Personal tax account: challenging customer journeys

Personal tax

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LITRG has provided feedback to HMRC on the challenges taxpayers face when using the personal tax account.

As part of LITRG's involvement with HMRC's Individuals Stakeholder Forum, we were invited to put forward our thoughts on the personal tax account (PTA) and, in particular, what we consider to be the top three 'challenging customer journeys' when using the PTA.

In addition to making comments about the difficulties some people face accessing the PTA in the first place, and the confusion created by the PTA/business tax account distinction, the journeys we highlighted are set out below.

Check income details

It is a fairly straightforward journey to get to the correct part of the PTA but once there, the taxable income figure may not match back to the figure the taxpayer is expecting. For instance, the figure in the PTA will include any monthly payrolled benefits which may not show on a payslip. We suggested that having an explanation about the makeup of figures (for example, elements of pay included in the taxable income figure) would be helpful to taxpayers.

Claiming employment expenses

Taxpayers are told that they can check and claim a PAYE tax refund from their PTA (although in reality this 'service' specifically refers to the ability to ask for your P800 refund to be sent to your bank account and not by cheque), meaning they may expect to find the P87 form etc. inside the PTA. Once inside the PTA, only the working from home micro service appears on the home page, even though you do

seem to be able to access a P87 to claim wider expenses by clicking on this tile, albeit via a very circular process.

Amending tax codes

We demonstrated that the process for amending tax codes is extremely unclear as is the terminology used on the PTA itself. If a taxpayer clicks on the link 'If you think you tax code is wrong, check or update your employment details', they are taken to summary page for that particular employer. At the bottom of that page, a taxpayer can 'Add a missing company benefit' or 'Add a missing company car' – but there is no mention about adding a claim for tax relief. This sits in a different part of the PTA altogether. If a taxpayer manages to find it, it is entitled 'Tell us about your tax free allowance'. Whilst we expect many taxpayers will understand 'tax free allowance' in the context of their personal allowance, it is used here to refer to the tax relief that can be claimed via their tax code, which although technically correct, is probably not very intuitive.

The last two points are clearly very important in the context of high-volume repayment agents. If taxpayers are unable to easily self-serve, then this could be a contributing factor to them going down the repayment agent route to obtain the tax relief they are entitled to.

If you have noticed any difficulties when using the PTA, feel free to contact us on litrg@ciot.org.uk and we will be happy feed comments back to the forum.

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