



READINESS CHECKLIST

# The UK E-Invoicing Mandate

A readiness checklist for UK SMEs. What April 2029 requires, what to do in each of the three years before it, and what e-invoicing will not solve on its own.

Mandatory April 2029

B2B and B2G

PEPPOL -aligned

10-point checklist

# What April 2029 requires

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From [April 2029](#), every VAT invoice between UK businesses, and from businesses to government, must be a structured electronic invoice. A PDF attached to an email will no longer count.

Five facts carry most of what a finance team needs to know.

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## 01 Confirmed, not proposed

The mandate was confirmed at the Autumn Budget in [November 2025](#), following the HMRC and Department for Business and Trade consultation.

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## 02 B2B and B2G in scope. B2C out.

If you are VAT-registered and invoice other businesses or public bodies, this applies to you.

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## 03 Decentralised model

No central government clearance platform. Invoices move directly between businesses through accredited access points, converging on PEPPOL and the EN 16931 standard used across Europe.

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## 04 Exchange only, for now

The 2029 mandate covers how invoices move between parties. It does not require real-time reporting of transaction data to HMRC.

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## 05 Standards land at Budget 2026

Supported formats, interoperability requirements, and access point accreditation are due at [Budget 2026](#). Build and pilots run through [2027 and 2028](#).

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The practical shift: the invoice stops being a document and becomes [a data record](#). The same shift Making Tax Digital made for VAT records, extended to the invoice itself.

# Three years, four milestones

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- November 2025**  
Mandate confirmed at the Autumn Budget. Consultation response published.
- January 2026** **YOU ARE HERE**  
Detailed design phase opens. HMRC and DBT work with software providers, accountants, and business groups on the regime's technical shape.
- Budget 2026**  
Full implementation roadmap and technical standards expected: formats, interoperability requirements, access point accreditation.
- 2027 to 2028**  
Build, pilots, and parallel running. Accounting platforms and access points roll out support. Early adopters exchange structured invoices in production.
- 1 April 2029**  
Structured e-invoices become mandatory for B2B and B2G VAT invoices.

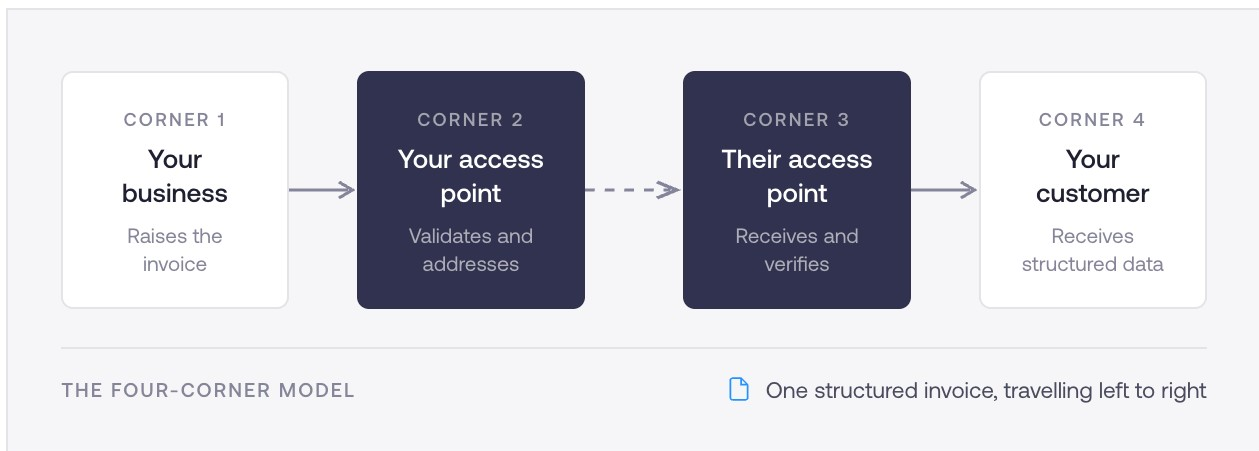
Three years sounds like a long runway. It is not, for two reasons. Your readiness depends on your suppliers' readiness: an e-invoice needs a sender and a receiver, so the slowest party in each payment relationship sets the pace. And the businesses that adopt early capture the benefit early. Government-cited research puts late-payment reductions at up to **20 per cent** and annual savings around **£11,000** for a small organisation. Early movers collect that for three years before their competitors are forced to.

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**'The slowest party in each payment relationship sets the pace. Your readiness is only half the answer.'**

# PEPPOL in sixty seconds

PEPPOL is a delivery network for business documents, already mandatory or dominant in much of Europe. The four-corner model works like this: you (corner one) send an invoice through your access point (corner two), which delivers it to your customer's access point (corner three), which delivers it to your customer (corner four). Neither side needs to know what software the other runs. Access points handle addressing, validation, and delivery, the way email servers handle mail.



What it means for an SME finance team:

- **You will not connect to PEPPOL directly**  
Your accounting platform or accounts payable network will, through an accredited access point.
- **Your business gets a PEPPOL identifier**  
The network equivalent of an email address, discoverable by any party that needs to invoice you.
- **Invoices arrive validated**  
Missing VAT numbers, malformed totals, and absent references are rejected at the network edge, not discovered at month end.

THE QUESTION TO PUT TO ANY SOFTWARE PROVIDER BEFORE 2029

Not 'do you support e-invoicing'. It is '**are you, or will you be, connected to an accredited UK access point**, and what does that mean for my supplier records'.

# Now to mid-2027: foundations

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STAGE 1 OF 3

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## 1 Map your invoice flows

Volumes in and out, formats, and which suppliers and customers account for the bulk. The mandate lands on every one of these relationships.

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## 2 Audit your supplier master data

E-invoicing runs on accurate structured data. Legal entity names, VAT numbers, and bank details that are wrong today become delivery failures in 2029. Run supplier verification against Companies House and HMRC records now, not in 2028.

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## 3 Ask your software providers the access point question

If your accounting platform cannot give a clear answer on PEPPOL connectivity plans, note it and revisit after Budget 2026.

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## 4 Close the MTD gaps

The mandate assumes the digital record-keeping discipline Making Tax Digital already requires. If your VAT trail still has manual steps, fix those first.

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# Mid-2027 to 2028: adoption

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STAGE 2 OF 3

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**5 Start exchanging structured invoices with willing counterparties**

Pilot with your highest-volume supplier relationships. Every relationship converted early is one less forced conversion in 2029.

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**6 Move invoice intake onto shared infrastructure**

If suppliers submit invoices into a connected network rather than an inbox, the format conversion happens once, at the network layer, instead of per supplier.

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**7 Update onboarding to capture e-invoicing identifiers**

Add the PEPPOL identifier to your supplier verification process alongside VAT number and bank details.

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# 2028 to April 2029: compliance

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STAGE 3 OF 3

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**8 Confirm every in-scope counterparty can send and receive**

Chase the laggards while there is still time to help them.

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**9 Test rejection handling**

A structured invoice that fails validation needs a defined exception path, owned by a named person.

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**10 Verify your audit trail end to end**

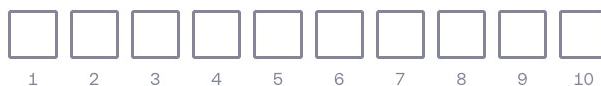
Issue, delivery, approval, payment, all digital, all timestamped. That is the position HMRC, your auditors, and the Fair Payment Code reporting regime will each expect.

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PROGRESS



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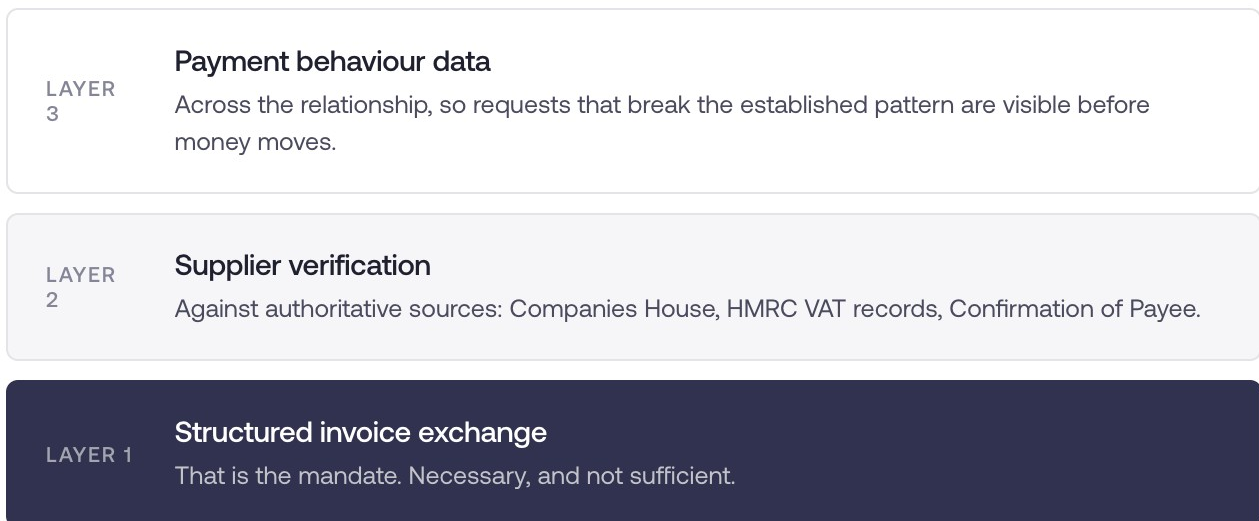
# What e-invoicing does not solve

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E-invoicing removes the weaknesses of the document: re-keying errors, lost invoices, OCR misreads, and the classic fake-PDF invoice.

What it does not do is **verify who you are paying**. A structured invoice can be perfectly formed and still carry fraudulent bank details. The authorised push payment fraud pattern, a convincing request to update a supplier's account before the next payment run, survives the 2029 mandate untouched, because it attacks the payment relationship rather than the invoice format. The Payment Systems Regulator's reimbursement regime has sharpened the incentive for banks to catch these payments, but the first line of defence is still the finance team that approves the change.

Treat the mandate as one layer of a stack:



Our **AP Fraud Detection Checklist** covers the verification layer in detail, and the **Supplier Onboarding Checklist** covers capturing the right data at the start of the relationship. Both are free at [accountinglinks.com/guides](https://accountinglinks.com/guides).

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**'A structured invoice can be perfectly formed and still carry fraudulent bank details. [The mandate fixes the document, not the relationship.](#)'**

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## About Accounting Links

Accounting Links is the accounts payable network that connects businesses and their suppliers. Verified identity, controlled invoices, and visible payment behaviour sit on one trusted layer, so both sides of a payment relationship work from the same record.

The network model and the four-corner model are the same idea: invoices as shared, verified data between counterparties rather than documents thrown over a wall. Suppliers submit invoices into the network today, so the move to mandated formats in 2029 is a format change at the network layer, not a process change for your team. Supplier verification runs at onboarding, which is exactly the data hygiene the mandate depends on. And the audit trail the mandate will assume is the audit trail the network produces by default.

Built in London

Cyber Essentials certified

First platform to integrate directly with the UK Fair Payment Code

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## See where your suppliers stand before the mandate makes you look.

Book a demo at [accountinglinks.com](https://accountinglinks.com), or compare your sector at [accountinglinks.com/uk-industry-payment-benchmarks](https://accountinglinks.com/uk-industry-payment-benchmarks).