

— UK Finance Teams · Accounts Payable Network

# How to Choose AP Automation Software.

The 2025 buyer's guide for UK finance teams evaluating accounts payable software, supplier payment platforms, and connected AP networks.

• 6 key features

• 5 tools compared

• MTD & HMRC ready

00 — WHAT'S INSIDE

# Six chapters, one decision.

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Why automation alone is no longer enough.
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## 01 — BEYOND AP AUTOMATION

# Automation digitises a workflow. A network connects two sides of it.

Traditional AP automation captures invoices, codes them, routes them for approval, and posts them to your ledger. It solves a real problem — but it leaves three larger ones unsolved.

A modern accounts payable network sits one layer above. It connects buyers and suppliers on shared infrastructure, so payment data, verification status and invoice activity become visible to both sides in real time.

**01** Are your suppliers who they say they are?

**02** Are their bank details still correct?

**03** What is your real-time payment position?

The result of solving these three: less fraud risk, faster onboarding, fewer chase emails, and a credible audit trail under MTD.

02 — THE MODERN AP STACK

# Six capabilities, three of them about the network.

Automation

### Invoice Capture

OCR and AI extraction from any invoice format, with duplicate detection.

Automation

### Coding & Approvals

Automatic GL coding and multi-level workflows with rules and thresholds.

Automation

### Payment Processing

BACS, Faster Payments and multi-currency, with a full payment trail.

Network

### Supplier Verification

Onboarding, bank-detail checks, fraud flags and shared trust signals.

Automation

### Accounting Integration

Native two-way sync with Xero, Sage and QuickBooks. No re-keying.

Network

### Network Visibility

Real-time invoice tracking, payment behaviour data, MTD-ready trails.

**NETWORK = THE LAYER ABOVE AUTOMATION**

Three of six modern AP capabilities only exist when buyers and suppliers share infrastructure.

## 03 — UK FOCUS, NETWORK-FIRST

# The detail that separates serious tools.

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## 01 HMRC & VAT Compliance

- VAT capture and validation
- Making Tax Digital (MTD) readiness
- Digital audit trails on every invoice

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## 03 Approval Workflows

- Multi-level approvals
- Custom rules and thresholds
- Mobile approvals with full context

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## 05 Supplier Verification & Fraud

- Bank-detail verification on onboarding
- Country and entity mismatch flags
- Shared trust signals across the network

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## 02 Invoice Capture & Tracking

- OCR and AI data extraction
- Automatic GL coding
- Real-time invoice status to suppliers

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## 04 Native Accounting Integration

- Native Xero, Sage, QuickBooks
- Two-way sync, no re-keying
- Mapped tax rates & tracking categories

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## 06 Network Visibility & Behaviour

- Real-time invoice tracking for both sides
- Payment behaviour benchmarking
- Supplier reputation and trust scoring

04 — FIVE UK TOOLS, SIDE BY SIDE

# Automation is table stakes. Network strength differentiates.

TOOL	BEST FOR • NETWORK STRENGTH	XERO
<p><b>Accounting Links</b></p> <p>★ RECOMMENDED</p> <p>SME • NETWORK-FIRST</p>	<p>UK SMEs on Xero needing verification, real-time visibility and clean AP workflows.</p> <p>Connected supplier network with verification, fraud flags and live invoice tracking on both sides.</p>	<p>✓ NATIVE</p>
<p><b>Tipalti</b></p> <p>ENTERPRISE • GLOBAL</p>	<p>Global, enterprise businesses with complex end-to-end AP and payments.</p> <p>Strong global payments and ERP integrations. Network features focused on supplier portal at scale.</p>	<p>VIA API</p>
<p><b>Lightyear</b></p> <p>MID-MARKET • AI</p>	<p>Teams prioritising invoice processing efficiency with AI line-item capture.</p> <p>Strong on capture and multi-entity. Lighter on supplier verification and trust data.</p>	<p>✓</p>
<p><b>Quadient AP</b></p> <p>MID-MARKET • MODULAR</p>	<p>Mid-market companies with growing complexity and modular needs.</p> <p>Modular AP with strong workflow control. Network capabilities sit in adjacent modules.</p>	<p>VIA API</p>
<p><b>Precoro</b></p> <p>PROCUREMENT-LED</p>	<p>Companies needing AI-powered procurement centralisation and PO control.</p> <p>Procurement, PO and AP in one platform. Less focus on supplier-side visibility.</p>	<p>VIA API</p>

05 — A FOUR-STEP FRAMEWORK

# Volume, pain, stack, network — in that order.

## Step 01

### What's your invoice volume?

< 1,000 / mo	<b>Lightweight</b>
1k-5k / mo	<b>Mid-market</b>
5,000+ / mo	<b>Enterprise</b>

## Step 02

### Define your biggest problem

Pick one primary pain to solve first — supplier onboarding, invoice processing, payment visibility, fraud risk, or procurement control. The strongest platforms solve the loudest pain cleanly.

## Step 03

### Check system compatibility

Insist on native integration with Xero, Sage or NetSuite. "Via API" usually means custom work and brittle sync. For UK SMEs on Xero, treat native Xero as a hard requirement.

## Step 04

### Connected, or just automated?

Automation alone leaves you blind to supplier risk and payment status. Favour platforms that operate as a network: shared verification, two-sided visibility and payment behaviour data your team can act on.

06 — SIX PATTERNS TO AVOID

# Six patterns that turn good tools into bad investments.

- ✗ Choosing on features rather than the workflows your team actually runs on a Tuesday afternoon.
- ✗ Ignoring supplier onboarding and verification — where most friction and fraud risk live.
- ✗ Overlooking VAT compliance and Making Tax Digital readiness when comparing UK tools.
- ✗ Buying complex enterprise tools too early, then watching adoption stall.
- ✗ Picking a siloed AP automation tool when the real need is network visibility and shared supplier trust.
- ✗ Prioritising price over integration quality and support, then paying twice when sync breaks.

**Rule of thumb.** If a vendor cannot show you a complete, real-time digital trail from invoice receipt to verified supplier to payment, they are selling you AP automation, not an AP network.

NEXT PAGE · QUICK DECISION CHECKLIST

Eight questions to ask before signing any AP contract.

07 — USE THIS BEFORE SIGNING ANY AP CONTRACT

# Eight questions, two columns.

- Automation Readiness

### Workflow basics, done well.

- 01 Captures invoices automatically with OCR or AI?
- 02 Supports multi-level approvals with custom rules?
- 03 Integrates natively with Xero, Sage or QuickBooks?
- 04 Handles BACS and Faster Payments out of the box?

- Network Readiness

### The layer above automation.

- 05 Verifies supplier bank details and entity matches?
- 06 Flags fraud risk signals like country mismatches?
- 07 Exposes real-time invoice status to suppliers?
- 08 Provides payment behaviour data you can act on?

**TIP**

A serious vendor will answer all eight with a confident yes — and walk you through the evidence on a live screen, not a slide.

— Already using Xero?

# Your AP network, fully connected.

Accounting Links handles supplier onboarding, invoice capture, approval workflows and Xero sync — so finance teams stop chasing paperwork and start seeing every payment relationship in real time.



### Invoice Automation

OCR capture, auto-coding, duplicate detection.



### Verified Supplier Network

Onboarding, bank-detail checks, fraud flags.



### Real-Time Visibility

Live invoice status, payment behaviour, MTD trail.

[Book a demo →](#)

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