



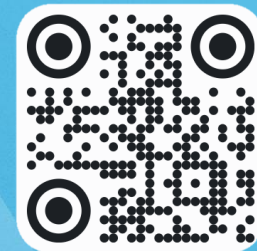
# HMRC Digitisation Workshop: Navigating the transition

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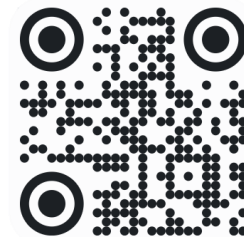
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[pe.app/equisoft](https://pe.app/equisoft)



## Agenda

1. Why we're here
2. Our expertise
3. Why now?
4. Solution?
5. Next steps



## Outcomes

- A view of HMRC's journey
- An awareness of the challenges
- Honest view on whether equisoft can help
- A measure of client appetite
- Opportunity to share questions and concerns

## Why are we here?

“By **2030**, HMRC will be a **digital-first** organisation where at least **90%** of interactions with HMRC by customers and the intermediaries who act for them take place **digitally**. HMRC will **develop digital systems** that are straightforward to use and accessible...”

“HMRC will make it **as difficult as possible** for those who seek to deliberately **pay less than they should** or cause harm to the tax and customs system.”

# Why we are here



## HRMC's Objectives

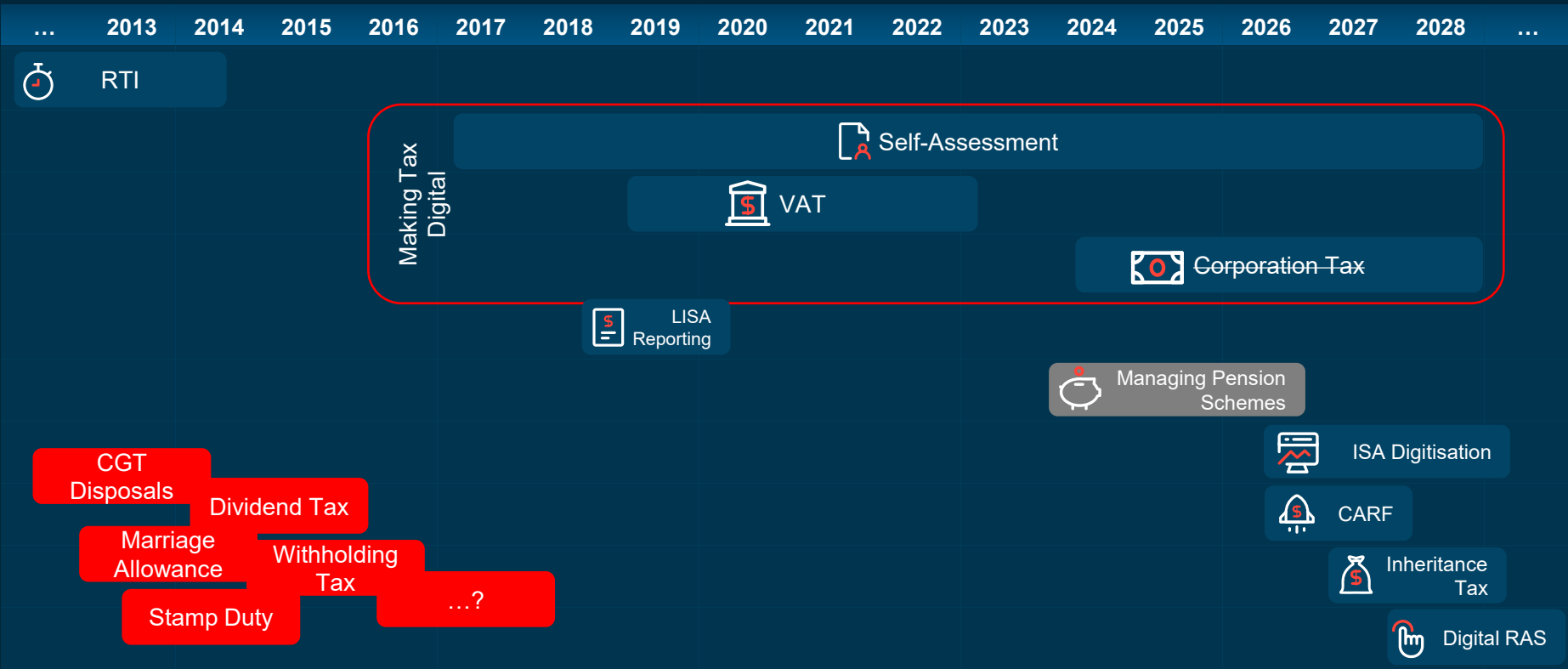
1. **Close the tax gap**
2. Improve **day-to-day** performance and the overall customer experience
3. **Reform and modernisation of tax and customs administration**
4. Build a high-performing organisation with a skilled and engaged workforce
5. Support wider government economic aims through HMRC's work



## HRMC's Commitments

1. **Getting things right**
2. **Making things easy**
3. **Being responsive**
4. **Treating customers fairly**
5. **Being aware of customers' personal situations**
6. **Recognising that someone can represent customers**
7. **Keeping customers' data secure**

# HMRC's Journey



# Our Industry Involvement



## Pension Schemes Online

- Managing Pension Schemes



## ISA Digitisation

- Design Group
- Collaboration Forum
- API Alpha Review



## Standards, Industry Groups, Consultations

- ViaNova, UKETRG
- FCA and TPR Consultations



## Equisoft/pay

- RTI Reporting



## Client Discussions

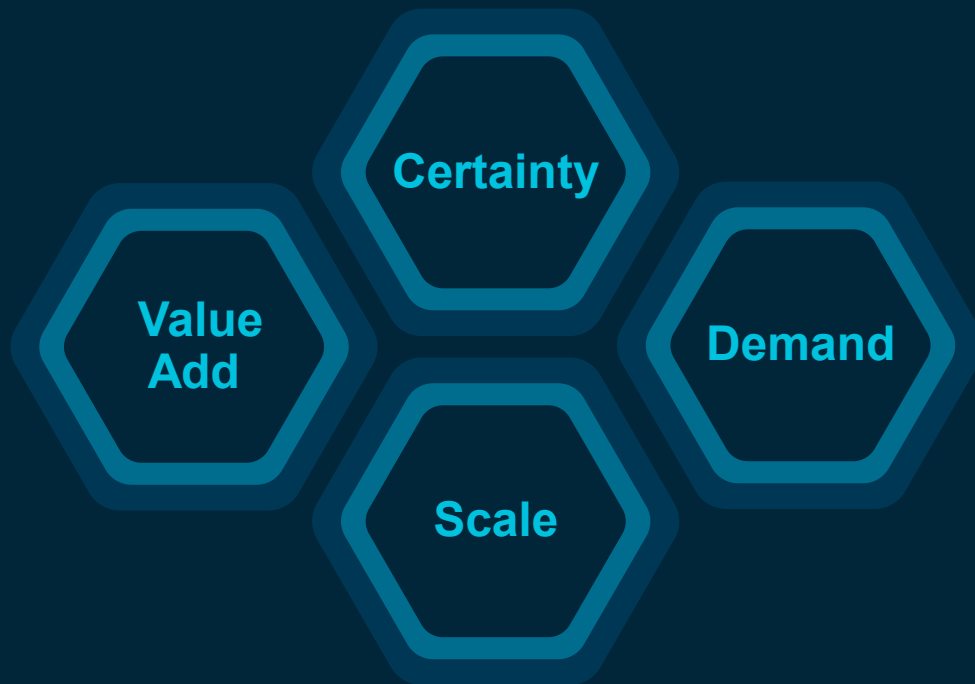
- Transformation programmes
- Re-platforming
- General consultancy



## Digital Relief at Source

- RFP
- Client and market analysis

# Why haven't we jumped in?



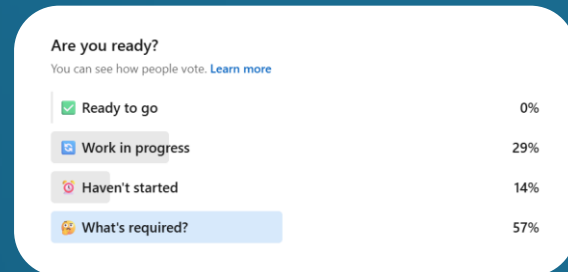
# What's changed? And why?



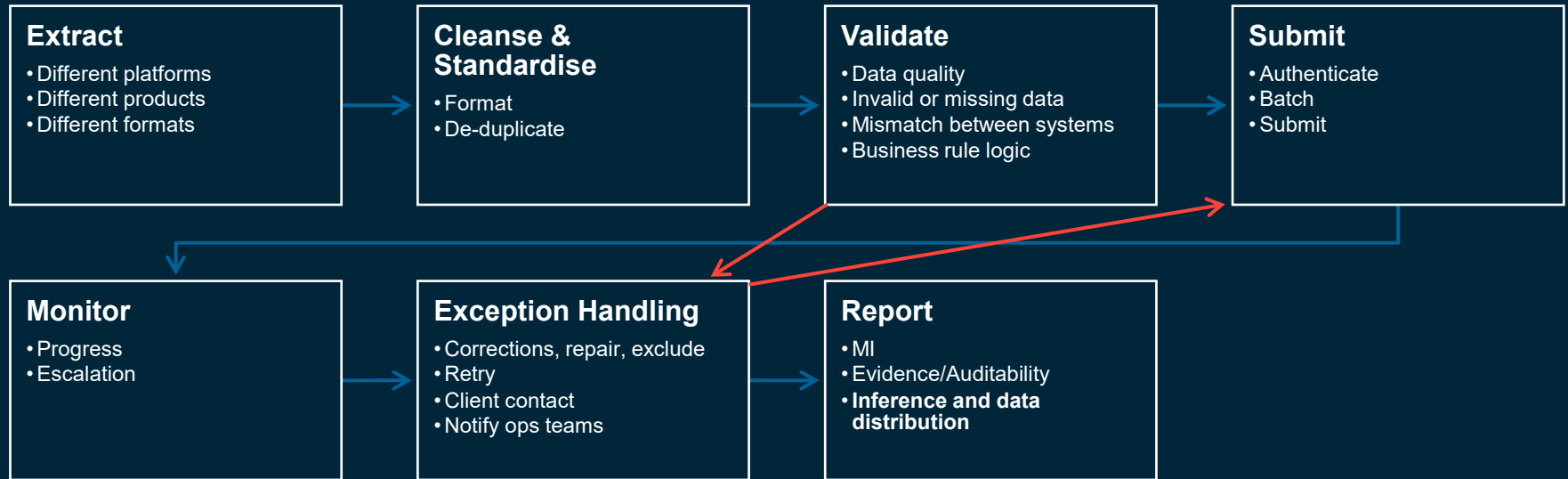
## We've realised that...

1. Clients are unready or unaware
2. Clients don't believe these things will happen
3. Uncertainty and lack of detail could be abstracted away
4. A simpler offering may be viable
5. **May be able to add value prior to or post submission**

## Are you ready for ISA Digitisation?



# The process



# The difficulty

## Disparate Systems

- Internal
- 3<sup>rd</sup> Party
- Spreadsheets
- Emails
- No logical home

## Managing Operational Risk

## Lack of Technical Resource

- Busy roadmaps
- Reliance on contact resource
- Spinning up projects

## Workflow and Remediation

- Front office
- Ops teams
- Client contact
- Tracing

## Moving Goalposts

- Timelines
- Scope

## Auditability & Monitoring

- Evidence
- MI

## Data Quality

Source: <https://www.gov.uk/guidance/digital-reporting-for-lifetime-isas>

- **HMRC holds a completely different set of details** — a different identity
- the **National Insurance number** being reported to the LISA service is not correct
- the investor may have provided **an invalid temporary National Insurance number** — a temporary National Insurance starts with TN
- the investor may have provided an **invalid national insurance number** from the Isle of Man that starts with MA
- the investor may have **changed their surname** name and has not told HMRC
- the investor's surname with HMRC is **spelled differently** from the name given to their LISA provider
- the investor may have made a mistake and has provided their LISA provider with incorrect details — **these should be checked with investors first**

# Considerations

## What if...

Your pensions run on one platform, but your ISA/GIA business is on another?

You've got multiple brands or propositions due to M&A or spin off fintechs?

You operate a pension but don't hold NINOs for everybody?  
Are the NINOs you do have correct?

You don't have inhouse resource to build a database or connection to HMRC?

You don't have an existing workflow tool for handling exceptions and workflow?

## We could...

Take care of the technology and adapt what extracts or sources available

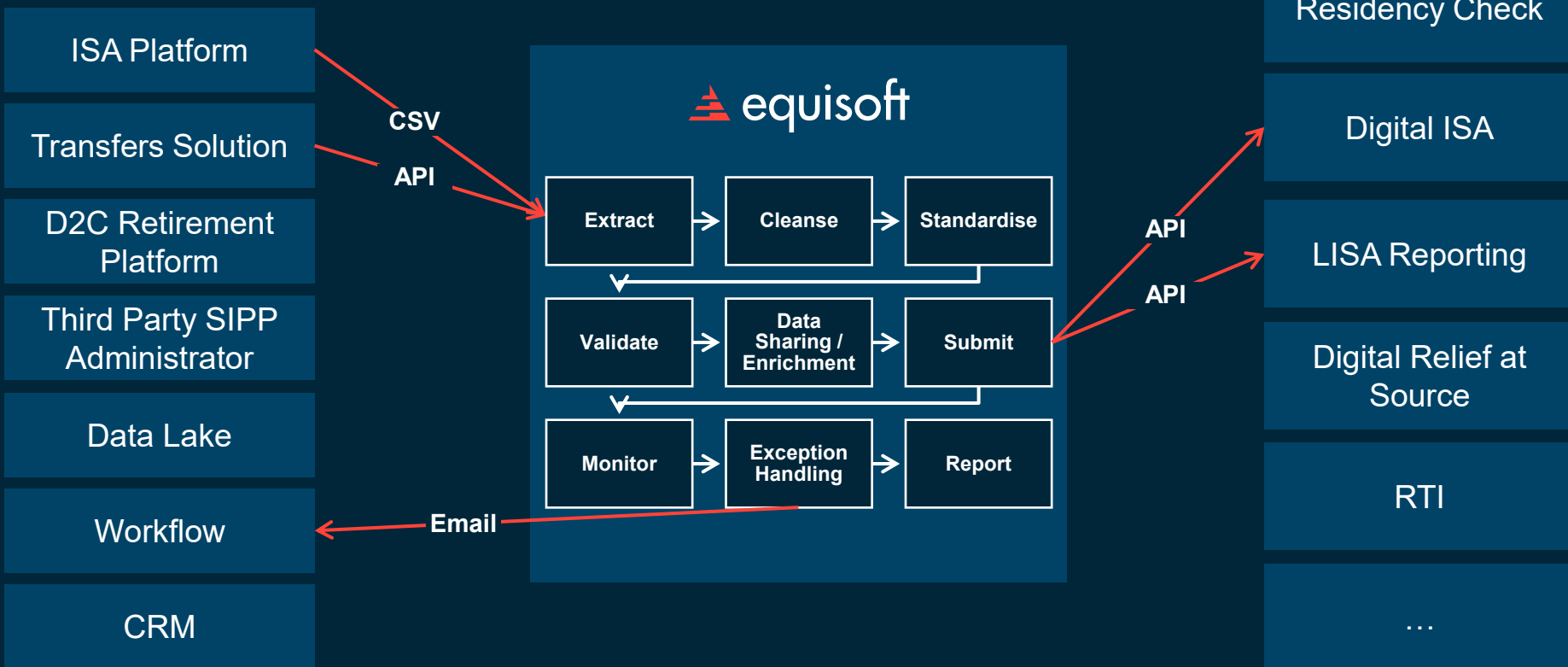
Remove delivery risk, release and upgrade planning

Improve the quality of your data through sharing

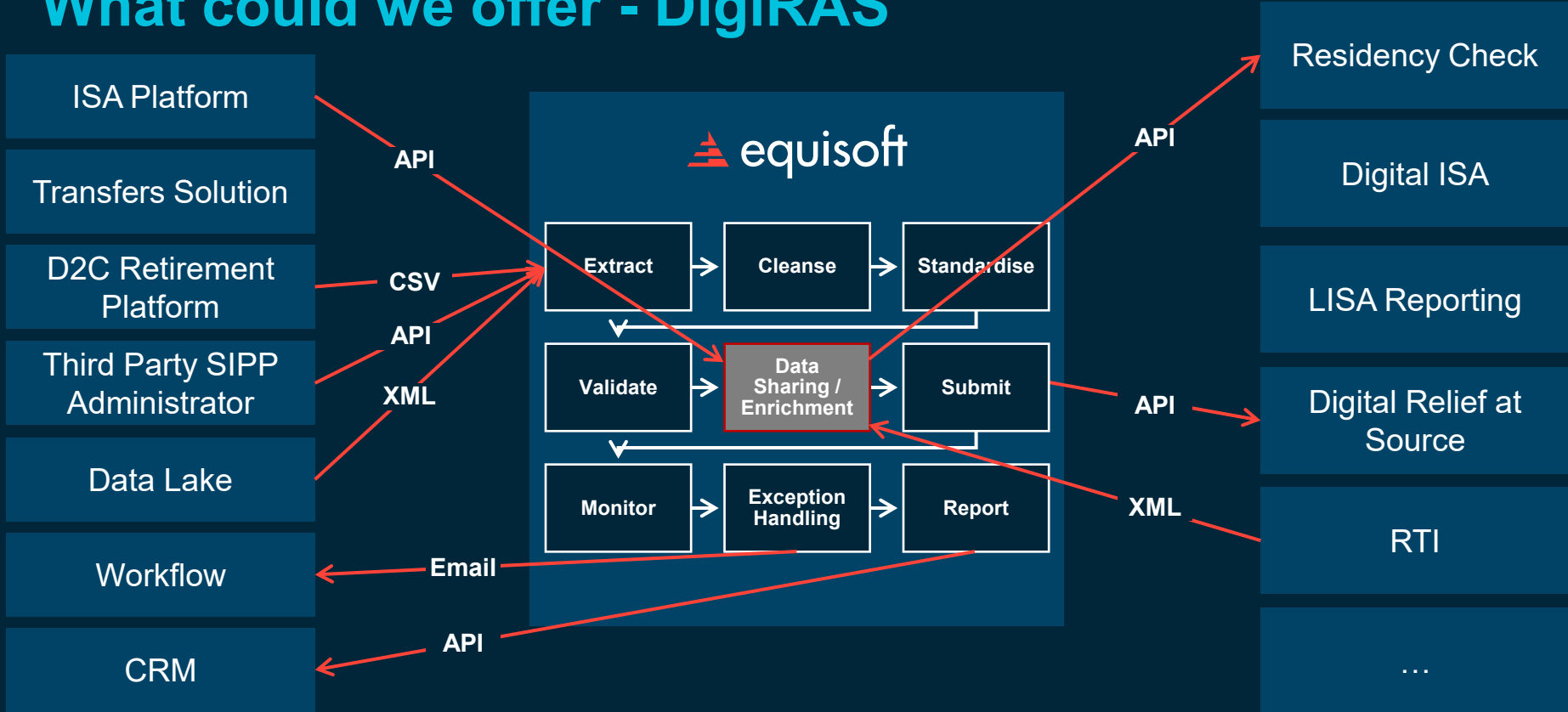
Automate and schedule submissions and drive remediation instead of relying on manual processes

Provide an audited single process for outbound reporting

# What could we offer - ISA



# What could we offer - DigiRAS







# Thank you for joining us!

We'd love to hear from you!

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