Myth Buster

There has been growing speculation and noise around FORTIS, much of it driven by uninformed commentators with vested interests. Since announcing our solution and highlighting why existing systems fail to address the post-April 2026 requirements, we have noticed a shift in tone from those who previously dominated the debate. Many now appear quieter, perhaps recognising that our approach is right while frantically working to find an answer.

To counter misperceptions and in line with our commitment to transparency, let's address the most common myths directly.

Myth 1: FORTIS is complex to use

FORTIS is designed to simplify agency processes when dealing with multiple umbrella companies. Instead of sending data to each umbrella individually, agencies can upload a single preset file to FORTIS.

As part of onboarding, we establish two standard report formats:

1. A report for umbrellas to onboard workers, which can be set up in a CRM for one-click use.
2. A payment report, also CRM-enabled, which the agency sends through FORTIS to allow umbrellas to pay workers.

The only additional step is that agencies must make a separate payment to HMRC for PAYE liabilities. FORTIS confirms both payments - one to the umbrella and one to HMRC - through a clear report sent directly to the agency.

In short, everything else remains unchanged. We have designed FORTIS to provide maximum protection with minimal business disruption.

Myth 2: FORTIS is expensive for umbrellas

FORTIS costs no more than current systems on the market and, in many cases, proves cheaper. Claims to the contrary are little more than scaremongering by those promoting outdated solutions for the post-2026 landscape.

Myth 3: FORTIS is costly for agencies and clients

This is entirely false. FORTIS is free for both agencies and clients. Again, these claims are fuelled by those who have a commercial interest in selling existing systems as "future-ready."

Myth 4: Insurance will cover the risks

Some providers are proposing tax loss insurance to compensate for system shortcomings. While tax loss insurance has existed in areas such as IR35, insurers are unlikely to cover situations where the provider themselves could trigger a claim by failing to pay HMRC. The scale of potential liabilities would drive premiums so high that they would be prohibitive.

IR35 tax loss insurance worked as there were fewer than 20 enquiries a year, so the risks were manageable but policies often failed to cover actual tax liabilities, as terms allowed insurers to downgrade cover to “enquiry fees only.” This highlights the key lesson: always read the small print. In most cases, policies only protect you when everything is already correct - precisely when no liability exists.

Our approach is different. We recommend umbrella companies hold credit risk insurance to cover scenarios where an agency might go into administration before settling PAYE liabilities. This is a long-established policy type, already in use by many umbrellas offering credit terms. Importantly, our suggestion does not add significant cost to providers, if any.

So, we hope we have busted some myths about FORTIS and if you want to understand the reality rather than listening to the rumours, please reach out and we will happily talk you through the details in a simple and straightforward way.