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CONFIDENTIAL

SRP Customer Portal (Citizen Access) Initial Report 2015-16

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1. INTRODUCTION

Internal Audit & Corporate Governance Control acts in accordance with the Accounts and Audit Regulations (2015), Public Sector Internal Audit Standards and Local Government Application Note (2013). This audit has been prepared in accordance with our Audit Charter.

2. AUDIT OBJECTIVE AND SCOPE

The objective of this audit is to provide management with reasonable assurance of the adequacy of controls operating over the SRP Customer Portal (Citizen Access).

The scope of this audit is being undertaken in three phases to cover:

- An initial review of the current and planned services available to customers via the portal (this document).
- Providing advice and guidance on security relating to the planned developments.
- Carry out a post-implementation review of the SRP Customer Portal.

Issues raised by Business Support or noted under Audit Advice within this report will be reviewed as part of the post implementation review.

Payments are made via the separate online payment portal, which is not part of Citizen Access, and thus out of scope for this review.

3. INITIAL REVIEW OF CURRENT & PLANNED SERVICES

This report provides an overview of the current and planned services available to customers via the new SRP Customer Portal (Citizen Access).

The information in this report was gathered by reference to the Citizen Access Training Guide for SRP & Public Access Staff, and through a discussion and demonstration of the system by the SRP Systems Officer, Carl Dersley on 3 September 2015.

Current Situation

Council Tax and Business Rate payers can access information via Citizen Access (also known as MyAccount). If they are in receipt of Housing Benefit and Council Tax Reduction they will also be able to view their Benefit details. The online key will only be published on Council Tax and Business Rate bills, so customers can only access Benefit details via the link to Citizen Access on our website, and by verifying their ID.

Citizen Access allows the customer to view limited information contained on the Northgate Revenues and Benefits (NRB) system:

- View account details - account summary, check account balance, view instalments due and payments received.
- View account notices - view details of bills and recovery notices.
- View Benefit details - view benefit status, entitlement, when next payment due.

The system also allows customers to update their contact details. When a customer submits new contact details the NRB system is updated immediately. A notebook is also

automatically created on accounts. There is currently no Citizen Access NRB process/report to interface with I@W (this was present on the test system, but not on the Live system due to firewall issues).

Audit Advice: The report lists the customer's contact details, but does not indicate which details have been changed. Although this information is available via the Notepad on the Agent's NRB screen, it would be useful to include it within the report.

Council Tax & Business Rate Access

Customers wishing to view their Council Tax details must enter their Post Code and House Number/Name (or their Post Code and select their address from the resultant search list). Customers wishing to view their Business Rates must enter the exact name of the premises as stated on the bill. They must then enter their Forename, Surname, Account Reference, and Online Key (10 character alphanumeric) as stated on their latest bill/notice.

Only if these details match the NRB database will they be allowed to view their details.

If a customer loses or forgets their Online Key, the Customer Service Centre can provide the key over the phone once they have confirmed the identity of the customer.

Audit Advice: Single-factor authentication (i.e. all the details available on a single document) provides a relatively low level of security. However, this should be acceptable considering that the viewed information is available on the printed copy of the customer's Council Tax, Business Rates or Benefits bill.

Issues identified by Business Support:

- Customers must remember to select 'Domestic' or 'Commercial' before confirming their address. No error message is shown.
- There is some confusion between '1' and 'l', and between '0' and 'O'. An update due in February 2016 will remove these 4 characters from the generated Online Key.
- The Online Key changes each time a bill or notice is issued, so customers must use the key from their latest bill or notice. This could cause confusion and delays when a new bill is issued as the new key will be different to that shown on the customer's existing bill (resolved once they receive the new bill). The February update should allow customers to use the Online Key from their previous bill(s).
- Customers are locked out of the system in the evening while the backup takes place. ICT are looking into ways to overcome this.
- Only some areas of text that appear on the customer's screen are customisable, which could result in unclear messages. This issue has been raised with Northgate.
- The system has problems processing some special characters that may be part of the business name (e.g. Bear's Boutique). This issue is being investigated.
- There is no option to get direct feedback from customers as to whether they are satisfied with Citizen Access.

Audit Advice: Until these issues are resolved, there is an increased risk that Customers will contact the Customer Service Centre to obtain the necessary information. These issues should be resolved before E-billing is introduced (see below).

Benefits Access

If a customer just needs to view their Benefit details, they must enter their Forename, Surname, NI Number, Date of Birth, and Claim Reference. They do not require an Online Key. Customers can view their Benefit details by obtaining the web address for Citizen

Access (MyAccount), which is published on the Council websites. Housing Benefits customers can therefore access their claim details without the need to contact Customer Services for the link. Also, if they are also a Council Tax payer (most of them will be) they will have the link stated on their bill.

If customers have already logged in to view their Council Tax details (see above), no additional information is required to view Benefit details.

Audit Advice: This route bypasses the need for an Online Key. It is unclear why the system has been designed this way, as it could allow someone to login using a discarded bill (especially when the ability to use details from an old bill are implemented in February).

Direct Debits

Customers can set up Direct Debits by entering their Forename, Surname and Account Reference (no Online Key). Only if these details match the NRB database will they be allowed to create a Direct Debit.

When a customer submits a Direct Debit mandate, NRB is updated immediately.

Direct Debits for Ipswich went live on 15th September, and Babergh & Mid Suffolk went live on 25th September. There are still a few outstanding issues to be resolved between the Council's ICT department and Northgate:

- The communication link with Info@Work is not working correctly. However, management are satisfied that the information on the Notepad is adequate.
- The Citizen Access screen and the mandate report do not contain the name and address of the bank (displays the message "Details currently not available").

Audit Advice: With the introduction of Direct Debit the risk of fraud is relatively low, as we are only dealing with payments being paid to the Council.

Planned Developments

E-Billing

This will allow us to flag a customer as e-billing, as opposed to paper billing, thus saving printing and postage. The customer will be sent an email containing their Online Key to enable them to logon to Citizen Access and view their details online.

Issues raised by Business Support to be resolved by IBC and Northgate, include:

- E-Billing requires an additional email server.
- How secure are the E-Billing emails?
- Does Citizen Access contain sufficient detail for our Customers (less information than is available on the paper bill)?

Notifications

This only applies to Council Tax, and would allow the customer to send details of moving in or out of properties, and automatically apply discounts.

Issues raised by Business Support to be resolved by IBC and Northgate, include:

- What details do we require before processing the data (i.e. If a customer is moving out, where are they going, and who is moving in?)
- Do we apply the changes immediately, or save them to a holding area?

Agency Portal

In the future it may be possible to use Citizen Access as an agency portal rather than using the full NRB application (e.g. for Customer Service Centre staff).

At present there is no clear business case to support this.

4 ACKNOWLEDGEMENTS

We would like to thank SRP Business Support management and staff for their cooperation during the course of this audit.