

NATIONAL TAX FORUM 2026

Digital Tax Administration and Modernization

Speaker

Bidemi Olumide, CEO, TaxTech

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Introduction

Today, I want to build on the extraordinary reform moment we are celebrating. The laws have been signed. The platforms are going live. But I want to make the case that to truly realise the revenue and compliance potential of this new tax era, we need to go one step further: we need to build an ecosystem, not just infrastructure.

For over a decade, we at Taxtech have been building a technology that helps Nigerian businesses and governments manage tax compliance. We are licensed by the NRS as an accredited e-invoicing Access Point Provider, and our platforms; including TPay; serve businesses, law firms, and local governments across Nigeria.

Infrastructure without interconnection is incomplete.

The Starting Point Nigeria's Tax Reality

Key Data Points

13.5%

Tax-to-GDP ratio

One of the lowest in the world. The global average is 15%. This is the fiscal gap we are trying to close. Significant progress has been made in the last 10 years but still below Global Average of 15%.

+55%

of Nigeria's economy is informal

The largest pool of untaxed activity in sub-Saharan Africa.

+15%

Tax Statutes before June 2025 Reform

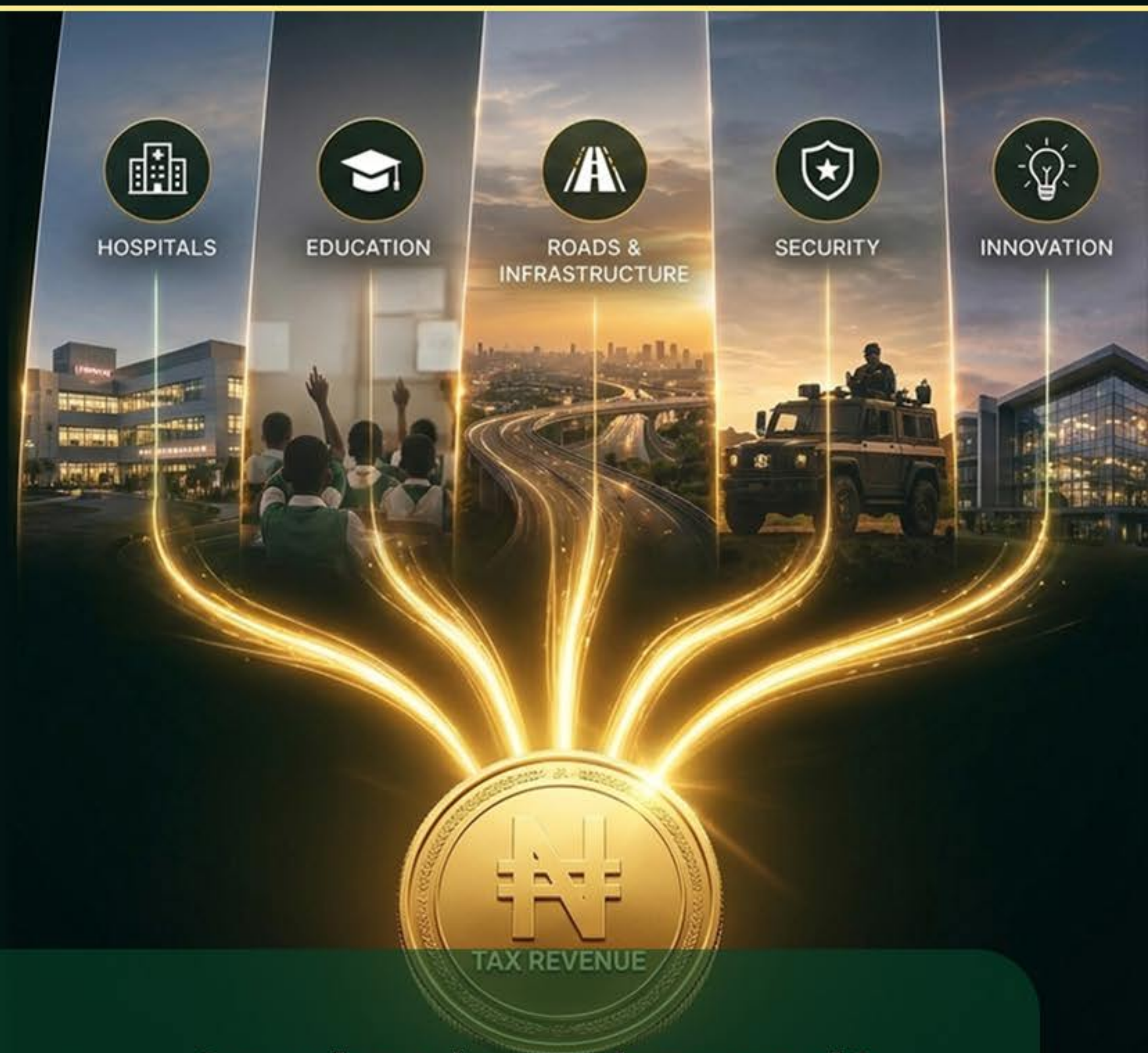
Creating compliance confusion, legal uncertainty, and administrative fragmentation.



The Starting Point – Nigeria's Tax Reality

Before we can appreciate how far we have come, we must be honest about where we started. Nigeria's tax-to-GDP ratio tells the story: we are not collecting the revenue our economy is capable of generating. That gap is not just a fiscal problem – it is a development problem. Roads, hospitals, schools; they are all financed by tax.

The reform agenda of this administration represents the most consequential restructuring of Nigeria's tax architecture in our post-independence history. But reform at the legislative level is only the beginning.



So what has changed?

June 2025 — A Fiscal Revolution

In June 2025, The President signed four historic bills; effective from January this year. These are not incremental amendments. They are a complete re-architecture of Nigeria's tax system.

1

The Nigeria Tax Act 2025 consolidates what were previously six separate statutes - CITA, PITA, VAT Act, CGT, Stamp Duties, and more - into a single, modernised framework.

2

The NRS Establishment Act replaces the Federal Inland Revenue Service with the Nigeria Revenue Service; with a broader mandate covering all federal revenue, not just taxes.

3

Critically for our session today, the Nigeria Tax Administration Act mandates e-invoicing and VAT fiscalisation. Digital compliance is no longer optional - it is law!

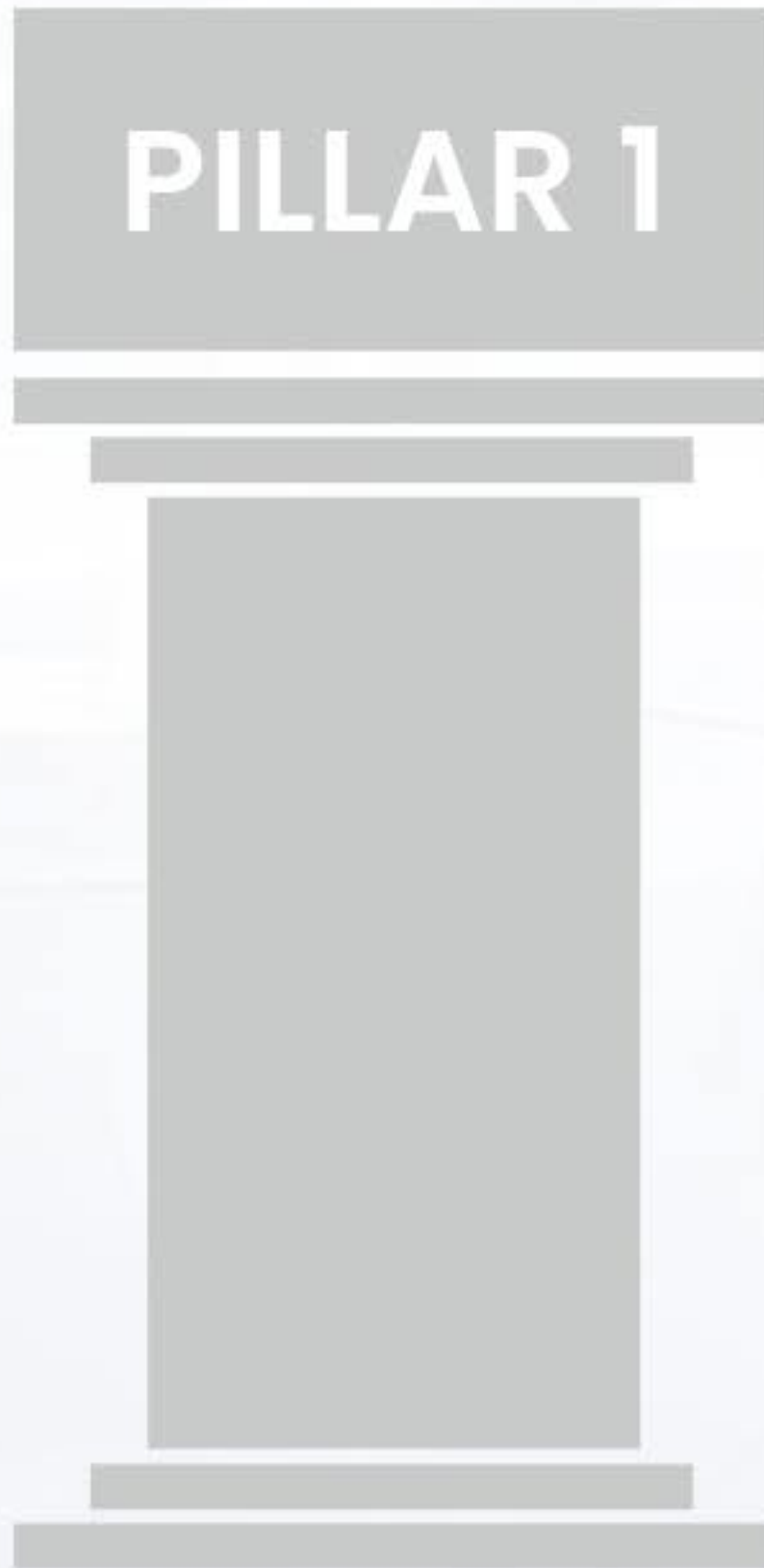
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The Joint Revenue Board Act finally creates the coordination mechanism between federal and state revenue authorities that practitioners have demanded for decades.

These laws have created the mandate. Now let us look at the digital infrastructure being built to execute it.

The Digital Infrastructure Stack

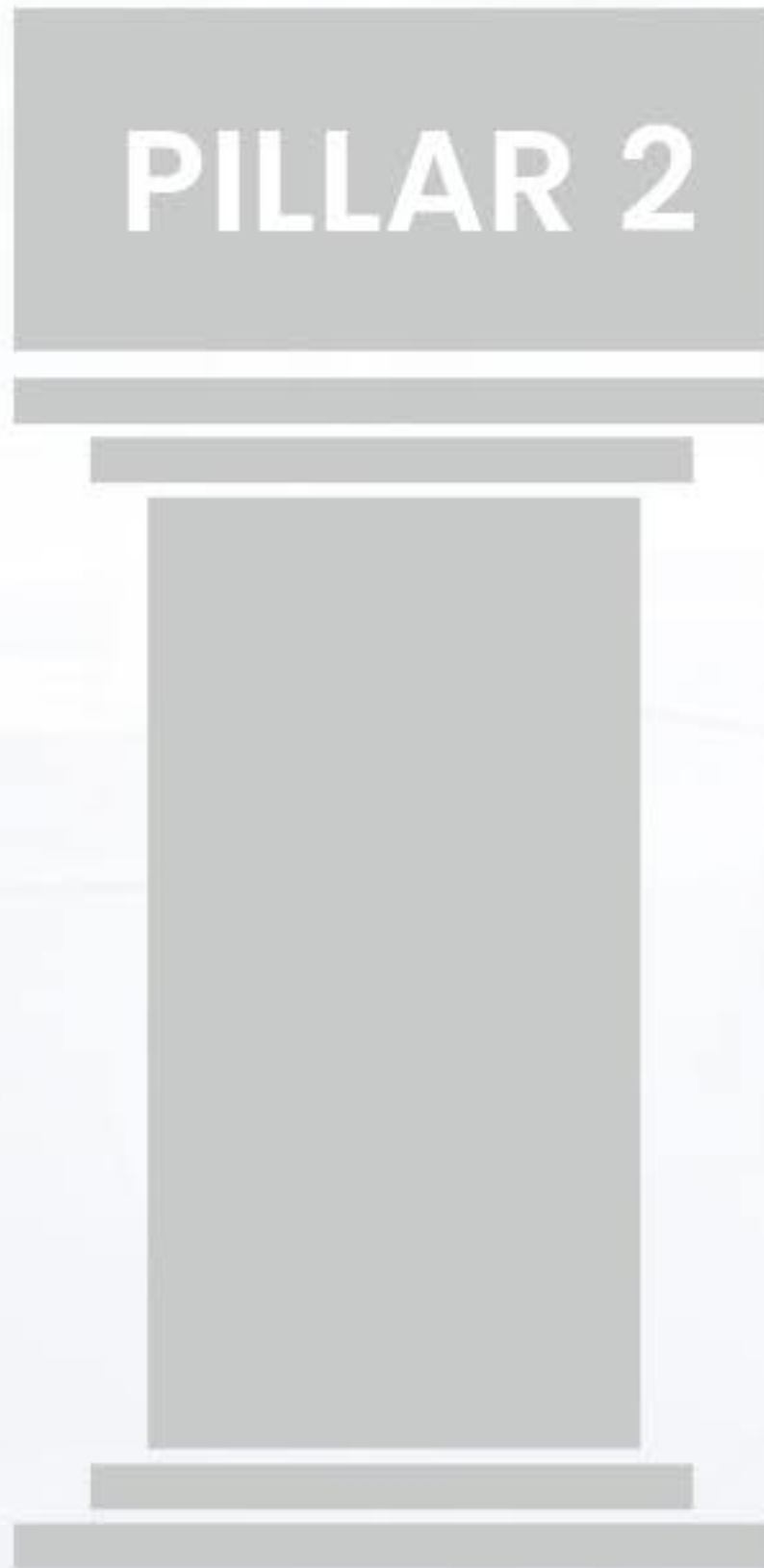
The Four Pillars



PILLAR 1

Digital Identity Layer (NIN/BVN Integration)

- ✓ Taxpayer identification is now anchored in the National Identification Number (NIN) and Bank Verification Number (BVN). This ends the era of ghost taxpayers and duplicate registrations.
- ✓ This digital identity layer is the foundation on which informal sector onboarding can eventually be built.



PILLAR 2

Banking & Payment Rail

- ✓ Tax remittances are now settled through the banking system: NIBSS and licensed payment processors; with real-time reconciliation.
- ✓ The National Single Window links trade administration to tax obligations, ensuring customs duties and trade taxes flow through the same digital channel.

PILLAR 3

Rev360 (Live: April 30, 2026)

- ✓ Rev360 is the NRS's new central digital tax platform, officially launched on April 30, 2026. It replaces TaxProMax – a platform many practitioners in this room know well.
- ✓ Rev360 is a generational leap: fully self-service, real-time tracking, automated support, integrated payment processing.
- ✓ Every Nigerian taxpayer; individual and corporate, will now interact with the tax system through Rev360.

PILLAR 4

Mandatory E-Invoicing (Rolling out 2025–2026)

- ✓ Under the Nigeria Tax Administration Act, all registered businesses must generate NRS-validated e-invoices.
- ✓ Large taxpayers went live in 2025. Medium taxpayers, those with annual turnover between N1 billion and N5 billion; went live on the 1st of July, 2026.
- ✓ The NRS has established an Access Point Provider framework: private companies are accredited to provide the bridge between businesses and the NRS e-invoicing infrastructure. **Taxtech is one such licensed provider.**

These are remarkable achievements. Nigeria has moved from manual, fragmented compliance to a digital-first tax system in a matter of months. But there is a gap. And that gap is costing us.

The Interoperability Gap

Let me be honest about something. The NRS has built a powerful platform in Rev360. It is impressive. But here is the reality: the vast majority of Nigerian businesses do not use Rev360, or any government portal for their day-to-day financial operations.

They use payroll software. They use accounting packages. They use platforms like TPay to process salaries and remit PAYE. They use ERP systems. They use fintechs for business payments. These platforms are where the financial data already lives.



The Interoperability Gap

Right now; today, those private platforms and Rev360 do not talk to each other seamlessly. There is no validated, two-way API connection between what businesses do on their private platforms and what gets recorded in Rev360.

The result? Businesses must enter data twice. Once in their accounting software or payroll platform. Then again in Rev360. Every time there is a mismatch, there is a reconciliation headache, a compliance exposure, a potential penalty.

This is not a technology problem. We have the technology. This is a policy and standards problem. And it is solvable!

***Infrastructure without interconnection is incomplete.
We have built the pipes; now we need to connect them.***

The API Bridge Framework

The solution is architecturally simple: validated, accredited API connections between NRS platforms and private sector platforms.

An Application Programming Interface: An API – is essentially a standardised digital handshake. It allows two software systems to share data automatically, in real time, securely. The NRS publishes the standard. Private platforms connect to it. Data flows in both directions. The taxpayer never has to enter the same information twice.

The operating principle is one we have seen work around the world: Government as Platform. Private Sector as Channel.

- ✓ The NRS defines the standards, sets the accreditation criteria, and audits the data.
- ✓ Private sector platforms: TPay – payroll software, ERP systems, accounting tools; build the user experience and serve as the compliance interface.

The API Bridge Framework

- ✓ The taxpayer never leaves their normal business workflow. Compliance happens automatically.

This is not radical. This is how every advanced tax administration in the world works. And critically, it has already started in Nigeria.

Let me show you the proof...

June 2025 — A Fiscal Revolution

Taxtech; my company - is NRS-licensed as an accredited e-invoicing Access Point Provider (APP) and Systems Integrator (SI). We were among the first private companies to receive this accreditation under the mandatory e-invoicing regime.

What does this mean in practice? Through our TPay platform, a business can generate a fully NRS-compliant e-invoice, cryptographically signed, real-time NRS validated, with accurate VAT tracking and audit-ready records, in seconds. No separate trip to Rev360. No manual re-entry. The taxpayer's data flows from their business operations directly to NRS in real time.

This is not a pilot. It is live. Today!

A vertical banner advertisement for Taxtech. At the top is the Taxtech logo in green and black, with the website URL www.taxtech.com.ng below it. The main text reads "Let's Solve your Compliance Challenges." in a mix of black and red fonts. Below this is a photograph of a smiling man in a dark suit and green tie, sitting at a desk with a laptop. A green speech bubble with white text says "Speak with our experts today." At the bottom, a green phone icon is next to the number "+234 916 621 9215". The very bottom line of text provides the office address: "Office Address: Ark Tower, 17 Ligali Ayorinde Street, Victoria Island, Lagos".

Taxtech
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Let's Solve your
Compliance Challenges.

Speak with our experts today.

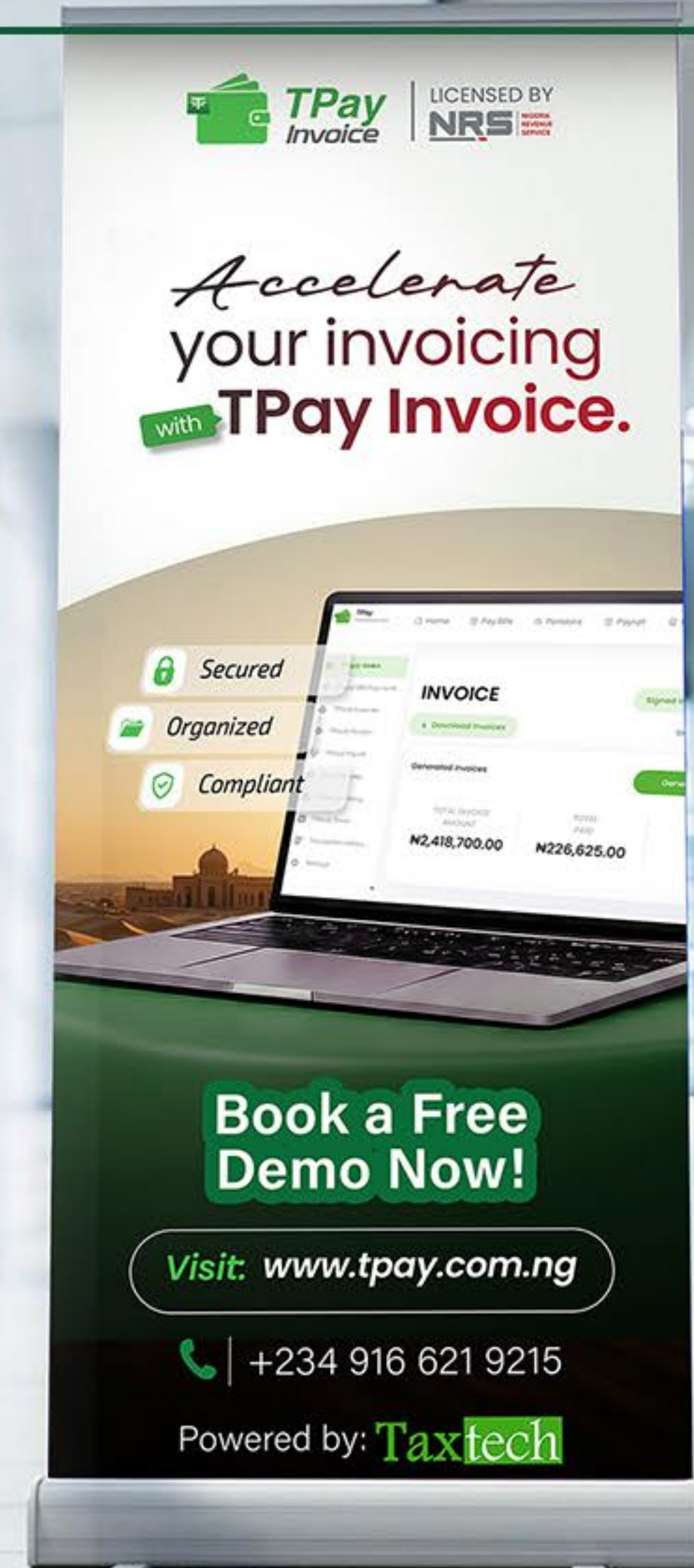
+234 916 621 9215

Office Address: Ark Tower, 17 Ligali Ayorinde Street, Victoria Island, Lagos

The Digital Infrastructure Stack

TPay serves businesses across sectors: law firms, corporate employers, technology companies, and importantly, governments. Oredo Local Government in Edo State, Yaba LCDA and Onigbongbo LCDA in Lagos state have/use TPay (perticularlry its TServe expression) for government revenue administration. This demonstrates that private sector platforms can serve both the private and public sectors, they already bridge the public-private divide.

***The template exists.
The accreditation model works.
The question is:
why stop at e-invoicing?***



The banner features the TPay Invoice logo at the top left, with a 'LICENSED BY NRS' badge to its right. The main headline reads 'Accelerate your invoicing with TPay Invoice.' Below this, a laptop displays the TPay Invoice software interface, which includes a sidebar with 'Secured', 'Organized', and 'Compliant' icons, and a main area showing an 'INVOICE' with a 'Download Invoice' button and a table of generated invoices. The bottom section of the banner is dark green and contains a 'Book a Free Demo Now!' button, a 'Visit: www.tpay.com.ng' link, a phone icon with the number '+234 916 621 9215', and the text 'Powered by: Taxtech'.

TPay Invoice | LICENSED BY NRS

Accelerate your invoicing with TPay Invoice.

Secured
Organized
Compliant

INVOICE
Download Invoice

Generated Invoices

Invoice No.	Amount	Status
123456	N2,418,700.00	Paid
123457	N226,625.00	Paid

Book a Free Demo Now!

Visit: www.tpay.com.ng

+234 916 621 9215

Powered by: Taxtech

The Opportunity Map



ERPs and Accounting Software to Rev360 – Auto-Filing of Returns:

Every company using Sage, QuickBooks, or a local accounting platform should be able to auto-populate and file their CIT return directly to Rev360. Compliance should be a by-product of doing business, not a separate, error-prone, manual



Private Payroll to State SIRS – Automated PAYE Filing:

This is the daily pain point for every HR and finance manager in Nigeria. Your PAYE schedule is in your payroll system. It should flow directly to the relevant State Internal Revenue Service via validated API. Automating this alone would save tens of thousands of person-hours annually across Nigerian businesses.



Fintech and Banking to NRS Informal Sector Onboarding:

The banks and fintechs have already KYC'd tens of millions of Nigerians who remain outside the tax net. If tax registration was embedded in the account-opening or account-upgrade workflow; via validated API, we could onboard the informal sector at scale without the NRS and State IRS' needing to knock on every door.



Trade Platforms to the National Single Window – Seamless Trade Tax Compliance:

Seamless Trade Tax Compliance: Import and export tax obligations – customs duties, VAT on imports, WHT on trade transactions, should be settled through one connected workflow. The National Single Window already exists. It needs to be connected.



Real-Time Remittance Reconciliation:

PAYE, withholding tax, and CIT remittances made through TPay should reconcile automatically in Rev360. No manual matching. Instant taxpayer credit. A Nigerian employer should never have to file the same payroll information in two places.

Each of these five opportunities requires only one thing from the NRS: publish the API standards, accredit the connectors, and let the ecosystem do the rest.

Global Lessons



India - GSTN

- ✓ USD 340B+ annual GST collections
- ✓ 80%+ of GST filings via 34 accredited GST Suvidha Providers (GSPs)
- ✓ Government defined the API standard
- ✓ Private sector built the taxpayer applications



UK - Making Tax Digital

- ✓ 700+ approved software providers connected via APIs
- ✓ 100% of VAT-registered businesses file through software
- ✓ Improved compliance and lower error rates
- ✓ Reduced manual data entry for HMRC



Brazil - NF-e

- ✓ 99% of invoices issued digitally
- ✓ National Public API standard
- ✓ Every major ERP integrates with the platform
- ✓ One of the world's most comprehensive real-time tax data systems

In every case: the government defined the standard. The private sector built the interface. Nigeria has everything it needs to do the same.

A Policy Framework for Open Tax APIs

Make concrete, actionable asks – not vague recommendations

ASK I

Establish an Open Tax API Framework

The Nigeria's Joint Tax Board (JTB) should publish documented, versioned RESTful APIs for Rev360, e-invoicing, payment reconciliation, and SIRS filing. This means full developer documentation, a sandbox testing environment, and a public changelog, modelled on what HMRC did for Making Tax Digital or what the GSTN did in India. Without clear technical specifications, private platforms cannot build reliably.

ASK II

Create a Tiered Accreditation Registry

The e-invoicing Access Point Provider accreditation model already exists and it already works. What we need is to expand it. Create tiered accreditation for Tax Technology Providers covering not just e-invoicing, but payroll and PAYE, CIT filing, and trade. Publish a public registry of accredited providers, as the NRS already does for e-invoicing. Transparency builds trust.

ASK III

Mandate NDPA-Compliant Data Governance

Every API connection must comply with Nigeria's Nigeria Data Protection Act standards. Accredited platforms must demonstrate ISO 27001 certification or an equivalent security standard. Taxpayer data is sovereign data, it must be protected regardless of which channel processes it. Taxtech is already ISO 27001:2013 certified. Data protection is not an afterthought for us – it is built into our architecture.

TAXTECH, has since 2019 been licensed by the Nigerian Data Protection Commission; as a Data Protection Compliance Organization (DPCO)

ASK IV

Incentivise Private-Sector Participation

Private companies will only invest in building and maintaining these integrations if there is a sustainable commercial model. The NRS and the government should consider: fee structures for services rendered, revenue-sharing arrangements on collections facilitated, expedited dispute resolution for accredited platforms. The ecosystem will only scale if participation is commercially viable.

These are not radical asks. This is what every advanced tax administration in the world has done. Nigeria can do it too – faster, because the road map exists.

From Infrastructure to Ecosystem — Call to Action

Nigeria's new tax era will be defined not by the platforms government builds, but by the ecosystem those platforms enable.

Connect: NRS and private platforms must be connected through validated API standards. Not siloed. Not parallel. Connected.

Automate: Compliance should be a by-product of doing business; invisible, seamless, automatic. Not a separate manual burden.

Scale: Only private-sector distribution channels can reach Nigeria's 40 million-plus businesses and the vast informal economy. The NRS cannot do this alone, and it should not have to.

Taxtech is ready. Rev360 is live. The accreditation model exists. The global precedent is clear. What we need now is the political and regulatory will to build the ecosystem.

NETWORKING OPPORTUNITY

Later, in the course of this event, We will be showcasing our full product ecosystem - TPay, TServe, THR, our data protection suite, and our NRS e-invoicing integration. I personally invite every senior government official, private sector leader, and partner in this room to join us. Let us continue this conversation... Let us build the ecosystem - together!

Nigeria's new tax era needs not just a government platform. It needs an ecosystem.

Thank You.