



# De automated accountant in the Nordics

(De video pagina's en linkjes zijn klikbaar.)

An aerial photograph of Europe with numerous red circular markers placed across the continent to indicate office locations. The markers are densely packed in Western Europe and more sparsely distributed in the rest of the continent. The text 'Meer dan 100 kantoren in 14 landen' is overlaid on the image.

Meer dan **100** kantoren in **14** landen

# Dario Castiglione



[dario.castiglione@visma.com](mailto:dario.castiglione@visma.com)



[nl.linkedin.com/in/dariocastiglione](https://nl.linkedin.com/in/dariocastiglione)



06 22401171



[www.vismasoftware.nl](http://www.vismasoftware.nl)

# Accountancy Cloud Platform



API



Elektronisch  
factureren



Bank



Incasso services



Fiscaal, KVK  
Bank

## Processen als service

## Volledig platform delen

## Meewerken



Client services



Apps



Facturering  
Aanmaningen  
Betaling/incasso



Dashboard  
BI rapportage



HR  
ESS



Visma.net  
Financials, Logistics, Projects  
Payroll HRM



eAccounting volledig  
MKB platform

## Visma cloud oplossingen voor professional user



Accountants



Practice  
Management



Visma.Net  
Accountancy



Reporting  
Mth/Yr



Samenstel  
Tools



Audit



JR  
IB/VPB



Payroll & HRM



Customer  
portal

# Luca Pacioli





# De automated accountant in the Nordics





# The automated accountant in the Nordics



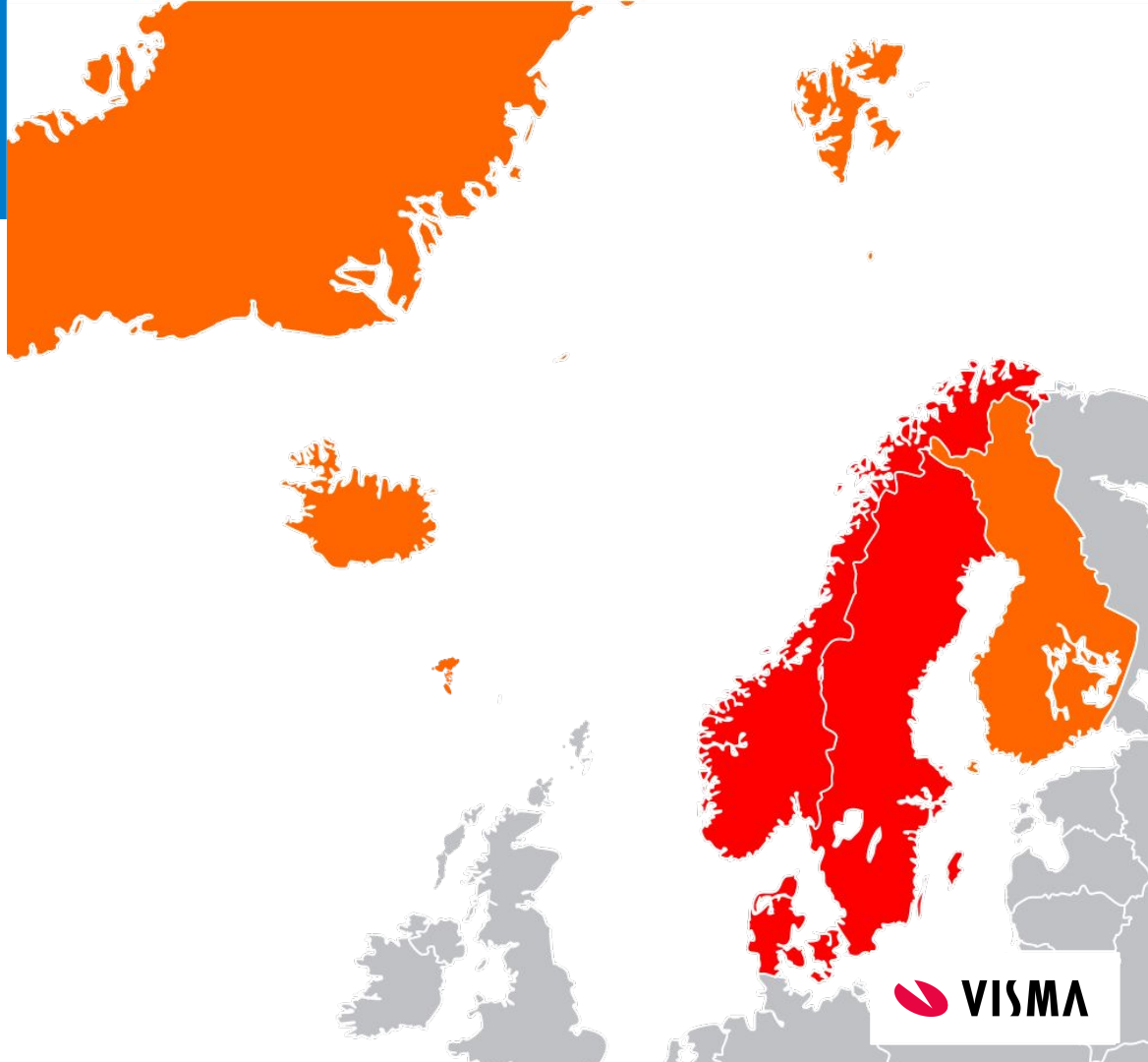
# De automated accountant in de Nordics





# De geautomatiseerde accountant in de Nordics

# The Nordics?



# The Nordic model





# **WHAT IS THE MEANING OF THE TERM**

# **nordic model**

**... and how to pronounce it ?**



# The Nordic model

- Nordic Kapitalisme / Sociaal Democratie
- Economisch & Sociaal beleidsmodel
- Combi vrije markt kapitalisme & sociale zorgstaat
- Sociale partners die met elkaar in dialoog zijn

ICELAND WAS HIT THE HARDEST  
- COLLAPSING BANKS RESULTED IN A DEEP RECESSION



# The Nordic model

- Welvaart
- Gelijkheid
- Sociale Zekerheid
- Vertrouwen
- Vooral op vertrouwen!

BEFORE THE CRISIS, WE WERE DOING WELL



# Voor de crisis alleen maar groei

- Economisch
- Productiviteit
- Werkgelegenheid
- Levensstandaard

ICELAND WAS HIT THE HARDEST  
- COLLAPSING BANKS RESULTED IN A DEEP RECESSION



# Nordic model nog uniek?

- Hoge uitgaven publieke domein
- Collectieve onderhandelingen sociale partners
- Bescherming voor werklozen

# Nordic model nog uniek?

- Hoge uitgaven publiek domein
- Collectieve onderhandelingen sociale partners
- Bescherming voor werklozen



# Nordic deelt nog steeds combi van...

- Hoog welvaartsniveau
- Lage inkomensongelijkheid
- Hoge arbeidsparticipatie
- Groot publieke sector/domein
- Flexicurity

# Flexicurity

From Wikipedia, the free encyclopedia

**Flexicurity** (a **portmanteau** of **flexibility** and **security**) is a **welfare state** model with a pro-active **labour market** policy. The term was first coined by the **social democratic** Prime Minister of Denmark **Poul Nyrup Rasmussen** in the 1990s.

The term refers to the combination of **labour market flexibility**<sup>[1]</sup> in a dynamic economy and security for workers.

The Government of **Denmark** views flexicurity as entailing a “golden triangle” with a “three-sided mix of (1) flexibility in the **labour market** combined with (2) **social security** and (3) an **active labour market policy** with rights and obligations for the unemployed”.<sup>[2]</sup>

The **European Commission** considers flexicurity as an integrated strategy to simultaneously enhance flexibility and security in the labour market. Flexicurity is designed and implemented across four policy components: 1) flexible and reliable contractual arrangements; 2) comprehensive lifelong learning strategies; 3) effective active labour market policies; and 4) modern social security systems providing adequate income support during employment transitions.

It is important to recognize that the flexicurity concept has been developed in countries with high wages, besides clear **progressive taxation**, as in for example, Denmark.

## Contents [hide]

- 1 History
  - 1.1 Flexicurity in Denmark
  - 1.2 Flexicurity in the European employment strategy
- 2 Current state
- 3 Criticism
- 4 See also
- 5 Notes
- 6 References
- 7 External links

# Flexicurity

- Flexibility & Security (Flexibiliteit & Zekerheid)
- Bedacht in 90's door Rasmussen (MP Denemarken)
- Speelt grote rol binnen Europees arbeidsmarktvragestuk
- Gouden driehoek:
  - Flexibiliteit van de arbeidsmarkt
  - Sociale zekerheid
  - Actief arbeidsmarktbeleid, met rechten EN plichten voor werklozen

ICELAND WAS HIT THE HARDEST  
- COLLAPSING BANKS RESULTED IN A DEEP RECESSION



# Uitdaging voor het model

- Mondiale concurrentie
- Technologische ontwikkeling
- Vergrijzing

# Hoe gaan ze de uitdaging aan?

- Vergroten kennis en vaardigheden (LLL)
- Meer (nog steeds) werkenden
- Grotere flexibiliteit arbeidsmarkt
- Voordelige condities voor innovatie
- Belastinghervorming
- Efficiëntere publieke sector



English

NEWS AND EVENTS

THEME

FACTS ABOUT THE  
NORDIC REGION

HELLO NORDEN

THE NORDIC COUNCIL OF  
MINISTERS

THE NORDIC COUNCIL

[New Nordic Climate Solutions](#)

[Nordic Matters](#)

[International branding of the Nordic  
Region](#)

[Nordic co-operation on integration](#)

[Det nordiska samarbetet om barn och  
unga](#)

[Nordic Safe Cities](#)

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Region](#)

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Nordic Region](#)

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[Nordic Nutrition Recommendations](#)

[Former themes](#)

[Nordic Solutions to Global Challenges](#)

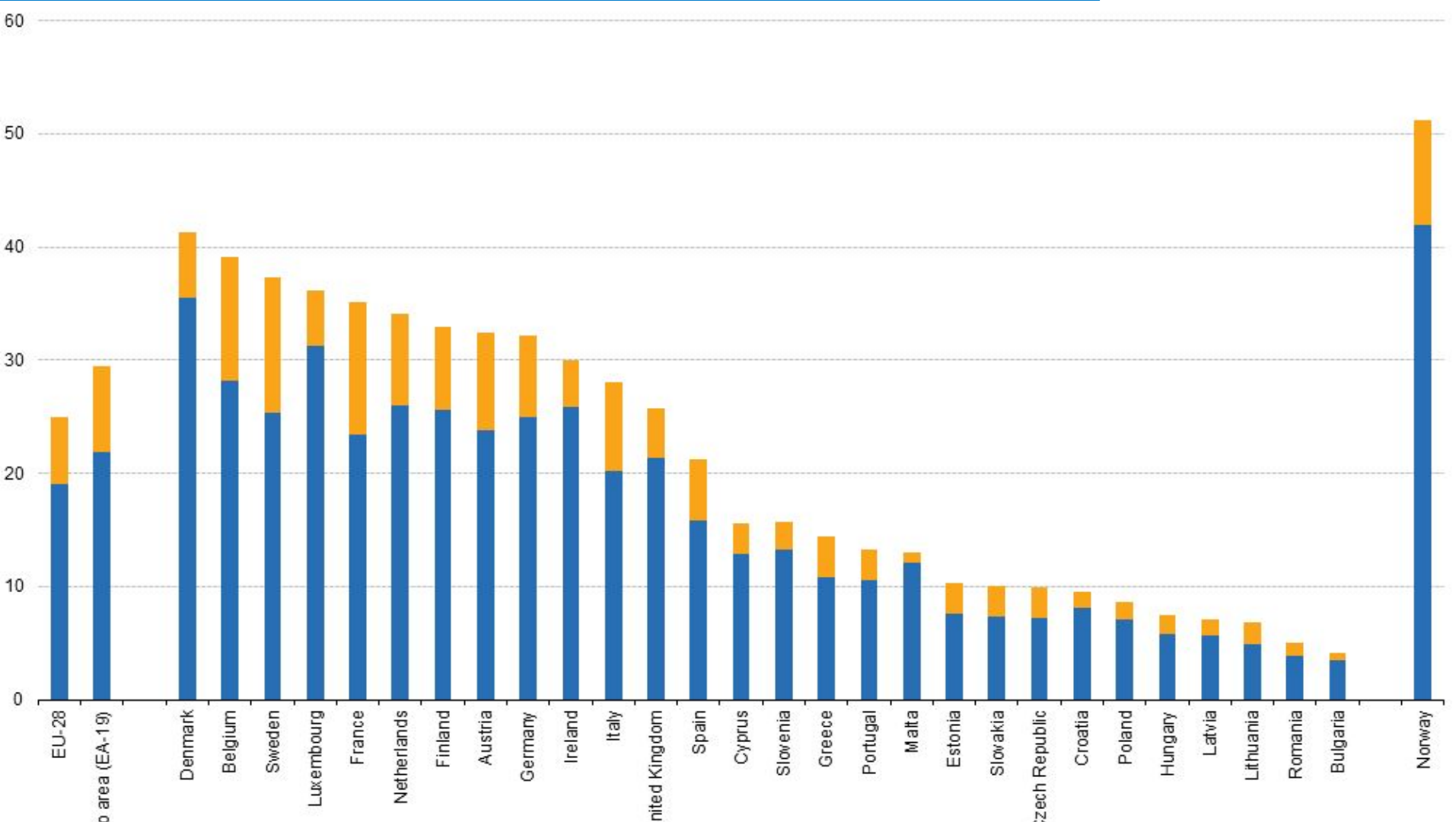






# Slim met je geld omgaan

- Staatsfonds - door olie ontstaan
- Geld in de maatschappij gepompt
- Maart 2017 - NOK 7.75 triljoen (€ 846 miljard)
  - Eigendom van de bevolking
  - Gemanaged door de overheid
  - Geïnvesteed in de toekomst



# The Nordic model

- Hoge belastingen
- Veel soorten belastingen
- Stimuleren vrije handel
- Sturing vanuit de overheid



Niet Standardiseren  
is  
Niet Automatiseren

Niet Standaardiseren  
is  
Niet Robotiseren

# Niet Standardiseren is Te duur



## THE AUTOMATION OF KNOWLEDGE WORK WILL BE THIS DECADE'S ENGINE OF GROWTH

By freeing up human labor to provide additional capacity for more strategic work, RPA simply creates more value with less investment.

### LATEST NEWS

April 4 2017

#### [An "Ask Me Anything" Webcast on Intelligent Automation](#)

The Institute for Robotic Process Automation and Artificial Intelligence (IRPA AI) hosted a unique "Ask [...] [...]"

March 29 2017

#### [Best Practices for Rolling Out RPA](#)

Analysts called 2016 "the year of the robot." Now that we're into 2017, what [...]"

March 29 2017

#### [Registration Now Open for the Outsourcing, Automation and](#)

### What is Robotic Process Automation?

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Robotic process automation (RPA) is the application of technology that allows employees in a company to configure computer software or a "robot" to capture and interpret existing applications for processing a transaction, manipulating data, triggering responses and communicating with other digital systems.

Any company that uses labor on a large scale for general knowledge process work, where people are performing high-volume, highly transactional process functions, will boost their capabilities and save money and time with robotic process automation software.

Just as industrial robots are remaking the manufacturing industry by creating higher production rates and improved quality, RPA "robots" are revolutionizing the way we think about and administer business processes, IT support processes, workflow processes, remote infrastructure and back-office work. RPA provides dramatic improvements in accuracy and cycle time and increased productivity in transaction processing while it elevates the nature of work by removing people from dull, repetitive tasks.





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Web editor and webmaster

## About Us

There are four Standardisation Organisations in Norway, three standards writing bodies, Standards Norway (SN), the Norwegian Electrotechnical Committee (NEK) and The Norwegian Communications Authority (Nkom), and one sales and marketing company Standard Online AS. This website covers three of the organisations, see the menu to the left. For more information on the Nkom, please visit their homepage.



**Standards Norway** is responsible for all standardisation areas except electrotechnology and tele communication. Standards Norway adopts and publishes some 1,500 new Norsk Standard (Norwegian Standards) annually. NS is adopted by Standards Norway based on national, European and International standards. Standards Norway is the Norwegian member of CEN and ISO.



**The Norwegian Electrotechnical Committee** is responsible for standardisation in the electrotechnical area. The Norwegian



# Standards Norway

**Standards Norway (SN) is a private and independent member organisation, and is one out of three standardisation bodies in Norway. Standards Norway is responsible for standardisation activities in all areas except the electrotechnical field and the telecommunications field.**

The organisation was established the 24 June 2003 with roots dating back to 1923. Standards Norway has approx. 75 employees and is located at Lysaker in the western part of Oslo.

Standards Norway is the national member of the International Organization for Standardization (ISO) and the European Committee for Standardization (CEN). Standards Norway holds a seat on the boards of these organisations.

Each year, Standards Norway publishes about 1 200 new Norwegian Standards (NS). Norwegian Standards are established on the basis of national draft standards as well as on the basis of European and International Standards. Currently, more than 15 000 valid NS exist.

## **Financial support**

Standards Norway's income is based on the sales of standards and related products, grants from the Norwegian Ministry of Trade and Industry, membership subscriptions and financial support for specific projects. Standards Norway received a grant of NOK 28 million from the Norwegian Ministry of Trade and Industry in 2011.



Medlemskap

Samarbeidsavtaler

Vedtekter

Styret

Representantskapet

Organisasjonskart

Ledelsen

Sektorstyrer og fagråd

Markedsområder

Fagsekretariat

Ansatte

Internasjonale verv

Årsrapport

Termbasen Snorre

Suksesshistorier

## Sources of law

## Law on accounting (Bookkeeping)

§ Lover

Parliament Decision

Key regulations

Local regulations

Norwegian Law  
Gazette

Norway treaties

Judge

State Personnel  
Handbook

## Law on accounting (Bookkeeping)

Date	LOV-2004-11-19-73
Ministry	Ministry of Finance
Last changed	LOV-2016-05-27-14 from 01.01.2017
Published	In 2004 Booklet 14
Commencement	01.01.2005, 01.01.2006
Changing	
promulgated	11/19/2004
short Title	bookkeeping Act

### § 1. Scope

The Act applies to accounting entities mentioned in § 2.

King lays down rules on the law's application for the Economic Zone and to Svalbard, Jan Mayen and the dependencies and may lay down special rules taking account of the conditions there.

### § 2. Accounting Mandatory

Anyone who has statutory obligation under the Act of 17 July 1998. 56 on annual accounts etc. bookkeeping obligation under 1 Act.

Anyone who does business and has an obligation to submit tax notification of wealth and income, etc. after tax Administration Act §

# Centrale sturing - Focus







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## Share and reuse Interoperability solutions for public administrations, businesses and citizens

European Commission > ISA<sup>2</sup> > Joinup



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Communities



Keep up-to-date  
News, events, cases, documents



People  
Get in contact with professionals

## About Joinup

Find out more

Joinup is a collaborative platform created by the European Commission and funded by the European Union via the [Interoperability solutions for public administrations, businesses and citizens](#) (ISA<sup>2</sup>) Programme. It offers several services that aim to help e-Government professionals share their experience with each other. We also hope to support them to find, choose, re-use, develop and implement interoperability solutions.

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epractice



epractice Community



NEW eGov factsheets published!

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Recent Developments  
Strategy  
Legal Framework  
Actors  
Who's Who  
Infrastructure  
Services for Citizens  
Services for Businesses

WHAT'S INSIDE



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Commission

Country Profile  
Recent Developments  
Strategy  
Legal Framework  
Actors  
Who's Who  
Infrastructure  
Services for Citizens  
Services for Businesses

WHAT'S INSIDE

# eGovernment in the Netherlands

ISA\*

# eGovernment in Norway

ISA\*

# eGovernment Legal Framework

Main legal texts impacting on the development of eGovernment



## eGovernment Legislation

### Current Status

Legislation is under preparation to arrange elements of the Digital Government Infrastructure (GDI). As part of the preparations a public consultation started in December 2016.

Additionally the legal framework consists of different types of acts, some of which are more conditional:

- ▶ Legislation on public access to government information (mod. 2005). More information [available](#) at Overheid.nl;
- ▶ Legislation on Personal Data Protection (2000). More information [available](#) at Overheid.nl;



# eGovernment Legal Framework

Main legal texts impacting on the development of eGovernment



## eGovernment Legislation

### Current status

In terms of regulations covering the conduct of Public Administration, there are few regulatory barriers to eGovernment in Norway. The

Government has taken an active role in setting up a framework for implementation by breaking up legal and regulatory barriers in the provision of online services. Legal issues in new policy areas such as public key infrastructure (PKI) for electronic authentication have been addressed through intergovernmental working groups. These initiatives anticipate the needs of the Information Society and provide for legislative simplification aiming to reduce administrative burden imposed on citizens and businesses. In general, the law now establishes an official equivalence between paper and electronic processes, this fact has not been fully exploited yet.





## Country Comparison For Corporate Taxation

	Norway	OECD	United States	Germany
<b>Number of Payments of Taxes per Year</b>	4.0	10.9	10.6	9.0
<b>Time Taken For Administrative Formalities (Hours)</b>	83.0	163.4	175.0	218.0
<b>Total Share of Taxes (% of Profit)</b>	39.5	40.9	44.0	48.9

## Country Comparison For Corporate Taxation

	Netherlands	OECD	United States	Germany
<b>Number of Payments of Taxes per Year</b>	9.0	10.9	10.6	9.0
<b>Time Taken For Administrative Formalities (Hours)</b>	119.0	163.4	175.0	218.0
<b>Total Share of Taxes (% of Profit)</b>	40.4	40.9	44.0	48.9



Santander

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The Norwegian accounting is governed by the Accounting Act of 1998 (updated as per 1 January 2008) and Bookkeeping Act of 2004: [Lov om årsregnskap](#) (in Norwegian) and [Lov om bokføring](#) (in Norwegian).

As the standards are part of European law the approved standards and approved subsequent changes must be published in the Official Journal of the European Union. On October 13, 2003 the first publication of the standards was included in [PB L 261](#). Changes to the earlier published IAS and IFRS can be monitored using the [Web site of the Directorate Internal Market of the European Union](#) on the implementation of the IAS in the European Union.

# Stimulans -> Automated accountant

Overheid stimuleerde al lang geleden eenvoud, transparantie en standaardisatie.

# Stimulans -> Automated accountant

Voordeel: automatiseren en robotiseren van processen is zoveel eenvoudiger bij standaardisatie.

# Stimulans -> Automated accountant

Motto: Wees vriendelijk voor je afnemer. Help hem meer efficiënt te kunnen werken.

# Stimulans -> Automated accountant

- Ook de rol van de banken enorm
- Geen bankafschriften, maar boeken via factuurstelsel
- Matching eerder in de keten

# En morgen?

- Standaardiseren
- Het kan echt anders
- Hopelijk een regering met echte ambitie
- Kleine stapjes en tussenvormen

# En morgen?

- Cloud & Integratie
- Automation / Robotisering
- Appification
- Business Intelligence
- Artificial Intelligence



# Oplossingen voor hoelang?

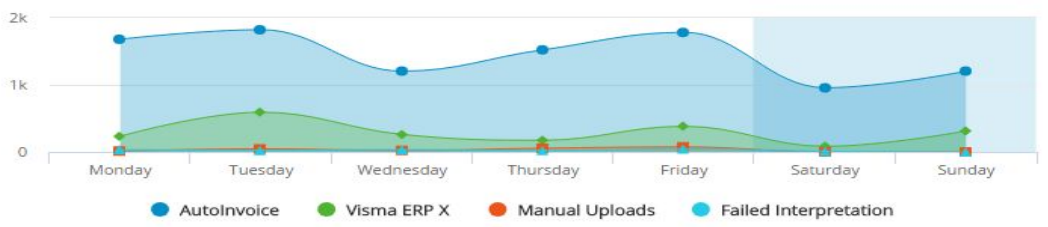


# Good morning Annie,

You have 13 notifications and 4 new messages

New upload

## Weekly documents status



**14903** documents interpreted

6 Missing Accounting ↑ 48%

11 Conflicting Rules ↓ 27

2 Missing Rules ↓ 282%

24 Unknown Supplier ↑ 5%

39 Missing V.A.T. ↑ 11%

33 Missing Voucher Date ↓ 57%

8 Missing D

45 Unknown

17 Unknown

4 unread messages

- 14 hours ago

**Amalia Cherylson**

Annie Andersen please double check all the information here. This account has the upmost importance to our marketing department.

Cafe Mäster Hans (9703)
- 18 hours ago

**Cassandra Jørgensen**

Annie Andersen and Siren Røed will have to look over this invoice and establish a proper rule for this situations. This way we can save more time in the future.

Plunkett Home Furnishings (5089)
- 2 days ago

**Tobias Algrøy**

Annie Andersen please don't forget to include all proper line approvers in this invoice. Our newly founded department will much appreciate this.

Dubrow's Cafeteria (8441)

## Companies that need attention

Company	No. of invoices
Cafe Mäster Hans	2
Tape World	4
Newmark & Lewis	55
KG Menswear	34
Flexus	9
J. K. Gill Company	56
Plunkett Home Furnishings	3

## Not interpreted documents

- Document information
- Salad Smoothies (1048)  
Uploaded by Ingvild Dahl
  - KG Menswear (3445)  
Uploaded by Mathias Nyhagen
  - J. K. Gill Company (8845)  
Uploaded by Torjus Stensrud
  - Plunkett-JF-2015  
Uploaded by Håkon Paulsen
  - Big A Auto Parts\_Electric\_Bill\_jun-2015  
Uploaded by Ingeborg Bonsaksen
  - EnviroSource-INV-2334-DEC  
Uploaded by Sverre Kristoffersen
  - Flexus (7445)  
Uploaded by me



AMELIA



# Alle video's volledig linkjes

[What does NORDIC MODEL mean?](#)

[The Nordic welfare model in infographics](#)

[The secrets of the Nordic Model](#)

[Amelia 2.0](#)

# Aanvullende informatie linkjes

[De historie van Visma](#)

[Visma Accountancy Cloud](#)

[Process automation: kans of bedreiging?](#)

[The Nordics](#)

[Visma & The Nordic Model](#)

[What is Robotic Process Automation?](#)

[Standards Norway](#)

[eGovernment Factsheets](#)

[Santander TradePortal](#)

(Mochten er linkjes niet werken, mail dan naar [dario.castiglione@visma.com](mailto:dario.castiglione@visma.com))





Wees aardig voor je afnemer....