Electronic accounting and a mandatory email address: what changes in 2026

Published on 13 April 2026 · Finance Act · Tax procedures · 3 min read

Online version: adyel-associes.com/en/tax-news/morocco-electronic-accounting-2026/

Annual tax returns have been filed online for years. The Finance Act (Loi de Finances) 2026 goes a step further by amending article 145 of the General Tax Code (CGI), which governs bookkeeping. From 1 January 2026, it tightens two existing obligations.

1. Accounts kept in electronic format

Paragraph I of article 145 now requires taxpayers to keep their accounts "**in electronic format in accordance with the laws and regulations in force**".

In practice:

- handwritten accounts in paper ledgers no longer comply for the taxpayers concerned;
- "in accordance with the laws and regulations in force" refers to the rules on retaining electronic documents and their value as evidence, and to any rules the tax authorities may adopt to specify formats;
- the substantive rules do not change: accounts are still kept in line with accounting law, and records must be kept for ten years.

The law no longer refers to an implementing regulation. DGI circular (note circulaire) No. 737 refers to opinion No. 24 of the National Accounting Council (Conseil national de la comptabilité) of 14 June 2023. That opinion sets the criteria for computerised accounting systems and requires an accounting entries file (FEC) to be produced for each financial year. How the file is to be sent to the tax authorities has yet to be specified. Keep an eye on the *Bulletin officiel* (Official Gazette) and on announcements from the Directorate General of Taxes (DGI).

2. A mandatory email address

Paragraph X of article 145, rewritten by the Finance Act 2026, is brief: taxpayers liable to taxes, duties and levies "**must hold an email address of their choice**".

The law drops the requirement for the address to be held with a trust service provider. It also extends the obligation to all taxpayers, including those who do not keep accounts (single professional contribution (CPU), auto-entrepreneurs, property income). You register the address on SIMPL, using form ADC450. This obligation builds on the 2025 reform, which gave electronic notification the same legal force as traditional notification. Your email address therefore becomes an official channel through which the tax authorities can send you documents with legal effect, and in particular start deadlines running.

3. What about electronic invoicing?

Article 145 has also set out the principle of electronic invoicing for several years, with the detailed rules to be laid down by regulation. At the date of this article, we have not found any implementing decree in the *Bulletin officiel*. Be wary of commercial offers that present e-invoicing as already mandatory, with a precise timetable: only a published text is authoritative.

Why prepare now

Digital accounting paves the way for tax audits that rely increasingly on data: automated cross-checks between VAT returns, annual tax returns, withholding taxes and bank data. Well-structured electronic accounts are also your best defence in an audit.

Checklist

1. **Software**: use accounting software that can export all entries, the general ledger and trial balances in a standard format.
2. **Supporting documents**: organise the scanning and archiving of invoices, with a filing system that lets you trace each document from its entry.
3. **Retention**: plan secure archiving for ten years, with back-ups.
4. **Email address**: choose an address dedicated to dealings with the tax authorities, monitored by at least two people, and register it in your DGI account.

5. **Procedure**: set out in writing how electronic notifications are handled (logging, deadline, person responsible).
6. **Monitoring**: follow the publication of implementing texts, particularly on electronic invoicing.

What about small businesses?

Traders, craftspeople and professional practices that kept simplified accounts on paper must now get the right tools or hand their bookkeeping to a professional. It is often an opportunity to save time on VAT returns and run the business more effectively.

Our accounting team helps you set up compliant electronic accounting, from organising your documents to archiving them. To discuss your situation, get in touch.

Sources

- Loi de finances n° 50-25 pour l'année budgétaire 2026 (in French), article 7 (sgg.gov.ma).
- Code général des impôts, articles 145 et 219-II (in French) (tax.gov.ma).
- Direction générale des impôts, note circulaire n° 737 (in French) (tax.gov.ma).

A question on this topic?

The Adyel & Associés teams in Casablanca support businesses and their directors with all their tax, accounting and payroll obligations. Let's talk about your situation.

+212 522 261 454 · info@adyel-associes.com · Contact us