

01 — Sveracun & Storecove Partner Status

Bilko HR — Sveracun & Storecove Partner Status

Prepared: 2026-05-19 evening

Open: 2026-05-20 morning

Market: Croatia / HR

Entity for partner signup: ALAI Holding AS unless a Croatian entity is later created

Relevant MC tasks: #8675 Storecove sandbox/provisioning, #100332 Sveracun outreach

Goal

Unblock Croatian Bilko launch path by getting a **Path B intermediary/partner** for HR-FISK 2.0 / eRačun instead of trying to self-certify directly with FINA.

Primary paths to pursue:

1. **Storecove** — Peppol/e-invoice API provider. MC #8675 is currently blocked because no actual account, credentials, or sandbox ACK evidence exists.
 2. **Sveracun / PostLink d.o.o.** — Croatian FISK/eRačun partner candidate. MC #100332 asks CEO to contact info@sveracun.hr / [+385 1 410 1130](tel:+38514101130).
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1. Morning Brief

Executive Summary

Croatia is not blocked by code first; it is blocked by **e-invoice/fiscalization partner access**.

CEO decision already favors **Path B — certified intermediary/partner**. Do not spend time trying to form a Croatian d.o.o. or self-certify unless partner path fails.

What to do tomorrow

1. Contact Storecove or complete business signup.
2. Contact Sveracun/PostLink for partner/API/reseller terms.
3. Ask both for:
 - Croatia HR-FISK/eRačun support
 - REST API documentation access
 - sandbox credentials
 - production onboarding timeline
 - reseller / SaaS platform terms
 - volume pricing for 250–10,000 invoices/month
 - whether Bilko can submit on behalf of Croatian customer organizations
4. Save proof of contact and any portal screenshots.
5. Do not mark #8675 done until there is actual sandbox/prod credential evidence and at least a fake invoice ACK/test path.

Known Bilko HR state

- `packages/domain-hr/` exists.
- Supports Croatian tax config: PDV 25% / 13% / 5% / 0%.
- Uses EUR and OIB.
- HR-FISK/eRačun implementation is scaffold/placeholder, not production-ready.
- Direct FINA certificate path is high-friction; intermediary path is intended.

Important questions for partner

- Do they support **Croatia B2B eRačun / Fiscalization 2.0** specifically?
- Do they provide API access for a SaaS accounting platform/reseller?
- Are customer certificates needed per end-customer, or does partner act as intermediary?
- Does Bilko need to KYC each Croatian customer through partner?
- Can ALAI Holding AS contract without Croatian legal entity?
- What data processing agreement/DPA is required?
- Sandbox timeline and production activation timeline?

Decision rule

- If Storecove provides fast sandbox + production path: continue #8675.
- If Sveracun provides clearer local HR-FISK path/pricing: prioritize #100332.
- If both require Croatian entity/certificate: escalate for CEO legal decision.

2. Company/Signup Data Checklist

Contracting entity

Default signup entity:

- Legal name: ALAI Holding AS
- Country: Norway
- Org.nr: 932 516 136
- Address:
- VAT/MVA number if requested:
- Authorized signer: Alem Bašić / verify exact legal role
- Billing email:
- Technical contact email:
- DPA/security contact email:

Product

- Product name: Bilko
- Market: Croatia / HR
- Product type: cloud accounting and e-invoicing SaaS
- Target customers: SMBs / accountants in Croatia
- Estimated volume: 5-50 HR customers × 50-200 invoices/month = 250-10,000 monthly invoices
- Needed environment: sandbox + production

Documents to collect

Put non-secret files under :

- ALAI Holding AS registry extract / company certificate
- Proof of authorized signer if requested
- Partner email thread / contact form copy
- Partner onboarding terms

- DPA / subprocessor terms
- Pricing quote
- Sandbox approval/activation screenshot
- Production approval/activation screenshot

Security notes

- Do not save API credentials in this folder.
 - Do not commit partner contracts if marked confidential without CEO approval.
 - Credentials go only to Vaultwarden paths (see section 6 below).
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3. Storecove Action Plan

Website: <https://www.storecove.com/>

Task: #8675 — Storecove account provisioning + sandbox access

Goal

Get real Storecove business account access, sandbox credentials, production onboarding requirements, and a test/fake invoice acknowledgement path for Croatia.

Steps

1. Open Storecove website and create/contact business account.
2. Register ALAI Holding AS as legal entity.
3. Ask for Croatia HR-FISK/eRačun / Peppol routing support.
4. Request:
 - sandbox API credentials
 - production onboarding checklist
 - OAuth2/API auth details
 - REST API documentation
 - pricing and billing setup
 - DPA/subprocessor terms
5. Save screenshots/emails in `place-documents-here/partner-emails/` or `portal-screenshots/`.

Copy/paste inquiry

Hello Storecove team,

We are building Bilko, a cloud accounting and e-invoicing SaaS for SMEs in Croatia and the Balkans. We want to integrate Croatia e-invoicing / HR-FISK 2.0 / eRačun through a certified intermediary/API provider rather than self-certifying directly.

Company: ALAI Holding AS, Norway, org.nr 932 516 136

Product: Bilko

Target market: Croatia

Expected initial volume: 250–10,000 invoices/month

Use case: Bilko submits and receives e-invoices on behalf of customer organizations through API.

Could you confirm:

1. Do you support Croatian B2B eRačun / Fiscalization 2.0 routing?
2. Can Bilko operate as a SaaS platform/reseller for multiple Croatian customer organizations?
3. Can you provide sandbox API credentials and REST API documentation?
4. What is the production onboarding/KYC process?
5. What are the pricing tiers and DPA/subprocessor terms?
6. Is a Croatian legal entity or end-customer FINA certificate required?

Best regards,

Alem / ALAI Holding AS

Completion criteria for #8675

#8675 should remain blocked/open until there is real evidence of:

- Storecove account exists;
- sandbox and/or production credentials issued;
- credentials stored in Vaultwarden;
- fake invoice sandbox submission/ACK verified or partner confirms exact test flow;
- MC updated with non-secret evidence.

4. Sveračun / PostLink Action Plan

Candidate: Sveračun / PostLink d.o.o.

Email: info@sveracun.hr

Phone: +385 1 410 1130

Task: #100332 — CEO outreach Sveračun Path B partner for HR FISK 2.0

Goal

Determine if Sveračun can be Bilko's Croatian HR-FISK/eRačun intermediary/API partner, and get partnership/API/pricing terms.

Ask for

- SaaS reseller/platform partnership terms
- REST API documentation access
- Sandbox/test environment
- Production onboarding timeline
- Volume pricing tiers
- Whether Bilko can submit for multiple customer organizations
- Whether Croatian legal entity is required
- Whether each end-customer must provide certificate/OIB onboarding
- DPA/subprocessor/security terms

Copy/paste email in Croatian/BHS

Poštovani,

Mi smo ALAI Holding AS iz Norveške i razvijamo Bilko, cloud računovodstveni i e-invoicing SaaS za mala i srednja preduzeća u Hrvatskoj i regiji.

Tražimo HR-FISK 2.0 / eRačun partnera preko kojeg Bilko može slati i primati e-račune za hrvatske korisničke organizacije putem API-ja.

Osnovni podaci:

- Kompanija: ALAI Holding AS, Norveška, org.nr 932 516 136
- Proizvod: Bilko
- Tržište: Hrvatska
- Planirani volumen u MVP fazi: 5–50 korisnika × 50–200 računa mjesečno, okvirno 250–10.000 računa mjesečno
- Model: Bilko kao SaaS računovodstvena platforma za više korisničkih organizacija

Molimo informacije:

1. Da li nudite REST/API pristup za HR-FISK 2.0 / eRačun integraciju?

2. Da li podržavate SaaS/reseller model gdje Bilko šalje e-račune za više korisničkih organizacija?
3. Možemo li dobiti sandbox/test pristup i API dokumentaciju?
4. Koji je onboarding proces za produkciju?
5. Da li je potrebna hrvatska pravna osoba ili može ugovor potpisati ALAI Holding AS?
6. Da li svaki krajnji korisnik mora imati poseban certifikat/OIB onboarding?
7. Koji su cjenovni razredi za 250–10.000 računa mjesečno?
8. Koji DPA/security uslovi su potrebni?

Hvala unaprijed,

Alem / ALAI Holding AS

After contact

- Save email copy/response in `place-documents-here/partner-emails/`.
- Update MC #100332 with exact result.
- If API access is offered, create/keep credentials only in Vaultwarden.

5. Bilko HR Technical Description (For Partners)

Osnovni podaci

Naziv softvera: Bilko

Dobavljač: ALAI Holding AS

Tržište: Hrvatska

Tip softvera: cloud računovodstveni i e-invoicing SaaS za mala i srednja preduzeća

Kratak opis

Bilko je cloud računovodstveni sistem za mala i srednja preduzeća. Sistem omogućava izdavanje i upravljanje fakturama/računima, osnovno dvojno knjigovodstvo, PDV obračun, finansijske izvještaje, bank reconciliation i čuvanje revizorskog traga.

Za Hrvatsku, Bilko treba podržati HR-FISK 2.0 / eRačun tok kroz certificiranog posrednika ili Peppol/e-invoice API partnera. Bilko čuva konfiguraciju po korisničkoj organizaciji i šalje e-račune u propisanom strukturiranom formatu preko partner API-ja.

Hrvatska funkcionalnost

- PDV stope: 25%, 13%, 5%, 0%.
- Valuta: EUR.
- Identifikator: OIB.
- E-račun: UBL 2.1 / EN 16931 / HR-CIUS gdje partner zahtijeva.
- Statusno praćenje e-računa.
- Storno/otkazivanje prema pravilima partnera/platforme.
- Revizorski trag za sve slanje, promjene statusa i greške.
- Encrypted storage za API credentials i konfiguraciju po organizaciji.

Integracijski model

Bilko preferira partner/intermediary API model:

1. Bilko generiše fakturu i metapodatke.
2. Bilko šalje e-račun partneru preko REST/API interfejsa.
3. Partner radi routing prema HR-FISK/eRačun/FINA/Peppol sistemu.
4. Partner vraća ACK/status/ID.
5. Bilko čuva status i audit trail.

Sigurnost

- API ključevi i tajne se čuvaju šifrovano.
- Tajne se ne upisuju u logove.
- Pristup je odvojen po korisničkoj organizaciji.
- Sistem podržava DPA/subprocessor evidenciju.
- Finansijski podaci se čuvaju u EU/EEA cloud regionu ako partner/kupac zahtijeva.

6. Vaultwarden Secret Plan

Do not store real secrets in this folder.

Storecove sandbox

Item name:

Fields:

```
environment=sandbox
provider=Storecove
market=HR
company=ALAI Holding AS
auth_type=<0Auth2|API key|other>
api_base_url=<provider URL>
client_id=<secret if 0Auth2>
client_secret=<secret if 0Auth2>
api_key=<secret if API key>
issued_at=<date>
notes=<evidence path / onboarding contact>
```

Storecove production

Item name:

```
Bilko/production/HR/storecove-api
```

Same fields as sandbox.

Sveracun sandbox/production

Item names:

```
Bilko/sandbox/HR/sveracun-api
Bilko/production/HR/sveracun-api
```

Fields:

```
provider=Sveracun / PostLink d.o.o.
market=HR
company=ALAI Holding AS
auth_type=<0Auth2|API key|mTLS|certificate|other>
api_base_url=<provider URL>
client_id=<secret if issued>
client_secret=<secret if issued>
api_key=<secret if issued>
certificate_ref=<if required; do not store raw private key here without approved secure path>
issued_at=<date>
```

After storing credentials

Update MC #8675 or #100332 with only:

- provider name;
- Vaultwarden item name;
- non-secret evidence path;
- sandbox/prod status;
- next engineering task.

7. Post-Approval Handoff to Engineering

Use this after Storecove/Sveračun access is received.

Handoff checklist

- Partner selected: Storecove / Sveračun / other
- Contract/commercial terms saved in `place-documents-here/contracts/`
- DPA/subprocessor terms reviewed or flagged
- Sandbox credentials stored in Vaultwarden
- Production onboarding status recorded
- API documentation link/file saved
- Fake invoice sandbox ACK obtained or test flow scheduled
- MC #8675/#100332 updated with non-secret evidence

Engineering next tasks

- Align Bilko `domain-hr` adapter with partner API, not theoretical direct FINA path.
- Confirm auth type: OAuth2/API key/mTLS/certificate.
- Map Bilko invoice model to partner payload/UBL requirements.
- Implement sandbox smoke test.
- Store partner invoice ID/status/JIR/ZKI equivalents returned by provider.
- Add contract test for HR e-invoice payload.
- Decide whether customer OIB onboarding/KYC is a user-facing workflow.

Blockers to escalate

- Partner requires Croatian legal entity.
 - Partner requires each customer to provide certificate and no SaaS proxy model exists.
 - Partner terms prohibit accounting SaaS reseller use.
 - Pricing makes MVP uneconomical at 250–10,000 invoices/month.
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Current Status

- **Storecove (#8675):** BLOCKED — no real account/credentials yet. Prior evidence was only research/outreach claims, not actual sandbox ACK.
 - **Sveračun (#100332):** OPEN — CEO outreach not yet sent.
 - **Next action:** CEO to contact both partners and collect sandbox credentials + pricing quotes.
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Local source: `/Users/makinja/business/ALAI-Holding-AS/registrations/Bilko-HR-Storecove-Sveracun-2026-05-20/`

BookStack Canonical URL: <https://docs.alai.no/books/bilko-hr-market-entry/page/01-sveracun-storecove>

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