



Leveraging Payment Data to Simplify Tax Compliance

**How the Italian Tax Administration reuses payment data
to simplify POS-RT association**

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Agenda

01

The compliance challenge

02

Policy, actors and data flow

03

Merchant journey

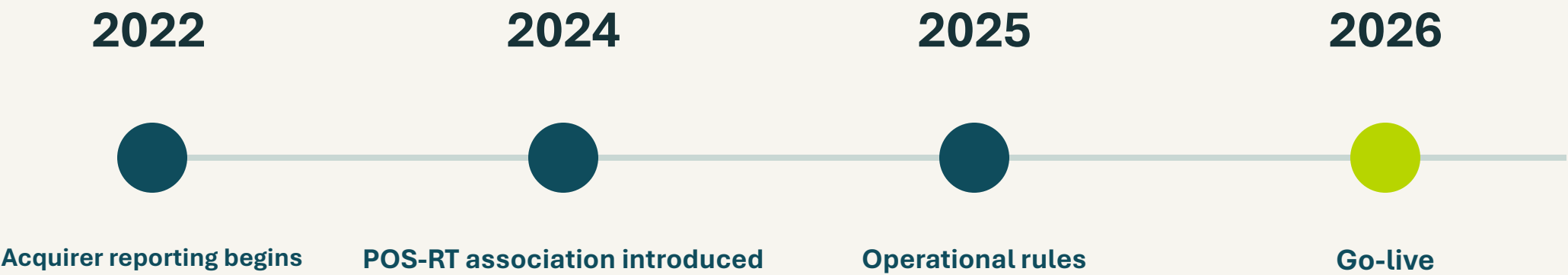
04

Quality control and governance

05

Transferable lessons

Timeline



The compliance challenge is a data-linking challenge

Two systems already know different parts of the same transaction.

PAYMENT ACCEPTANCE

POS / payment instrument

Known by the acquirer

RECEIPT CERTIFICATION

Telematic cash register (RT)

Known by the tax administration

**WHO LINKS
WHICH POS
TO WHICH
RT?**

The missing fact is the association — not the underlying identifiers.

The link makes transaction–receipt consistency verifiable

PAYMENT DOMAIN

Merchant contract ID

Identifies the acquiring relationship

Terminal ID

Identifies the physical or virtual POS

TAX / RECEIPT DOMAIN

Merchant tax ID

Anchors the taxpayer in the tax register

RT serial number

Identifies the receipt-certification tool

LINK

```
graph LR; subgraph PAYMENT_DOMAIN [PAYMENT DOMAIN]; MCID[Merchant contract ID  
Identifies the acquiring relationship]; TID[Terminal ID  
Identifies the physical or virtual POS]; end; subgraph TAX_RECEIPT_DOMAIN [TAX / RECEIPT DOMAIN]; MTID[Merchant tax ID  
Anchors the taxpayer in the tax register]; RTSN[RT serial number  
Identifies the receipt-certification tool]; end; LINK((LINK)); MCID --> LINK; TID --> LINK; MTID --> LINK; RTSN --> LINK;
```

The association enables reconciliation across POS and RT data, including many-to-many configurations.

Two options

WITHOUT REUSE

TYPE

- Search for technical identifiers
- Re-enter payment-instrument data
- Resolve formatting uncertainty
- Submit and hope the match works

Higher risk of transcription errors

WITH TRUSTED REUSE

SELECT

- Open the secure portal
- Select a POS from the pre-filled list
- Select the relevant RT
- Confirm the association

Fewer merchant errors and a simpler linkage process

Design principle

The rule

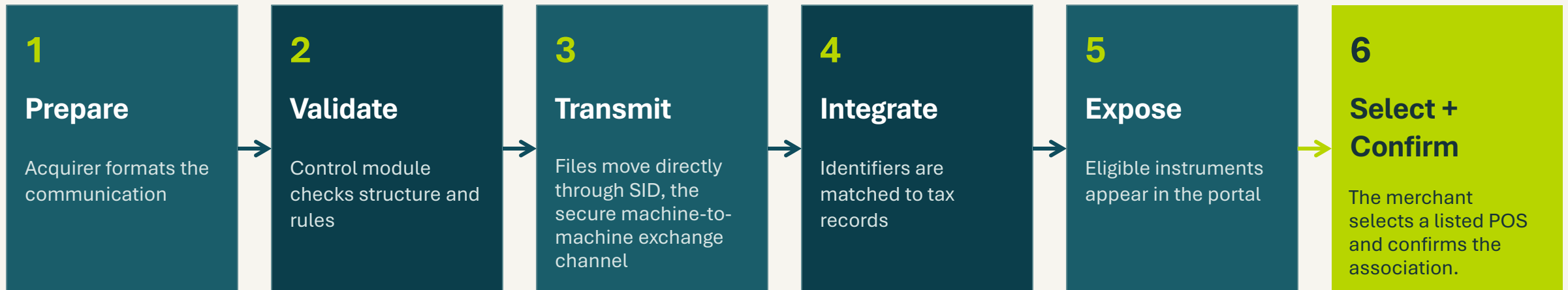
Merchants should not look for technical POS identifiers.

- 1** Acquirers transmit POS identifiers and daily payment totals
- 2** The tax administration validates, integrates and prefills the data
- 3** Merchants select a POS from the list and confirm the association.

Result: fewer merchant errors and a simpler, verifiable association process.

Automate validation and integration

Reserve human input for selection and confirmation



HUMAN TOUCHPOINT

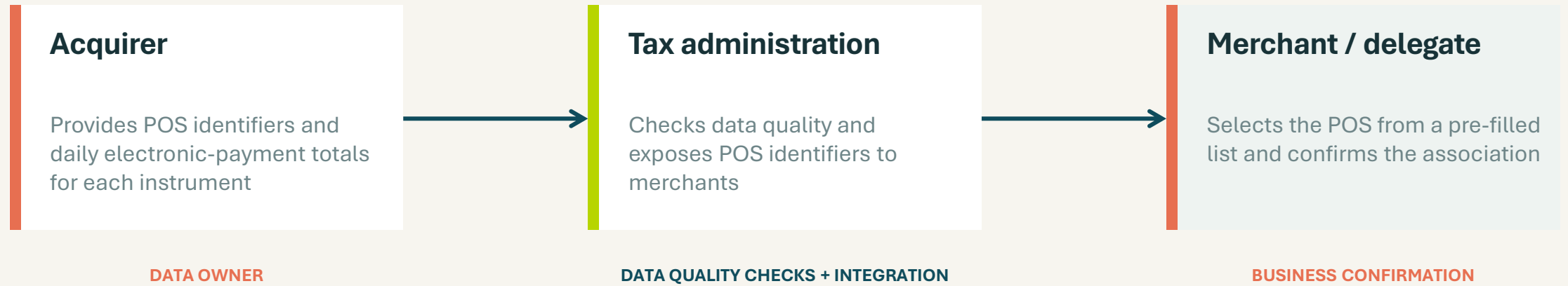
Technical acknowledgements and correction paths keep the flow observable.

Five steps to confirm an association

Standard step-by-step procedure

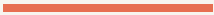
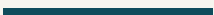
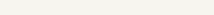
- 01 Open the service** Enter the reserved area of the tax administration website
- 02 Select the RT** Choose the RT from a list of RTs used by the merchant.
- 03 Select the POS** Choose the POS from the list pre-filled with acquirer data.
- 04 Add it if missing** Add a missing POS manually only as an exception
- 05 Confirm the link** Confirm the association

Three actors



The merchant is not the integration layer.

Edge cases are part of the integration process

- 1**  **Unused instrument**
Still part of the operator reporting scope;
zero-use records preserve completeness.
- 2**  **Multiple POS terminls or RTs**
The service must support many-to-many
business configurations.
- 3**  **New or changed POS**
Association or variation follows the defined window
in the second subsequent month.
- 4**  **Delegated action**
Authorised intermediaries may associate the POS
with the telematic register on behalf of the merchant.

Operational clarity prevents “special cases” from becoming data-quality gaps.

Data quality management

01 PREVENT

Define schemas, codes and source responsibilities

02 DETECT

Track acquirers, reception outcomes and missing periods

03 RECONCILE

Compare volumes over multiple periods

04 CORRECT

Prioritise anomalies, contact acquirers and verify corrections

MONITORING SIGNALS

Validity

Coverage

Consistency

Timeliness

Six dimensions reveal reporting anomalies

MONITORING DIMENSION

01	REPORTING COVERAGE	Number of acquirers reporting in the current month
02	REPORTING CONTINUITY	Acquirers that have stopped reporting since the previous month
03	RECORD VOLUME	Number of records submitted by each acquirer
04	ACQUIRER-LEVEL VALUE	Total transaction amount reported by each acquirer
05	MERCHANT-LEVEL VALUE	Total transaction amount reported for each merchant
06	SUBMISSION OUTCOMES	Records rejected by automated controls for each acquirer

OBSERVE → COMPARE → FLAG → INVESTIGATE → VERIFY

Deviations are signals for targeted verification—not evidence of incorrect reporting.

Implementation delivered measurable results

84%

of POS–RT associations were completed using POS identification data reported by acquirers and made available to merchants

€9.1bn

additional taxable base identified in H1 2026 versus H1 2025 following the introduction of the POS–RT association requirement

Trusted data reuse simplified merchant action and strengthened tax visibility.

Lessons learned

01 Design the obligation and the data supply together

02 Treat data-quality feedback as part of the process

03 Reserve human effort for what you cannot automate

The best compliance form is often the one the taxpayer barely has to complete.

Sources

ITALIAN LEGAL BASIS

[Law 30 Dec 2024, no. 207](#)

[Art. 1, paras. 74 to 77](#)

[Decree-Law 26 Oct 2019, no. 124](#)

[Art. 22\(5\)](#)

OPERATIONAL & TECHNICAL

[Revenue Agency measure](#)

[21 Mar 2025, Prot. 142285](#)

[Revenue Agency measure](#)

[31 Oct 2025, Prot. 424470](#)

[POS-RT operational guide and FAQ](#)