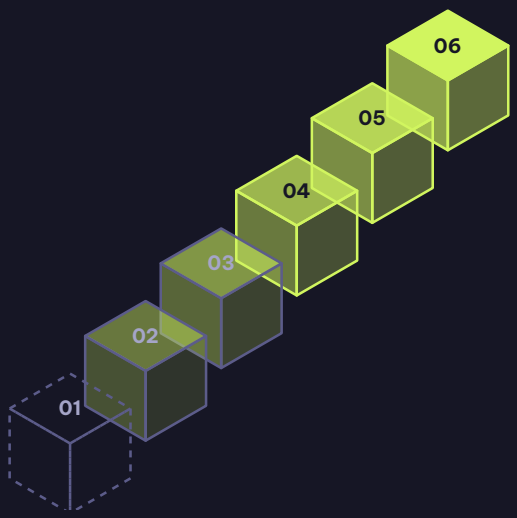
THE SELF-ASSESSMENT AUTOMATION PLAYBOOK

Self-assessment automation is moving fast. Here's the map.



The six stages of a self-assessment return, the three ways firms run each one today, and practical steps you can put in place this season, whatever tools you use.

Built from what we've learnt sending more than 125,000 client records requests on behalf of UK accountancy firms.

WHAT'S CHANGING

12.0m
self-assessment returns HMRC expected last season. About 59% are filed by agents.

~45%
of last season's on-time returns arrived in January, 475,722 of them on deadline day.

7 days
between the 31 January 2027 SA deadline and the third MTD quarterly update on 7 February.

~970k
more people join MTD for Income Tax in April 2027, decided by the 2025/26 returns you're preparing now.

The map: six stages, three ways to run each

Tick the box that describes your firm today at each stage. The gaps between columns are where the January hours go.

STAGE	MANUAL	HOMEGROWN	AUTOMATED
01 **Send out** Request this year's records from every client	☐ Build each email, export each aide-memoire, attach and send. One client at a time.	☐ Mail-merge or a bulk email platform, fed from a practice management export.	☐ One bulk send. Each client gets their own request, with last year's list built in.
02 **Chase** Get records in before the January rush	☐ Individual reminders when someone has time, often only once January arrives.	☐ Blanket mailshots to everyone: "if you've already sent it, thank you".	☐ A per-client cadence that tightens towards the deadline and stops when they're complete.
03 **Check** Find out what's missing	☐ Open every file and compare it with last year's return by hand.	☐ Drop the files into a general AI assistant for a summary and a rough gap list.	☐ Every upload checked against last year as it arrives. Follow-ups drafted for you.
04 **Clarify** Catch what's new this year	☐ Ad hoc emails and calls when something looks different.	☐ A long questionnaire sent with the request, often half completed.	☐ A few sharp questions asked of every client, with answers attached to the file.
05 **Prepare** Build the working paper	☐ Every figure keyed by hand. In January the whole team gets pulled in.	☐ A general AI assistant drafts figures, and every one of them needs checking.	☐ Every SA box pre-built and traced to the line in the source document.
06 **Finish** Into the tax software, approved, filed	☐ Rekey the working paper into the tax software, then send for approval.	☐ Client-completed portals or long online forms. Most clients still prefer email.	☐ Figures flow from the working paper into the tax software, ready to review and approve.

01.

Send out

Every client, their own request, in one go.

WHERE MOST FIRMS ARE

Building mail-outs individually: export an aide-memoire, attach it, write the email, send. Fine for twenty clients. Painful for hundreds, and a lost fortnight for thousands.

THE HOMEGROWN ROUTE

A mail-merge or campaign platform fed from a practice management export is far less painful. The limits: deliverability, how cleanly client data exports, and personal data travelling as attachments.

FULLY AUTOMATED

One send to the whole client list. Each client gets a secure request of their own, with last year's aide-memoire already built in, so there's nothing to attach and nothing to mis-merge.

TRY THIS SEASON

→ Set up SPF, DKIM and DMARC: the big mailbox providers now reject unauthenticated bulk mail.
→ A normal Microsoft 365 mailbox stops at 10,000 recipients a day.
→ Send a link, not an attachment: misdirected email is the ICO's top human-error breach.

02.

Chase

The cadence that brings records in early.

WHERE MOST FIRMS ARE

Manual reminders, or one mailshot to every client: "Please remember this year's tax return. If you've already sent it, thank you." A cannon rather than a rifle, and it does work.

ITS LIMITS

Clients who sent everything in July get the same nudge as those who've sent nothing, and nobody can see who's outstanding without a spreadsheet.

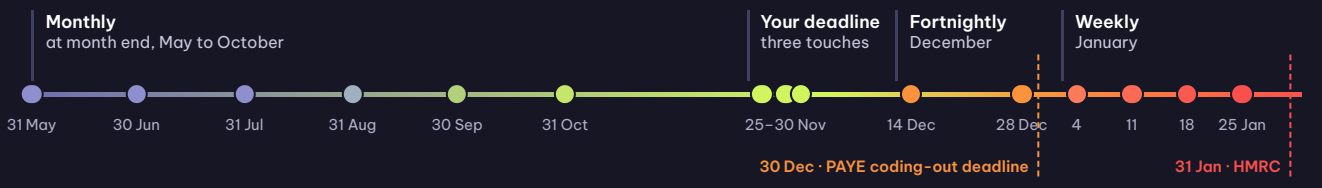
FULLY AUTOMATED

Each client gets their own cadence: gentle and monthly through the summer, tightening as your deadline approaches, weekly in January. It stops the moment they're complete.

It's the schedule we've found works best across more than 125,000 requests. HMRC's own trials agree: two early reminders cut late filing by up to 20% for some groups. **Copy it.**

The reminder cadence: 15 touches, one per client, May to January

Stops automatically when a client is complete



MAY · GENTLE
"Just a quick reminder to start gathering your tax information…"

25 NOV · YOUR DEADLINE
"With your 30th November deadline approaching…"

14 DEC · FORTNIGHTLY
"We're still waiting for your tax information…"

25 JAN · FINAL
"Final reminder: … penalties may apply."

03.

Check

Know what's missing before anyone opens the file.

WHERE MOST FIRMS ARE

Someone opens every file, pulls up last year's return and works out what's missing. Then writes the follow-up, waits, and does it all again.

THE HOMEGROWN ROUTE

A general AI assistant can summarise a few documents and suggest a rough gap list. But the more files a client sends, the less reliable it gets, and it only knows last year if you give it last year.

FULLY AUTOMATED

Every document is read as it arrives and checked against last year's return, with the follow-up drafted. The best systems ask **while the client is still uploading**, which ends the back-and-forth.

GAP CHECK · J. PATEL	ILLUSTRATIVE
P60, main employer	✓ Received
Personal pension contributions	✕ Missing vs last year
Second rental, Flat 5	✕ Missing vs last year
Crypto exchange statement	+ New this year

Draft follow-up: "Thanks, Jay. Last year you also had pension contributions and a second rental at Flat 5. Could you send those, or let us know what's changed?"

IF YOU USE A GENERAL AI ASSISTANT

→ Enterprise plan only: the professional bodies say client data in a consumer tool is likely a confidentiality breach.
→ One client, a few files, last year's figures alongside.
→ Trace every figure to the page, like a junior's first draft.

04.

Clarify

Last year's list can't tell you what's new.

Lives change. The aide-memoire only knows last year, and long questionnaires get half completed. Across more than 125,000 requests, we've found **these five questions cover almost every change**. Any "yes" becomes a follow-up before preparation, not during review.

WHY IT MATTERS MORE THIS YEAR: WHAT HMRC NOW SEES

4.0m online sellers reported by platforms for 2025	**Crypto** exchanges collect UTRs from 1 Jan 2026
120k notices to file from bank savings data	**New** directors' boxes on the 2025/26 return

✂ COPY THESE INTO YOUR REQUEST

THE FIVE QUESTIONS

1. Has anything changed in your personal or financial circumstances this year compared with last?
2. Do you have any new sources of income we didn't deal with last year?
3. Have you sold, gifted or disposed of any assets this year, including property, shares or cryptocurrency?
4. Have you made any pension contributions, charitable donations or other reliefs outside PAYE?
5. Is there anything else, however small, that you think we should know about?

05.

Prepare

The working paper, built for review.

WHERE MOST FIRMS ARE

A junior builds it, until January, when the whole team does.

THE HOMEGROWN ROUTE

General AI assistants help on very simple returns, but across a full set of documents they skip figures, especially property and gains. Every number must be traced by hand.

FULLY AUTOMATED

Every SA box broken down into the figures behind it, each linked to the highlighted line in the source. Review becomes checking, not rebuilding. One firm told us a working paper that took **1–2 hours** now takes **5–10 minutes** to review.

WORKING PAPER · J. PATEL — ILLUSTRATIVE

SA102 · Box 1 · Pay from employment — **£48,215.00**
↳ P60, Northgate Ltd · "Pay in this employment" · page 1

SA105 · Box 20 · Total rents — **£14,400.00**
↳ Letting agent statement · 12 × £1,200 · page 3

Built by hand	1–2 hours
Traced, then reviewed	5–10 minutes

As reported by one firm.

06.

Finish

Into the tax software, approved and filed.

The working paper is keyed into the tax software and the return sent for approval, usually by hand. Whatever the route, keep the client's approval of the exact version filed; electronic approval is fine.

Rekey by hand
Familiar and flexible, but it's the last big block of January hours, and every keyed figure is a chance for an error.
DEFAULT TODAY

Client-completed forms
Portals and long online forms push the data entry onto clients. Take-up is low: most clients just want to email their accountant.
LOW ADOPTION

Automate from the working paper
Robotic process automation (RPA) rekeys a finished working paper into almost any tax software. It pays back at thousands of returns a year, on stable screens, with an owner.
PAYS AT SCALE

ABOUT GLASSCUBES

Spend January reviewing, not chasing.

Glasscubes automates end-to-end self-assessment for UK accountancy firms. Clients send records through a link with nothing to log into, every upload is checked against last year, and your team reviews the working paper and submits the return to HMRC, all in one place.

FREE · 30 MINUTES

See where your firm sits on the map

We'll walk through your six stages with you, show where the hours go, and share what firms getting records in by Christmas do differently. Useful whatever you decide.

glasscubes.com ↗

Book a Discovery Call ↗

Sources: HMRC press releases (Oct 2025, Jan and Feb 2026); AccountingWEB (Mar 2025); GOV.UK; The Register (Apr 2026); Civil Service Quarterly (Feb 2019); BDO FOI (Mar 2026); ICAEW (Sep 2026); SI 2025/84; mailbox provider sender rules; ICO data via DIGIT (Oct 2026); PCRT AI guidance (Jan 2026). Examples use fictional clients and figures.