

Starling expands business banking capabilities ahead of HMRC 'Making Tax Digital' launch

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- Starling to offer customers 'Making Tax Digital' compatible software for income tax
- The only bank to offer a proprietary HMRC-recognised solution directly within a bank account
- Prepares to launch mobile invoicing, which aims to help make it easier for small businesses to get paid
- Rolls out new AI tools to boost SME's digital skills and improve money management

Starling today reveals a suite of new tools for its business customers. These include AI-powered features to help businesses manage their money, products that make it easier for SMEs to get paid, and the bank's HMRC-recognised 'Making Tax Digital' software.

The '[Making Tax Digital' software](#), available in the new year, is embedded within the bank's sole-trader account, enabling customers to send information to HMRC directly from their account. From April, HMRC will start to require landlords and sole traders with income over £50,000 to keep digital financial records for Income Tax Self Assessment.

Starling's offering is a direct result of the Group's acquisition of tax-accounting software platform, Ember, in August. By integrating the Ember solution into Starling's app, Starling's sole trader and SME accounts offer everything business leaders will need for 'Making Tax Digital', with no reliance on third party software. Customers will be able to see tax deadlines in their Starling account, create, store and correct digital records of self-employment, property income and expenses, and file updates directly to HMRC.

Daniel Hogan, Co-founder of Ember at Starling Bank, said: "As an entrepreneur myself, I know how time-consuming keeping track of income and expenses can be. That's why we built Ember - to take the pain out of accounting. Teaming up with Starling has meant we've been able to do this at real scale for our SME customers, who will be able to manage everything directly within the bank's app."

Starling has also revealed a range of new tools to help customers with getting paid and managing their money, including mobile invoicing, which gives them the ability to generate invoices from the mobile app in seconds. This will launch in the coming months. New business spending categories will also be introduced so customers can have better financial visibility and control. The more specific categories will help them see where their money goes at a more granular level.

The bank recently launched an AI feature for its SME customers, powered by Google's Gemini models. This is called Scam Intelligence, and allows SMEs to detect signs of marketplace scams before making a purchase.

The bank has also updated its popular Spending Intelligence feature, which allows SME leaders to use natural language to understand their spending habits. Customers can now track their spend across the tax year in addition to the calendar year. They could ask 'how much did I spend at Google Cloud in the last financial year?' or 'How much did I spend at Screwfix in FY2024' before receiving instant analysis.

Adeel Hyder, Managing Director of SME Banking at Starling Bank, said: "At Starling, we're always trying to anticipate what our customers will need next to help make managing their money easier. All our new tools will make it smoother for business owners to run their SMEs, especially as everything is accessible directly from their bank accounts. This will help our customers save time and effort when it comes to looking after their finances."

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For more information about Starling's 'Making Tax Digital' software and to register interest please visit here: <https://www.starlingbank.com/business/making-tax-digital/>

Starling can be found in the Government's 'Making Tax Digital' for Income Tax software finder: <https://www.gov.uk/guidance/find-software-that-works-with-making-tax-digital-for-income-tax>

About Starling

Starling is an award-winning, fully-licensed and regulated bank, built to give people a fairer, smarter and more human alternative to the banks of the past. It offers personal, business and joint current accounts alongside Kite, a children's card. Starling also provides a Software-as-a-Service (SaaS) proposition through its subsidiary Engine, using the proprietary technology platform that it uses to power its own bank. Headquartered in London, the bank has offices in Southampton, Cardiff and Manchester.

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