The 2026 Digital Accounting Law:
What Every Autónomo Must Do

A clear, practical guide to staying compliant with AEAT — and preparing your business for the new digital invoicing rules.

2026 Compliance

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Introduction

The Spanish tax and accounting system is undergoing one of the most significant modernisations in decades. For many autónomos, the traditional way of managing paperwork — keeping invoices in a drawer, tracking expenses in a notebook, or sending quarterly documents to the gestoría — will no longer be acceptable. The 2026 digitalisation law marks a turning point. All financial activity must be logged, stored, and verified using digital tools approved by the AEAT (Agencia Tributaria).

This guide has been created to give autónomos a clear and simple understanding of the new rules. You do not need to be an accountant, nor do you need technical knowledge. The goal is to help you understand what is changing, why it is happening, and how you can meet the new legal requirements without stress.

Over the past few years, Spain has been moving toward a fully digital tax ecosystem. Large companies already use real-time reporting systems such as SII, and now autónomos will be required to follow similar digital standards. The aim is to create a system where every invoice, expense, and financial movement can be verified quickly and accurately.

Many autónomos fear that the new rules will make things more complicated. In reality, the opposite is true. When properly set up, digital accounting systems reduce errors, speed up quarterly returns, and make paperwork almost automatic. Most gestorías are also becoming digital partners, meaning they can access your accounting software directly and ensure everything is correct.

Whether you are a freelancer, tradesperson, consultant, or small business, this guide will help you understand what steps you need to take before 2026, what becomes illegal, and how to avoid fines. Most importantly, it will show you how to use modern tools like Holded to make the process simple and manageable.

By the end of this guide, you will know exactly what you need to do and how to do it — with confidence.

Why the Law Is Changing

Spain loses billions of euros every year to undeclared income, inaccurate reporting, and manual accounting systems that are easy to manipulate. The government has been modernising tax procedures for years, and the digital accounting law is the next logical step. The objective is not only to reduce fraud but also to create a more efficient ecosystem for autónomos, gestorías, and the tax administration.

Traditional manual accounting — spreadsheets, notebooks, Word invoices, and printed receipts — creates errors at every stage. Invoices can be lost, modified, or never declared. Expenses might be mixed with personal spending. Many autónomos only see their accounts once every three months, which leads to mistakes that are difficult to fix during tax declarations.

Digital accounting provides clarity. It ensures income and expenses are recorded in real time, leaving a verifiable digital trail. This helps the AEAT detect irregularities quickly while allowing autónomos to avoid mistakes that lead to penalties. It also speeds up inspections and protects honest workers from being held responsible for bookkeeping issues caused by outdated systems.

Another major reason for the reform is alignment with European standards. Many EU countries already use digital invoice verification systems (or are in the process of implementing them). Spain's new law ensures that autónomos operate with the same level of transparency as businesses across the region.

While the changes may feel strict at first, they ultimately reduce administrative burden. With automatic categorisation, digital record keeping, and minimal manual entry, autónomos spend less time on paperwork and more time running their business.

In short, the law is changing to make the system fairer, more efficient, harder to manipulate, and easier to audit — benefiting both the government and autónomos who work transparently.

The New Rules in Simple Language

Note on Timeline
The digital accounting law for autónomos is scheduled to come into force in **July 2026**. The government may adjust the rollout date, but mandatory digital compliance is confirmed and will be implemented.

Beginning in July 2026 — although the rollout may be delayed — all autónomos must switch to digital accounting systems that meet AEAT security and verification standards. The aim is full traceability, ensuring that every invoice and financial movement can be checked and validated.

At the core of the new rules is the requirement for certified accounting software. This means the software must be approved by the Agencia Tributaria and capable of generating structured digital records. Paper invoices, manual numbering, and editable documents will no longer satisfy compliance requirements.

Invoices must be issued digitally and recorded immediately. In practice, this means that the moment you create an invoice in the system, the information is locked and stored with a digital audit trail. You will no longer be able to edit or delete invoices once issued. If a correction is needed, a credit note must be generated.

Expenses also must be recorded digitally. Instead of collecting paper receipts and handing them to your gestoría every three months, you will need to take photos of receipts and upload them into your accounting software. The system will extract the data, categorise the expense, and store it securely with a timestamp.

The software must also be ready for real-time AEAT reporting if activated later, and all records must be stored securely for at least five years.

Who Must Comply

The digital accounting law applies broadly across the entire autónomo sector. Regardless of the type of professional activity performed, every self-employed worker in Spain must follow the new requirements once they come into effect. The goal is to unify record-keeping practices and ensure that all taxpayers operate under the same standards.

This includes service-based professionals such as electricians, plumbers, gardeners, digital freelancers, designers, consultants, coaches, tutors, online sellers, and tradespeople. Whether an autónomo has one client or hundreds, generates large or small income, or operates full-time or part-time, the new rules apply equally. The law does not differentiate based on earnings levels, industry category, or tax brackets.

Autónomos who work with foreign clients are still subject to the law. Even if income originates outside of Spain, the accounting records must still be maintained digitally. Platform-based autónomos must also ensure payouts and invoices match.

Autónomos societarios must comply as well. If you issue invoices, record expenses, or file trimestral IVA/IRPF, you fall under the framework.

Note on Timeline
Scheduled for July 2026 (subject to possible delays), but guaranteed implementation.

What Becomes Illegal

Once the digital accounting framework is enforced, several practices that were previously tolerated — or widely used — will no longer be legally permitted. The aim is to eliminate systems that allow errors, manual editing, or unverified financial activity.

Invoices created in Word, Excel, or template PDFs will be illegal because they can be changed after the fact. Handwritten invoices and manual books will also be prohibited. Invoices must be locked, time-stamped, and stored with an audit trail inside certified software.

Storing invoices only on a computer without structured verification, or deleting/modifying records without traceability, is not permitted. Expenses must be digitised promptly; missing receipts may be rejected.

Finally, using software that is not AEAT-certified will be prohibited, so switching early is the safest route.

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AEAT Requirements Checklist

Your certified accounting software must provide a secure, traceable, AEAT-ready record of all business activity:

- **Sequential invoice numbering** with no gaps.
- **Digital signatures / audit trails** showing full history.
- **Locked invoices** after issuance; corrections via credit notes.
- **AEAT export formats** for inspection or submission.
- **Fast data delivery** on AEAT request.
- **Income & expense traceability** linked to bank movements.
- **Real-time readiness** for future live reporting.
- **Secure 5+ year storage** in an unalterable system.

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How to Prepare (Step-by-Step)

Start now and your compliance becomes automatic by rollout.

1   Choose AEAT-approved software and begin using it.
2   Open separate business and personal bank accounts.
3   Invoice digitally only.
4   Scan/upload receipts as you pay.
5   Reconcile weekly.
6   Keep categories clean and consistent.
7   Stop using Excel/Notes for finance.
8   Activate tax modules closer to July 2026 if required.

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Biggest Mistakes Autónomos Make

Common errors AEAT sees regularly:

Mixing personal and business spending
Two accounts prevent deduction disputes and reconciliation problems.

Losing receipts
Digitise immediately; paper is unreliable.

Waiting until trimestre-end
Weekly maintenance avoids rushed mistakes.

Non-certified tools
Excel/Word systems will be illegal.

Editing invoices after sending
Use credit notes for corrections.

Special Note: Holded syncs with your business bank account, so personal expenses must be separated. We recommend a Revolut Pro account.

Revolut Pro Referral Link:
revolut.com/referral/?referral-code=ianv1rub!NOV2-25-AR&geo-redirect;

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Choosing Software

AEAT-certified software (recommended)

Holded, Quipu, and Anfix meet traceability requirements and are simplest to run.

Full breakdown of why Holded is recommended:

homeagencypro.co.uk/our-recommended-d-digital-accounting-platform-for-2026-compliance/

ERP systems (overkill)

Sage, A3, and Odoo suit larger firms but are complex for solo autónomos.

Non-compliant tools

Excel, Word, and paper systems will be illegal after rollout.

Cloud is preferred

Cloud tools ensure secure backup, updates, and easy accountant access.

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Why We Recommend Holded

Locked, compliant digital invoicing. Bank syncing and fast reconciliation. Mobile expense scanning. Recurring invoices for subscriptions. Secure cloud storage. Automatic AEAT compliance updates.

> **Accountant integration:** Most Spanish gestorías are Holded partners, meaning they can connect to your account and submit trimestres directly. If your accountant isn't a partner, we can recommend one.

Sign up to Holded using our official partner link:
https://holded.cello.so/8ZevOg8Yr1D

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Getting Started Guide

1. Create your Holded account and enter fiscal details.

2. Add logo and branding.

3. Connect the business bank account.

4. Create revenue categories.

5. Create expense categories.

6. Add clients.

7. Set recurring invoices (if needed).

8. Upload/scan receipts.

9. Issue your first digital invoice.

10. Reconcile weekly.

11. Invite your accountant.

12. Enable AEAT modules closer to rollout.

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Final CTA

Autónomos who prepare early will benefit the most. Digital accounting improves accuracy, reduces admin time, and makes inspections simple exports rather than stressful events.

Holded is already aligned with AEAT requirements and will update automatically as rules evolve. Most gestorías can access your Holded account directly and submit trimestres without paperwork chasing.

Treat this change as an upgrade: fewer errors, fewer missed deductions, and stronger compliance.

Learn more about why we recommend Holded:
homeagencypro.co.uk/our-recommended-digital-accounting-platform-for-2026-compliance /

Holded partner referral link:
holded.cello.so/8ZevOg8Yr1D

Revolut Pro referral link (for separating personal spending):
revolut.com/referral/?referral-code=ianv1rub!NOV2-25-AR&geo-redirect;