UKeLab
UK eInvoicing Advocacy Lab

WHITE PAPER

Why electronic Invoicing adoption should be a public policy priority in the UK

September 2024

Headline summary

Electronic Invoicing (eInvoicing) should be an important public policy priority, to drive its implementation throughout the UK economy. It will act as a catalyst for deep digitalisation and substantial benefits such as:

- Efficiency and direct cost savings at many levels in the public and private sectors, for public contracting entities and large, medium, and small businesses.
- A contribution to the growth, productivity, and competitiveness agenda.
- Transparency, better reporting, error and fraud reduction.
- A boost for the UK digital industry in a rapidly growing global field of activity with spin-offs for our leadership in artificial intelligence, trade digitalisation, enterprise workflow, and Fintech generally.
- Creating a platform to support the evolution of the Making Tax Digital programme and reduction of the VAT tax gap.
- Helping to alleviate the scourge of Late Payments so that suppliers are paid on time.
- Addressing the ESG and net zero agendas by reducing paper, promoting a more sustainable environment and automating enterprise and sustainability reporting.
- Help create more proactive and responsive supply chains.
- Redressing the worrying laggard status of the UK among peer group countries which are well ahead of us in this field.

Copyright ©2024, UKeLab®. All Rights Reserved.

eInvoicing is straightforward and simply involves the replacement of paper and other unstructured data formats with a structured invoice capable of being delivered and processed automatically. The standards and tools exist for implementation and interoperability. We have an active and capable service and solutions industry.

Many UK enterprises are already involved through global adoption initiatives for eInvoicing and supply chain automation which are well underway in many countries and international supply chains. The UK has a sound basis for legal and tax treatment but lacks a coherent and scaled public-private initiative to drive adoption. There is no need for a heavily centralised IT spend, as the costs of implementation will arise among the business and public procurement community reaping a strong business case.

We urge a strong policy initiative to put right a period of neglect of this important enabler of productivity and efficiency. Ten key Recommendations are provided.



Copyright ©2024, UKeLab®. All Rights Reserved.

1 Background and Purpose

The purpose of this White Paper is to inform government and other stakeholders of the importance of the concerted adoption of eInvoicing in the economic life of the country and its substantial benefits. Digitalisation of supply chains delivers efficiency, transparency, and enhanced productivity, including a contribution to the growth and competitiveness agenda. The UK is an international laggard among its peer group in economy wide adoption and this is worrying.

This paper is an initiative of the recently formed UK Advocacy Group for eInvoicing (known as UK eLab) which brings together a widely experienced group of industry practitioners active in the UK and in many markets around the world. The group is commercially neutral and acts as an informal expert group without political affiliation or sponsorship. Group members stand ready to engage to inform, explain and cooperate in partnership with public and private stakeholders. This paper is a first version of a call for action that can be enhanced and further developed.



Copyright ©2024, UKeLab®. All Rights Reserved.

2. eInvoicing definition and scope

Invoices are a feature of virtually all economic exchanges and sit at the fulcrum of any transaction for the supply of goods and services. The Invoice acts as a summary of a specific transaction, a claim for payment, and the crystallisation of related consumption taxes such as VAT. It is a powerful 'linking pin' in the exchange of documents and data along supply chains, both cross border and domestic, in support of the nuts and bolts of commercial activity.

Electronic invoices are increasingly replacing paper invoices. This may take the form of a legible representation of non-structured data, such as a PDF (Portable Document Format), although this is not the prime focus of the paper as it simply substitutes a screen readable image for a piece of paper and consequently brings relatively marginal cost benefits, such as in stationery, postage, and storage. Non-structured data can be converted into structured data, but the techniques for this are comparatively expensive and burdensome.

The accepted definition of a real electronic invoice (eInvoice) is an invoice that has been issued, transmitted and received wholly in a structured data format which allows for its automatic and electronic processing; this replaces a paper invoice with a machine-readable data file, which can be issued, delivered, and ingested into the systems of the receiver on an automated basis with accurate and timely processing. A human readable image may be rendered simultaneously to provide legibility. The adoption of this type of eInvoicing typically sets off the automation of a plethora of related automation of documents such as the order, the despatch advice, and various business and technical status messages.

Copyright ©2024, UKeLab®. All Rights Reserved.

This paper focuses on B2B (Business-to-Business) and B2G (Business- to Government) invoicing rather than B2C (Business-to-Consumer) invoicing. In the latter area, widespread progress in dematerialisation is already taking place in the UK especially by large billers such as utilities, and where consumers can manage such flows online with limited effort. B2B/B2G brings some more complex challenges such as systems integration, industry heterogeneity, the correct use of standards, the need for secure transmission, and the effort to build in the avoidance of error and fraud. These are soluble but creating momentum for eInvoicing adoption can prove a challenge for many businesses, especially SMEs. That is why governments have often stepped in as an agent of change once they appreciate the wide range of benefits that are set out below in Section 4 and where so-called 'network externalities' can impede progress before the unlocking of impressive economic gains. Many governments have also appreciated the benefits of electronic invoice data in accelerating and more accurately calibrating the collection of VAT and similar taxes.



Copyright ©2024, UKeLab®. All Rights Reserved.

3. Summary of the UK situation on eInvoicing adoption

There are currently many pockets of active eInvoicing among private sector supply chains and among some public bodies such as the NHS and in the devolved administrations: this amounts to a low to medium level of voluntary adoption compared with other countries. Many UK businesses are engaging with eInvoicing in markets in which they trade internationally. These experiences represent a promising platform. But 'whole economy' migration remains incoherent and subscale.

The UK environment is supported by a baseline regulatory framework (mainly derived from retained EU law and well drafted HMRC tax regulations and Public Notices) that needs some further development but is far from lacking the essential building blocks. The Government has implemented the EU Directive on electronic invoicing in public procurement through *The Public Procurement (Electronic Invoices etc.)* Regulations 2019. Contracting authorities and other contracting entities (utilities) are now required to receive and process supplier invoices that comply with the technical European e-invoicing standard. As a result of Brexit, the Government codified the European procurement legislation and e-invoicing standard into UK domestic law, and strictly speaking we now officially have a 'British Standard' and a continuation of the European approach. However, this framework needs to be activated and encouraged.



Copyright ©2024, UKeLab®. All Rights Reserved.

There is an active UK industry of capable service/solution providers. In a country that has a strategic commitment to the FinTech industry, the automation of supply chains is vast opportunity for these and other solution providers with positive UK and global impacts. The related initiative represented by the Electronic Trade Documents Act 2023 (ETDA) demonstrates UK leadership in the legally effective dematerialisation for the range of documents conferring possessory title as used in international trade. The latter initiative demonstrates the UK's commitment to through-going digitalisation to complement the adoption of electronic data interchange in the supply chain and eInvoicing arena, which is the subject of this White Paper.

In the decade of the 2010's there was a stakeholder group supported by government which made some progress. In that period UK experts contributed to EU policy for eInvoicing adoption and standards development. EU Member States have made considerable progress. With Brexit the initiative was dropped and became passive.

Placing the UK within the international context, the country is a laggard among the G7 and among most of its major competitors. There are many peer group countries adopting eInvoicing with the active support of public policymakers. Examples include France, Germany, Italy and most other EU Member States, the USA, Japan, Australia, New Zealand, Singapore, Malaysia, India, and countries throughout Latin America. Many new Digital Trade Agreements are encompassing mutually supportive eInvoicing initiatives. For a fresh wave of policies to stimulate growth, eInvoicing and related supply chain automation 'hits the spot' in enhancing productivity and innovation.

A public policy initiative does not require a complex and expensive central government budget as adoption will be largely a matter for trading enterprises in the private sector and public procurement authorities in the public sector driven by the positive business case. There is just a lack of coherence and commitment.

Copyright ©2024, UKeLab®. All Rights Reserved.

4. What are the benefits of eInvoicing:

The benefits are wide ranging and touch many organisations and policy areas:

- A digital economy is more agile and productive, and eInvoicing has a stimulatory impact as it ripples through the business flows of the country.
- Cost savings and productivity improvements are generated from efficiency, transparency, and transformation at many levels for businesses and public contracting entities of all sizes.
- Public procurement accounts for a significant proportion of economic activity and becomes easier to manage and more cost effective when conducted digitally[1].
- There is an opportunity to build on the Making Tax Digital strategy to open the opportunity for 'continuous transaction controls' being adopted in many of the UK's international competitors to more precisely close the VAT gap using real-time digital reporting captured from e-invoice data. This step can be independent of the underlying adoption of eInvoicing as an efficiency measure.
- The opportunities will arise for the UK economy, domestically and globally, from the boost to the growing profile of UK's digital providers, Fintech, and exchange networks.
- The support for prompt payments by deploying tools will encourage more rapid payments to suppliers arising from process acceleration. (see Appendix 2 for more information).
- There will be a closer alignment with post-pandemic working practices by permitting distributed workflow management and WFH based on more pervasive digitisation.

1 'Electronic invoicing could save the public sector and its suppliers a minimum of £2 billion per annum by streamlining UK government administrative processes at a stroke': Stephen McPartland MP, who led a Parliamentary Committee of Inquiry into eInvoicing and government that reported in April 2014. Such savings would now be orders of magnitude higher.

Copyright ©2024, UKeLab®. All Rights Reserved.

- eInvoices enable new forms of finance for small businesses using the digital mining of information present in the supply chain and click based invoice discounting. These new paradigms are facilitated by digitalisation, legal instruments such as assignment, and the progressive dematerialisation of many trade documents across the supply chain, where the electronic invoice is often a starting point.

- Addressing the 'Environmental, Social and Governance' (ESG) and net zero agendas by reducing paper, promoting a more sustainable environment, automating enterprise and sustainability reporting, and releasing resources for more productive work.

- In short, electronic invoicing adoption will be a catalyst for wider supply chain automation and will play a part in stimulating economic growth and innovation, among corporates, SMEs, and in the public sector.

Please see Appendix 1 for a case study demonstrating the benefits of eInvoicing.



Copyright ©2024, UKeLab®. All Rights Reserved.

5. Who should be interested?

The machinery of government continues to evolve and contains many policy units and executive agencies that will have an interest in eInvoicing policy and implementation. Some form of overall coordinating function and the right mechanisms for cross-government working seems a sensible approach. Key units might be:

- Department for Business and Trade
- Department for Science, Innovation and Technology
- Crown Commercial Service
- Cabinet Office and the Number 10 Policy Unit
- HMRC and H.M. Treasury
- Small Business Commissioner
- NHS SBS and NHS Supply Chain
- The Devolved Administrations
- Local Government through the Local Government Association
- Members of the Houses of Commons and Lords with digitization interests.

Other stakeholder bodies should include:

- Business associations including the CBI, British Chambers of Commerce, and small business associations
- The accountancy profession
- Organisations representing service and solution providers, such as the Global Exchange Network Association
- Campaigning organisations such as Progressive Britain and the Startup Coalition

Copyright ©2024, UKeLab®. All Rights Reserved.

6. Implementation

Implementation takes the form of legal and practical aspects:

6.1. Legal and tax regulations:

As part of the UK VAT system there are formal legal requirements relating to the issuance, reception, and storage of eInvoices, whether such invoices arise in the B2B, B2G or the B2C spaces. Businesses need to adhere to these requirements in all cases where there is an agreement to voluntarily receive electronic invoices, as there are currently no general mandates for eInvoicing adoption, which would usually specify further requirements.

Businesses are required to ensure the authenticity of the issuer and the integrity of the content of the eInvoice. However, there is no uniformly prescribed method to do this, and general business controls are usually accepted, including the optional use of electronic signatures. Where the e-invoice is in a machine-readable format e.g., the commonly used XML (Extensible Mark-up Language), the supplier must provide the ability for legibility.



Under HMRC's Making Tax Digital (MTD) initiative, UK VAT registered businesses must submit their UK VAT return to HMRC via an API (Application Programming Interface) using 'MTD' functionally compatible software. The only data submitted via the API is the standard summary 9-Box VAT return and there is no e-reporting of individual transactional data or invoices. Transactional level detail for sales and purchases must be stored in digital records in software and be provided to HMRC in the event of an audit, inspection, or information request.

Copyright ©2024, UKeLab®. All Rights Reserved.

eInvoices (and paper invoices) must be retained for six years after the end of the accounting year. While there are no uniform archiving requirements, invoices must be stored in such a way as to guarantee their integrity, authenticity, and availability during the entire life cycle of the invoice.

There is not an explicitly mandated or commercially agreed format for an e-invoice in the UK, so that a variety of XML and other standards and proprietary formats are used within different supply chains. However, UK public procurement regulations issued under the ambit of the Small Business, Enterprise and Employment Act 2015 retains the European Norm EN 16931 for the semantic model of the core elements of an electronic invoice in law and positions it as a national 'British' standard, currently only in relation to eInvoicing in *public procurement*.

Given that currently there are no B2B or B2G e-invoicing mandates in the UK there are no generally applied compulsory adoption requirements, although of course this could change in the future within the range of policy choices. Government does require government departments to be able to receive e-invoices from suppliers. In this regard, Peppol standards have been adopted as an acceptable standard for purchase order and invoice messages and are required to be exchanged through Peppol Access Points, which meet the requirements of the European and now the British e-invoicing standard.

There is an exception to the lack of a mandation in that the NHS requires paperless invoicing for both the NHS Shared Services, which is operated through a service provider, and within the NHS Supply Chain for participating trusts and organisational units. The management of this latter area of activity operates the UK's Peppol Authority which governs the extent and use of the existing Peppol Network for the transfer of e-invoicing and supply chain documents using standard templates.

To help businesses meet all the above requirements Public Notices and further advice are available from HMRC and from departments operating within the Scottish and Welsh devolved administrations, which have also issued guidance to the market. A range of services are also available from service providers as are described in the section 6.2 below where they are typically bundled with the related processing services.

There is an opportunity to review the whole UK legal and regulatory framework and consider how the framework needs to evolve.

Copyright ©2024, UKeLab®. All Rights Reserved.

6.2. Approach to implementation

The practical implementation of eInvoicing on a generalised basis requires a will, leadership and sustained activity at government, sectoral and enterprise level.

As a starting point, it is a reasonable assumption that enterprises and public entities already have in place the required accounting and ERP (Enterprise Resource Planning) systems appropriate to their scale of activity, small, medium, and large. The ability to then create or receive and process invoices in a required electronic format can be accomplished in various ways either internally or using software as a service (SaaS) from a service provider. These latter services are often described as 'Cloud Solutions'.



Systems are always developing and, as an example, Artificial Intelligence (AI) in all its manifestations, including generative AI, is increasingly included within eInvoicing services and solutions. Structured data is required to feed AI tools and creates an immense data resource that can be used to drive automation, generate management insights, and identify abnormal activities that may be indicators of fraud or error.

Transmission to or from the service provider can be through a portal, an API, or a secure file transfer over the Internet. For an SME or micro-enterprise there is no need to instal software on premises but simply make a connection. For other more complex operations among larger enterprises, a manageable scale of investment is required using proven technology.

Copyright ©2024, UKeLab®. All Rights Reserved.

A range of service and solution providers exist in a competitive market to offer the required solutions: no lock-in to a given provider is required and costs of transition are low. A service provider will commonly provide services for invoice creation, content validation, compliance checks, workflow, and integration into ERP and accounting systems. A typical service provider will have multiple customers onboarded onto their platform for handling both outbound invoices (accounts receivable) and inbound invoices (accounts payable).It will also have connections with other service providers to cover the common situation that a trading partner uses another platform, and this allows the parties to be interoperable.

Interoperability is an important feature of eInvoicing and supply chain document exchanges. Interoperability means that trading parties can exchange documents and data irrespective of the internal systems that they use and regardless of their location. This linking process is based on the use of standards for both the invoice/document content and for the transmission process. For both areas, substantial progress has been made in recent years. Already referred to in the preceding section, a standard for the semantic model of the core elements of an eInvoice content, referred to as EN16931, has been developed with the participation of the British Standards Institution (BSI) by the European Committee for Standardization (CEN). In turn this standard has been adopted for use by many communities around the world including the USA and the Asia-Pacific region with appropriate adaptation for local market practices. These standards are usually expressed in the OASIS Universal Business Language (UBL), a widely used global framework. It is good news that these standards now exist in a proven form.

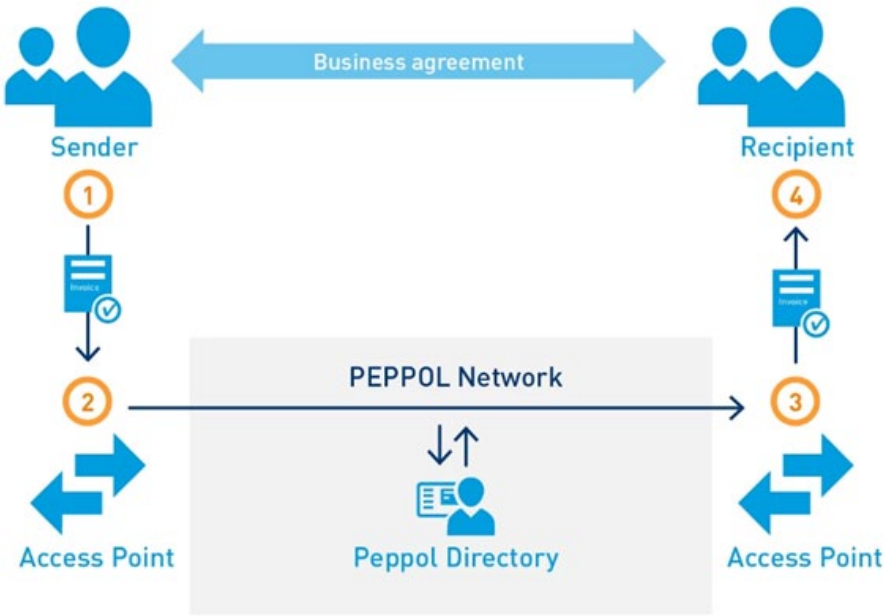


Standards for the transmission and delivery area are expressed in a Global Interoperability Framework which has its origin in the Peppol organisation, which serves as a good example of an interoperable eco-system. Peppol is a global 'four-corner' network that originated in Europe and is now present in many countries to support interoperability. Recent expansions have taken place in Singapore, Australia, New Zealand, and Japan. End-users (at corners 1 & 4) work with Access Point service providers (at corners 2 & 3) to transmit invoices and other documents in a standard form using the Peppol Business Interoperability Specifications (BIS) across a secure and reliable network using standard building blocks for eDelivery.

Copyright ©2024, UKeLab®. All Rights Reserved.

The Peppol network provides for

- Delivery (transmission protocol and the trust infrastructure)
- Discovery (information about locations and capabilities of receivers)
- Data formats (standards with potential room for restrictions and extensions plus attachments)
- Governance framework (applicable rules).



Peppol Authorities at the country and global level provide oversight and support. Peppol is engaged in ambitious development plans to extend its geographic footprint and now also offers a generic module of services to support Digital Reporting Requirements in the tax sphere.

In addition, its building blocks are finding favour in other interoperability networks such as the Digital Business Networks Alliance (DBNA) exchange framework which has developed a common standard for e-invoicing within and to the US and North America. The Global Exchange Network Association (formerly the European E-invoicing Service Providers Association – EESPA) is working with Peppol on a joint scheme to carry its interoperability traffic across the Peppol Network. Peppol has also launched a more comprehensive standard for the exchange of eInvoices between its Access Points, using the European Standard (EN16931) referred to above, called PINT (Peppol International standard) to allow more flexibility for use in many global markets.

The fact that the UK is a member and user of Peppol and has an established Peppol Authority means that there is an operational basis for nationwide interoperability based on common transmission standards and the accepted international standard for the invoice content. These could be mandated to achieve an infrastructural foundation for eInvoice implementation.

Copyright ©2024, UKeLab®. All Rights Reserved.

7. Summary of recommendations

This White Paper explores the case for greater government and stakeholder engagement and is not a proposal for policy implementation, which will require further discussion through the relevant decision-making processes.

Here are ten recommendations for further reflection:

1. Define who needs to act in a championing role and in supportive roles across government?
2. Flesh out the roles that need to be played by other stakeholders.
3. Consider the potential role of public procurement and of the role of mandation in driving eInvoicing adoption.
4. As a longer terms scenario, consider how eInvoicing could enhance MTD.
5. Review, clarify and as necessary revise the UK legal and regulatory framework.
6. Provide further guidance on standards and practices to support eInvoice exchanges, including both document content and transmission, e.g., the use of Peppol, which is already deployed in the UK.
7. Encourage capacity building and service/solution provider readiness.
8. Establish communications, awareness, and reach-out.
9. Consider the right model for deploying an appropriate level of financial support, human resources, and incentives
10. Build commitment and a sustained focus.

Copyright ©2024, UKeLab®. All Rights Reserved.

Appendices

1 FTSE 250 Infrastructure Provider Makes Real Gains Through EDI

A UK based infrastructure provider has seen significant benefits from the implementation of eInvoicing using industry specific Electronic Data Interchange software (EDI).

EDI is the computer-to-computer exchange of business documents, such as electronic invoices, in a standard electronic format between business partners.

Historically, the organisation utilised OCR (Optical Character Recognition) to scan invoices into its core accounting systems. This was not as effective as it should have been based on a range of challenges, image quality, difficulties in handling diverse fonts and languages, complex layouts, special characters, accuracy issues, formatting loss, and distinguishing text from images. This led to onward delays in processing of invoices and real-time manual intervention in presenting such invoices for payment.

The Covid-19 lockdown provided momentum for a change in approach to understand how the above challenges could be surmounted. Investigations led to a consensus that the organisation needed to implement an EDI solution with direct effect.
This programme was completed over 2020-21 and the organisation has harvested significant benefits from using industry specific software:

- I**mmediate availability of invoices in core accounting systems** – previously, it could take up to 5-10 days for some invoices to be available for processing with invoices now available for matching immediately.

- **Resource requirements** - due to real reduction in manual intervention in processing and ongoing query management, there is less resource needed for day-to-day activities reducing staff requirements and/or reallocating resource to more value-add roles.

- **Data quality refinement** – prior systems had suffered from inconsistent invoice data quality while the EDI platform has been responsible for enhanced data quality and right-first-time processing, all impacting on base processing, manual intervention, and onward supply chain payment.

- **Supplier payment improvements** – as invoices are immediately available, any matching challenges can be dealt with faster and online, therein helping support payment profile improvements.

Copyright ©2024, UKeLab®. All Rights Reserved.

- **Enhanced cashflow management** – invoices are available quicker, therein it is easier to manage payment outflows and ongoing treasury management tasks (e.g. cashflow modelling).

- **Supplier reconciliations** – with less resource required on query resolution, capacity can be utilised for completing more and quicker supplier reconciliations, enhancing control over Accounts Payable subledgers.

- **Supplier self-service** – EDI portals can be configured to provide supply chain partners with self-serve opportunities for 1. payment status awareness and 2. purchase order flip (PO Flip is the automatic process of converting a purchase order into an invoice, then transmitting the invoice to the purchaser who made the purchase order. This instantaneous ability allows suppliers to make this conversion, saving time and reducing the chance of human error in the invoicing process.

- **ESG impacts on Carbon Reporting** – any invoice transacted on the EDI portal containing a physical product has a unique carbon identifier; the portal then exports this data into a carbon calculator which automatically calculates the embodied carbon impacts. This reduces significant manual input (outside of spot-checking standard reports) while reducing the timeline for reporting as well as driving incisive insights.

- **Supply chain onboarding** – EDI portal provider utilises an inhouse supplier on-boarding team who work expertly with the organisation's supply chain to minimise the administration required to utilise the portal effectively.

In summary, the implementation of EDI has had significant and varied benefits across the organisation and its valued supply chain.

Enhanced payment profiles and relationships as well as improved and faster reporting has led to a more focused service, driving value and relevant at a reduced service cost. The organisation's supply chain has seen many benefits as noted above, all of which have led to enhanced payment profiles and relationships.

Copyright ©2024, UKeLab®. All Rights Reserved.

2 The impact of eInvoicing on reducing overdue (late) invoice payments

At a cost to the UK economy of £27bn per annum, late/overdue payments are a significant threat to the stability of supply chains.

Restricted cash flow creates uncertainty which injects stagnation into the heart of our entrepreneurial community, causing business failures, often at huge personal cost.

e-invoicing is not the panacea, but adoption can:

1. Prevent invoicing errors by ensuring consistent data throughout the process. Regrettably, a large proportion of paper invoices are submitted with errors and need to be corrected and resubmitted resulting in 'late' payments, e.g., if the Purchase Order (PO) contains a formatting error or missing information the resulting invoice may be rejected and cause payment delays. Where the PO is made available in the right format late in the process, even after goods are shipped, the invoicing and payment process will often be correspondingly delayed.
2. Reduce disputes about invoices submitted and reduce the possibility of invoices getting lost
3. Reduce the steps required in, and the length of time to complete, approvals processes
4. Reduce the possibility of fraudulent activity in firms
5. Allow suppliers to consider trading with countries where e-invoicing is standard
6. Achieve significant cost savings: paper/printing/manual handling/data entry/archiving
7. Make it simpler to comply with the reporting requirement to count average days to pay and 'late payment' from the date of 'receipt' of the invoice
8. Enhance analytics and real time data related to business operations including payments, suppliers, carbon reduction/emissions, and enable proactive responses to supply chain disruption

Copyright ©2024, UKeLab®. All Rights Reserved.

9. Improve knowledge of, and build resilient relationships with, suppliers along the supply chain, leading to more resilient suppliers, more productive partnership working and collaborative strategic partnerships

10. The knock-on impacts include upskilling and reskilling of people within organisations, so they engage in activities that directly, positively affect the outcomes of the business. This has wide ranging benefits in terms of job satisfaction and attracting and retaining talent.

What e-invoicing cannot do is change the culture in any organisation determined to hold onto payments despite negative impacts on suppliers. Some firms persistently offer long contractual payment terms. The supplier often accepts these, reluctantly or without full understanding of the implications for cashflow management, but mostly for fear of losing this and future pieces of work. These contractual payment terms are often extended at will or when the economic climate worsens, to protect the customer's own business model, operations, development etc.



Copyright ©2024, UKeLab®. All Rights Reserved.

3 List of members of the UK Advocacy Group for eInvoicing (known as UKeLab)

Ellen Leith - Purchase to Pay Network- convenor
Liz Barclay- Small Business Commissioner UK
Alex Baulf- Avalara
Gary Benson- YourDataKey
Charles Bryant- founder GENA/EESPA the eInvoicing trade association
Carmen Ciciriello – Celeris Group
Terry Corby – Good Business Pays
Dan Foley – Kier Group plc
Matthew Hammond - Pagero UK
Philip King – consultant and former interim Small Business Commissioner UK
Didier Lombard – OpenPeppol
Premal Parekh – CFO Garden Studios
Adam Prince – Sage Accounting Software
N L N Swaroop - International Trade and Forfaiting Association
Chris Welsh – Digital Business Networks Alliance

DISCLAIMER
This document has been prepared by experts working together as an informal expert group (the group). The views expressed do not necessarily reflect those of their employing or affiliated organisation. The group makes this document available on an open basis for reflection and further discussion.

To the extent this document refers to standards or other materials whose intellectual property rights (I.P.R.'s) are held by others, group recommends using such I.P.R.'s only where they are made available on a royalty-free basis. The use of such I.P.R.'s by third parties shall be subject in all respects to the license or other terms required by the owners of the I.P.R's.

The group licenses other parties to use the ideas and original content of this document for all purposes, but requires acknowledgement of this document, as is appropriate. The group makes this document available without charge and without representation or warranty of any kind. Each user of this document is responsible for any implementation of the ideas contained therein with respect to their own circumstances. The group accepts no liability or responsibility for the contents of this document, or actions taken by third parties pursuant to this document.

Copyright ©2024, UKeLab®. All Rights Reserved.