

SAF-T

Are You SAF-T Ready?

Schema & Guidelines Published May 9, 2025!

SAF-T in Bulgaria

On 9 May 2025 the NRA opened public consultations on SAF-T implementation by publishing a **draft Order** governing the submission of SAF-T files. The Order outlines the structure, format, and procedures for submitting the SAF-T files. The process is specified in the following annexes to the Order:

- XSD schema for SAF-T and a sample XML file,
- Descriptions of the structure of the SAF-T elements in Excel file, and
- Guidelines on the structure, content, and reporting methods

The obligation for SAF-T reporting will be phased during several years **starting as of 2026** with large enterprises meeting certain criteria and gradually onboarding medium and small enterprises and ending with micro enterprises in 2030.

What's new?



1. Structure:

- The XSD schema published now has minor reordering and grouping of elements compared to draft XSD schema published in Nov 2023
- Additions in the mandatory elements for Assets subsection are made
- SAF-T nomenclature (specific for Bulgaria) is now available accompanied by descriptions and explanations




2. Format

- Max 50 GB per file
- Name of the SAF-T file should follow specific guidelines




3. Submission

- Validation checks against the XSD schema and for accuracy and consistency of the provided data
- SAF-T file will be rejected in case of discrepancies during validation



4. Frequency of the submissions

- The frequency of the submission – monthly, annually or on demand, is clarified for each subsection of the SAF-T file
- Flexibility to amend submitted files is allowed only for monthly submission within specified time frame



5. Special guidelines for SAF-T reporting for financial institutions, insurance brokers and agents, and healthcare facilities

How can we help?

- **SAF-T Readiness Workshop** to define the main aspects and ensure compliance with SAF-T reporting
- **SAF-T Data Mapping Assistance** to review your documentation and prepare data mapping files
- **taxCube**: Deloitte's tool to collect, combine and prepare the SAF-T XML file customized specifically for SAF-T reporting in Bulgaria and adaptable based on client's specific needs
- **Post-implementation** support and advisory

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