TenthMatrix

AI TAX FILING · UK · MAKING TAX DIGITAL

Seven recorded tax returns, filed with HMRC by software and an AI agent.

Each video is a real run of the application, recorded end to end against **HMRC's sandbox**. Bank statements go in, an AI agent reads and sorts every transaction, a person checks the result, and the return goes to HMRC through **Making Tax Digital**. Watch the scenarios closest to your business, then we build and set up a version for you.

01 Landlord return, learning from last year (with voice)

02 Landlord Self Assessment, filed with HMRC

03 Landlord VAT return under MTD for VAT

04 AI sorts transactions, an accountant reviews

05 Bank statements to HMRC-ready figures

06 Sole trader: AI bookkeeping to HMRC filing

07 Your own branded app for your end customers

BEFORE YOU WATCH

What you are evaluating

A tax return application for the UK with an AI agent built in. It reads bank statements (PDF or CSV), sorts each transaction into the right HMRC category, works out the figures, and files with HMRC through Making Tax Digital for Income Tax and for VAT.

The agent does the slow reading and sorting. People make the decisions: the client confirms the figures, an accountant can review any line, and nothing is sent to HMRC until someone ticks the declaration.

We sell it as a customised build: your branding, your categories and rules, your HMRC credentials, and an AI agent set up for your clients, hosted by us or on your own servers.

Every video shows

- The working application, not slides or a mock-up
- On-screen captions explaining each step
- Long AI steps sped up, with the real time stated
- HMRC's own consent screen and responses (sandbox)
- Test people and test businesses only, no real taxpayer data

Watch on YouTube

Click a thumbnail in this PDF, or scan its QR code with a phone. The videos are unlisted: only people with the link can find them.

	SCENARIO	WHO IT SUITS	TAX COVERED	LENGTH
01	Landlord return: AI learns from last year (with voice)	Landlords with large portfolios, property accountants	Income Tax (MTD ITSA), UK property	4:58
02	Landlord Self Assessment, filed with HMRC	Landlords, letting agents, property accountants	Income Tax (MTD ITSA), UK property	5:55
03	Landlord VAT return under MTD	VAT-registered landlords, commercial property	VAT, 9 boxes, partial exemption	2:33
04	AI sorts, an accountant reviews	Accountancy practices, bookkeepers	Income Tax, transaction review	5:35
05	Bank statements to HMRC-ready figures	Landlords doing their own return	Income Tax, finance costs	3:36
06	AI bookkeeping to HMRC filing	Sole traders, contractors, freelancers	Income Tax (MTD ITSA), self-employment	2:24
07	Your own branded app for your end customers	Firms launching a branded consumer app	Self Assessment, white label	0:27



Watch · 4:58 · with voice
youtu.be/SN6tJKGKN1M

SCENARIO 01 · NEW · INCOME TAX · NARRATED

A landlord with 100 properties files, and the AI learns from last year

Jordan, a landlord with 100 properties, files the 2025-26 return with the AI assistant and no accountant step: confirm the year in one click, connect to HMRC, send the figures and file. Narrated in a British voice, with subtitles.

LEARNING FROM LAST YEAR

274 of 275 transactions sorted from what Jordan confirmed in 2024-25, with no AI model call. 1 goes to the model, 1 is flagged.

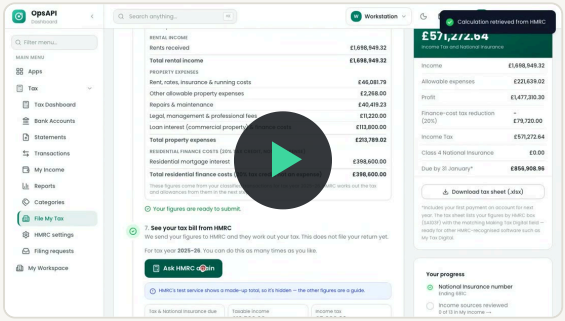
THE APPLICATION

The estimate includes mortgage interest: £571,273 tax on £1,477,310 property profit, no Class 4 National Insurance.

FOR YOUR EVALUATION

The second year: every decision a client confirms is reused, so fewer AI calls and a faster return.

MTD ITSA | Learns from last year | Narrated



Watch · 5:55
youtu.be/Zw7udRqE8FQ

SCENARIO 02 · INCOME TAX · UK PROPERTY

Landlord Self Assessment, from bank statements to filed with HMRC

A landlord with a mixed residential and commercial portfolio tells the AI assistant about their lets, uploads twelve monthly bank statements and lets the agent read and sort every line. The application works out the tax, the landlord signs in with their Government Gateway account to connect to HMRC, and the return is filed through Making Tax Digital.

THE AI AGENT

Interviews the landlord in chat, reads each statement, sorts 275 transactions into HMRC property categories and asks about the ones it is unsure of.

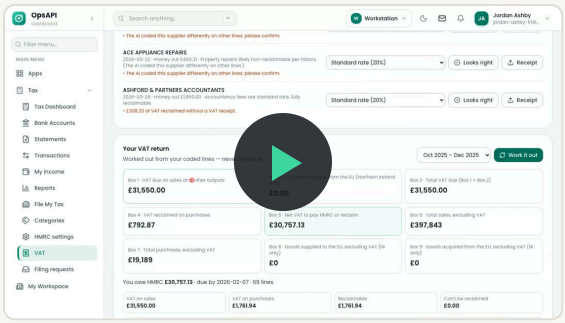
THE APPLICATION

Keeps residential mortgage interest as a 20% tax credit, not an expense, shows a live tax estimate and exports a tax sheet (.xlsx).

FOR YOUR EVALUATION

The complete Income Tax journey in one take: connect to HMRC, send the figures, get HMRC's calculation back and make the final declaration.

MTD ITSA | SA105 property | Finance-cost restriction | HMRC OAuth



Watch · 2:33
youtu.be/NoESPLppAlc

SCENARIO 03 · VAT · MAKING TAX DIGITAL FOR VAT

Landlord VAT return: coded lines to the 9 boxes to HMRC's receipt

A VAT-registered property business codes every bank line with a VAT treatment, works out the quarter's 9-box return, opens any box to see the lines behind it, and submits it to HMRC. It then works out the annual partial-exemption adjustment and carries it to the next return.

THE AI AGENT

Suggests a VAT rate for each line only after your own rules and past decisions, and flags lines that need a receipt or a second look.

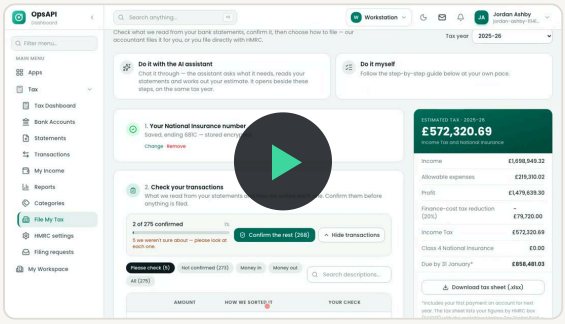
THE APPLICATION

A rules engine calculates the 9 boxes, never the AI. It handles partial exemption (here, 45% of VAT on shared costs is reclaimed) and keeps HMRC's receipt.

FOR YOUR EVALUATION

A VAT return you can audit: every box links to its lines, figures are downloadable as CSV, and HMRC's copy is kept beside yours.

MTD VAT · 9-box return · Partial exemption · Annual adjustment



Watch · 5:35
youtu.be/_N9YtS_jMKA

SCENARIO 04 · ACCOUNTANCY PRACTICES

The AI sorts a landlord's transactions, then an accountant reviews them

After the agent has sorted the year's transactions, an accountant works through its list. Each correction is explained on screen: a service charge is a running cost, a repair to a fitted appliance is allowable, and money moved between the client's own accounts is not an expense.

THE AI AGENT

Sorts every line and keeps a short list of the ones it was unsure of, ready for a person to decide.

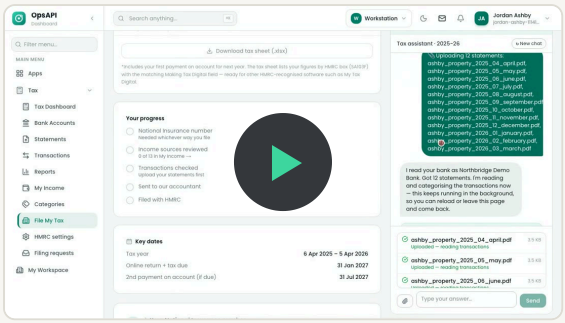
THE APPLICATION

A review queue with filters (please check, not confirmed, money in, money out), a one-click change of category and "confirm the rest" once the doubtful lines are done.

FOR YOUR EVALUATION

How a practice keeps a qualified person in charge while the agent does the volume work, so one accountant can review many clients a day.

Human in the loop · Review queue · Allowable expenses



Watch · 3:36
youtu.be/aK2fMdtoIUI

SCENARIO 05 · LANDLORDS DOING THEIR OWN RETURN

From bank statements to HMRC-ready figures

The preparation half of a landlord's return. The landlord picks "Do it with the AI assistant", which opens beside the figures for the same tax year. The assistant asks about mortgage interest, treating residential and commercial loans differently, and the figures update as the statements are read.

THE AI AGENT

Asks the questions a tax adviser would ask, then reads the statements in the background so the landlord can leave the page.

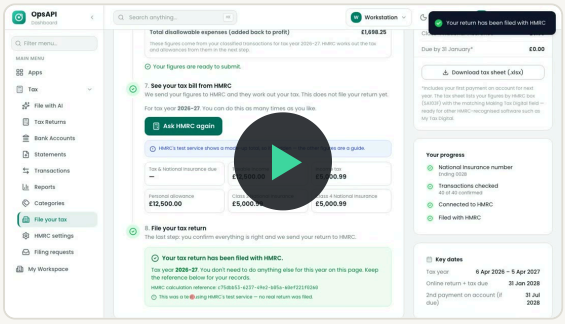
THE APPLICATION

A progress checklist, key dates for the tax year and an estimate that updates as the agent works.

FOR YOUR EVALUATION

The guided self-service experience for clients who want to do it themselves but not alone. The landlord can stop here and send everything to their accountant.

Conversational intake | Mortgage interest | Self-service



Watch · 2:24
youtu.be/N3hxLIOb2FQ

SCENARIO 06 · INCOME TAX · SELF-EMPLOYMENT

Sole trader: AI bookkeeping to HMRC filing

A self-employed consultant starts with an empty dashboard, uploads two monthly statements and lets the agent sort them into HMRC categories. Personal spending such as groceries is kept out of the business figures. The figures go to HMRC, HMRC works out the tax, and the return is filed.

THE AI AGENT

Separates business income and costs from personal spending and marks anything it is not sure of for the owner to check.

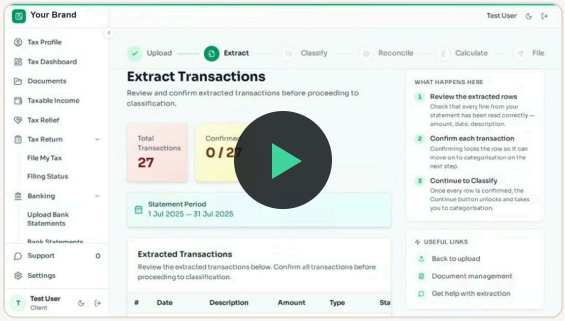
THE APPLICATION

Shows exactly what will be sent to HMRC, adds disallowable costs back to profit, and asks HMRC for the tax bill before anything is filed.

FOR YOUR EVALUATION

The shortest route for a sole trader or contractor under Making Tax Digital for Income Tax, from nothing uploaded to filed.

MTD ITSA | SA103 self-employment | Bookkeeping



Watch · 0:27
youtu.be/PEyJKsYIN-c

SCENARIO 07 · WHITE LABEL

Your own branded app for your end customers, the full flow in under half a minute

The same engine under your brand, for your end customers. The user signs in, sets up a tax profile, uploads statements, then follows six clear stages (upload, extract, classify, reconcile, calculate and file) to the HMRC filing page.

THE AI AGENT

Classifies each transaction against HMRC categories, explains its suggestion and lets the user bulk-approve the confident ones.

THE APPLICATION

Its own sign-in (email, Apple, Google), its own domain and design, and the same filing back end as scenarios 01–06.

FOR YOUR EVALUATION

What your firm could offer its own clients as part of your service, under your name, not ours.

White label · Consumer app · Self Assessment

WHAT YOU GET

Customised software with the AI agent set up for you

You choose the scenarios that match your business. We build them under your brand, set up the AI agent on your categories and rules, connect it to HMRC with your credentials, and run it with you until the first live returns are filed.

An app you offer your clients

Your name, domain and sign-in, as in scenario 06, with iPhone and Android apps in the enterprise licence. Clients use it in place of QuickBooks or Xero, email and Dropbox.

AI agent setup

The chat assistant, the statement reader and the transaction classifier, configured with your categories, your rules and your past decisions. It asks before guessing, and a person signs off.

HMRC Making Tax Digital

Income Tax Self Assessment (updates, calculation, final declaration) and VAT (9 boxes, partial exemption, annual adjustment). Includes HMRC's fraud-prevention headers and help getting your production credentials.

Hosting and data

Hosted in the UK by us, or on your own servers. Run the agent on a hosted model, or on a local model so bank statements never leave your network.

What it does not do

- The AI never calculates the tax or the VAT boxes. A rules engine does, and HMRC confirms.
- Nothing is filed without a person confirming the figures and ticking the declaration.
- These videos use HMRC's sandbox. Live filing needs your HMRC production approval, which can take a few weeks.
- HMRC does not accept a final declaration before the tax year ends. The app shows the estimate until then.
- Speed depends on the model. On our test server, a local model took about two hours to read 12 monthly statements. A GPU or a hosted model is much faster.

HOW WE START

01 · Watch
Pick the scenarios closest to your clients.

02 · Scope call
30 minutes on your client types, volumes and branding.

03 · Pilot
Your branded build with the agent set up, tested on your sample statements.

04 · Go live
HMRC production credentials, your first live returns, then hand-over.

Start a pilot

Tell us which scenarios you watched and how many clients you file for.

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