



PRACTICAL GUIDE

**Home charging for company cars:
as E-mobility scales, payment processes must
keep pace**





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LEGALLY COMPLIANT BILLING AND PAYOUTS WITH SECUPAY

Electric mobility is gaining traction in the corporate sector, and with it, the demands on billing and reimbursement for employees' home charging. By January 1, 2026, at the latest, when the new regulatory requirements from the Federal Ministry of Finance take effect, electricity cost reimbursement will become a structured payment process subject to audit. With secupay, reimbursements can be processed in a legally compliant, transparent, and efficient manner – regardless of whether companies handle billing themselves or work with specialized e-mobility service providers.

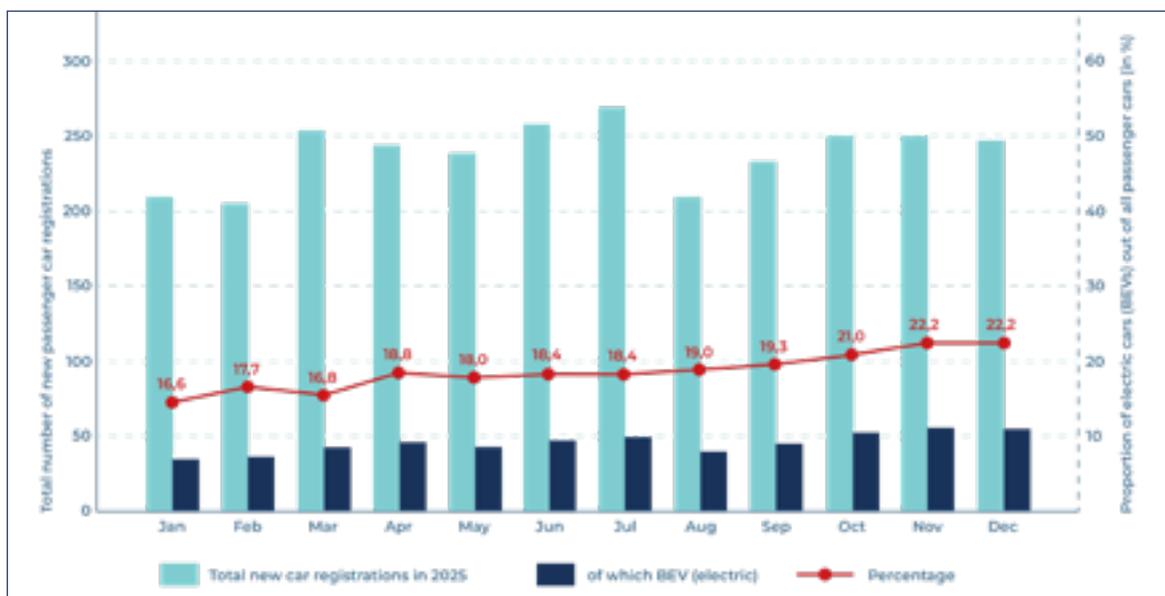
WHO IS THIS FACTSHEET RELEVANT FOR?

- » **HUMAN RESOURCES:**
Payment of electricity cost reimbursements in a legally compliant and documented manner – whether billed internally or through an e-mobility service provider.
- » **FLEET MANAGEMENT:**
Automated payouts that scale with the size of your fleet – without incurring additional costs on a linear basis.
- » **CONTROLLING AND FINANCE:**
Clear posting logic, complete documentation and auditable payment flows for the next assessment.
- » **FLEET OPERATORS AND SERVICE PROVIDERS:**
A ready-to-use payment solution without requiring separate ZAG license. secupay handles payment processing and assumes regulatory responsibility for the payment transaction.

A NEW HUB FOR FLEET, HR AND FINANCE

E-mobility has long since become a reality in businesses and is increasingly becoming the new standard for modern fleets. According to the German Kraftfahrt-Bundesamt (Federal Motor Transport Authority; KBA), 545,142 battery electric vehicles (BEVs) were newly registered in Germany in 2025. This corresponds to a 19.1 percent share of all new registrations in the reporting period.

At the same time commercial fleets are becoming increasingly electrified, as confirmed by the market study “Electromobility in Fleets.” According to the study, six out of ten surveyed companies already operate a partially electrified fleet. By 2030, 31 percent of respondents expect one third of their fleet to be electric, while 18 percent expect an almost complete transition.



Total monthly new registrations of passenger cars, including battery electric vehicles (BEV); Data source: www.kba.de

Though, 69 percent of companies describe electrification as their biggest operational challenge, according to the surveyed Dataforce. At the center of this challenge lies a seemingly simple question: How do you reimburse employees for the electricity they use at home to charge their company car – correctly, tax-compliantly and without added effort? What sounds simple is structurally complex: consumption data must be recorded, amounts calculated, and payments processed in compliance with the law – at the intersection of fleet, HR, finance and IT. This is exactly where secupay comes in.

REGULATORY REQUIREMENTS INCREASE THE NEED TO ACT

Effective January 1, 2026, the German Bundesministerium der Finanzen (Federal Ministry of Finance) published new requirements for billing electricity used to charge company vehicles at home. The flat-rate models commonly used until now are being discontinued; instead, consumption-based billing accurate to the kilowatt-hour will become mandatory.

In future, billing may only be based on actual consumption. For this purpose, the actual unit price and a pro-rata standing charge, or a flat-rate electricity price set by the Federal Statistical Office, may be used. To do this, companies must use reliable consumption data from calibrated and correctly deployed meters, maintain transparent allocation models as well as clearly documented processes. Electricity reimbursement is thus becoming a structured process that is relevant for audits.

WHAT THIS MEANS FOR YOU IN PRACTICAL TERMS:



Reimbursing charging costs is no longer a simple internal accounting entry.

It has become a payment process subject to regulatory requirements that must be professionally implemented, documented, and able to withstand a tax audit. Companies that act now can avoid retroactive liability risks and reduce the effort involved in the transition.

THE SECUPAY PRINCIPLE: BILLING AND PAYMENT CLEARLY SEPARATED

E-mobility in a corporate context is structurally diverse. Depending on company size, number of locations, the service providers used and the level of regulatory maturity, billing logic can vary significantly. The secupay model is designed to integrate flexibly into existing e-mobility setups without blurring the roles of the parties involved.

The basic principle is simple: determining reimbursement amounts is strictly separated from payment execution. The technical capture of charging and consumption data, and the calculation of reimbursement amounts (from January 1, 2026 on a kWh-accurate basis), remain with the company itself or with a connected e-mobility service provider. As a BaFin-licensed payment institution, secupay receives the final payout amount and processes the legally compliant payment to the employee. Three contract models cover every possible arrangement:

» CONTRACT MODEL 1:

DIRECT CONTRACT BETWEEN THE COMPANY AND SECUPAY

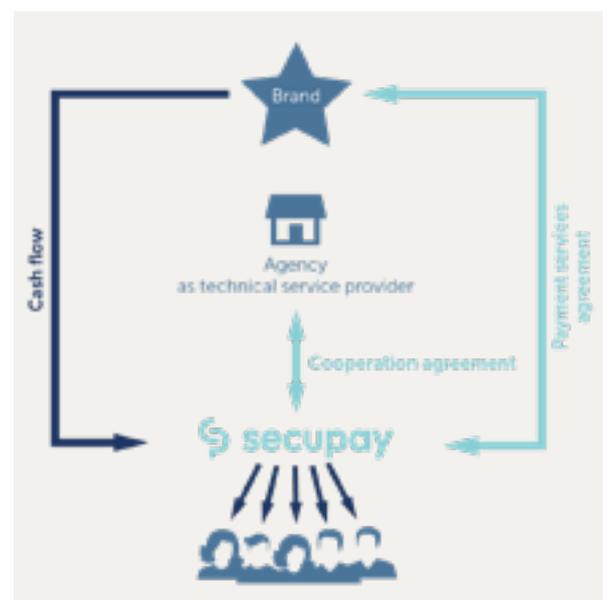
The company is the direct contractual partner of secupay. secupay provides the complete payment infrastructure, including reporting.

Suitable when:

- ◆ billing is managed internally and calculated in-house
- ◆ several e-mobility service providers are used in parallel
- ◆ a deliberate separation of data ownership and payment processing is desired

secupay handles payments to employees – so the

company does not need to set up, operate, or adapt its own payment process for electricity cost reimbursements in the event of regulatory changes. All transactions are documented in the secuOffice portal in a traceable manner and are auditable at any time.





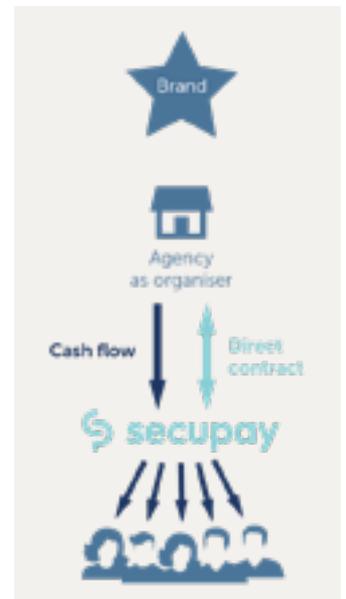
» CONTRACT MODEL 2:

CONTRACT WITH AN E-MOBILITY SERVICE PROVIDER

A specialized e-mobility service provider or platform operator is secupay's contractual partner. In this case, the service provider bundles billing logic, data processing and the customer interface, while secupay handles payment processing in the background.

Suitable for:

- ◆ platform and white-label providers
- ◆ software solutions for fleet and charging management
- ◆ service providers that want to offer their customers a fully payment-ready solution



For businesses, the process remains streamlined: secupay provides the reimbursement amounts, the service provider supplies the distribution information, and secupay handles the legally compliant disbursement.

» CONTRACT MODEL 3:

FRAMEWORK AGREEMENT FOR GROUPS WITH MANY OPERATING ENTITIES

Simplifying the onboarding process for corporations with multiple subsidiaries and regional offices, secupay has developed a specialized contractual framework. The corporate client is registered and contractually bound only once, at the central level. Individual companies are then managed as separate projects within the contractual structure.

Suitable:

- ◆ for centralized governance with operational independence
- ◆ when a substantial reduction of administrative effort and faster rollout is intended

Large, internationally distributed companies in particular benefit from this model. It makes scaling easier without creating additional complexity in contractual and identification processes.

 **Regardless of the selected contractual model, secupay always receives only the final payout amount. How this amount is determined – whether through vehicle data, apps, hardware or flat-rate logic – is irrelevant for payment processing.**



USE CASES: DIFFERENT MODELS, ONE STABLE PAYMENT COMPONENT

E-mobility service providers differ in how they record and bill home charging electricity: some rely on cloud-based platforms that process consumption data digitally, while others use hardware-based metering technology directly at the wallbox. secupay fits into both models as a legally compliant payment component – without changing the existing billing architecture and without requiring companies or service providers to build their own payment infrastructure.

The following two practical examples show how different the path to payout can be, while the common denominator remains stable.



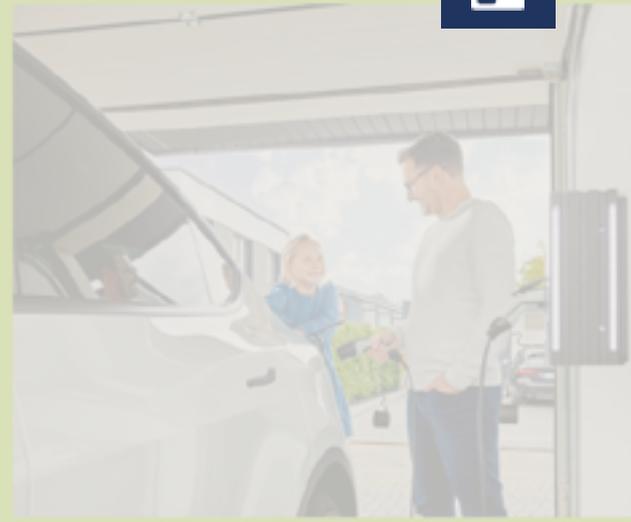
 Further use cases include e-mobility service providers, energy suppliers, companies with their own invoicing software, and fleet operators who want to set their payment processes on a compliant basis.



You Charge. We Repay.

Der Charge Reply Service ermöglicht das Laden des Dienstwagens an der heimischen Wallbox. Jede Wallbox kann durch den Service zur eichrechtskonformen Abrechnung ermächtigt werden.

KONTAKTIEREN SIE UNS



PHOENIX CONTACT SMART BUSINESS: SOFTWARE-BASED MODEL

Der automatisierte Onboarding-Prozess des Charge Reply Service reduziert den Aufwand des Fuhrparkmanagements auf ein

Phoenix Contact Smart Business offers “Charge Reply” (charge-repay.io), a software-based e-mobility service that allows fleet operators to fully automate the reimbursement of their employees’ electricity costs. Fleet operators transfer a total amount to secupay; Phoenix Contact Smart Business transmits the distribution key – calculated precisely based on the reimbursement amount derived from the electricity price and charging volume. secupay handles the automated individual payments, ensuring legal compliance and full transparency at all times via the secuOffice portal. The fleet operator’s HR or finance department is not manually involved at any stage.

“With secupay’s payment splitting, we offer our customers a simple and smart solution for modern mobility – without additional effort.”

Anton Schoenenberger, Product Owner
at Phoenix Contact Smart Business

Phoenix Contact is a family-owned company with around 21,000 employees worldwide and generated revenue of EUR 3 billion in 2024. Phoenix Contact Smart Business is the group’s subsidiary specializing in cloud services and e-mobility services.

WALL-E: HARDWARE-BASED MODEL

WALL-E Fleet GmbH connects the employee's wallbox to the WALL-E Charging Portal, which tracks charging sessions and the amount of energy charged. The employee enters the own personal electricity rate into the WALL-E Charging Portal once – at the end of the month, the system automatically calculates the reimbursement amount. The wallboxes used collect charging data directly on the device in compliance with calibration regulations.

This usage data forms the basis for the calculated reimbursement amount that WALL-E Fleet GmbH transmits to secupay – similar to the software model, but using physical metering technology as the data source. Based on this, secupay processes the legally compliant individual payments via SEPA transfer to each employee. The key advantage for WALL-E as a service provider: The company transfers the total amount, WALL-E provides the distribution key – secupay handles the payment to each employee entirely, without WALL-E needing its own ZAG license or payment infrastructure.

“ Our wallboxes measure consumption precisely – secupay ensures that reimbursement reaches the employee just as precisely and reliably. ”

Henry Graf von Helldorff, Head of Sales
at WALL-E Fleet GmbH

HOW THE CASHBACK PROCESS WORKS



Reimbursement of electricity costs for the electrified fleet cars follows the proven cashback or payout model and is based on a clearly structured process that secupay has been using for years in other regulated application areas. This ensures that complex consumption data is turned into legally compliant and transparent payments..

1

ONBOARDING AND IDENTIFICATION

secupay handles the web-based identification process in accordance with anti-money-laundering law, including simplified group onboarding.

2

DEPOSIT OF REIMBURSEMENT AMOUNTS

Companies transfer the specified amounts collectively by SEPA to a virtual IBAN at secupay.

3

TRANSFER OF PAYOUT DATA

The reimbursement amounts are transmitted to secupay by CSV or via API, including recipient, IBAN, amount and references.

4

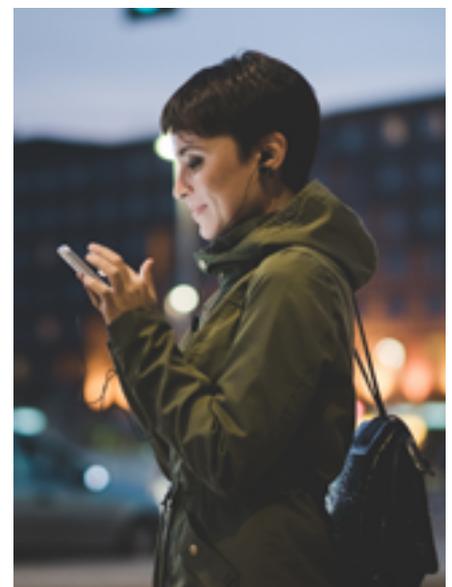
MASS PAYOUT AND DOCUMENTATION

Once the payment has been received, secupay initiates the disbursements to all recipients. All steps are clearly documented in the secuOffice web portal.

5

PAYOUT TO EMPLOYEES

Payment is made by SEPA transfer, usually within a few banking days or on a defined due date.





TRANSFER OF PAYOUT DATA: TWO PATHS, ONE RESULT

Payout distribution can be transmitted to secupay in two ways, depending on the technical setup of the company or service provider:

UPLOAD VIA SECUOFFICE

The payout distribution is uploaded as a CSV file through the secuOffice web portal.

After a successful upload, secupay automatically creates one incoming payment transaction and individual payout transactions for each recipient – all fully traceable in the portal.

SUBMISSION VIA THE SECUCONNECT API

Alternatively, payout transactions can be submitted entirely via the secuconnect API. secupay hands over an integration guide to the technical service providers. This allows all secuOffice functions to be embedded in their own systems.

SECUOFFICE: KEEPING PAYOUTS IN VIEW



In the secuOffice online portal, payouts can be initiated easily. All details on payout transactions – date, amount, recipient information, transaction status and individual transaction code – can be viewed at any time. All data can be exported as a CSV file. Via an interface, secuOffice functions can also be integrated directly into proprietary systems.

“Companies want to advance e-mobility – not spend time thinking about payment processes. Our job is to handle exactly this complexity in the background.”

Marie-Luis Roenisch, Channel Manager
at secupay AG



Payment
Successful

SECURITY AND COMPLIANCE: THE FOUNDATION FOR SCALING AND TRUST

As soon as payments are automated, recurring and processed at larger scale, security and regulation move to the center. secupay is a BaFin-licensed payment institution under the German Payment Services Supervision Act (ZAG) and is subject to ongoing supervision by the German Federal Financial Supervisory Authority.

In addition, the following security standards are certified:

PCI DSS

Protection of payment and card data according to international standards



ISO 27001

Systematic information security management, audited and certified



TISAX

Industry-specific security standard of the automotive industry



For your business, these certifications mean that payment processes are not only functional but also auditable, audit-proof, and capable of withstanding scrutiny by auditors and tax authorities. Especially in the context of corporate structures or international rollouts, this is not an option but a requirement.

THE ADDED VALUE – FOR YOUR COMPANY AND YOUR EMPLOYEES

Home charging is scaling up—and the payment processes behind it must scale up, too. For businesses, this means a billing process that grows with the fleet without creating additional internal overhead. For e-mobility service providers: a complete solution for their customers without having to become payment service providers themselves.

» **FOR COMPANIES: HOME CHARGING WITHOUT THE HASSLE OF MANAGING PAYMENTS**
Mass payments with variable amounts, kWh-accurate documentation, and regulatory reporting requirements necessitate monthly manual verification of consumption data, individual approvals, and the obligation to maintain audit-proof documentation – an effort that scales linearly with a growing fleet. Those already working with an e-mobility service provider such as Phoenix Contact Smart Business or WALL-E Fleet GmbH have outsourced the billing logic. secupay complements this solution with regulatory-compliant outgoing payments – scalable, auditable, and without additional manual effort.

» **FOR SERVICE PROVIDERS & PLATFORM PROVIDERS: PAYMENT AS A READY-MADE BUILDING BLOCK**
Anyone who wants to offer their customers a complete e-mobility solution needs a licensed payment partner in the background. secupay enables legally compliant bulk payments without the need for a ZAG license, scales to new customers and fleets without adjusting the payment logic, and can be fully integrated as a white-label solution. Liability and compliance risks remain with secupay.

» **FOR EMPLOYEES**
Timely, transparent payments directly to their personal bank accounts—no follow-up questions, no waiting. This boosts acceptance and trust and is a key factor in the success of any e-mobility strategy.

PROVEN EXPERIENCE IN THE AUTOMOTIVE AND MOBILITY SECTOR

secupay has a proven track record of working with companies in the automotive and mobility sectors – including Audi and Porsche. This experience is directly applied to e-mobility projects: secupay understands the demands of group-wide structures, complex processes, and stringent documentation requirements – not merely as a payment processor, but as a strategic implementation partner.

NEXT STEP: PERSONAL INITIAL MEETING

Book your initial consultation now.

We'll help you determine which of the three contract models best suits your fleet structure – and outline the specific steps you need to take to ensure compliance by January 2026.



Your contact person:

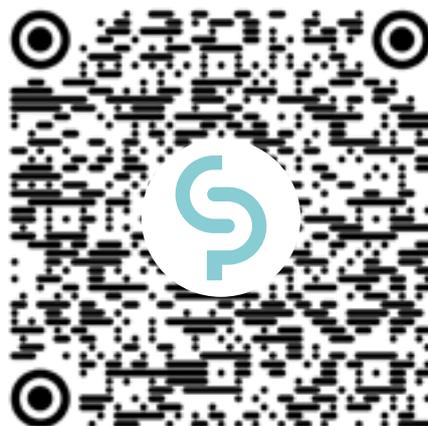
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