

# How to complete a Retail & Service Invoice in Pennsylvania

Calculating invoice with quantity × rate line items, tax, total, and bank-ready PDF.

## What this form is for

Retail and service providers use this invoice to bill customers for goods sold or services rendered, showing itemized charges, applicable sales tax, and the total amount due. Lenders review these invoices to verify your revenue stream, payment terms, and business activity when you apply for commercial credit.

## Before you start

- Your business legal name, address, phone number, and Pennsylvania sales tax license number if you collect tax
- Customer's full name or company name, billing address, and contact information
- Detailed description of each product sold or service performed, including dates of service
- Quantity and unit price for each line item, plus any applicable discounts
- Current Pennsylvania state sales tax rate for your county (base rate is 6 percent, with local additions in some areas bringing it to 7 or 8 percent)
- Your payment terms, such as "Net 30" or "Due upon receipt," and accepted payment methods
- Unique invoice number following your numbering system and the invoice date

## Step-by-step

1. Enter your business information at the top, including your legal business name exactly as it appears on your tax registration, complete address, and contact details.
2. Assign a unique sequential invoice number and enter the invoice date. Keep your numbering consistent—gaps or duplicates raise red flags during audits.
3. Fill in the customer's complete billing information. If shipping to a different address, include that separately.
4. List each product or service as a separate line item. For each row, enter the description, quantity, unit rate, and let the form calculate the line total by multiplying quantity times rate.
5. Subtotal all line items before tax. The form should auto-calculate this sum.
6. Apply the correct Pennsylvania sales tax rate to taxable items. Not all services are taxable in Pennsylvania—verify your industry's requirements. Enter the tax amount or let the form compute it from the subtotal.
7. Confirm the grand total, which should auto-sum the subtotal plus tax.

8. State your payment terms clearly, including the due date and any late-payment penalties allowed under Pennsylvania law.
9. Add your bank account details or payment portal information if you want to expedite payment, and include any purchase order number the customer provided.
10. Review all calculations manually before saving the PDF. Sign or initial if your standard practice includes authorization signatures.

## What lenders look for

- Banks cross-check invoice sequences and dates to confirm consistent sales activity, so never backdate invoices or skip numbers to hide slow periods.
- Underwriters look for professional formatting, accurate tax treatment, and clear payment terms—sloppy invoices suggest weak internal controls and increase perceived risk.
- Keep copies of all invoices for at least seven years, matched to bank deposits, because lenders will sample your accounts receivable aging and verify that invoiced revenue actually converts to cash.