

Nordaloom's books in n8n: what was found and what was fixed

Prepared for: Sample engagement (the owner of Nordaloom SIA, a fictional linen shop in Latvia)

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The app: n8n (self-hosted, Docker), Postgres, Stripe (test mode), the shop's Supabase Postgres, Gutenberg for PDFs, Mailpit for email

FOUND

6

4 medium, 2 low

TESTS FAILING AS RECEIVED

9

of 133 written for this app

AFTER THE FIX

0

failing; 6 of 6 fixed

Summary for the owner

Six things were wrong in the books as handed over and in the shop joined to them, none of them in an everyday card sale in Latvia: VAT for two kinds of business customer, a refund that Stripe fails hours after saying it succeeded, the morning summary on days with bank transfers, all booking stopping without a word while the shop's database didn't answer, and the shop showing Latvian VAT on orders going abroad. All six are fixed and were checked again on the final version (two of them on the step that works out VAT; see the limits). The cost of taking bank transfers through Stripe is left to the owner.



The tests were written for this app's risks. 9 of 133 failing as received means those checks failed, not that that share of the app was broken; 0 failing now means these checks pass, not that nothing else is left.

As received: The books: "All five are built and tested, and your books are back to your own two invoices ..." The shop joined to them: "Your web shop's sales now go into the books, card and bank transfer alike." and "Your other payments don't depend on the shop."

What was fine: The same Stripe event sent again never made a second invoice or email, a request that did not come from Stripe changed nothing, the public demo's payments stayed out, invoice numbers had no gaps or repeats, and an outage of n8n, the books' database, email or the PDF converter lost nothing and doubled nothing.

Nordaloom's books as handed over

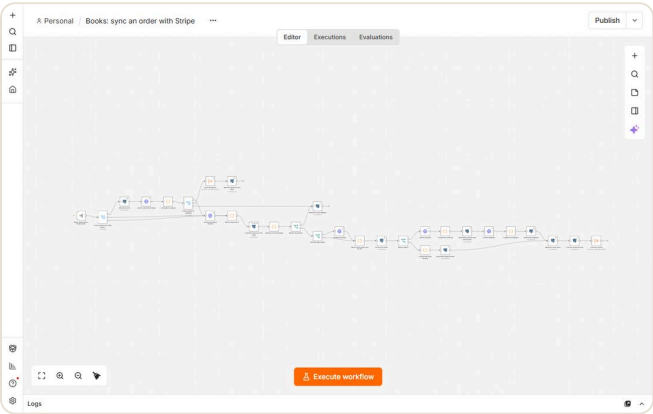
Stripe payments and the web shop's orders turned into books, gapless invoices and credit notes as PDFs, with SEPA, refunds, disputes, payouts, three currencies, a morning summary and the accountant's monthly CSV.

The books as handed over

Nordaloom's books, the books view in Postgres: the documents behind three findings (a refund Stripe failed afterwards; VAT for an Austrian company with a German VAT number; VAT for a Latvian business with goods going to Germany).

NUMBER	DATE	DOCUMENT	REFERS TO	CUSTOMER	COUNTRY	VAT NUMBER	VAT TREATMENT	RATE	AMOUNT €	VAT €
NL-2026-00026	2026-10-08	invoice		Refund Fails	LV		Latvian VAT	21%	60.00	10.41
CN-2026-00006	2026-10-08	credit note	NL-2026-00026	Refund Fails	LV		Latvian VAT	21%	-20.00	-3.47
NL-2026-00027	2026-10-08	invoice		Alpenleinen GmbH	AT	DE811111111	VAT of the delivery country	20%	198.00	33.00
NL-2026-00034	2026-10-09	invoice		Koka Darbnica SIA	DE	LV40000000001	VAT of the delivery country	19%	129.00	20.60

The books as handed over: the documents behind three of the findings.



The workflow that books a Stripe payment, as handed over.

Nordaloom SIA

Liela iela 12
Kuldīga, LV-3301
Latvia
VAT no. LV00000000000
billing@nordaloom.example

INVOICE

Invoice no. NL-2026-00024
Date 8 October 2026
Paid

CUSTOMER
Liga Ozolina
Brīvības iela 1
LV-1010 Rīga
Latvia
liga@example.com

Description	Qty	Unit price	Amount
Linen tea towel	1	€49.00	€41.65
discount €7.35			
Wool coaster set	2	€19.00	€32.30
discount €5.70			
Total excl. VAT			€61.12
VAT 21%			€12.83
Total			€73.95
Paid by Card (VISA **** 4242)			€73.95
Amount due			€0.00

VAT charged at the Latvian rate of 21%.
Prices include VAT where VAT applies. Thank you for your order.

Nordaloom SIA · Liela iela 12, Kuldīga, LV-3301, Latvia · VAT no. LV00000000000 · billing@nordaloom.example

An invoice the books sent: numbered, VAT worked out, paid by card.

All findings

#	SEVERITY	FINDING	AREA	AFFECTS	STATUS
1	MEDIUM	A business with a VAT number from another EU country than its address is charged VAT	VAT	Owner and customers	Fixed
2	MEDIUM	A refund that Stripe fails afterwards stays in the books and with the customer	Money	Owner and customers	Fixed
3	MEDIUM	A Latvian business with goods going to another EU country is charged that country's VAT	VAT	Owner and customers	Fixed
5	MEDIUM	While the shop's database doesn't answer, nothing is booked and nobody is told	Outages	Owner and customers	Fixed
4	LOW	On a day with a bank-transfer order, the morning summary says "net €0.00"	Reports	Owner	Fixed
6	LOW	The shop shows 21% VAT on every order, while the invoice charges the delivery country's VAT	VAT	Customers	Fixed

The other findings

1

MEDIUM

A business with a VAT number from another EU country than its address is charged VAT

WHAT HAPPENS

Reverse charge was given only when the VAT number's country matched the delivery country. An Austrian company buying with its German VAT number was charged Austrian VAT. The owner got a "please check" email, but only after the invoice was numbered and sent.

HOW TO REPRODUCE

1. Pay as a business with an address in Austria and a German VAT number.

2. Open the invoice in the books and in the customer's email.

Alpenleinen GmbH,
Innsbruck, VAT number
DE811111111, €198.00

AS RECEIVED

Austrian VAT 20%:
€33.00

AFTER THE FIX

reverse charge,
VAT €0.00

THE FIX

Reverse charge for any EU VAT number other than Latvian with the goods going to another EU country. The wrong invoice was cancelled by a credit note and reissued, and the customer got both.

Test: a live payment with a VAT number from a third EU country, checked for the rate and the words "reverse charge". Failed before the fix, passes after. Fixed. VAT · affects: Owner and customers

2 **MEDIUM** A refund that Stripe fails afterwards stays in the books and with the customer

WHAT HAPPENS

Stripe first reported the refund as succeeded and failed it about two hours later: the money never went back. The credit note stayed in the books, the summary and the accountant's export, and the customer kept a credit note for money they never got.

HOW TO REPRODUCE

1. Pay with a test card that Stripe can't refund to.
2. Refund part of it in Stripe and wait until Stripe reports the refund failed.
3. Look at the books and the customer's emails.

Invoice NL-2026-00026,
€60.00, a €20.00 refund to a
card that can't take it

AS RECEIVED

**credit note -€20.00
counted as refunded**

AFTER THE FIX

**credit note cancelled;
€60.00 counted;
customer and owner
told**

THE FIX

A failed refund is cancelled by a numbered document; the customer is told the refund didn't go through and the owner gets a dedicated email.

Test: a live refund that Stripe failed afterwards, checked once it failed: the books' net, the owner's email, the customer's email. Failed before the fix, passes after. **Fixed**. Money · affects: Owner and customers

3 **MEDIUM** A Latvian business with goods going to another EU country is charged that country's VAT

WHAT HAPPENS

A sale to a Latvian VAT-registered business is a domestic sale, wherever the goods go. The books booked it as a distance sale to a consumer, at the delivery country's rate, and sent a "please check" email.

HOW TO REPRODUCE

1. Pay as a business with a Latvian VAT number and a delivery address in Germany.
2. Open the invoice.

Koka Darbnica SIA, Latvian
VAT number, goods to Berlin,
€129.00

AS RECEIVED

**German VAT 19%:
€20.60**

AFTER THE FIX

**Latvian VAT 21%:
€22.39**

THE FIX

A Latvian VAT number pays 21% as a domestic sale. The wrong invoice was cancelled by a credit note and reissued, both emailed to the customer.

Test: a live payment by a Latvian business with goods going to Germany, checked for the rate and the VAT. Failed before the fix, passes after. **Fixed**. VAT · affects: Owner and customers

5 **MEDIUM** While the shop's database doesn't answer, nothing is booked and nobody is told

WHAT HAPPENS

Every booking first asked the shop's database, and nothing gave up waiting for it. When the shop's database stopped answering, payments that had nothing to do with the shop waited too, and no alert went out.

HOW TO REPRODUCE

1. Make the shop's database stop answering (its host unreachable).
2. Take a payment that isn't the shop's, and a shop order by card.
3. Watch the books and the owner's inbox; then bring the shop back.

The shop's database silent for 12 minutes; a €39.00 payment not from the shop

AS RECEIVED

not booked for 12 minutes, no alert

AFTER THE FIX

booked in 3 seconds; owner told within a minute

THE FIX

Payments that aren't the shop's no longer wait for the shop's database, and shop orders are booked once, when it answers again. The owner is emailed as soon as the shop can't be read, and again once its database has been silent for over ten minutes; emails, the summary and the export go out from a workflow that never reads the shop.

Test: a 12-minute silence of the shop's database with two payments meanwhile; on the final version also a 16-minute one with the accountant's export and an emailed credit note due. Failed before the fix, passes after. **Fixed**. Outages · affects: Owner and customers

4 **LOW** On a day with a bank-transfer order, the morning summary says "net €0.00"

WHAT HAPPENS

Bank transfers made an empty euro row on the Stripe balance, and the summary's subject took the first row, so the email opened with a block of zeros. Only the summary was wrong: the books were right.

HOW TO REPRODUCE

1. On one day, take a card payment and a shop order paid by bank transfer.
2. Read the next morning's summary.

The summary for 9 October, a day with card payments and shop orders paid by bank transfer

AS RECEIVED

subject "net €0.00" (as the summary step wrote it that afternoon)

AFTER THE FIX

subject "left net US\$8,559.67 through Stripe + €2,820.47 by bank transfer; €1,790.00 still to pay back"

THE FIX

The summary's subject gives what was left through Stripe and by bank transfer apart, with what is still to be paid back; the empty euro row is gone from the summary and from the accountant's CSV.

Test: the summary step taken from the running workflow and given a day's figures; the summary sent at 08:00. Failed before the fix, passes after. **Fixed**. Reports · affects: Owner

6

LOW

The shop shows 21% VAT on every order, while the invoice charges the delivery country's VAT

WHAT HAPPENS

The books charge the VAT of the country the goods go to, as the owner asked. The shop joined to them still said "Includes 21% VAT" and worked the VAT out at 21% on every order, so a customer abroad saw one VAT figure at checkout and in the order email and another on the invoice. The owner had first asked for the shop to be left as it was, and the builder had pointed the difference out; the owner then asked for it to be fixed.

HOW TO REPRODUCE

1. Order in the shop with delivery to Finland or Estonia.
2. Compare the VAT in the basket, the order email and the invoice.

Order NRD-10024 to Finland,
€344.00

AS RECEIVED

shop: VAT 21%, €59.70;
invoice: 25.5%, €69.90

AFTER THE FIX

shop and invoice: 25.5%,
€69.90 (a new order to
Finland, NRD-10099: €51.41
in both)

THE FIX

The shop works VAT out at the rate of the country the goods go to, as the invoice does, in the basket, the checkout, the order page, the emails and the admin, with a note for businesses with an EU VAT number; prices are unchanged. The customers who had been emailed the 21% figure got a correction.

Test: shop orders to Finland and Estonia, the VAT the shop shows compared with the invoice. Failed before the fix, passes after. **Fixed.**
VAT - affects: Customers

Checked and fine

- The same Stripe event sent three more times: one row, one number, one email.
- A request that did not come from Stripe changes nothing and sends nothing.
- Payments from the shop's public demo on the same Stripe account stay out of the books, with no emails.
- Invoice and credit note numbers run with no gaps or repeats, also when two orders are paid at the same moment.
- SEPA debit: no invoice until the money arrives; a failed debit uses no number and the customer is told once.
- Partial, second and full refunds: credit notes add up and the VAT cancels out; a refund in pounds is booked at what Stripe debited.
- A refund that arrives before its payment is not lost.
- Disputes: the owner is told at once; won and lost end as they should in the books.
- Outages of n8n, the books' database, email and the PDF converter: nothing lost, nothing sent twice; the owner told of the database, email and PDF converter outages.
- The web shop: card and bank-transfer orders, discounts, delivery, returns and cancellations match the shop; orders before the go-ahead stay out.
- Bank transfers through Stripe: the whole amount (with Stripe's fee on the invoice), part and then the rest, too much, and the same event sent again each made one invoice; money that arrived late was shown to the owner, and nobody could mark such an order paid by hand. Rarer cases have known limits, in the full record.
- The shop and the books agree on every order: what was paid, what was refunded, and what the owner paid back by hand.
- No keys or passwords in the exported workflows.

Left to the owner

- Bank transfers now go through Stripe, as the owner chose after the check: each customer gets bank details of their own at Stripe, and an order counts as paid only when Stripe has the money for it, so nobody marks an order paid on trust. Stripe charges a fee on each transfer; on a large turnover that is a real cost, and the old way, free but unchecked against the bank, is still there behind a switch.
- A bank-transfer refund through Stripe couldn't be sent from this test account (Stripe asks for a verified email for them); the shop then leaves the order and the books as they were and tells the owner. Once live, the first such refund is worth following through.
- The books read the shop's database with its main login. They only read, but the database doesn't enforce it; a login that can only read would.

How it was checked

- How the books should work was written down as rules (46, with the web shop's and those for bank transfers through Stripe added as they came), and the owner's requests went to the builder in plain words.
- Each rule checked on real Stripe test payments and real orders in a local copy of the shop, expected against what happened, except what the limits name.
- Each round of fixes checked again for what it fixed and what it broke.
- Every finding is a check that failed; fixes went to the builder as the owner's messages, and the full set of checks ran again on the final version, except what the limits name.

Limits

- One automation, one builder. The numbers describe these books, not a rate.
- This report covers the books as they were handed over (the books, then the shop joined to them). The fixes, and the owner's later move of bank transfers to Stripe, brought more; those are in the full record with what was left as known limits, among them a rare case where a failed bank-transfer refund could be paid back twice.
- The test counts are checks, not findings: one finding can fail several. "Failing after" is the same checks on the final version.
- On the final version, Stripe's test checkout no longer passed on the VAT numbers customers typed, so the cases with a VAT number (findings 1 and 3 among them) were checked there on the step that works out VAT, with real payments and the VAT number added back; live, with the VAT number, they passed on an earlier version the same day, whose VAT step is the same.
- The 08:00 summary arriving on time with sales and refunds equal to the books was last seen on an earlier version the same day; the last two rounds of fixes didn't change it, and the final version's summary was checked as written.
- A bank-transfer refund that goes all the way through couldn't be run: this Stripe test account can't send one until its email is verified. The shop's side of it was tried by the builder against a stand-in for Stripe and reviewed in the code.
- Two rules couldn't be seen: payouts (Stripe's first automatic payout to the test bank account was still due when this report was written) and an order paid twice by card whose second payment the shop refunds.

Sample engagement: the shop is fictional, Stripe is in test mode and the books hold test data; the n8n workflows were built with Claude Code for this case; every finding, test and fix is a real run.