

Bilko HR Roadmap — Fiscal Compliance + Feature-Enable Architecture (2026-05-29)

Bilko HR Roadmap — Fiscal Compliance + Feature-Enable Architecture

Created: 2026-05-29 **CEO directive:** B2B prvo, B2C odgođen, **citav app feature-enable based (micro-frontend)** za per-user per-plan delivery **Status:** Active roadmap, supersedes prior B2B-only scoping

1. Executive summary

- HR ima **dva odvojena fiskalna sistema: F1 (B2C, SOAP) i F2 (B2B, Peppol)** — oba mandatna od 01.01.2026 per Zakon o fiskalizaciji **NN 89/25** (porezna-uprava.gov.hr verified 2026-05-29)
 - **CEO odluka 2026-05-29:** B2B prvo (Phase 0), B2C odgođeno
 - **CEO arhitektonska direktiva 2026-05-29:** Feature-enable based / micro-frontend / per-user per-plan delivery — NE hackovati per feature
 - **B2B path:** Storecove (~70% Bilko code već postoji, u pregovorima oko cijene) ili Sveračun (negotiated <€0.10/invoice, čekamo creds)
 - **Multi-tenant accountant view** (1 računovođa → 30+ klijent orgs) zavisi od prvog B2B ACK
 - **Direktni rizik produkta ako feature-enable ne dođe prvo:** plan tier leakage, ad-hoc feature flag hacking, market cross-contamination
-

2. Croatian fiscal legal framework

Zakon o fiskalizaciji

- Aktuelni tekst: **NN 89/25** (Narodne novine)
- Source: <https://porezna-uprava.gov.hr/hr/fiskalizacija/3982>

F1 — B2C fiskalizacija (POS / kasa)

- Aktivno od 2013 (Fiskalizacija 1.0), proširen 2026 (Fiskalizacija 2.0)
- Path: real-time **SOAP** ka `cis.porezna-uprava.hr`
- **JIR** (Jedinstveni identifikator računa) — generira Porezna uprava u SOAP response-u
- **ZKI** (Zaštitni kod izdavatelja) — MD5 hash `(OIB + DateTime + InvoiceNumber + PPCode + DeviceCode + TotalAmount)`, RSA-signed sa FINA cert
- **Cert obaveza:** PER-ORG FINA application certificate, **bez moguće intermedijarne organizacije**
- Receipt arhiva: **11 godina**
- Hardware fiskalni printer: **NIJE legalno mandatoran** (web POS dovoljan)
- Source: <https://porezna-uprava.gov.hr/hr/fiskalizacija-racuna-u-krajnjoj-potrosnji-b2c-poslovanje/8033>

F2 — B2B eRa?un

- Mandatorno od 01.01.2026 (svi B2B sa drugim PDV obveznicima)
- Format: **HR-FISK CIUS** (Peppol BIS Billing 3.0 sa hrvatskim ekstenzijama)
- Path: preko Peppol intermedijara (Storecove, Sveračun, drugi)
- **Cert NIJE per-org** — intermedijar pokriva (key razlika od B2C)
- UBL 2.1 XML (težak dio) — već implementiran u Bilko
- Source: <https://porezna-uprava.gov.hr/hr/izdavanje-i-primanje-eracuna-i-fiskalizacija-eracuna/8047>

Terminologija

- **"F1"** = B2C sistem (ne form-type / cert-type)
- **"F2"** = B2B sistem (ne form-type / cert-type)
- Common confusion: ovo NISU schema verzije ili cert tipovi

PDV stope

- Standard: 25%
- Reduced: 13% (turizam, hospitalitet)

- Reduced: 5% (osnovne potrebe, mediji)
- Zero: 0% (izvoz, intra-EU isporuke)

3. Phased roadmap sa MC mapingom

Phase 0 — B2B prvo (current focus)

Phase	MC	Naslov	Status	Vlasnik
0a	#102447	Storecove HR-FISK 2.0 activation (FAST PATH, 4-5 dana)	open — counter-offer poslan 2026-05-28	john
0b	#102398	Sveračun API sandbox onboarding (negotiated <€0.10/invoice)	open — čeka CEO email za creds + računovođa intro	john
0c	#102481	Feature-enable based micro-frontend architecture (CEO 2026-05-29)	open — kritičan prerequisite, dolazi PRIJE Phase 1	john
0d	#102401	Bilko Phase 0 multi-org switcher + Securion RLS gate	open — zavisi od bilo koji B2B ACK	john
0e	#102399	5 accountant pilot recruitment (90-day)	open — CEO outreach	alem
0f	#102400	HR pravna osoba tracking (background)	open — Sveračun potvrdio NIJE potrebno za B2B; B2C TBD	alem

Phase 1+ — B2C (DEFERRED per CEO 2026-05-29)

Phase	MC	Naslov	Status
1	#102478	B2C fiskalizacija MVP (ZKI + JIR + SOAP + FINA-cert)	DEFERRED — 21 dana effort
2	#102479	B2C POS web kasa modul	DEFERRED — 19 dana effort

Phase	MC	Naslov	Status
3	TBD	Hardware integration (fiskalni printer, cash drawer, barcode)	not opened
4	TBD	Industry specializations (hospitality, retail, services)	not opened

4. Feature-enable architecture directive

CEO directive (verbatim, 2026-05-29)

“ "citav app treba da je feature enable based (micro frontend) nadam se da mozemo lako features per user per pay deliver a ne da sve hakiramo" ”

Problem statement

- B2B + B2C + accountant view + direct SMB + multi-market (HR/RS/BiH) — sve raste kao monolit
- Risk: per-feature ad-hoc hacking
- Risk: revenue leakage (Basic plan vidi Pro feature)
- Risk: dev na HR markeu lomi RS market

Cilj — komponente arhitekture

1. **Central feature catalog** — kanonski popis svih feature-a sa metadata (market, plan tier, dependency graf)
2. **Per-user feature resolution** — funkcija od (tenant org country + plan tier + accountant role + custom overrides)
3. **Micro-frontend split** — nezavisni feature modules koji se učitavaju/ne učitavaju po feature flag-u
4. **Pricing model alignment** — Basic/Pro/Accountant tier = feature subset (definirano u catalog-u)
5. **Safe fallback** — feature flag service down → conservative defaults (Basic, ne Pro)
6. **Audit trail** — koji user kad accessovao koji feature

Implementation phases (MC #102481)

- Phase 0: feature catalog kanonski + DB schema + resolution endpoint (~M effort)
- Phase 1: per-tenant feature flag application u backend (~S)
- Phase 2: micro-frontend split frontend (~L)
- Phase 3: pricing model wiring (~M)
- Phase 4: admin UI za enable/disable per tenant (~S)

Build vs buy

Datavera istražuje:

- LaunchDarkly (mature, \$\$)
- GrowthBook (open-source self-hosted)
- Unleash (open-source self-hosted)
- ConfigCat (mid-tier)
- Build-our-own (potpuna kontrola, više rada)

5. Open decisions for CEO

1. **B2B path:** prihvatamo Storecove counter-offer (ako stigne s revidiranim quote) ili idemo Sveračun?
2. **HR pravna osoba:** potvrđeno NIJE potrebna za B2B; otvoreno za buduće B2C (kad ga otvorimo)
3. **Feature catalog vendor:** build vs buy — odluka nakon Datavera istrage
4. **Multi-market timing:** kad RS (SEF) + BiH ulaze u feature catalog scope?

6. MC indeks

MC	Priority	Status	Vlasnik	Naslov	Rute
#100332	H	ready_for_review	alem	Sveračun CEO outreach (parent)	bizdev
#102447	H	open	john	MC-A2 Storecove FAST PATH	backend
#102398	H	open	john	MC-A Sveračun sandbox onboarding	backend
#102481	H	open	john	Feature-enable architecture (CEO 2026-05-29)	backend

MC	Priority	Status	Vlasnik	Naslov	Rute
#102401	H	open	john	MC-D Phase 0 multi-org switcher	backend
#102399	H	open	alem	MC-B 5 accountant pilot recruit	bizdev
#102400	M	open	alem	MC-C HR doo tracking	bizdev
#102478	H	open (DEFERRED)	john	MC-E B2C fiskalizacija MVP	backend
#102479	M	open (DEFERRED)	john	MC-F B2C POS web kasa	frontend
#102448	H	open	john	Vendor email routing + auto-forward	devops
#102449	H	open	john	Policy: no strategic reply bez CEO OK	bizdev

7. Source artifacts

- `/tmp/alai/bilko-hr-fiscal-full-scope-20260529.md` — Datavera HR law research (640 linija)
- `/tmp/alai/bilko-hrfisk-audit-20260528.md` — CodeCraft FISK code path audit
- `/tmp/alai/sveracun-meeting-outcome-20260528.md` — Sveracun meeting outcome
- `/tmp/alai/bilko-accountant-gtm-spec-20260528.md` — Skybound accountant-led GTM spec
- `/tmp/alai/bilko-multitenant-accountant-gap-20260528.md` — CodeCraft multi-tenant tech gap
- `/tmp/alai/storecove-counter-reply-20260528.md` — Storecove counter-offer state

8. Decision log

Datum	Odluka	Kontekst
2026-05-28	Bilko HR ide dual-track GTM (accountant + direct SMB)	Sveracun meeting strategic input
2026-05-28	Storecove counter-offer poslan (no name drop Sveracun)	CEO directive — leverage
2026-05-29	B2B prvo, B2C odgođen	CEO scope decision

Datum	Odluka	Kontekst
2026-05-29	Feature-enable / micro-frontend arch je obavezan prerequisite za sve daljnje builds	CEO architecture directive

9. Next steps

1. **Storecove reply chase** — ako nema odgovora do 2026-06-04, poslati follow-up sa ref na contract expiry 27-06-2026
 2. **Sveračun follow-up email** — CEO šalje za sandbox creds + 3-5 računovođa intro (target: 2026-05-30)
 3. **Datavera dispatch** za feature catalog vendor comparison (LaunchDarkly vs GrowthBook vs Unleash vs build-our-own)
 4. **Mehanik gate** za MC #102481 (feature-enable arch) prije CodeCraft Phase 0 dispatch
 5. **Update MEMORY.md** sa pointer-om na ovu BookStack stranicu (skip-list ako se promijeni status)
-

Revision #1

Created 2026-05-29 08:06:34 UTC by John

Updated 2026-05-29 08:06:34 UTC by John