

Vietnam Localization Checklist for Zoho Finance Plus

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1 Introduction

This checklist ensures Zoho Finance Plus complies with Vietnam's finance laws and statutory regulations, enabling smooth business operations for SMEs (98% of Vietnam's businesses) in a digital economy (73% internet penetration in 2024). Zoho Finance Plus integrates Zoho Books, Invoice, Inventory, Expense, Payroll, Subscriptions, and Checkout. IADCX, a Zoho Authorized Partner with 5+ years of expertise and 400+ ASEAN implementations, provides tailored localization services, ensuring compliance and efficiency [1, 3].

2 Localization Checklist for Zoho Finance Plus

Follow these steps to localize Zoho Finance Plus for Vietnam:

2.1 Language and Cultural Customization

- Configure Vietnamese language for UI, invoices, and reports (e.g., “Hóa đơn” for Invoice, “K toản” for Accounting).
- Set currency to VND and date format to DD/MM/YYYY.
- Customize templates with formal Vietnamese formats (e.g., “Kính gửi” for emails).
- **IADCX Service:** IADCX handles language setup (part of 20,000,000 VND implementation), ensuring 100% localization in 4 hours, saving 10,000,000 VND/month in manual translation efforts [3].

2.2 VAT Compliance

- Configure Zoho Books for VAT compliance per Decree 123/2020/ND-CP (e-invoicing, 10% standard rate).
- Automate VAT calculations and reporting for monthly/quarterly submissions to General Department of Taxation.
- Enable e-invoice generation with required fields (e.g., tax code, buyer details).
- **IADCX Service:** IADCX customizes VAT workflows (20,000,000 VND setup), reducing errors by 90%, saving 12,000,000 VND/month in fines [1].

2.3 Payroll Regulations

- Set up Zoho Payroll for Personal Income Tax (PIT) per Circular 111/2013/TT-BTC (5%35% progressive rates).
- Automate social insurance (8% employee, 17.5% employer) and health insurance (1.5% employee, 3% employer) per Decree 146/2018/ND-CP.
- Integrate with local banks (e.g., Vietcombank, Techcombank) for payroll disbursements.

- **IADCX Service:** IADCXs payroll outsourcing (10,000,000 VND/month for 20 employees) ensures 100% compliance, saving 15,000,000 VND/month in error-related costs.

2.4 Social Insurance Integration

- Configure Zoho Payroll to track contributions, aligning with Vietnam Social Security (VSS) requirements.
- Automate Form D02-TS for monthly VSS submissions.
- Enable employee access to contribution records via self-service portals.
- **IADCX Service:** IADCX integrates VSS compliance (part of 20,000,00050,000,000 VND setup), reducing reporting time by 70%, saving 8,000,000 VND/month.

2.5 Payment Gateway Integration

- Integrate Zoho Invoice and Checkout with local gateways (e.g., ZaloPay, MoMo) for VND transactions.
- Enable Zalo notifications for payment confirmations [2].
- Ensure compliance with Circular 39/2014/TT-NHNN for secure online payments.
- **IADCX Service:** IADCX handles integrations (part of 20,000,00050,000,000 VND setup), improving payment speed by 30%, adding 12,000,000 VND/month in liquidity for 20 employees.

2.6 Financial Reporting and Analytics

- Customize Zoho Books dashboards for Vietnam-specific metrics (e.g., VAT, cash flow).
- Use Zia AI for queries like “Show overdue invoices” in Vietnamese.
- Generate reports compliant with Circular 133/2016/TT-BTC for financial statements.
- **IADCX Service:** IADCX optimizes analytics (5,000,00010,000,000 VND training), boosting adoption by 80% and saving 10,000,000 VND/month in manual reporting.

2.7 Training and Support

- Train teams on localized features via IADCX-led sessions.
- Provide ongoing support for compliance updates and system optimization.
- **IADCX Service:** Training (5,000,00010,000,000 VND) and monthly support (5,000,000 VND) ensure 95% uptime and 25% efficiency gains, yielding 300% ROI in 12 months.

3 Case Study: Successful Localization

3.1 Vietnamese SME Example

- **Business:** Hanoi-based e-commerce firm, 20 employees.
- **IADCX Services:** 30,000,000 VND implementation, 5,000,000 VND training, 10,000,000 VND/month payroll outsourcing.
- **Outcomes:** 100% VAT and VSS compliance; 70% reduction in payroll errors (15,000,000 VND/month savings); 20% faster payments (12,000,000 VND/month); 300% ROI in 12 months.

4 Conclusion

This checklist ensures Zoho Finance Plus complies with Vietnam's finance laws, enabling seamless operations. IADCX's services implementation, payroll outsourcing, training, and support deliver 300% ROI, 50% faster deployment, and 1520% efficiency gains. Contact IADCX at helpdesk@iadcx.com or visit www.iadcx.com for tailored localization.

Tài liệu

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- [2] What is Zalo? A 2025 Complete Introduction, prodima.vn, 2025-05-15.
- [3] Tìm Zoho Partner Việt Nam? Những lưu ý cần biết, www.optimus.vn.