

MC 102233 102335 — Bilko HR demo currency, sent-state, pricing memo

Bilko HR demo — currency/accounting + sent/pricing/contact memo

Date: 2026-05-21 MC: #102233 / #102335; parent #102219 Scope: product/demo guidance only.
No code changes. Not legal/accounting advice; production rules need accountant confirmation.

Sources checked

- CEO demo bug intake: `/tmp/alai/bilko-demo-bugs-20260526T192031Z/BUGS.md`
- Porezna uprava official page: “Exchange rate for VAT calculation” — exchange rate for VAT calculation should be the Croatian National Bank (HNB) rate on the day tax liability arises.
- Public EU/Croatia VAT guidance found by web search: where invoice is issued in foreign currency, VAT amount must be expressed in EUR; Your Europe notes exchange rate applicable on date tax becomes chargeable.

Decisions for HR demo

1) Sales invoices in foreign currency

Demo answer: Yes, Bilko HR may allow a sales invoice to be denominated in a foreign currency, but the HR company’s base/reporting currency is **EUR**.

UI rule:

- Default invoice currency: EUR.
- Optional invoice currency: foreign currency for customer-facing total.
- Always show/store EUR accounting/VAT equivalent.
- VAT amount shown in EUR.

Copy:

“ Valuta računa može biti strana valuta, ali knjigovodstveni iznosi i PDV za HR tvrtku vode se u EUR.

2) Purchases/expenses in foreign currency

Demo answer: Yes, purchases/expenses can be recorded in the supplier’s original currency, but accounting/reporting remains EUR.

UI rule:

- Store original supplier currency and amount.
- Store EUR equivalent with exchange-rate source/date.
- Reports use EUR.

Copy:

“ Nabava se može unijeti u valuti dobavljača. Bilko prikazuje originalni iznos i EUR protuvrijednost za knjigovodstvo.

3) Exchange-rate rule/source/date

Demo rule: Use official HNB/CNB exchange rate for VAT/accounting conversion, with rate date based on the tax-liability/document date. For demo, use:

- Source: HNB/CNB official rate source.
- Date for sales invoice: invoice/tax liability date.
- Date for purchase: supplier invoice/tax liability date if known; otherwise document date, clearly labelled.
- Store: `currency`, `originalAmount`, `baseCurrency=EUR`, `baseAmount`, `exchangeRate`, `exchangeRateSource=HNB`, `exchangeRateDate`.

Guardrail: Do not silently guess missing rate/date. If missing, show “Needs rate/date confirmation” and block final accounting export.

Copy:

“ Tečaj: HNB, datum obveze PDV-a / datum dokumenta. Provjeriti s računovođom prije konačnog knjiženja.

4) “Invoice sent” meaning while provider-backed email/e-invoice is unverified

Demo answer: Until e-mail/eRačun/FISK delivery providers are verified, “sent” must **not** mean legally delivered or provider-confirmed.

Status model for demo:

- Draft / Nacrt
- Issued / Izdano
- Marked as sent / Označeno kao poslano
- Provider sent / Poslano putem integracije — only when real provider evidence exists

UI rule:

- Sent invoices must not show primary `Pošalji` button.
- Show secondary actions: `Detalji`, `PDF`, `Označi ponovno`, `Kopiraj`.
- Show channel/timestamp if manually marked.

Copy:

“ Označeno kao poslano u demo okruženju. Slanje putem eRačuna/e-mail integracije nije aktivno u ovoj demo verziji.

5) Subscriptions/pricing/contact support copy

Pricing copy:

“ Planovi su informativni za demo. Za aktivaciju i komercijalne uvjete kontaktirajte Bilko tim.

AI copy:

- Do not say “AI asistent u pripremi” if AI is visible/working in demo.
- Use:

“ AI asistent je dostupan u demo okruženju za pitanja o navigaciji i radu u Bilku. Ne daje porezni ili računovodstveni savjet.

Support/contact path: Add clear in-app support CTA separate from customer/supplier Contacts module:

“ Trebate pomoć? Kontaktirajte Bilko podršku: support@bilko.io

or if final support inbox is not confirmed:

“ Trebate pomoć? Kontaktirajte Bilko tim — kanal podrške bit će potvrđen prije produkcije.

Acceptance criteria for implementation tickets

1. HR base/reporting currency is EUR in UI copy and data model.
2. Sales invoice can display original currency plus EUR VAT/accounting amount.
3. Purchases can display original currency plus EUR accounting amount.
4. Exchange-rate source/date are visible and stored; missing rate/date is not silently guessed.
5. Sent invoices do not show primary **Pošalji**; status clarifies manual/demo vs provider-confirmed sending.
6. Pricing page does not advertise unavailable AI as “coming soon” if AI is present in demo.
7. Contacts module remains customers/suppliers; separate support CTA exists.
8. No claims that eRačun, banking, OCR, email delivery, or payroll are live unless provider-backed evidence exists.

Open confirmations before production

- Accountant/legal confirmation of exact HR VAT/tax-liability date handling for each invoice type.

- Final support email/channel.
 - Final provider integration status for eRačun/email/FISK delivery.
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Independent bounded review evidence

Redzo/MLX finance-style review

— MC #102335

VERDICT: ANSWERED

SUMMARY: The memo provides robust guardrails to prevent misrepresentation of accounting logic, currency handling, and delivery status during the demo phase.

BLOCKING CHANGES: none

NOTES:

- The distinction between "Marked as sent" and "Provider sent" is a critical risk mitigation to prevent users from assuming legal e-invoice delivery has occurred.
- The "no silent guessing" rule for exchange rates effectively prevents data integrity risks during the transition from demo to production.
- The AI disclaimer and pricing copy clearly separate demo functionality from professional tax/accounting advice.

Model: mlx-community/gemma-4-26b-a4b-it-4bit @ 10.0.0.2:11435 Cost: \$0.00

Local evidence paths

- Memo: `/tmp/alai/bilko-demo-bugs-20260526T192031Z/BILKO-HR-CURRENCY-SENT-PRICING-MEMO-102233-102335.md`
- Review: `/tmp/alai/bilko-demo-bugs-20260526T192031Z/redzo-finance-review-102335.md`
- Mesh: `mesh-thr-96e854a2-e3ff-442e-902c-ffa68fe84c49` / `mesh-msg-2c821162-c50b-40dc-941b-4e1816a67f7d`

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