



Welcome

Introduction

Welcome to the Agent Update Self Assessment Edition. We thought we would again bring together the products we have designed especially for tax agents, to help you prepare for the 31 January filing date.

As you would expect, we have a range of Talking Points webinars arranged, tailored towards Self Assessment. If you have not taken part in one yet, why not give them a try to see how they can help?

You can also read about the new agent toolkits that have been refreshed to help you. As well as the latest YouTube videos on the HMRC YouTube channel.

There is also a section of other support available, from the Agent Account Managers Service to setting up a Budget Payment plan.

We do hope you find something to help you and your clients “do it right online”.

If you would like an email reminder when each edition of Agent Update is published, please sign up to receive [email reminders](#) of future issues of Agent Update.

We encourage you to continue sending your thoughts and views to the Agent Update mailbox.

If you have any comments about Agent Update please email mailbox.digitalsupport@hmrc.gsi.gov.uk

In this edition you will find:

Talking Points

Find out how to take part in a series of Self Assessment related sessions.

Toolkits

Which of the toolkits will you be using this year?

YouTube

Read about HMRC’s YouTube channel and see what it offers.

Other assistance

More services that are there to help you help your clients.



Welcome

Talking Points

Toolkits

YouTube

Other Support

Talking Points

Agent Talking Points are weekly online webinars for tax agents and advisors, with HMRC experts on hand to answer questions.

They last for around an hour, and in the run up to 31 January 2020, we will focus on topics which could help you with your clients' returns.

These webinars have proved popular in the past so please register early to make sure you get a place. Just click the time to book.

Subject	Date	Time and registration
Trade Losses - Looking at the different ways trade losses can be relieved by Individuals. Including examples of the different loss relief provisions, time limits applicable to each claim and further points to consider.	09 Jan 2020	11am to midday
Basis Periods - looking at commencement years, accounting dates, and changing from sole trader to partnership.	10 Jan 2020	11am to midday
Income from Property for Individual Landlords - Part 1 - During this webinar we will be looking at restricting finance cost relief and the cash basis eligibility and computational rules.	16 Jan 2020	11am to midday

Subject	Date	Time and registration
Capital Allowances and Vehicles - find out about the rules for cars.	17 Jan 2020	11am to midday
Income from Property for Individual Landlords - Part 2 - This webinar looks at some of the main expenses and deductions, allowances and reliefs.	23 Jan 2020	11am to midday
Capital Allowances and Vehicles - find out about the rules for cars.	24 Jan 2020	11am to midday
Trade Losses - Looking at the different ways trade losses can be relieved by Individuals. Including examples of the different loss relief provisions, time limits applicable to each claim and further points to consider.	29 Jan 2020	11am to midday
Basis Periods - looking at commencement years, accounting dates, and changing from sole trader to partnership.	30 Jan 2020	11am to midday

You can [catch up with previous Talking Points](#) webinars which we have recorded for you.



Welcome

Talking Points

Toolkits

YouTube

Other Support

Toolkits

There are 19 toolkits which provide guidance on common errors that HMRC see frequently in filed returns. The toolkits are updated each year to reflect any changes coming in and contain:

- a checklist to help identify the key areas errors often occur
- explanatory notes which identify the underlying types of error, how to avoid them and a brief outline of the tax treatment
- links to relevant online guidance.

Toolkits are also updated each year for any changes coming from the relevant Finance Act.

We have highlighted 8 toolkits which can help you minimise errors on your clients' 2018-19 SA tax returns:

[Business profits](#)

Contains comprehensive sections that address record keeping, business income, expenditure, stock and work in progress.

[Capital allowances for plant and machinery](#)

Contains comprehensive sections that address record keeping, acquisitions and disposals and non-business use and cars.

[Capital Gains Tax for shares](#)

Contains comprehensive sections that address the five main areas of risk. Record keeping, disposals, valuations, expenditure and reliefs.

[Capital Gains Tax for land & buildings](#)

Contains comprehensive sections that address disposals, valuations, expenditure and reliefs such as Private Residence Relief, Gift Relief, Roll-over Relief, Incorporation Relief, Entrepreneurs' Relief and Reinvestment Relief.

[Capital v revenue expenditure](#)

Contains comprehensive sections that address acquisition, improvement and alteration of assets, legal and professional fees, finance costs, IT costs and corporate intangible assets.

[Income Tax losses](#)

Contains comprehensive sections that address availability and use of trade losses, capital losses and partnership losses.

[Private and personal expenditure](#)

Contains comprehensive sections that address record keeping, personal bills, travel and subsistence, entertaining, gifts, subscriptions and sponsorship, drawings and capital account

[Property Rental](#)

Contains comprehensive sections that address property income receipts, deductions and expenses, reliefs and allowances and a general section that covers areas such as rental business losses.

If you haven't used our toolkits yet, why not find out more about them? Many agents are finding them extremely useful in helping to avoid the most common errors in tax returns.



Welcome

Talking Points

Toolkits

YouTube

Other Support

HMRC YouTube

Did you know HMRC has its own YouTube channel? We produce help and support videos on a range of different tax matters, to help guide customers through various transactions with HMRC.

We have put all of our Self Assessment help and support videos on a [playlist](#), to make things a bit easier for you and your clients.

On our YouTube channel we also have some longer, more detailed support videos to help your clients meet their obligations. For example, our recorded webinar series on [business expenses for the self-employed](#) covers allowable, common and simplified expenses. It will also help your clients understand where their expenses fit when you work out their taxable profits.

We also have a lots of in-depth support on YouTube for individuals with [income from property](#). This recorded webinar series covers everything from receipts, expenses, finance costs and how to account for your profits and losses.

Why not [subscribe](#) to our YouTube channel and encourage your clients to do the same? This way, you can keep up to date with all our new content!





Welcome

Talking Points

Toolkits

YouTube

Other Support

Self Assessment (SA) Peak 2020 - Avoiding delays with your online submissions

HMRC receive over 11 million digital tax returns each year and approximately 90,000 need clerical review. This results in a delay in processing your client's return.

Below are some of the main reasons why the process can be delayed, and how you can ensure this doesn't impact you and your client:

Marriage Allowance (MA) relief claimed through return only

If your client's partner did not complete the regular claim (via online/phone call/letter) for the Marriage Allowance transfer, this could cause a delay. You can check this by reviewing your client's P2 notice for the relevant tax year through your online account. It is also preferable when both partners are in SA, that the transferring partner submit their tax return before the recipient. This will allow the SA system to process the transfer for that year only. You can find more information on: [GOV.UK](https://www.gov.uk)

Submitting a return as an amendment

We have received large numbers of returns online that were submitted as an amendment. We are unable to process these returns, as the original return has not been submitted. Please make sure that the type of return that you are submitting is correct (live/test and full return/amendment) to avoid delays in processing.

Did your client receive a Self Assessment closure letter (form SA832) for the year you are trying to submit?

If we recently closed your client's Self Assessment record this means that you might not be able to submit their return online. If you want us to reopen the account for filing, please get in touch with us by either calling, web-chatting or sending form SA1 to us. This will allow us to prepare your client's record for SA filing and create the necessary links between our various systems (PAYE, NIC, etc). Details can be found on: [GOV.UK](https://www.gov.uk)

Does the Class 2/4 NIC shows correctly on the return?

Class 2/4 NIC can only be included on your client's return if they are set up correctly on our National Insurance self-employed database. You can do that by submitting form CWF1 to tell us about the start of a new self-employed or partnership income source. You can find more information on: [GOV.UK](https://www.gov.uk)

Have you checked that your software is up-to-date?

Using an older version of your filing software can cause your return to be rejected as it would not be compatible with our systems. These rejected returns have to be reviewed through a clerical process, which will cause a lengthy delay. Signing up for email alerts with your software provider could help you to keep up with any changes.

Are you submitting an amendment for an earlier year on the 31 January?

Filing an online amendment for the previous tax year on 31 January causes delays and may prevent the amendment from being dealt with automatically. To help avoid this, consider filing your client's online amendment as early as possible.

Important

While the processing of the return may encounter delays, the payment deadline will remain the same. Please tell your clients to pay on time, the amount you have calculated being due along with any potential Payments on Account.



Welcome

Talking Points

Toolkits

YouTube

Other Support

Agent Account Managers (AAMs)

AAMs provide a service to help resolve client-specific issues. The AAMs act as an intermediary between agents and HMRC where the normal communication channels have broken down.

During the last SA peak period the top 3 issues the AAMs dealt with were:

- SA Correspondence: Progress chasing forms SA400/SA1 and repayments made by tax return
- PAYE Correspondence: Progress chasing repayment requests made by tax return
- Agent Maintainer: Progress chasing form 64-8 authorisation.

As you can see, the majority of issues were in relation to letters progress chasing repayments or registrations.

During the SA peak period processing timescales may be affected. If you have submitted a repayment request by tax return please allow additional time for us to deal with your request.

To use the AAM service you need to

- [complete the online registration form](#)
- hold [64-8](#) authority to act on behalf of your client
- demonstrate you have attempted to resolve the issue through normal HMRC channels.

For more information about the AAM service, please visit the GOV.UK webpage [Agent Account Managers in HMRC](#).

Agent Email Service

Did you know that you can sign up to receive email alerts from HMRC on topics that are relevant to the agent community? We will tell you about news from across HMRC, joint consultations and updates on services like Talking Points and agent toolkits.

To register for updates, or to access your subscriber preferences, please enter your contact information on the [HMRC Email Updates webpage](#).

Agent Forum

An Agent Forum Service upgrade was launched during October 2019, which sits on our new MS Dynamics platform. All existing users of the service were invited to make the switch and provided with guidance on how to do so. Live cases were also migrated across to retain continuity of the issues for resolution portfolio. A new feature of the service is the addition of a 'Knowledge Base'. Together with an enhanced search facility, access to time critical announcements and GOV.UK content across all tax categories, are sited in a separate read only zone. Also available, will be dedicated 'SA20 sections', specifically for HMRC's 2018-19 SA EoY filing support programme, directed at small businesses and agents. This will:

- allow agents registered to the service to post widespread issues and technical queries related to 2018-19 SA filing
- provide notices and announcements related to SA 2018-19 filing
- link to relevant guidance content on GOV.UK.

This Agent Forum service is currently available to registered members of Professional Bodies (PBs). If you are not registered, belong to a PB and wish to join, you can do so by opening this URL link.

<https://community.hmrc.gov.uk>



Welcome

Talking Points

Toolkits

YouTube

Other Support

Go to 'Sign In' then select 'Register' and follow the process from there; you will need to additionally record the PB you belong to and membership number. Alternatively, you can contact us at the following mailbox: agentforum.wt@hmrc.gsi.gov.uk

Heading up your email 'Agent Update – AF Registration Request' once registered, you will receive a confirmation email from us. You will then be able to start using the service.

Income tax Ready Reckoner

Estimate Income Tax for the current year

This service is available for you and your clients to estimate how much Income Tax and National Insurance is payable for the current tax year (6 April 2019 to 5 April 2020).

This tells you your take-home pay if you do not have any other deductions, such as pension contributions or student loans.

For the self-employed, the [self-employed ready reckoner](#) tool can help with budgeting for tax bills.

You may be able to [claim a refund](#) if you've paid too much tax.

Start now on the HMRC website.

Paying HMRC

Paying Self Assessment - Switch to Electronic

We're encouraging all customers to:

Pay electronically. There are various methods available:

- direct debit
- faster payment, Bacs, CHAPS via online or telephone banking
- debit or corporate credit card online.

And receive any repayments electronically (Bacs) by:

- providing their bank details on their return.

By using these methods, your clients can be assured that their payments and repayments will be received quicker and be more secure.

For more information on payments, read [Pay your Self Assessment tax bill](#).

Budget payment plan

Did you know that HMRC offers a '[budget payment plan](#)' for customers to make regular payments in advance? They must be up to date with all previous SA payments.

The payment plan allows customers to:

- decide how much to pay each week or month
- stop paying for up to 6 months.

If the total paid during the year doesn't cover the bill in full, the difference must be paid by the payment deadlines.

More information can be found on the [Pay your Self Assessment tax bill](#) webpage on GOV.UK.



Welcome

Talking Points

Toolkits

YouTube

Other Support

Paying HMRC by credit card

SA payments can be made online. There is a fee if payments are made by corporate credit card. The fee is not refundable.

Payments made by personal credit card cannot be accepted.

Use your 10-digit Unique Taxpayer Reference (UTR) followed by the letter 'K' as your payment reference. You'll find it either:

- in your clients' HMRC online account
- on your clients' paying-in slip, if they get paper statements.

HMRC will accept payment on the date your client makes it, not the date it reaches our account, including on bank holidays and weekends.

If your client is unable to pay your SA tax bill in full by card, they should use another payment method like a bank transfer.

Details of ways to pay SA can be found on the GOV.UK Webpage [Pay your Self Assessment tax bill](#).

Individuals who are having difficulty making payment should [contact HMRC](#) as soon as possible.

SA Repayments

HMRC aim to issue SA repayments within 2 to 4 weeks, however, due to internal checks against fraud and non-compliance, this timescale may slip. If the 4 week timeframe elapses, find out when to expect an SA repayment or reply from HMRC by using the online service, [Where's My Reply? for tax agents](#).

You can use this service to check how long it will take HMRC to:

- register you as an agent to use HMRC Online Services
- process an application for authority to act on behalf of a client
- amend your agent details.

