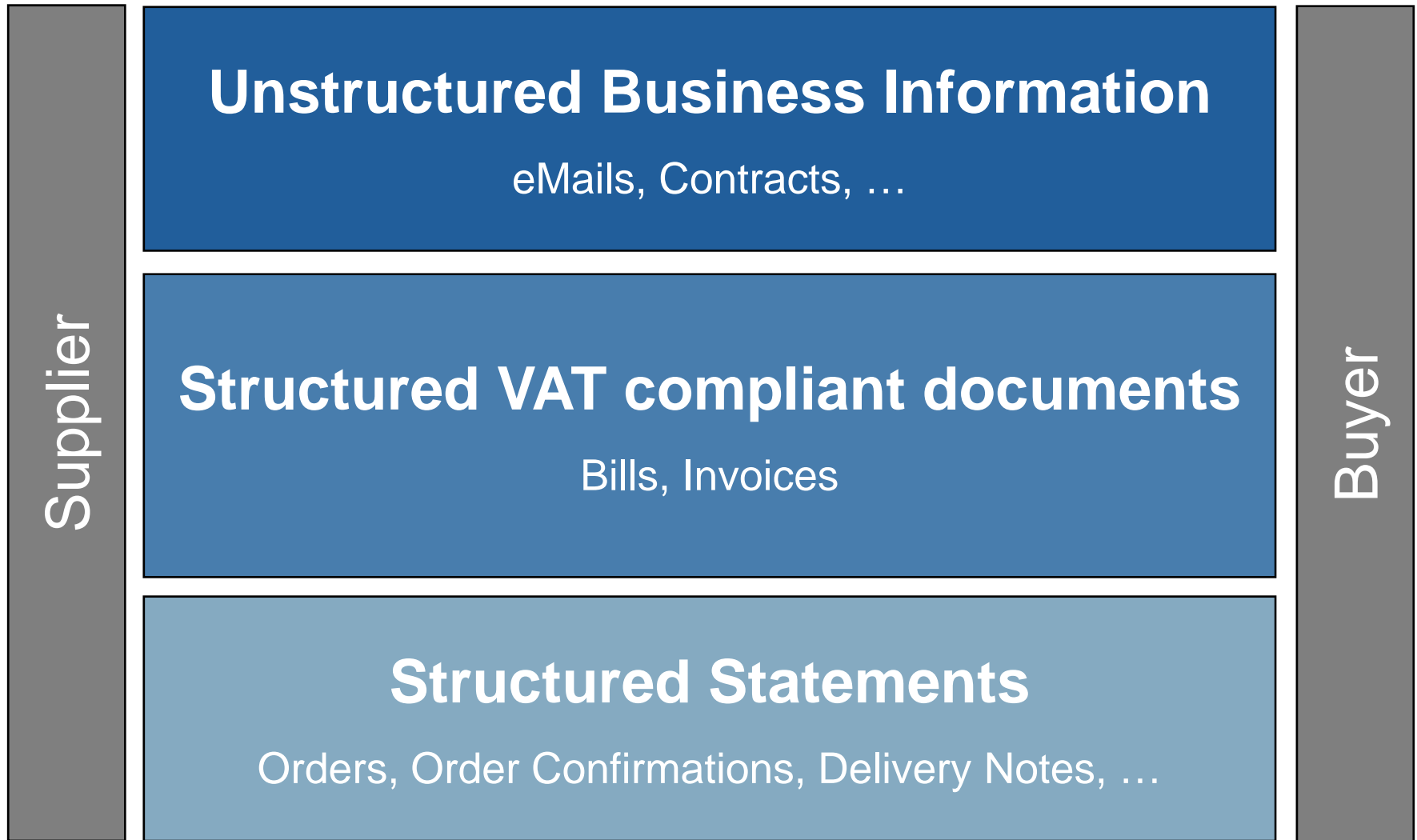


E-Invoicing & E-Billing European Market Overview

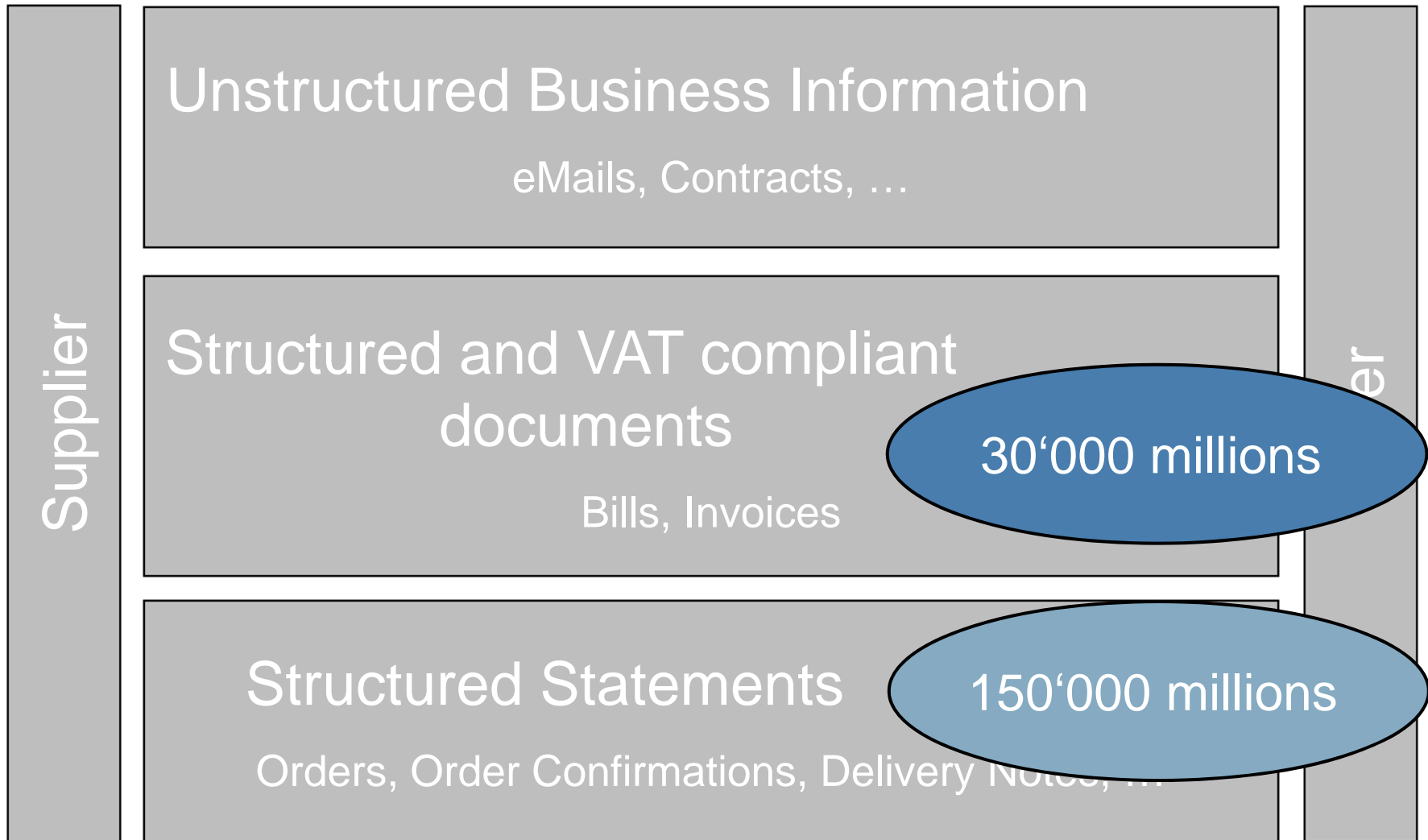


Bruno Koch
February 2008

Market structure and volume



European document volume



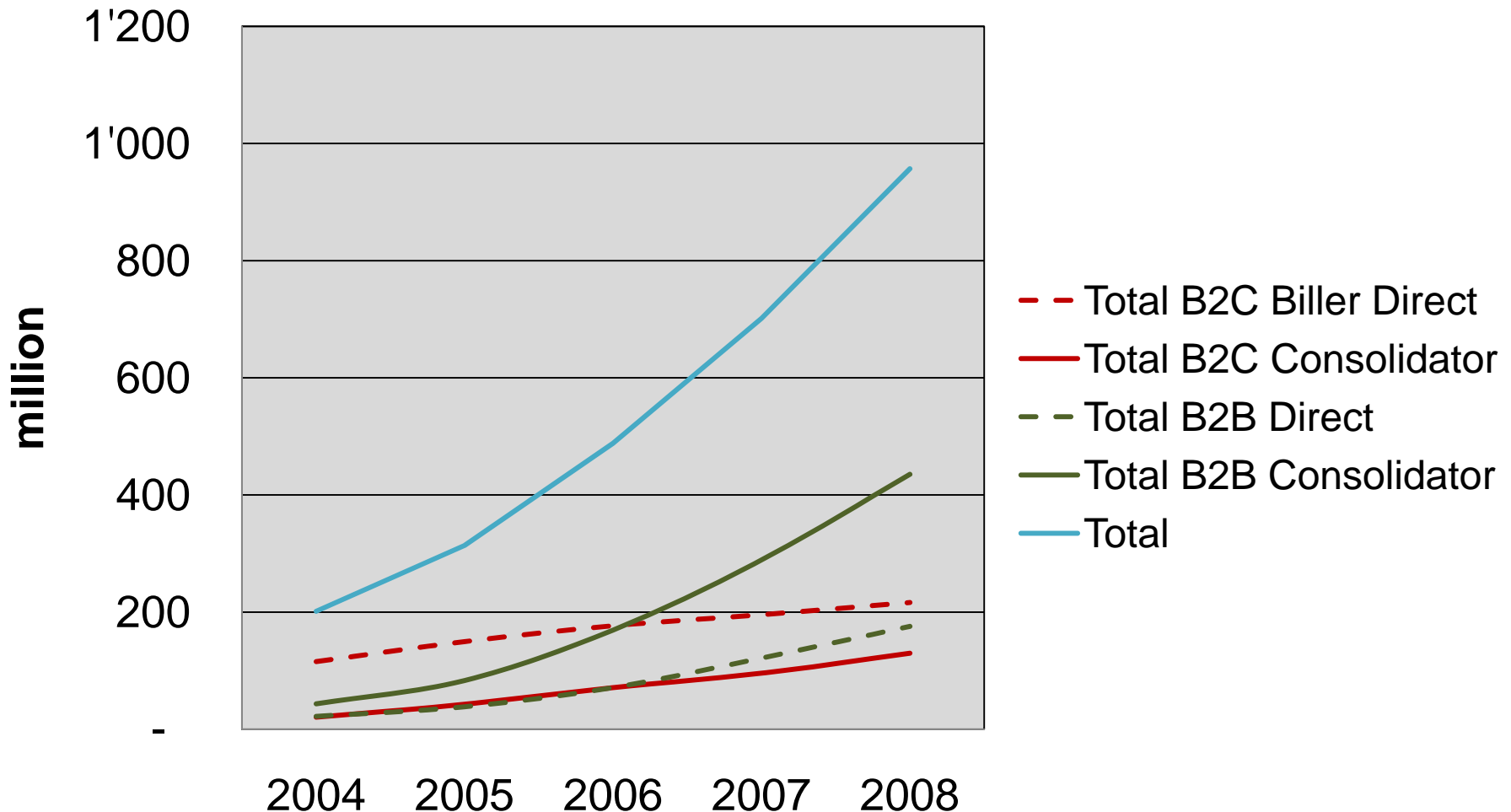
Market status and development

E-Invoicing/E-Billing market figures



Europe	2007	2008 (E)
Participants	630,000 corporates 18.6 million consumers	930,000 (+50%) 21.6 (+16%)
Electronic vol. only	700 million	960 million
– B2C	– 290	– 350 (+20%)
– B2B	– 410	– 610 (+50%)
Electr. with paper summary invoice	400 million	350 million (part. replaced by digitally signed invoices)
# Service providers	260	340 (+30%)

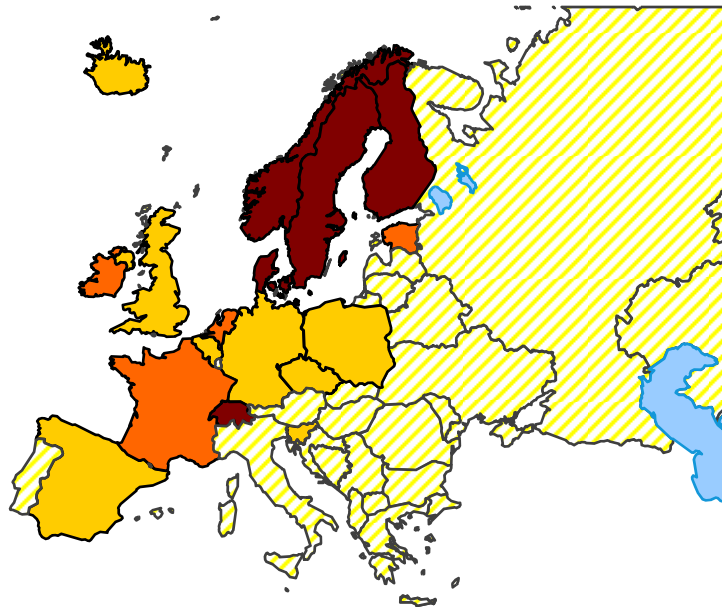
E-Invoicing/E-Billing market figures



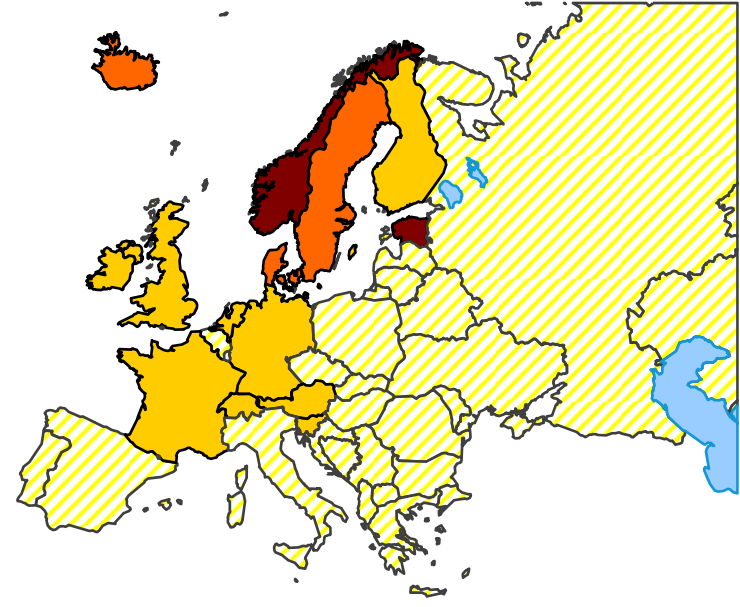
Market penetration 2008

(electronic share of total volume of 30 billion)

B2B



B2C



 >12%

 4-12%

 1-4%

 <1%