
NORTH AYRSHIRE COUNCIL

10 November 2020

North Ayrshire Council Cabinet

Title: myaccount – Customer Authentication for online services

Purpose: To provide an overview of myaccount and the benefits of using this as the authentication method for North Ayrshire Council online services. Myaccount is Scotland's National authentication portal for customers

Recommendation: Cabinet is asked to approve the move to myaccount which will be used for customer (residents) authentication for online services

1. Executive Summary

- 1.1 Myaccount (via the Improvement Service) provides people living in Scotland with the ability to set up an online account and use a single username and password to access a range of online public services such as paying council tax. It is a free to use, secure and trusted authentication service that can integrate with other systems. It can be used with any Customer Relationship Management (CRM) system, therefore if North Ayrshire Council ever changed supplier this would have no impact on myaccount. There are over 1,124,588 accounts on myaccount and there are 1 million sign ins per quarter.
- 1.2 The following paper outlines the key benefits of myaccount, for the business and customer, as well as highlighting any associated risks and the plans to mitigate these. Cabinet are asked to approve the move to myaccount for residents accessing online services.

2. Background

2.1 Myaccount and Yoti

Several of the Improvement Service online services require a myaccount to access these, such as the new National Entitlement Card (NEC) online application and currently we are unable to offer this with our current authentication.

There are 3 levels of authentication on myaccount:

1. Not Verified (basic information provided)
2. Partially Verified (additional information such as Council Tax Reference Number)
3. Verified (with photo identification via the Yoti app)

Yoti is an approved app that provides complete authentication to prove identity online and in person. It can provide proof of age and lets customers log in without passwords.

2.2 Council Customer Accounts

Council customers currently access online services via registration on our website to our CRM, Lagan. We have, as at 7th October, 42,514 online accounts; this is broken down as follows:

Access	Numbers
Total online accounts	42,514
Basic	32,530
Can View Council Tax	12,984
Can view Council Tax and receive e-bill	10,632
Can view Rent	2275
Can view Rent and receive e-bill	1587

The Council are replacing Lagan with a new CRM on our cloud-based platform. This is currently in the design stage and it is anticipated that this will 'go live' from May 2021. This is to allow time for development and acknowledgement that the priority in the early part of next year is the council tax billing process, in which over 10K customers receive an e-bill. It is therefore timely to consider the authentication method for customers.

To provide an appropriate level of authentication via myaccount this requires the completion of certain data fields such as name, address and date of birth. As part of the data preparation for the new CRM, a data match exercise was completed using the online account information above, there were only 1600 accounts that had complete data to match the lowest level of verification on myaccount. Although there are over 42K online accounts on Lagan, most of these do not have the required amount of data recorded to migrate to myaccount.

GDPR regulations would require existing online customers to re-authenticate, provide missing data and set up a new password on myaccount. There is very limited customer information on Lagan, and it would require a complex process to migrate this data from Lagan. The Improvement Service also recommend the most efficient rollout is to start with new customer records.

For these reasons it is recommended that no customer records are transferred from Lagan to the new CRM. The risk associated with this is getting our current e-billing and Council Tax customers to re-register with a myaccount. This is discussed in more detail in section 4. The planned implementation of myaccount would be after the 21/22 Council Tax billing period is complete, meaning there would be a full year to promote re-registration.

2.3 Business Benefits

- myaccount has already been successfully implemented by 27 Local Authorities and NHS Scotland 'My Diabetes, My Way', with case studies detailing the benefits of using this
- myaccount is free. Integrations with parentsportal (a digital relationship between parents, pupils and schools to replace school bag and paper tasks/communications with direct digital communications) and the National Entitlement Card (NEC) are also free
- It links with Parent Pay, which the Council currently use for school meal payments
- Full support will be available from the Improvement Service for the implementation
- With 3 levels of verification there is more confidence that the customer is genuine
- The Customer Contact Centre will be able to support the customer setup of myaccount via the telephone
- Myaccount integrates seamlessly with CRMs
- Potential channel shift with more customers accessing online services rather than face-face and telephone
- The Improvement Service have a digital road map, with a plan to continue to add more integrations to myaccount
- getyournec.scot was recently launched to enable citizens to apply for a NEC online, without the need to visit the Customer Contact Centre. The service uses myaccount for authentication purposes as well as using myaccount's identity verification services to allow a user to verify their details online

2.4 Customer Benefits

- Single sign on for all council online services
- A single myaccount can be used to access a range of online services across multiple public services without the need to repeatedly provide identification, entitlement etc
- If a customer moves to another part of Scotland the same account can be used
- Provides a better experience for customers that prefer to use smartphone technology
- Future integrations with parentsportal will provide access to a new range of online school services and will digitise correspondence between schools and parents
- Link their myaccount with the Yoti app to create a verified digital identity, proving their age and entitlement

2.5 Risks/Issues

Any risks or issues associated with the implementation of myaccount have been considered and a plan to mitigate these is proposed as below:

Risk/Issue	Mitigation
There are 12,984 customers that can view their Council Tax online and they may not know their reference number to allow them to create a new myaccount	All existing online customers will be notified in writing and email of their Council Tax reference number, with the links to create a new myaccount
There are 10,632 customers that receive an e-bill, they will not receive this if they do not sign up for a myaccount	<p>There will be a robust communication plan and campaign to promote the benefits of signing back up for an online account. The uptake will be monitored, and additional comms issued. Customer Contact staff will be able to promote and assist new sign-ups</p> <p>myaccount will be implemented after the next e-bill to allow one full year to encourage customers to sign back up for e-billing</p> <p>With 76% of our workforce living in the local area, an internal communication will also be key</p> <p>We will work with Local Authorities that had online services and moved to myaccount to learn from their experience</p>
Existing case data may be required, and it is recommended that this is not migrated to the new CRM.	All case data will be accessible on a Lagan server for the agreed data retention period. Customer Services agreed that starting the myaccount authentication process with no data migration from Lagan was the most appropriate solution. Customer Services would support customers with the creation of their myaccount and promote registration.
If NAC do not move to myaccount we may lose the opportunity to adopt National online services created by the Improvement Service	NAC would need to custom build their own processes but would lose the National approach

3. Proposals

3.1 It is recommended that Cabinet:

- Agree that North Ayrshire Council use myaccount for authentication for online services on our new CRM.
- Agree that the Yoti app is used for level 3 verification, linked with myaccount.
- Agree that no existing online customer data or case data is migrated to the new CRM.

4. Implications/Socio-economic Duty

Financial

4.1 None.

Human Resources

4.2 None.

Legal

4.3 None.

Equality/Socio-economic

4.4 None.

Environmental and Sustainability

4.5 None.

Key Priorities

4.6 This report supports the delivery of the Council Plan priority, 'An accessible Council that puts residents and communities at the heart of what we do'.

Community Wealth Building

4.7 None.

5. Consultation

5.1 Customer Services and IT have liaised and consulted with the Improvement Service regarding the implementation of myaccount. The Executive Leadership Team have been consulted and have approved the implementation of myaccount pending Cabinet approval.

Fiona Walker
Head of Service, People and ICT

For further information please contact **Elaine Nixon, Senior Manager (Customer Services)**, on 01294 310034.

Background Papers

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