



Comparing Making Tax Digital software for Income Tax Self Assessment

Explore the features, pricing, and usability of top accounting software to find the best fit for your circumstances.

	Xero	FreeAgent	Dext	Bridging software (Absolute tax, VitalTax, or CCH OneClick)	Hammock
 Best for	Landlords Sole traders	Landlords Sole traders	Landlords Sole traders	Landlords Sole traders	Landlords
 Price per month (exc VAT)	Simple: £7 Ignite: £16	Landlord: £4.17 Sole trader: £7.92 FREE for those banking with Natwest, RBS, or Mettle	£2.50 But only available through an accountant or bookkeeper	From £2.50	1-3 Properties: £8 4-10 Properties: £15 11-20 Properties: £25
 Invoicing & credit control tools	⚠️ Invoicing with limits 10-20 invoices per month (plan-based) Basic templates only Status tracking Recurring & reminders Mobile & pay now Credit limits	✅ Full invoicing suite Unlimited invoices HMRC-compliant templates Recurring invoices Status tracking Auto reminders Mobile invoicing & pay now	❌ No invoicing tools No invoice creation No credit control Focused on data capture Supplier invoice processing only	❌ Not for day-to-day invoicing No invoicing or credit control Manual data entry required Designed for final accounts & tax Not a billing system	✅ Landlord-specific invoicing Automated rent tracking Arrears notifications Missed payment detection Built for rental income only
 Bank reconciliation	✅ Bank feeds included Direct open banking feeds Daily imports Manual uploads Up to 12 months historical data	✅ Bank feeds included Direct open banking feeds Daily imports Manual uploads supported Historical data varies by bank	✅ Direct bank feeds Direct open banking feeds Real time imports Manual uploads supported Up to 2 years history (30 days initially)	⚠️ No live bank feeds Manual Excel uploads only No historical data Fully manual reconciliation	✅ Real-time bank feeds Direct open banking feeds Real-time imports No manual uploads No historical data
 Problems & limitations	❌ Strict invoice caps (plan-based) ❌ No foreign currency support ❌ Limitations on bills ❌ Restricted analytics ❌ Higher monthly cost vs peers ❌ Challenges tracking rental properties ❌ Xero Simple is a non-VAT tool	❌ Fewer 3rd party integrations ❌ Basic inventory / CRM support ❌ Less modern interface ❌ Requires dual licenses for mixed income ❌ Have to split up property & sole trader income for reporting	❌ No VAT calculations ❌ No invoicing tools ❌ Limited reporting for accounts prep ❌ Data capture volume limits ❌ Requires separate bookkeeping per taxpayer ❌ Can't account for foreign property	❌ Not for daily invoicing ❌ No direct bank feed integrations ❌ Lack of app integrations ❌ Fully manual data entry ❌ Clients required to store the virtual docs themselves external to the software ❌ Some can't cover all types of mandated MTD income (such as foreign property)	❌ Only for landlords ❌ Limited 3rd party integrations ❌ No sole trader income reporting ❌ Costs rise with property count
 Number of 3rd party integrations	1,100+	90+	11,000+	❌ Not designed for 3 rd party apps	⚠️ Focus on property specific tools
 Trustpilot rating	★★★★★ 4.1 Rating from 10,371 reviews	★★★★★ 4.6 Rating from 2,740 reviews	★★★★★ 4.7 Rating from 1,823 reviews	N/A	★★★★★ 4.8 Rating from 62 reviews
 Mobile app availability	📱 ⚠️ Yes, but reduced functionality cited	📱 Full access to raise/send invoices, track expenses, and view bank feeds on the go	📱 Mainly focused on receipt & invoice capture plus data extraction	❌ Majority are desktop only	📱 Track rent collection, view property finances, & manage tasks
 Tax estimate	✅ Helps with tax compliance & calculations, direct MTD submissions	✅ Automated real-time tax calculations and direct MTD submissions	✅ Prepare data for filing	❌ Can't calculate or file the tax submission itself	✅ For landlords providing tax statements for self assessment
 Ease of use	👉 Generally intuitive Clean, modern dashboard Easy to setup Strong AI driven suggestions & automation Learn within 1-2 weeks	👉 Easy to use Intuitive dashboard Quick to setup, often linked via bank accounts High automation for tax & banking Very easy to learn	👉 Simplicity Mobile-first interface Quick setup by connecting banks & suppliers High automated data capture Minimal learning needed	👉 Functional but technical Less modern interface Technical setup required Manual data entry Better suited to experienced users	👉 Easy for landlords Clean, intuitive dashboard Easy to set up & connect bank accounts High level of automation Quick to learn
 Support, resources & training	👉 Strong self-serve support Encouraged to use Xero Central Free, unlimited online support 24/7 Onboarding assistance included digitally No public phone support	👉 Accessible support Live chat & email support Free webinars & weekly 'Getting Started' sessions Phone support available	👉 Guided digital support Help Centre with video tutorials Email and chat support Onboarding sessions available No standard phone support	👉 Practice-led support Technical document for set up High-touch support Minimal general training Phone support for technical queries Account focussed documentation	👉 Landlord-focused support Chat based intercom support Property finance guides Landlord tax webinars & onboarding No general phone support
 Security & data protection	👉 Strong security Two-factor authentication SSL / TLS data encryption Automated data backups Role based user permission Machine learning for unusual activity	👉 Strong security Two-factor authentication SSL / TLS data encryption Automated data backups Machine learning for unusual activity Role based access controls	👉 Secure data handling Two-factor authentication SSL / TLS data encryption Digital receipt & invoice archive Audit trails for document processing Levels for users vs administrators	👉 Compliance focussed Two-factor authentication Encrypted local or cloud filings User managed backup responsibility Minimal automated activity monitoring	👉 Bank-grade security Two-factor authentication SSL / TLS encryption for Open Banking Automated backups Role-based access for joint landlords Activity monitoring

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