Online Identity Assurance Discovery Service Design

A report by Snook for the Scottish Government

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Digital Scotland

Scottish Government
Riaghaltas na h-Alba
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Contents

Introduction

Project scope and remit

Snook were commissioned by Scottish Government Digital Directorate to carry out user research in a Discovery Phase that would gather insights about user experiences related to digital identity. The aim of the Discovery Service Design was to identify the problem that an online identity assurance programme might address, explore the user journey(s) and identify user concerns and needs.

Specific insights required were:
- Elicit a clear picture of how different audiences see digital identity functioning across multiple services
- Understand how citizens see identity verification in relation to access to public as well as private services
- Develop a clear understanding of people's concerns and needs in relation to digital identity in general and public sector specifically

Objectives

Insights

Our primary objective was to contribute insights and learnings to assist in developing a common approach to online identity assurance and authentication for access to public services that supports the landscape and direction for digital public services delivery in Scotland.

Service Patterns

We were tasked with developing a service pattern designed with and for members of the public, particularly considering a service that is secure, effective, proportionate, easy to use and accessible.

This service pattern must:
- Ensure that members of the public are confident that their privacy is protected
- Bring value for money and efficiencies in the delivery of public services
- Be able to evolve and flex with future changes

In some respects the research functioned more as Pre-Discovery than Discovery, since there isn't an existing single service experience to assess, and we were looking more at attitudes and motivations, hopes and fears related to online identity assurance in general, across multiple public and private sector services.

Snook have been supported and advised in the Discovery phase by David Alexander of Mydex[1] and Richard Pope of Projects by If[2], both of whom have considerable knowledge and experience related to online identity.

1. https://mydex.org/
2. https://projectsbyif.com/

00 Executive Summary

Service Principles

The key focus of the Discovery Phase was to gather and present insights to guide the development of a secure, effective, proportionate, easy to use and accessible digital identity service.

There is a strong narrative in Scottish Government (particularly in relation to Health and Social Care) about person-centred services and holistic approaches to improving outcomes, considering the whole life experience of people. The social determinants of health model[3] is often used to understand the multiple environments a person inhabits and the networks they are influenced by.

We have focused on this in our principles and service patterns and have been strongly guided by what people want and need, rather than how services currently function and interact. We found that the majority of people we spoke to don't want or understand the need for separate online 'identities' for local government, Scottish government and UK government - people don't necessarily understand the boundaries between the different service providers. There were comments suggesting that the current systems are fragmented and impossible to navigate for the majority of people, resulting in frustration and massive duplication of information in lengthy forms.

People we spoke to who relied on benefits expressed fears of an underlying narrative in some services of treating people as if they are fraudulent, and making it as difficult as possible to claim benefits to which they are entitled that would improve their wellbeing and outcomes. Some people suggested that this needs to change, and that this online identity programme is a chance to demonstrate that the Scottish Government is genuinely committed to empowering and enabling people to take control and access the services they need in the way that works best for them. This would help to address the social need and inequalities in Scotland and improve outcomes. The suggestions was that this is an opportunity to show that we trust people to own their own data and manage access and permissions to use that data (with support if required).

Therefore, one of the intrinsic issues to be considered in the development of any online identity solution is who owns the data, and who can make use of it? There is a definite interest in the commercial potential of online identity services, coexisting with different agencies wanting to build their own thing and distrusting it if they haven't built it themselves.

Rather than focusing on a specific solution therefore, we have outline a set of core service principles that can be used to guide the development of any solution to online identity assurance in Scotland.

3. http://www.healthscotland.scot/health-inequalities/the-right-to-health

Person Centered Principles

P1 **Person centred, not system centred**
See the person and their needs and structure services around providing the best outcomes for people in the simplest way.

P2 **Enabling not blocking**
Value the person and enable them to access the support and services they need to help them thrive. Always start from the assumption they have the best intentions, don't assume they are fraudsters.

P3 **The person is in control**
The person who creates the online personal profile (or their nominated proxy) has control over their own personal information and can grant or withdraw access as they feel is appropriate.

P4 **Tell us once**
Make sure the person enters relevant information once, only updating when there are changes.

Transactional Principles

T1 **Make it work right, first time**
Avoid frustration and drop out by making the creation and use of a trusted online identity as simple as possible.

T2 **Appropriate to what the person is trying to achieve**
Make the requirements for proof of identity appropriate for the service the person is trying to access - ask for the lowest possible amount of information.

T3 **Easy to join, easy to leave**
Make it as simple as possible and minimise the effort both ways.

T4 **Provide the right level of explanation people want and need at each stage**
Some people just want three bullet points, others want a bit more detail, still others want to read the whole manual. Provide information at all three levels for each stage, recognising that some people might be content with bullet points for one action but might need more detail to reassure them before taking the next step.

T5 **Simple language and accessible content**
Make the language and navigation as simple as possible but not simpler. Agree terms and definitions. For example, some people do not understand Online Identity Assurance but may understand Creating a Trusted Identity Online.

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Transactional Principles
(continued)

T6 Cost and Accessibility
Make sure there are simple and cost-effective ways to provide documents, such as taking photographs or scanning. Avoid high costs associated with photo booths and secure postal delivery.

T7 Consistency and Coherence
Make sure that language and graphic layout provide a consistent look and feel to all platforms that a person might have to access, including government and third party services.

T8 Confirmation and Reassurance
Keep people informed about where they are in the process, how many steps remain and allow them to save and pause at any time and download information to save for future reference.

T9 Joined up, not fragmented
People who do not work in local or government services do not understand the service boundaries between multiple services. A Scottish approach to having a trusted online identity needs to work across all of the above to provide a holistic solution for people.

T10 Integrated access to existing information
Where further personal information is required, related to income, health, disability or dependent family members, this information should be directly available for the individual to link the personal information they have provided.

T11 Helpful, responsive and proactive
The trusted online identity service should reflect the ambitions of the Scottish Government to put dignity and respect at the heart of public services[4]. The service should prompt people about other services and benefits they might be eligible for to support people to achieve the best possible outcomes.

T12 Levels of security and privacy
The online personal profile will include levels of access and security, with a single front door but additional security keys to access different areas.

4. p.7 point 13: http://www.gov.scot/Resource/0053/00533376.pdf

01 Project Activities

Research Activities

We have illustrated on the following pages the timeline of activities related to the Discovery research.

We held a kick off at the end of January with representatives of the Scottish Government team. There was an initial element of pre-Discovery[5] which involved interviewing organisations to gather insights about how existing services currently dealt with online identity assurance. We conducted scoping interviews with some key Scottish Government teams (including policy areas for e-voting, e-health, local government, migration and free movement of people), Scottish Social Security Agency, Registers of Scotland, National Records of Scotland, the Older People's Development Group (a stakeholder group), the Digital Office, and UK GDS.

We conducted further interviews with public service organisations at both managerial and frontline worker level, including Students Awards Agency Scotland, National Entitlement Card Programme Office, Disclosure Scotland, Edinburgh City Council, and Perth and Kinross Council.

In order to consider some of the specific challenges of those requiring support or assisted digital we attended 'The Gathering', a networking event for third sector organisations. We spoke with organisations and volunteers at the event, gathering some helpful insights into the type of support people who access their services are looking for, particularly around digital services. We also conducted follow-on interviews with some of the organisations we met there and with other third sector and advocacy groups. The organisations we interviewed include Young Scot, Shelter, Carr Gomm, Trussell Trust, Scottish Refugee Council, Royal Blind and Scottish War Blinded, PAMIS (Promoting A More Inclusive Society), Connected Communities, and Forth Valley Sensory Centre. We spoke with employees, volunteers, people receiving support, families and individuals.

Organisations we spoke to:

Interviewed	Number	Location
Non-staff individuals interviewed through organisations	10	Falkirk, Glasgow
People included in group sessions with individuals	20	Tayside
Total	**30**	

5. https://defradigital.blog.gov.uk/2017/08/07/what-weve-learned-about-preparing-for-discovery/

To help us understand personal experiences of establishing and using an online identity we spoke with individuals aged from eighteen to over seventy. We asked about their experiences of having to prove who they were to access online services. We spoke with individuals who had experience of using (or trying to use) Verify, HMRC Government Gateway and myaccount. Others had experience of registering births, marriages and deaths (and informing and accessing online services related to this), applying for finance and benefits, and changing their name and address.

We also worked with the Scottish Social Security Researchers who included some key questions about online identity assurance in their interviews with the Experience Panels. We received some valuable insights from this group about the challenges of applying for benefits and negotiating with the different agencies providing support. Their report is included in the appendix.

Individuals we spoke to:

Ages	Number	Location
Age 18-24	3	Glasgow, Aberdeenshire
Age 25-34	4	Glasgow Aberdeenshire
Age 35-44	2	East Lothian, East Ayrshire
Age 45-54	3	Dundee, Glasgow, Renfrewshire
Age 55-64	3	Angus, Renfrewshire
Age over 65	2	Renfrewshire, Edinburgh
Total	**17**	

Workshops
Stakeholder workshop
The Scottish Government team held an initial workshop with the Online Identity Assurance National Stakeholder Group on the 8th of February. This introduced the Online Identity Programme to participants and invited them to help shape the programme. Our activities included discussion focused on 'What is the problem we are trying to solve?' (and the benefit we are trying to provide) and hopes and fears regarding online identity.

Futures workshop
Mid way through our research we held a Futures Workshop with the organisations we interviewed at the scoping stage. We used this workshop to help us develop some initial themes related to the research and to consider possible futures for online identity assurance.
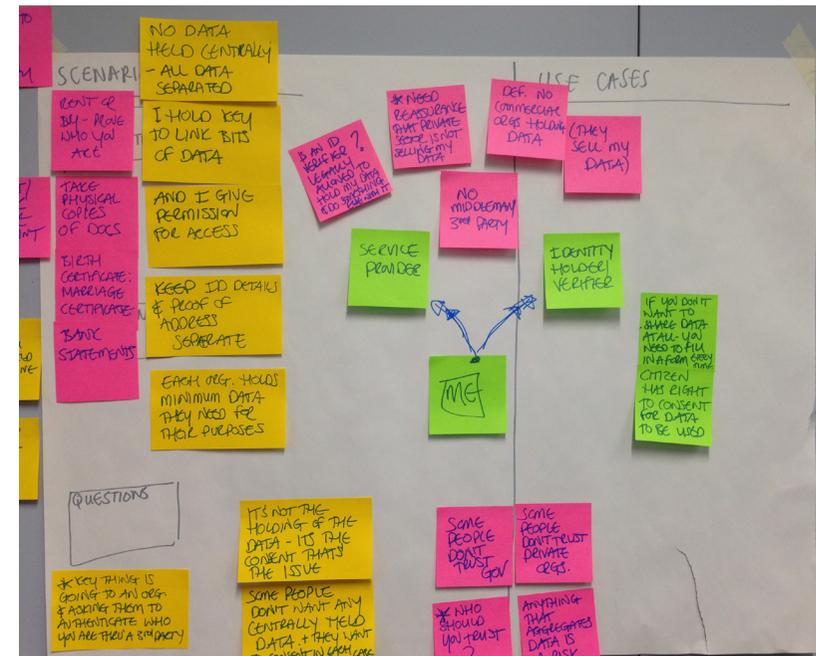
Online survey

We developed an online survey that was designed for two different age groups: under and over 25. We designed the survey in this way to allow us to understand the specific identity needs of young people who may face greater challenges in proving their identity online as they generally do not have an established financial footprint, something that is used by existing services such as GOV.UK Verify.

Show and Tell

Having conducted some preliminary synthesis we presented our initial findings to a large group of stakeholders on 28th March in the form of user journeys and a series of quotes representing people's attitudes and experiences, on a spectrum from cautious to convenient. This event provided an opportunity for participants to review our findings to date, and to provide further insight from their own experiences (both as providers of services and individuals who accessed services). We also asked participants to challenge or validate the user journeys.

Illustrated Timeline

Timeline	23rd of Jan	8th of Feb	20th of Feb		28th of March	
Workshops	Kick-off	Stakeholder workshop	Futures workshop		Show and Tell	
User research		Organisational interviews (public sector)		Organisational and individual interviews		Follow-on interviews
				Online survey		
Synthesis				Preliminary synthesis	Co-synthesis	Synthesis	Draft report
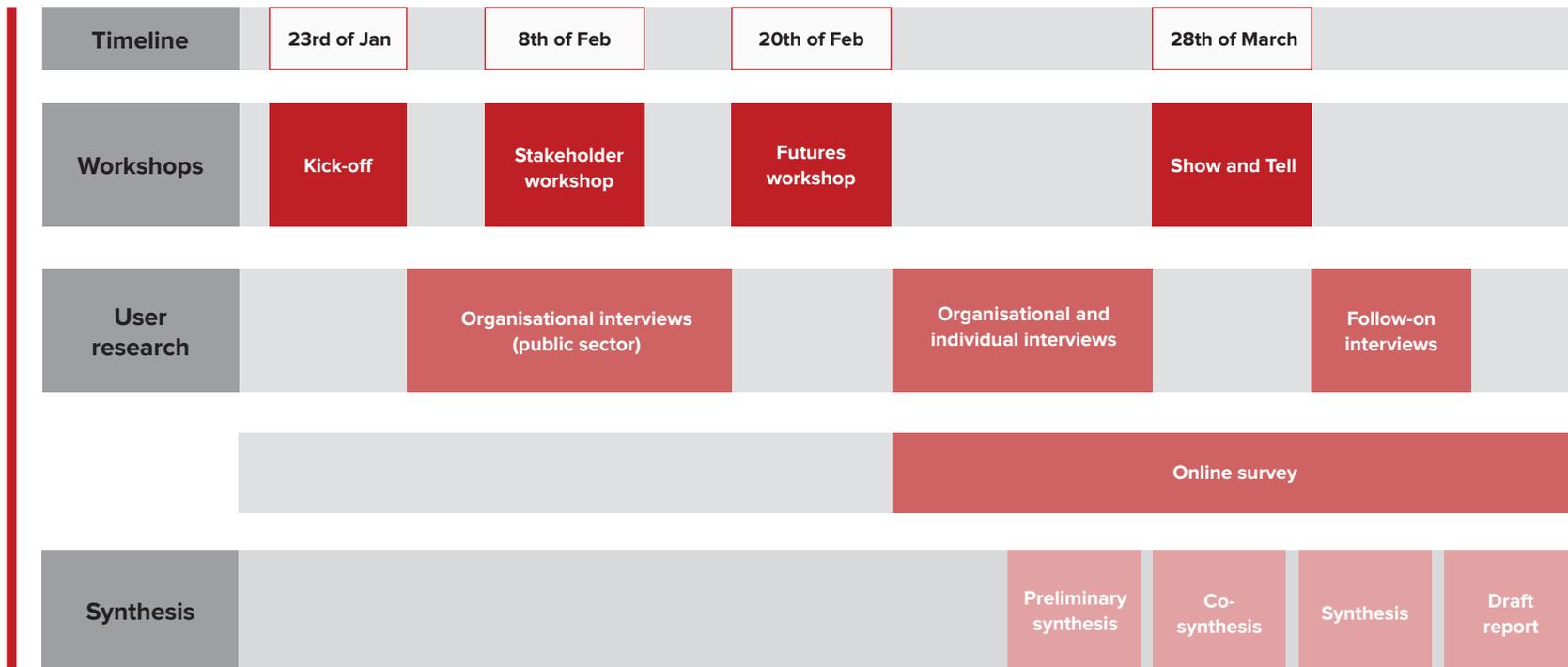
02 Research Findings

Overview

The research identified that there appear to be two distinct aspects of a trusted online identity, directly related to what people are trying to achieve.

The most basic element involves firstly proving that this person exists (which can be done, for example by producing a birth certificate or confirming an NHS or National Insurance Number), and secondly proving that you are this person. Currently this second part presents varying levels of difficulty depending on whether you have access to key identity documents, such as passport and driving licence or have a traceable financial footprint. Obviously certain groups of people do not have access to these documents and do not have a viable, traceable financial footprint. This currently means that they could be excluded from obtaining an authenticated online identity and struggle to access some services as a result. Some other key groups who can have problems with this are those who have changed their name and still have documents in two different names, and those who have moved home frequently.

For basic services, such as requesting household services from your local authority, it is enough to assert who you are and where you live.

For other **eligibility-related** services you require more information about your life circumstances, such as disability, dependent family members and income, to prove that you are eligible for things such as mortgages, loans, grants or benefits. One of the core findings related to these transactions was how frustrated people were at having to repeat the same information time and time again to different agencies on different forms. Even if they have proven their eligibility for something such as a government or local authority benefit, disabled bus pass or parking permit, they are asked to complete the same form regularly.

People who we spoke with who were disabled themselves or carers felt this placed an enormous burden on them to make sure they were providing the right information in the right way to ensure they or the person they cared for got the right support. They were very worried that they might not answer a question correctly and be accused of fraud. Some people spent a lot of money photocopying forms so that they had proof of what they had written the last time.

People who had to complete a lot of forms with personal and clinical information about what they or the person they cared for could or couldn't do expressed a preference for this information to be gathered directly from the relevant professionals with their consent. Most were very keen to have data shared across health, social care and benefits agencies to avoid the time and effort involved in duplicating information.

"I would much prefer to have this. It would be so much better and easier to have a single account for all public services."
(Age 48)

Recurring themes from face-to-face engagement

We have outlined below some of the key themes emerging from the research and separated these into the following sections:

Convenient
Feedback from people looking for an easier way to transact with public services, particularly related to benefit applications.

Cautious
Feedback focused on concerns about data privacy and security.

Barriers to Access
We have focused this section on requirements for assisted digital and mobile-first solutions.

Recurring themes: Convenient

Simplification

P1 **P2** **P4** **T1** **T4** **T5** **T9** **T10**

The core issues highlighted by people looking for a more convenient way of transacting with services focused on simplification of complex application and assessment processes. We have grouped different categories of feedback together in this section but there were definite commonalities across the different themes. Under each theme we have noted which of the service principles relate to this theme.

People expressed exasperation with the complexity and fragmentation of services. People with disabilities and/or caring for someone with a disability had to understand and navigate services from UK Government, Scottish Government and their Local Authorities to receive the help they needed.

The application and assessment processes often involved sending originals of documents to each agency in turn. People mentioned ease of creating and authenticating identity to apply for and transact with private sector services, such as banks or online shopping. There was a definite demand to make people's lives easier by simplifying processes for public services through giving permission for data to be stored and/or shared.

Recurring themes: Convenient

Quotes: Simplification

"To make it much easier we should have a single sign on and then you can be prompted as to which service do you want to access and what do you want to share with them. That might make it easier – stop repeating information – and then your eligibility would be clearer."
(Age Scotland)

"There should be some way of linking to specialists notes rather than having the burden on the family to provide information on complex conditions – there should be a clear pathway for the family to pull information or give people permission to access records."
(PAMIS Group)

"There is a lot of work going on around the 'golden thread' – people are fed up of disconnect between services. If I tell you once – I shouldn't have to tell you again and again."
(Age Scotland)

"Recently, I've been setting up new bank accounts and stuff and I've used online chats. And it's a really good service. I'd prefer an online chat. I've got this view that every time I'd need to contact them [local authority], it's never gonna be a straightforward process. I view it as quite an old-fashioned set up. I don't like doing things via the post. I'd rather sign into an app and do it that way."
(Renfrewshire interviewee)

"Why can't we learn from banking services? Years ago you had to go into your branch, arrange an appointment and fill in lots of forms. Now you can manage your account online and even apply for an overdraft online. The public sector needs to wake up and move on."
(Dundee interviewee)

Recurring themes: Convenient

Consistency across different platforms

P1 **P4** **T5** **T6** **T7** **T8** **T9**

People were confused with the different interfaces they were presented with when making online applications that they thought were for one service provider. Forms also asked questions in different ways so that people felt they were being tricked into giving a wrong answer. Gov.uk has integrated a requirement to use common design patterns into the Digital Service Standard**.**

If there are multiple providers of Online identity Assurance services there must be a consistency in terms of language, visual appearance and functionality, allowing easy navigation of online forms and web platforms[6].

"I started on the council website because I wanted to do a simple thing, but then I was taken away onto the myaccount website and that was completely different and really complicated and they asked me so many questions that I didn't think were relevant. I only wanted to order a new bin for goodness sake! Then I couldn't go from there back to the council website and had to start all over again."
(Interviewee Dundee)

"The password thing - Oh my God! - it was impossible and I'm never going to be able to remember it. So I don't even bother now. If I have to go to myaccount the first thing I do is request new password every time."
(Interviewee Glasgow)

"Sometimes it can be a bit convoluted to prove who you are for any services online."
(PAMIS Group)

"It feels like they're trying to trick you. They keep asking the same questions again and again."
(Forth Valley group)

6. https://www.gov.uk/service-manual/service-standard/make-the-user-experience-consistent-with-govuk

Recurring themes: Convenient

Reducing duplication of information in forms
P4 **T2** **T9** **T10** **T11** **T12**

One of the perceived benefits for having an assured online identity was linked to reducing the number of forms that people had to fill in, and the duplication of information given both to different departments of one agency, and to other agencies. This was perceived as unnecessary, time consuming, and costly. The key themes that emerged related to forms were:

• Frustration that there are still so many paper forms
• Irritation with online forms that don't allow you to save and return
• Concern about forms that ask people to enter detailed medical information that they don't necessarily feel competent to provide
• Exasperation with long, complicated forms that have to be re-submitted every year or every three years
• Annoyance about having to spend money to photocopy forms to capture your responses for your own reference

Some people expressed concern, however, about saving data to enable applications to be processed more easily or forms to be pre-populated. Concerns were related to who would be able to see the data held, and how secure it would be.

"However, a number of respondents expressed a lack of trust in the current system, including in relation to the security of their data, both in terms of electronic and manual processing and storage. This included concerns relating to documents that have been posted going missing. Applicants described paying to send documents by recorded delivery and for photocopies of all submissions."
(Social Security Experience Panel feedback)

"The forms for carer's allowance - it's a very onerous task to do these things over and over again. We need to simplify it right down and make sure that there are online forms that can be saved – at the moment you get timed out."
(PAMIS group)

"The forms [for housing benefit] are really complicated. They ask the same question twice. Sometimes I don't understand the language used. I'm afraid if I give the wrong answers it will mean I don't get it."
(Renfrewshire interviewee)

"It's normal for people to have to redo applications several times before they are successful."
(Scottish Refugee Council)

Recurring themes: Convenient

Quotes: Reducing duplication of information in forms
Continued

"Conditions don't change but still people need to reapply. They panic if they can't remember what they wrote last time – they are worried that they are going to be accused of fraud."
(PAMIS Group)

"I've had to take my dad into hospital 6 times in the past few months. He has dementia and some other problems. Every single time I am asked to fill in a six page form about what he can and can't do. He is always really distressed and my time should be spent caring for and calming him down, not filling in the same information in the same form every time."
(Show and Tell participant)

"The Blue badge application – you keep going round and round the block putting in medical info that seems unnecessary."
(PAMIS Group)

"When they give you or you get the forms, back in the day they used to sit with you to fill it in. Now you get it and you have to do it yourself. Might be wrong and you're back and forth with them."
(Renfrewshire interviewee)

Recurring themes: Convenient

Data sharing between organisations

P1 **P2** **P3** **P4** **T6** **T9** **T10** **T11**

On the whole people were keen for data to be shared between organisations to avoid them having to provide the same information repeatedly. Some people commented on the fact that they recognised that organisations already held a lot of data about them. Although some people were concerned about data security, others commented that items sent in the post were frequently lost, which also presented a security risk. Some people indicated that the person themself should control who had access to their data and give permission for this to be shared.

"It was annoying and frustrating that two departments of DWP wanted to see the same information at the same time. Why could Carers Allowance and Income Support not share information?"
(Social Security Experience Panel)

"I have whole files full of documents from all the different agencies. The biggest bugbear for me is that the council can't just access benefits agency records so you have to keep sending them the letters you get and it's back and forth, back and forth and you're just the piggy in the middle."
(Interviewee Angus)

"Having two have separate medical assessors and not take the word of people's own doctors has caused me and others huge unnecessary stress. Having two separate benefits I rely on who need separate evidence is extra stress as is all the other smaller things I have to apply for like a blue badge and winter fuel discount from my supplier. Every extra redundant piece of evidence I have to supply is extra stress on me and other people who can afford it the least, and leads to huge burdens on their friends and carers, which many of us end up paying for out of our benefits."
(Social Security Experience Panel)

"We find that families are quite happy and keen to use different ways to communicate online and it's the authorities that block it. Face-to-face is a major challenge when you are caring for a person with multiple disabilities. If a family could get a verified online identity then they could access more information and secure information."
(PAMIS Group)

"Application forms that require a list of medical examinations, Consultant and GP visits. Information that is readily available from the GP. Why is the applicant instructed to find and collate this information? Another repetition whose sole purpose appears to be in place to 'trip up' and cause stress to the applicant and, where necessary, the person acting on behalf of the applicant."
(Social Security Experience Panel)

"Why is it so easy to tax your car and for them to retain your info for that, but then they say they can't save your data to make it easier when you're applying for benefits?"
(Forth Valley Sensory Centre)

Recurring themes: Convenient

Data storing

P3 **P4** **T9** **T10** **T11** **T12**

Some respondents suggested that the solution to avoiding duplication of information and effort was that their data was stored 'somewhere' where different agencies could access it with permission. Most participants were unsure about where or how this might happen but saw the benefits. Some recognised that a lot of information is already stored by various agencies that could be shared. There were some underlying questions about what data is stored where and who holds it? The Social Security Experience Panel research explained that:

> **"Many respondents felt comfortable with data being stored to limit the need for evidence to be re-submitted. However, a number of respondents expressed a lack of trust within the current system, including in relation to the security of their data, both in terms of electronic and manual processing and storage. Some respondents highlighted the need for a more joined up approach between DWP departments, and with other services, however many also expressed caution about how information is shared and the need for applicants to retain control of their personal data."**
> *(Social Security Experience Panel)*

"I would rather they stored than asking me for it 10 times, I know some people are paranoid but they know everything about us anyway."
(Social Security Experience Panel)

"This system would be based on a single framework that follows each individual in Scotland from birth to death. One record that uses an individual's National Insurance number as their identifier. Variable personal allowances will be allocated at different stages of an individual's life."
(Social Security Experience Panel)

"The way we use the [PAMIS] digital passport for hospital admissions – it's always useful. It gives access to complex information about conditions – it can be life or death. The person carries this information with them and keeps it updated themselves or their family do it for them."
(PAMIS Group)

"It would be great is you could just refer to previous forms and validate that it's you. Conditions don't change but still people need to reapply."
(PAMIS Group)

"As long as the system was secured and government system encrypted, I guess I'd be OK with it. It is no different to all the information others hold (NHS, banks etc.)."
(Social Security Experience Panel)

Cautious

As mentioned previously, people who were cautious about online identity tended to focus on three specific questions:

Who holds my data and how reliable are they?
Who can access my data and who controls that?
How safe is my data and what is the risk from hackers?

Reliability of organisations who hold data

P3 **P5** **T2** **T12**

There was definitely a variety of opinions on who people trusted to hold their data. Some people were comfortable with private sector organisations, such as banks and Google holding data about them and distrustful of government services. Others were more trustful of government and wary of private organisations holding their data. This illustrates the need for a range of options that offer choice to suit different people's motivations and concerns.

Recurring themes: Cautious

Quotes: Reliability of organisations that hold data

"It would cause me concern if this was the Government's way trying to obtain my biometric data."
(Online survey response)

"I'd very much like it as long as it doesn't cross-share my data with services - like gov.uk verify, if I use Barclays identification, it doesn't share any info with government. I like the simple instructions and clearly understood terms and conditions about transferring data."
(Online survey response)

"I'd love it. Would just need to make sure it's really secure. I think the reason why so many people use Facebook or Google to log into things is because they're so easy... and yet I feel uneasy about letting private companies have so much access."
(Online survey response)

"No it's invasive. I certainly wouldn't want the government having this data because I know how half arsed things are."
(Online survey response)

Recurring themes: Cautious

Access and Control of data

P3 **P5** **T2** **T12**

There is some concern over who would have access to any data stored and appropriate and proportionate use of and access to that data. People would like clear information about who can access their data and visibility over who is accessing it, when and for what reason. Some people want to control their own data and others at least want to control who has access to it.

"Make sure information is stored securely without being accessed by people not entitled to see it."
(Social Security Experience Panel)

"It's a data ownership issue – who owns it? Is it the NHS data or is it your own data? Some people would prefer to own it themselves, then they can see what is there."
(PAMIS Group)

"Would need permission to be asked on a case by case basis. I would give permission for council to see evidence for Housing benefit claim but it doesn't mean I would be happy for any council dept to see my information."
(Social Security Experience Panel)

"Convenience would be good - easier than filling in forms all the time (even online forms). Would want assurance about what information people from different organisations had access to."
(Online survey response)

"It would be very handy - it would remove the need for multiple passwords and make registration for new processes easier. As I work in Local Government I see the positives in it, but am aware that there is a fear around 'big brother'. We need to effectively communicate the benefits of this approach to encourage public buy-in."
(Online survey response)

"Advantage of limiting number of passwords required. Would want assurance that any information shared was limited to that required for the service concerned. Would need to be sure that the Verified Online Identity service itself was secure."
(Online survey response)

Recurring themes: Cautious

Security of data

P3 **P5** **T2** **T12**

There are genuine concerns about the security of data held centrally and the risks and implications if a single online identity giving access to multiple services was compromised. Many people mentioned the threat of hackers who target large data sources and their concerns related to this.

"It is a fantastic idea, naturally the biggest concern is security. It would need to be incredibly well encrypted as the potential damage that could be inflicted should the data be stolen is huge."
(Online survey response)

"It depends on your data protection policy, i.e. what personal details are needed, where this is stored, how safe is your computer system and the length of time you kept people's details."
(Social Security Experience Panel)

"I would agree that this would make things online easier, but I would not agree with this cause if this verified Online Identity was hacked which would eventually happen because nothing is impossible to hack, they would have access to everything. Possibly without the individual even knowing someone else has access. so therefore I would highly not recommend that this happens and would prefer to use different methods/passwords for different services meaning that if one service is hacked they cannot get access to other services."
(Online survey response)

"Standard concerns in respect of how secure the system was, what happens if it is compromised, what visibility I have on how the data is used as well as the number of services I can use it for to justify the effort."
(Online survey response)

"It would be good but a little wary that if it's hacked then potentially many of my accounts could be at risk in one swoop when I'm used to using different passwords with different accounts to minimise risk."
(Online survey response)

Barriers to access (assisted digital)

Additional accessibility requirements

P1 **P2** **P4** **T1** **T5** **T6**

For some people the main barrier to accessing public services was their own lack of digital skills and lack of technology or internet access to go online at home (if they have a home). For others (specifically those with visual impairments) the main challenge with both online and paper forms was that they were not available in formats that were suitable for text to speech translation.

Many of the Third Sector groups we engaged with committed a significant proportion of their resources to supporting their clients with online applications and forms. Any Online Identity Assurance solution must therefore accommodate proxy and third party management. This theme, therefore, focuses on some of the needs related to assisted digital access.

"Some people will go without claiming for benefits because they have been told they have to apply online. People don't have the IT skills to do this or access to computers or internet at home. Out of the 50 people we support only 2 people have home broadband wifi, although half of the young people have data on their smartphones."
(Carr Gomm support worker)

"Online applications are a big barrier. They might not have a phone number, email address, or computer."
(Shelter support worker)

"Accessibility is the biggest issue people face, it all depends on how easy it is to read or fill out the forms. The documents aren't easy to read and they can't make sense of them so they need help."
(Enable)

"Someone goes to their home and works with them to complete forms. We found it's easier to go to their home, partly transport, but also talking about benefits is difficult, and involves personal details like money. It's easier and more comfortable to do that at home. Some people have friends and family there too."
(Deaf and Blind Scotland)

"Participants who are partially sighted or blind often ask their home help to read letters. Some people have private help who they trust to read their post for them. They don't want different people every day reading their personal communications."
(Forth Valley Sensory Centre)

Recurring themes: Barriers to access (assisted digital)

Mobile First

A report from Ofcom at the end of 2017 highlighted that 70% of people in Scotland now own smartphones and for 41% of the population their smartphone is the most important device for accessing the internet[7]. Any solution to Online Identity Assurance must therefore work easily on a mobile phone.

"I don't have a computer. I only use my phone for internet. But you canna fill out an application form on your phone. It's just impossible. I had to get my partner's daughter to do it for me on her tablet."
(Interviewee, 50s, Dundee)

"Everyone uses iPhones, none use Android: due to built in accessibility features such as text to speech, audio description, large font etc. These features on desktop PC's/laptops cost thousands and are temperamental."
(Forth Valley Sensory Centre)

"If they access services at all online it will be via their phones. Other than that, the Mitchell Library in Glasgow is a place where asylum seekers go and they can access free computers there."
(Scottish Refugee Council frontline worker)

7. https://www.ofcom.org.uk/__data/assets/pdf_file/0020/105194/cmr-2017-scotland-charts.pdf

Survey Results

The online survey was promoted on the Scottish Government Digital blog[8] and through twitter. We also asked organisations who had engaged in the research to distribute the link. We split the survey into under 25s and over 25s to enable us to allow us to find out whether younger people had more or less of a problem verifying their identity. We also wanted to ask specific questions about use of the Young Scot National Entitlement Card for identification.

One of the findings was that there is no clear distinction between attitudes, behaviours and experiences of under 25s and over 25s. This challenges the oft-held assumption that younger people are more inclined to opt for convenience over privacy in online transactions. Across both age groups there was a spectrum of responses, from those who focused on concerns about security, to those who were very keen to embrace a simpler way of transacting with public services.

We received 84 responses in total, broken down as follows:

Survey

Age	Number
Age 25-34	10
Age 35-44	12
Age 45-54	13
Age 55-64	5
Age over 60	0
Total	40

Young person's survey

Age	Number
Under 18	2
Age 18-20	11
Age 21-25	25
Age 26-41	6
Total	44

8. https://blogs.gov.scot/digital/

Full details of questions asked in the survey and survey responses have been included in the appendix.

Survey Results

Quotes: Survey Results

"I'd love it. Would just need to make sure it's really secure. I think the reason why so many people use Facebook or Google to log into things is because they're so easy… and yet I feel uneasy about letting private companies have so much access."
(Age 43)

"I think this could a really brilliant bit of design/tech - I worry about the number of usernames and password I carry about in my head already, and for example I can't remember my Government Gateway ID. But I don't know if we're in a space where that kind of tech is guaranteed to work seamlessly every time. I also worry about who makes sure our data stays safe in that sort of situation."
(Age 29)

"It depends on the weight given to this. I have no problem with 3rd party authentication services (I use Google, Twitter, etc). And there are a very few services, such as banking and tax, where having a higher level of identification is necessary. I expect these to have a higher "cost" (time, effort) because of their value. The risk with Verified Online is that it becomes low-cost and hence becomes the online equivalent of an ID Card, with every organisation asking to see it until it actually lessens, not increases, the security of your identity."
(Age 61)

Survey Results

Older group
In the older group 28 people completed the survey on laptops or PCs and 14 on smartphones. (There is a slight disparity in number because some people did not complete all of the questions)

When asked what they had used recently to identify themselves people mentioned passport, driving licence, utility bills. The reasons for producing these documents included registering for a GP, a new job, getting a mortgage, buying a car and applying for a National Entitlement Card.

We asked some questions specifically about banking services as we recognised that many people are using different forms of identification to set up bank accounts and make transactions. Some people had opened new accounts by taking proofs of identity into the branch, others had set up new accounts, such as Monzo, by scanning identity documents and recording a video of themselves. Some people have two-factor authentication for transactions, others a combination of passwords and pin numbers.

"Thumb print and can also use password and memorable word."

"Register online with confirmation code sent via post to registered address"

"Username, password and number generating device."

"Username, password, memorable information."

We asked some further specific questions about different biometric methods people had used to identify themselves online.

29 out of 40 people used fingerprint recognition
Most had used fingerprint recognition on phones and for phone access and banking. On person had used this for a password keeper and online car rental.

3 out of 40 had used voice recognition
People mentioned using this for Siri and also HMRC tax returns.

6 out of 40 had used facial recognition
Again this was mostly for phone and banking with one person using it for Playstation.

29

Survey Results: Older Group

When asked specifically how they felt about using biometric methods to identify themselves, there was a mixture of responses.

Positive (13 responses including the following comments)

"They are very convenient."

"Next evolutionary step."

"I feel it makes my online banking more secure."

"I feel fine about using these methods - more convenient and I feel more secure."

Positive/Negative (10 responses including the following comments)

"Touch ID is easy and feels secure. Voice recognition, even as a technical savvy user who knows how those systems work...I'm sceptical. I also find it pretty awkward speaking phrases out loud. Touch ID is private I can do it whenever I need to. Both face and voice I would feel self conscious about using."

"Fairly secure but with fingerprint I imagine less so than voice or facial recognition."

"I like using the fingerprint because it's easy and feels secure. Voice recognition seems a bit annoying. Facial might be good if I trusted it - not sure the tech is up to it yet."

"I'm really not sure. They seem both more secure and more likely to fail - you can't exactly 'reset' your face if something goes wrong in the process, can you?"

Negative (7 responses including the following comments)

"Have tried fingerprint recognition on phone, takes longer than typing user id and password due to number of attempts required."

"I am still wary and worry I may forget the backup passwords if I don't use them so often. Too easily hacked or simulated."

"Wary."

11 people were also using e-wallets on their phones - mostly for tickets and contactless payments

26 people are using 2-factor authentication (3 didn't know what it was). This is mostly used for Google, banking, email and access to other online platforms.

Survey Results: Older Group

Finally, we asked:
How would you feel about having a Verified Online Identity that could let you access multiple services, potentially with a single log-in? How might something like this benefit you, restrict you, or cause you concern?

Positive (10 responses including the following comments)

"Having seen an example of this in a presentation about Estonian digital citizens it makes a lot of sense."

"Great because nobody needs more than a handful of apps and numerous passwords are an anti-service."

"I would much prefer to have this. It would be so much better and easier to have a single account for all public services."

"Would welcome it."

Mixed Positive/Negative (20 responses including the following comments)

"Threat of hacking would be a concern, however, it would be far more convenient and save having to remember multiple passwords."

"I think this could a really brilliant bit of design/tech - I worry about the number of usernames and password I carry about in my head already, and for example I can't remember my Government Gateway ID. But I don't know if we're in a space where that kind of tech is guaranteed to work seamlessly every time. I also worry about who makes sure our data stays safe in that sort of situation."

"I would find this beneficial, particularly in relation to health. It would provide ease of use. I would want to ensure that the system was secure and that I was in control of who could access my data."

"Convenience would be good - easier than filling in forms all the time (even online forms). Would want assurance about what information people from different organisations had access to."

Survey Results: Older Group

Negative (8 responses including the following comments)

"I would be concerned about security if the single log-in was compromised."

"Standard concerns in respect of how secure the system was, what happens if it is compromised, what visibility I have on how the data is used as well as the number of services I can use it for to justify the effort."

"I think the benefits are very limited as we are all used to having multiple logins for different systems. To date my experience with these online identity services is that they make the customer experience more complex for no obvious benefit. Feedback from our customers also suggests this. I think online identity services are one of these overly complex initiatives which pre-occupy the minds and budgets of public sector technology providers, which do not deliver value."

"There are already lots of services that claim to be a 'access multiple services', but they are not used widely so aren't really much better than registering again (assuming registration is easy, like uploading photo of passport). Only Google and Facebook log-ins are useful single sign-ons in real life."

Survey Results

Younger group

In the older group 41 people completed the survey on laptops or PCs, 9 looked at the survey on smartphones but only 3 actually completed it on their phones.

When asked specifically about the Young Scot National Entitlement Card, 32 people said they had received a card, 12 said no. The majority of people had received this through school. Those who had to replace it mentioned having to go to the local library or council office to do this. Two people said that they didn't bother doing this as it was too much effort.

Most young people mentioned using their National Insurance number for identification when starting a new job, quite a few for Student Loans, and one mentioned being asked for it when applying to rent a flat.

When registering with a GP people were asked for the following proofs of ID:

"I think it was two forms of photographic ID (passport and driving license)."

"Passport, bank statement."

"Council tax document and passport or driving license."

"Proof of address (job contract) and passport or drivers licence."

Similarly when opening a bank account young people were asked to provide the following:

"2 valid forms of ID - used passport and birth certificate."

"Drivers license and a utility bill showing my address."

"Two forms of identification (passport and driver's license used) and two letters to prove my address dated within the last three months."

"Passport and proof of address (letter from my university halls back in my first year of uni)."

Survey Results: Younger Group

When accessing online banking service the following methods were used:

"Username and password. Or on an app using my fingerprint."

"My username and password, then by entering characters from a memorable word."

"Password, number code, personal questions."

"Card reader/memorable data & passnumber."

"Passwords via The App, Username and Password online."

One young person responded:

"Don't trust it, don't use it."

We asked some further specific questions about different biometric methods people had used to identify themselves online.

41 out of 44 people used fingerprint recognition
Most had used fingerprint recognition on phones and for phone access and banking. Others mentioned using it for cashless catering at school and for traveling to certain countries.

3 out of 40 had used voice recognition
This was only used for banking.

7 out of 40 had used facial recognition.
People mentioned specific apps like Facebook, border control, and one person used it for a Deliveroo job.

When asked how they felt about using these forms of identification, 34 people said they felt comfortable about using biometrics, 8 said they didn't. The comments related to this were more polarised with the young people.

Positive (18 responses including the following comments)

"Because it is easy to do and someone else can't access using their fingerprint."

"I feel fingerprint recognition is very secure and difficult to replicate or take advantage of."

"Not something that has concerned me for the most part as I am confident that this is a safer method than a password. However, particularly with mobile banking, I am sometimes concerned of forgetting all of the other information required if my fingerprint were unsuccessful."

"It means my phone is safe whether I have it or not. Less stressful."

34

Survey Results: Younger Group

Negative (5 responses including the following comments)

"No it's invasive. I certainly wouldn't want the government having this data because I know how half arsed things are."

"Should be able to use certain usernames and passwords. They shouldn't require things such as much fingerprint etc."

"Because they are very personal details about myself and definitely prove who I am if someone else had then it could be a huge problem for me."

"I don't like having my biometric information tied to accounts."

When asked if they used e-wallets on their phones, 23 said no, 14 said yes and 5 didn't know what this was. This was mostly used for tickets (leisure and travel) and contactless payments.

24 people are using 2-factor authentication, 12 said they were not using this and 6 didn't know what it was. For young people this was mostly used for banking.

Finally, we asked:
How would you feel about having a Verified Online Identity that could let you access multiple services, potentially with a single log-in? How might something like this benefit you, restrict you, or cause you concern?

Positive (10 responses including the following comments)

"Benefit - easier and quicker ways to log in, such as fingerprints - don't need to worry about forgetting password it's easy. restrict - I personally see none if you are able to have a password entered as back up therefore able to access the relevant information. Concern - I don't see any concern when it comes to facial and fingerprint recognition, however, voice I do as it may not recognise if you have a sore throat etc."

"Think it would be great and quick, nothing worse than typing the same details in over and over again."

"Think this is one of the best idea the government could have however it would need to be administered properly and have input from the general public to ensure a flawless service that could not be breached."

"It would benefit me by being significantly easier to remember - however, alongside that is the concern that it would be significantly easier to hack. However, I would probably prioritise ease of access over these concerns."

Survey Results: Younger Group

Mixed Positive/Negative (15 responses including the following comments)

"I feel that for the most part, this would be beneficial and make accessing my information a lot easier. However, I would want further information on the security measures involved, because if someone gained access to my login information then they could access multiple information points."

"Would make things easier, but I've heard about lots of scams involving the gov.uk log-in e.g. phishing scams for student loans. My concern would be - How can you be absolutely sure it is me?? How does that work??"

"It would make purchasing online more convenient however I would be worried that if someone was to wrongly identify as me it would pose a much greater risk than just accessing one individual account."

"Ultimately I would not be surprised if a Verified Online Identity became mainstream, especially for online government services or for paying bills across multiple providers. I think giving people a verified online identity is especially useful in developing countries whereby accessing official documentation is perhaps more difficult or costly. This is something I believe the tech consultancy firm A--- is working on developing specifically for this area. This would definitely benefit me and at this stage, so much of our data is unknowingly online and shared that I can't see it being more of personal invasion than what is already happening. I can see it directly benefiting third parties more however; being able to track individuals through a single 'log-in' than multiple will probably be easier."

Survey Results: Younger Group

Negative (13 responses including the following comments)

"Concerns about security, esp protection of biometrics."

"I would agree that this would make things online easier, but I would not agree with this cause if this verified Online Identity was hacked which would eventually happen because nothing is impossible to hack, they would have access to everything. Possibly without the individual even knowing someone else has access. So therefore I would highly not recommend that this happens and would prefer to use different methods/passwords for different services meaning that if one service is hacked they cannot get access to other services."

" Would be uncomfortable with this due to the fact that so much personal information would be stored in one database and be accessible to a variety of outlets."

"Sounds very unsafe. I'd like to open personal services individually. If someone had access to the login details they have access to all your personal info. Whereas if you have different passwords for all your applications and someone was to get hold of this they would only have access to that one thing."

03 As-is User Journeys

Detailed user journeys with personas and use cases

Personas

Mia, 18

Finn, 16

Laura, 32

Morgan, 44

Asim, 61

Claire, 65

15-20
Young people at this age may typically be applying for their first jobs, driving licences, passports in their own right, college or university. This can involve having to verify their identity or prove their eligibility for loans or benefits. They may move to another town to work or study and have to apply for a flat in their own name, register with a GP, register for council tax (or council tax exemption), and register for the electoral roll for the first time.
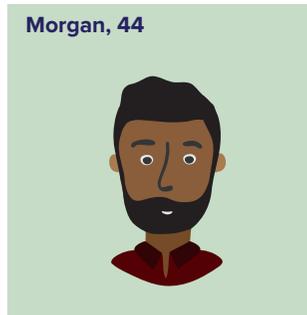
30-40
Many people move city or area in this phase of their life and might also enter a new relationship where they might change their name, and possibly have children. Experiences at this stage of life may also involve applying for a bank loan or mortgage, registering themselves and possibly dependent children with a GP, registering children for nursery and school, and applying for family or income related benefits for the first time.
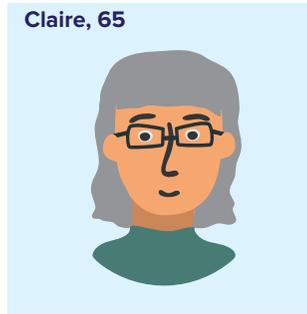
50-60
People in this age range often face many life changes. They may still be supporting dependent children at university, be looking after grandchildren, supporting elderly relatives, considering retiring or reducing working hours. Often people at this stage of life start to engage with the benefits system and the complexities of the health and social care system on behalf of others.

Persona: 15-20
Convenience

Mia, 18
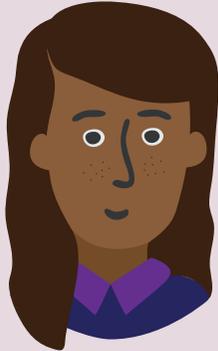
Convenience

"I feel fine about using my fingerprint and face to ID myself to services, it works fine on my phone"

Major life events

Involuntary
• Receive National Insurance Number

Voluntary
• Apply for college or university
• Apply for student finance
• Visit GP for contraception (confidential)

Service needs

• Apply for student funds
• Apply for driving licence
• Register with GP
• Open bank account

Barriers

• Filling out long application forms
• Lack of identification documents
• Unable to pass Verify due to lack of financial footprint

Preferred identification method

• Driving licence
• Biometric - fingerprint; facial recognition
• Passport

User needs

As a person who values accessibility

I need something as easy as my banking app

So that I can quickly complete the transactions I need to do.

_____

As a person who is not used to filling in lengthy forms

I need public services to make sense and be easy to access

So that I can be sure I am providing the correct information.

Persona: 15-20
Cautious

Finn, 16

Cautious

"I forget passwords but would still prefer password because I sometimes have trouble with unlocking my phone via fingerprints (due to my anxiety, I sometimes pick my finger skin and when I'm having super anxious periods, I need to type the password because it doesn't recognise my fingerprints anymore if my fingers are damaged)."

Major life events

Involuntary
• Receive National Insurance Number

Voluntary
• Leave school
• Learn to drive
• Get bank account

Service needs

• Apply for apprenticeship
• Apply for driving licence
• Apply to army
• Apply for passport

Barriers

• Filling out long application forms
• Lack of identification documents
• Anxiety affects decision making

Preferred identification method

• Young Scot card
• Passport
• Address

User needs

As a person who is very worried about the security of my data

I need to know if an ID verifier is legally allowed to hold my data and do something else with it

So that I can feel assured that my personal data is not being accessed inappropriately.

_____

As a person who is very worried about the security of my data

I need reassurance that the private sector is not selling my data

So that I can feel assured that my personal data is not being accessed inappropriately.

User Journey | Registering and Replacing a Young Scot Card | 15-20

Journey Stages	Registration				Re-application process		
	Parent register young person with school	**School registers young person for card**	**Young person receives card**	**Young person uses card**	**Young person loses/breaks card**	**Young person needs to replace card**	**Complete application form**
User Story	Finn is enrolled with their school when he comes of school age.	The school registers Finn with a Young Scot card with data submitted when he enrolled in the school.	He receives the card from his teacher and he gets information on how the card can be used. The card allows Finn and his friends to access: • discounts • rewards • activities • proof of age	Finn uses his card a lot to do things with his friends and family, and to travel on public transport. He uses the card for a couple of years.	The card suffers some wear and tear and breaks in half. It is not accepted anymore and must be replaced.	Finn is no longer in education and he can't replace it via his old school. Since he first received the card his family have moved address.	Finn asks his dad if he can help him find where on the website he can get a new card. They find a form to fill in and Finn's dad helps him fill it out, as Finn finds it too complicated and can't seem to concentrate long enough. Finn and his dad complete the form and post it to the address on the bottom.

Emotional Experience

Channels

Additional comments

Collected from 'Show and Tell' engagement workshop

"Trusted sources, e.g.. independent schools scheme."

"Proof of age standards scheme. Hologram with proof of age."

"Trusted data sources e.g. records."

"Schools provide data."

"Legislation interferes with proving digital identity."

"This should be an online process."

User Journey | Registering and Replacing a Young Scot Card | 15-20
Continued

Re-application process		
Gather necessary ID and passport photo	**Go to Local Validation Point**	**Receive new Young Scot Card**
Finn gets notified that he must go to a Local Validation Point to verify his new address. He is asked to bring the following: • passport sized photo • ID, such as a passport • proof of address	Finn finds out when the Validation point is open. They had a difficult time choosing a time that works with his dad's working hours. Finn's dad drives him to the Local Validation Point where he presents the documents they requested. These are checked and accepted.	The new Young Scot card arrives in the post to Finn's home address.

"How much credentials should be necessary?"

"Journey varies dependant on local authority."

"Young Scot holds authority to give out ID."

User Journey | Applying to Student Awards Agency Scotland (SAAS) | 15-20

Journey Stages	Before application		Make application				
	Receive email prompting to reapply	**Log-in to SAAS profile on website**	**Begin form filling**	**Apply for additional funding grant**	**Provide proof of identity**	**Form submitted**	**Decision received**
User Story	Mia receives an email from SAAS saying it is time for her to reapply for funding.	Mia has an account with SAAS from her previous applications which she logs into.	Mia begins filling out the form. It takes her over an hour to complete as she has to enter the same information she provided the year before. "Annoying I didn't know if I navigated the site correctly because I had to fill in the same form from last year. It was 18 pages took over an hour. My boyfriend applied and only had to click a button to complete the form."	Mia applies for an additional grant as her mum, who is a lone parent, earns under £30 000 a year. For this she has to provide a scanned copy of her mum's P60.	She is asked to provide her National Insurance Number, but no identity documents were required.	Mia submits the form online and receives a confirmation email.	A letter is sent to Mia's home address confirming her student funding for the coming year. "It's an OK experience, it's an easy website to navigate and simple. I like that it tells you what deadlines you have for making applications."
Emotional Experience							
Channels	💻	💻	💻	📄	💻	💻	✉️
Additional comments (Collected from 'Show and Tell' engagement workshop)			"Are young people used to filling out forms?" "Previously filled in forms should auto-fill."	"Support for complicated family relationships (i.e. divorced parents) means lack of cooperation. Can SAAS get access to her mums P60 via HMRC?"			"Why is the decision-paper based only? Does she get a digital letter too?"
Backstage systems and operations	SAAS begin an annual PR campaign in April informing new and returning students to apply for funding. Emails are sent to existing students.	SAAS shares data with UCAS to pre-populate accounts.	Information is captured to check eligibility and entitlement, type of study, disabilities, benefactor, etc.		SAAS pulls information from National Records of Scotland to confirm identity; NINo is not necessarily required. EU and foreign students must provide further ID documents; copy of passport.	Confirmation of submission email sent to student.	An email is sent to students to review a decision in their accounts. Students will be either: • Rejected • Returned • Calculated • Require further information

Persona: 30-40
Convenience

Laura, 32

Convenience

"I just want to be able to easily apply for multiple services online without repeating myself every time"

Major life events

Involuntary
• Receive inheritance (and have to prove eligibility)

Voluntary
• Have a kid
• Get married

Service needs

• Name change
• Register birth
• Register death
• Mortgage application

Barriers

• Lack of original ID documents to register births and deaths
• Having to make multiple applications in person

Preferred identification method

• Driving licence
• Biometric - fingerprint; facial recognition
• Passport
• Tax documents / P60

User needs

As a person who is always busy and pushed for time

I need to be able to refer to personal data already held online

So that I don't have to keep repeating the same information, wasting my time.

_____

As a person who is always busy and pushed for time

I need to use existing sources to prove who I am

So that I don't have prolong the process by ordering original documents.

_____

As a person who values flexibility

I need to be able to share my data on local gov, Scot Gov and UK sites

So that I can make multiple applications from one centralised place.

Persona: 30-40
Cautious

Morgan, 44
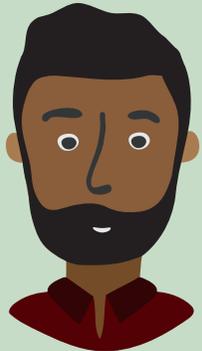
Cautious

"I would be concerned about security if a single log-in was compromised."

Major life events

Involuntary
• Relocate for work
• Disabling work accident

Voluntary
• Move house
• Self-employment

Service needs

• Apply for disability allowance
• Change of address
• Self-employment taxes

Barriers

• Distrust of government data storage protection
• Having to make multiple applications

Preferred identification method

• Driving licence
• Passport
• Tax documents / P60

User needs

As a person who is very worried about the security of my data

I need to be sure that each organisation holds the minimum data they need for their purposes
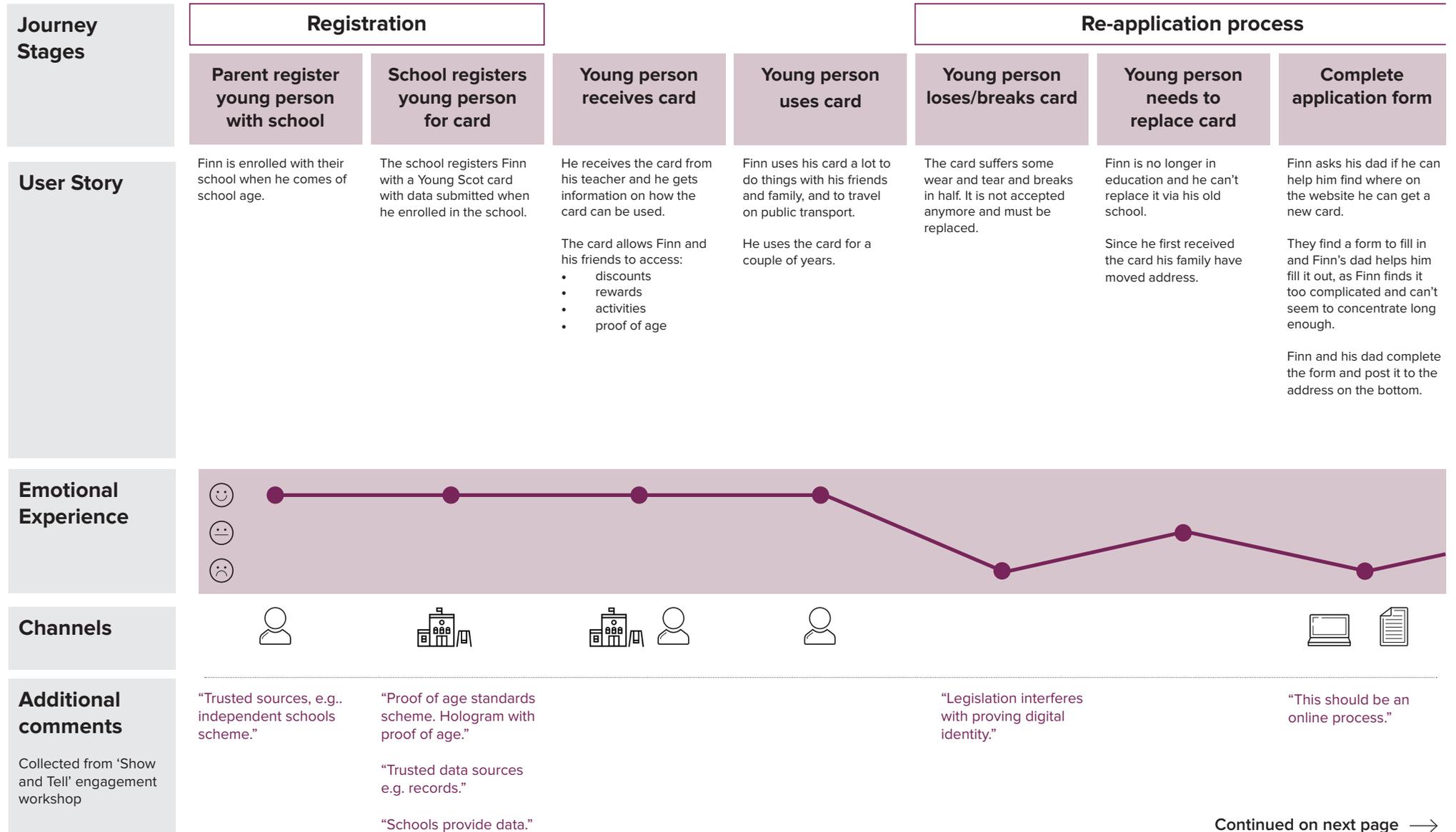
So that I can feel assured that my personal data is not being shared inappropriately.

_____

As a person who is very worried about the security of my data

I need to hold my own data and give express consent for anyone to use it

So that I can feel assured I have the control to revoke it at any time.

User Journey | Registering a Birth | 30-40

Time Frame	1-3 days (if no complications)		Within 21 days		20 minutes			
Journey Stages	At the Hospital		At Home		At Registry Office			Afterwards
	Give birth	**Discharged from hospital**	**Travel home**	**Book appointment at Registry Office**	**Travel to Registry Office**	**Appointment with Registrar**	**Given Birth Certificate**	**Apply for passport**
User Story		Laura was given a document at the hospital and told to take it to their local Registry Office.		Laura searched for the nearest Registry Office online. She called them and arranged an appointment. The member of staff told her to bring their marriage certificate and the document from the hospital. "I don't mind passing on personal information for things like that. It's an official thing."	Laura and her partner drove to the City Chambers. They couldn't find any parking so her partner had to stay with the car, rather than come in. "There was no parking! We drove around the block, and then double parked. Greg stayed in the car and I went in so that was a bit of a pain."	Laura gave the hospital card to the Registrar, but was not asked for any ID. "We weren't asked to show ID, so apart from the birth certificate there was no way of proving he was ours. Without a DNA test there's no proof he's his dad." "If we weren't married I think it may have been harder for him to prove he was the father." "Overall the experience was good, quite quick. Its good we didn't have to wait long for an appointment."	Laura didn't realise she had to pay for the full birth certificate and had no money with her. So she is given a free extract instead. "We didn't bring any money, so we only got an A5 document extract."	Laura was asked for the full birth certificate when applying for passport. "Getting a passport was a massive faff because of the birth certificate - we only had an extract not an official copy." "The passport form was cumbersome, but we got it in the end."

Emotional Experience

Channels

Additional comments Collected from 'Show and Tell' engagement workshop		"What about home births?" "Births abroad?"					"In CEL a library card for the child is also offered at this point." "If not married both parents must attend and father must get declaration."	"Digital versions of birth certificates are requested by several services." "Change of name after registration needs consent from both."
Backstage systems and operations		Hospital sends notification of hospital card to Local Authority List.		In rare cases, Registrar calls Local Authority to verify. Even more rarely, Registrar calls National Records of Scotland if any concerns or suspicions.				

User Journey | Registering a Birth | 30-40
Continued

Afterwards			
Return to buy A4 birth certificate	**Apply for child benefit**	**Register child for nursery**	**Take EC58 card to GP**
Laura calls Registry Office, but they didn't have the certificate yet. So Laura had to go back to City Chambers and pay for it, which cost about £15. Then the certificate was posted out. "We had to go back and buy the proper A4 certificate so we could apply for his passport. It contains lots more information about the parents than the extract."	Laura later finds out she is entitled to child benefits and applies. "We didn't realise we were entitled, the mum's group told us." "You can fill out the form online, but I couldn't so printed it out and sent it recorded delivery. There isn't any compensation for posting it in." "It would have been much more convenient to do it online, I think everything should be online." "Having my partner there [for the forms] was massively helpful."	Laura registered her son at a private nursery, so she can go back to work part-time. Nursery funding only applies to children over 3 years old. "The nursery asks for passport and birth certificate, which I think is good" "Most people find this nursery fee thing very confusing. You can also be on a scheme from your employer where you get part of your salary tax free."	

"I had a different experience: forms provided in a pack at the hospital at time of birth, very clear."

"If income changes parents must inform."

"If child is dual national, how would Scottish/UK eID be proven to other country? How would Scotland/UK bead with foreign eID?"

User Journey | Changing a name | 30-40

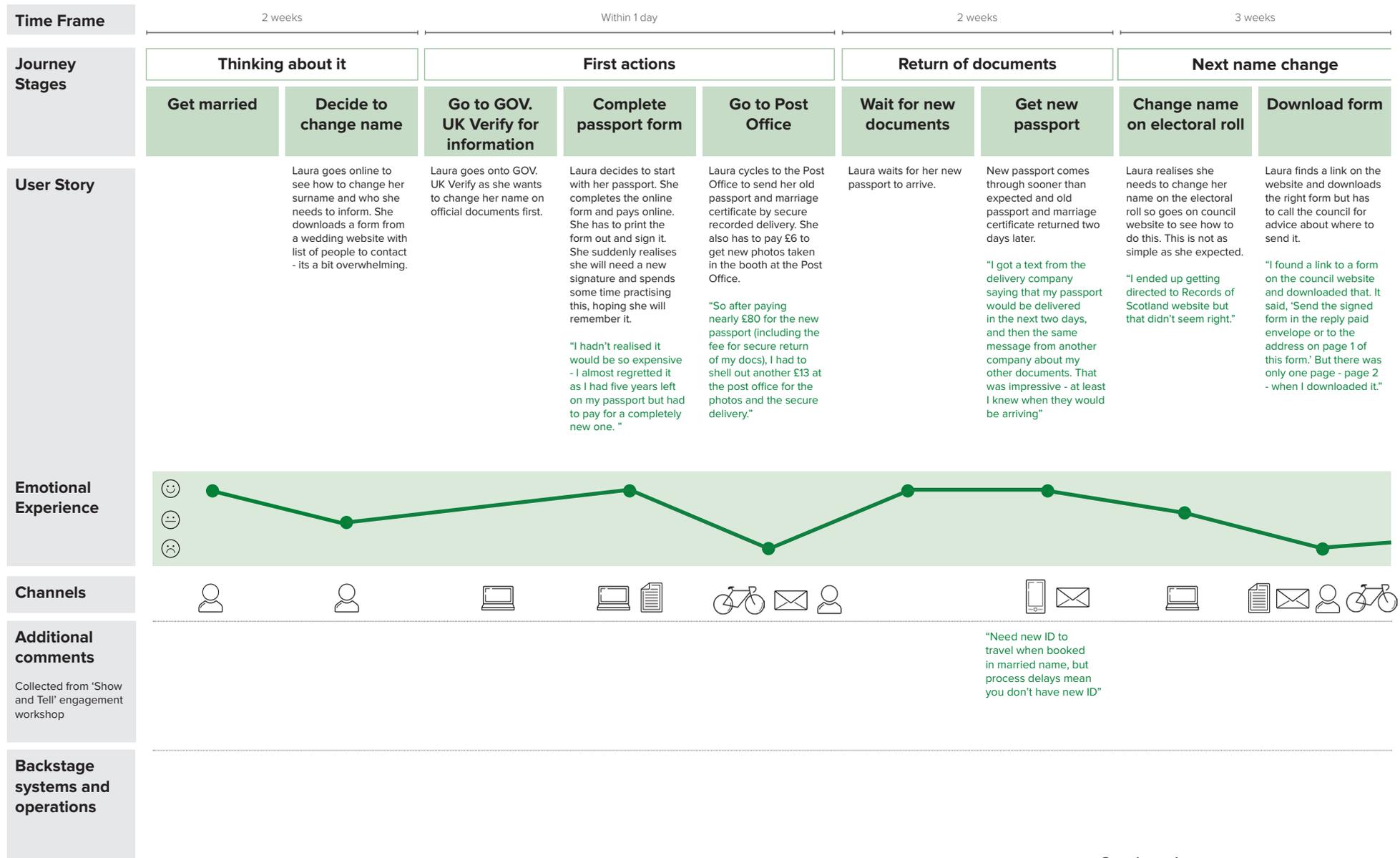| Time Frame	2 weeks		Within 1 day			2 weeks		3 weeks	
Journey Stages	**Thinking about it**		**First actions**			**Return of documents**		**Next name change**	
	Get married	Decide to change name	Go to GOV. UK Verify for information	Complete passport form	Go to Post Office	Wait for new documents	Get new passport	Change name on electoral roll	Download form
User Story		Laura goes online to see how to change her surname and who she needs to inform. She downloads a form from a wedding website with list of people to contact - its a bit overwhelming.	Laura goes onto GOV. UK Verify as she wants to change her name on official documents first.	Laura decides to start with her passport. She completes the online form and pays online. She has to print the form out and sign it. She suddenly realises she will need a new signature and spends some time practising this, hoping she will remember it. "I hadn't realised it would be so expensive - I almost regretted it as I had five years left on my passport but had to pay for a completely new one. "	Laura cycles to the Post Office to send her old passport and marriage certificate by secure recorded delivery. She also has to pay £6 to get new photos taken in the booth at the Post Office. "So after paying nearly £80 for the new passport (including the fee for secure return of my docs), I had to shell out another £13 at the post office for the photos and the secure delivery."	Laura waits for her new passport to arrive.	New passport comes through sooner than expected and old passport and marriage certificate returned two days later. "I got a text from the delivery company saying that my passport would be delivered in the next two days, and then the same message from another company about my other documents. That was impressive - at least I knew when they would be arriving"	Laura realises she needs to change her name on the electoral roll so goes on council website to see how to do this. This is not as simple as she expected. "I ended up getting directed to Records of Scotland website but that didn't seem right."	Laura finds a link on the website and downloads the right form but has to call the council for advice about where to send it. "I found a link to a form on the council website and downloaded that. It said, 'Send the signed form in the reply paid envelope or to the address on page 1 of this form.' But there was only one page - page 2 - when I downloaded it."
Emotional Experience									
Channels									
Additional comments Collected from 'Show and Tell' engagement workshop						"Need new ID to travel when booked in married name, but process delays mean you don't have new ID"			
Backstage systems and operations									

49

User Journey | Changing a name | 30-40
Continued

	3 weeks		6 months

Next name change		And again

Scan documents	**Receive documents**	**Repeat ad infinitum**

Laura is about to send the documents by post then checks the council website again and it says she can scan and email the docs.

"I don't have a scanner at home so had to do it at lunchtime and felt a bit guilty doing it at work. But it was easier than going to the post office to pay £6.45 for delivery again."

Now she has all of her documents in her new name and is registered with the council she realises she needs to tell her operations manager so that any work travel is booked in the new name.

"I realised I'd have to tell my work and then they needed all of my documentation to change my name on everything, including my pension."

Laura repeats the same process for other agencies - it seems a bit random who asks for the marriage certificate and who doesn't - some want to see her passport in her new name.

"Some organisations wanted my marriage certificate, others my passport and/or utility bills. Who even has utility bills nowadays? I always opt for paperless."
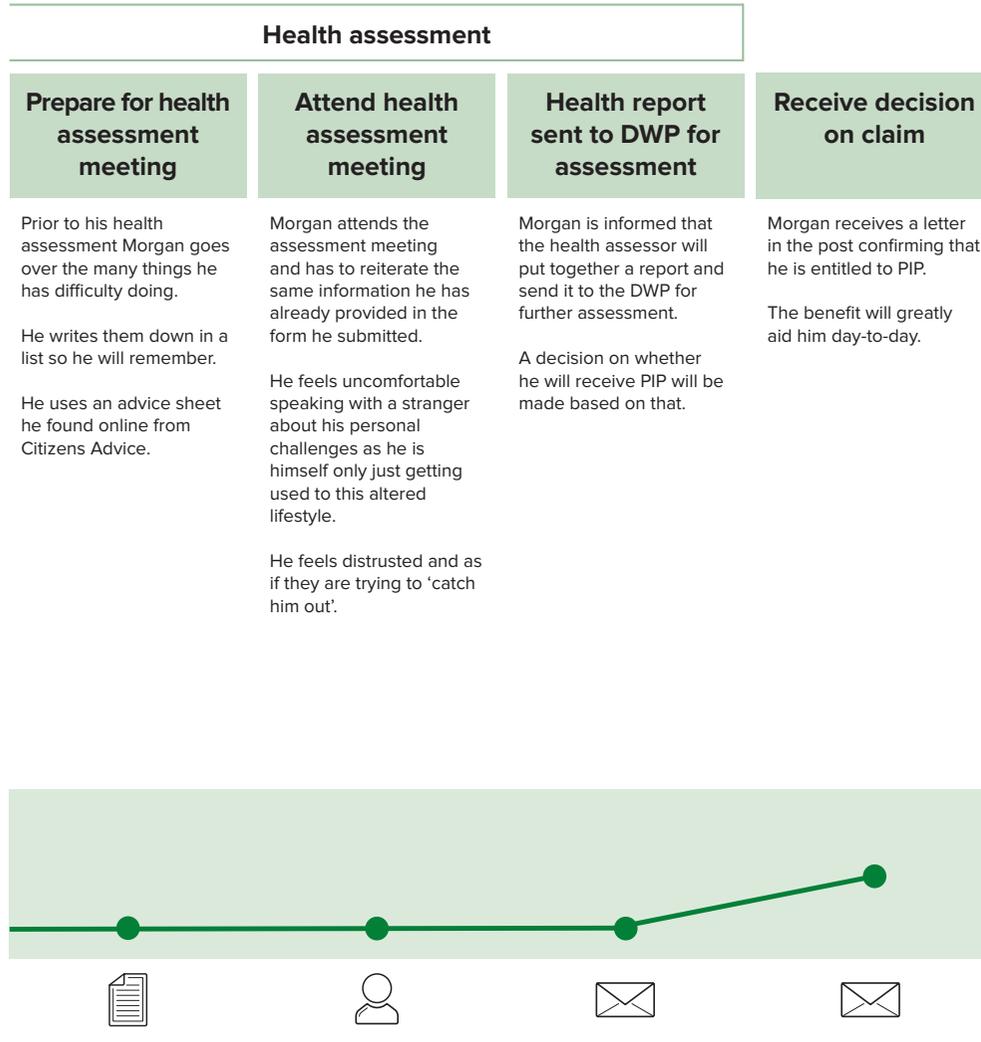
"Passport Office never returned marriage certificate. Had to pay for new one when changing name elsewhere. Not sure why needed to provide it anyway when records of when and where already exist?"

50

User Journey | Applying for Personal Independence Payments | 30-40

Journey Stages	Eligibility		Begin application process				Health assess.
	Develop life-altering health issue	**Go online to checking eligibility**	**Prepare personal details**	**Phone DWP**	**Receive form in post**	**Fill in form and post back to DWP**	**Invited to health assessment meeting**
User Story	Morgan is diagnosed with a degenerative disease that has already begun impacting his mobility, restricting what he is capable of doing in his daily life.

Morgan's doctor advises him that he should apply for PIP to help him manage day-to-day. | He uses a search engine to find out how to make the application.

He comes across the DWP website that lists what conditions will be considered for PIP.

He feels he fulfils the criteria listed so he decides to proceed. | Before he can begin the application he must have an extensive amount of personal information ready.

The information he is required to have are:
• telephone number
• date of birth
• National Insurance number
• bank or building society account number and sort code
• doctor or health worker's name, address and telephone number
• dates and addresses for any time you've spent abroad, in a care home or hospital | Morgan then must phone the DWP even though he would much rather do the application online.

When he phones they inform him they will post the form to his home address. | He receives the form in the post. It is an extensive form that asks many invasive questions about Morgan's condition. | Morgan is required to include photocopies of documents about his medical condition from his doctor.

He posts the form back to the DWP address noted on the form. | Morgan receives a letter saying he must arrange an appointment for a health assessment with an independent health professional.

He feels as if he is being distrusted about his condition, as he has already provided extensive information in the form he sent in. |

Emotional Experience

Channels

Additional comments

Collected from 'Show and Tell' engagement workshop

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Continued

Health assessment			
Prepare for health assessment meeting	**Attend health assessment meeting**	**Health report sent to DWP for assessment**	**Receive decision on claim**
Prior to his health assessment Morgan goes over the many things he has difficulty doing. He writes them down in a list so he will remember. He uses an advice sheet he found online from Citizens Advice.	Morgan attends the assessment meeting and has to reiterate the same information he has already provided in the form he submitted. He feels uncomfortable speaking with a stranger about his personal challenges as he is himself only just getting used to this altered lifestyle. He feels distrusted and as if they are trying to 'catch him out'.	Morgan is informed that the health assessor will put together a report and send it to the DWP for further assessment. A decision on whether he will receive PIP will be made based on that.	Morgan receives a letter in the post confirming that he is entitled to PIP. The benefit will greatly aid him day-to-day.

User Journey | Using myaccount to report a minor issue | 30 - 40

Journey Stages	Finding right website		Registering				
	Google how to report problem to council	**Visit council website**	**Asked to create myaccount**	**Choose to create account**	**Enter personal details**	**Enter complex password**	**Redirected back to council website**
User Story	Laura wants to report a lamppost that is always on outside her house - she Googles to get the web address for the council.	She visits the council website and types in 'lamppost fault' and gets some random committee meeting reports. She tries again with 'street light' and finds a button to report a broken street light.	The button takes her to a page that asks her to create an account and explains how this can be useful. *"It seemed like a good idea and reassured me that my requests could be tracked."*	She decides to create an account and this opens a different site that asks for her details.	She enters her name, address, email and date of birth but doesn't want to put her Council Tax number in as can't see how this is relevant.	She is asked to create a password and it's the most complicated password she's ever had to create and she knows she will never remember it. *"Why special characters? I never use special characters!"*	She gets a confirmation email and clicks the link but can't find how to get back to the council website to report the fault. *"It took me back to myaccount and I had to type in the council address to get back to the report a fault button."*

Emotional Experience

Additional comments

Collected from 'Show and Tell' engagement workshop

			"Because the registering and using of myaccount is relatively customer labour intensive, we almost see this as a barrier to our customers asking for services. So we make an account optional."				*"If the technical side of things is excessively complicated you find that suppliers don't use it properly."*

Backstage systems and operations			Customers can choose to either phone or create a myaccount, however, phoning will not allow customers to receive updates on their requests as this is a localised CRM.	Customer record is created. Difficult to match accounts if customer has both a myaccount and local account.		For minor requests it is not necessary to have more than basic details about the customer, but registration for a myaccount still requires this.	Email addresses and addresses are not required for making minor request, but they are used for the purpose of reporting back to the customer.

User Journey | Using myaccount to report a minor issue | 30 - 40

Continued

Reporting				
Submit request	**Receive submission confirmation email**	**Receive job complete email**	**Report another problem**	**Can't remember password**
She goes back to the council website and it allows her to log in.	She gets an email confirming her complaint and is happy about that because it means she has evidence. *"When I called before they claimed they had no record of my call."*	She gets an email saying the light has been fixed.	Since her request worked so well the last time, Laura goes back to the website to report a street bin that hasn't been emptied for ages and is overflowing.	Laura can't remember the password so requests a new password and has to follow an email link to enter a new password. *"To be honest I just default to the 'request new password button' as it is so complicated."*
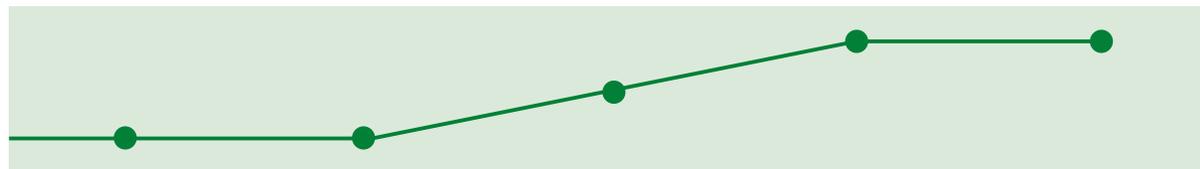
"It is easier to conduct a mundane transaction without a customer account, yet organisations often mandate a user account and use the same registration process regardless of the actual requirement for authentication. Customers just have to take it or leave it."

| | | Report will be transferred to the operational team. | Once fixed a message will be passed back to office. | Completion message sent to customer email. |

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Persona: 50-60
Convenience

Asim, 61

Convenience

"I have power of attorney for my wife, but I feel as if I'm always being distrusted when I make applications on her behalf"

Major life events

Involuntary
• Caring for a partner or dependent

Voluntary
• Retiring
• Volunteering
• Writing a will

Service needs

• Apply for Carers allowance
• Downsizing to smaller household
• Proxy applications on behalf of wife
  (NEC, Blue Badge, PIP etc.)

Barriers

• Making multiple applications on their
  own and another persons' behalf
• Struggling to stay informed about all
  entitlements

Preferred identification method

• Driving licence
• Passport
• Tax documents / P60
• Birth certificate

User needs

As a person who is always busy and pushed for time

I need to be able to create an online authenticated profile that holds all of my relevant data

So that I don't have to keep repeating the same information, wasting my time.

_____

As a person who is always busy and pushed for time

I need public services to make sense and be easy to access

So that I can quickly complete the transactions I need to do.

_____

As a person who is always busy and pushed for time

I need to be able to share my data on local government, Scottish Government and UK sites

So that I don't have to keep repeating the same information, wasting my time.

Persona: 50-60
Cautious

Claire, 65

Cautious

"I don't like having my biometric information tied to accounts."

Major life events

Involuntary
• Grandchildren
• Acting as a guarantor for children's mortgage

Voluntary
• Equity release

Service needs

• NHS services for age related illness
• Apply for Blue Badge
• Apply for NEC

Barriers

• Distrust of creating multiple accounts to make applications
• Struggling to stay informed about all entitlements

Preferred identification method

• Driving licence
• Passport
• Birth certificate

User needs

As a person who is very worried about the security of my data

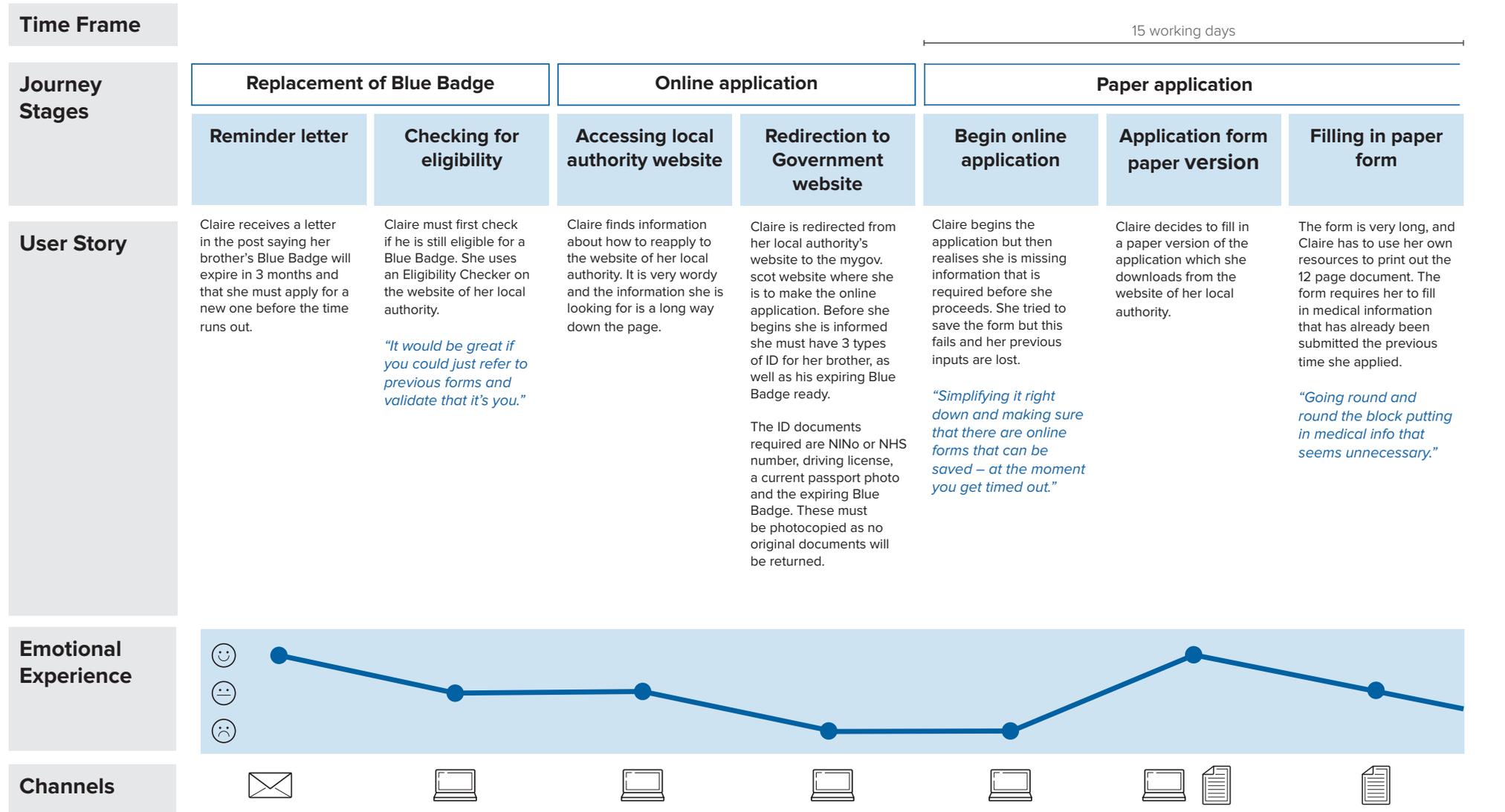**I need** to be sure that each organisation holds the minimum data they need for their purposes

So that I can feel assured that my personal data is not being shared inappropriately.

_____

As a person who is very worried about the security of my data

I need to know (be assured) that people who are processing or requesting my data are who they say they are

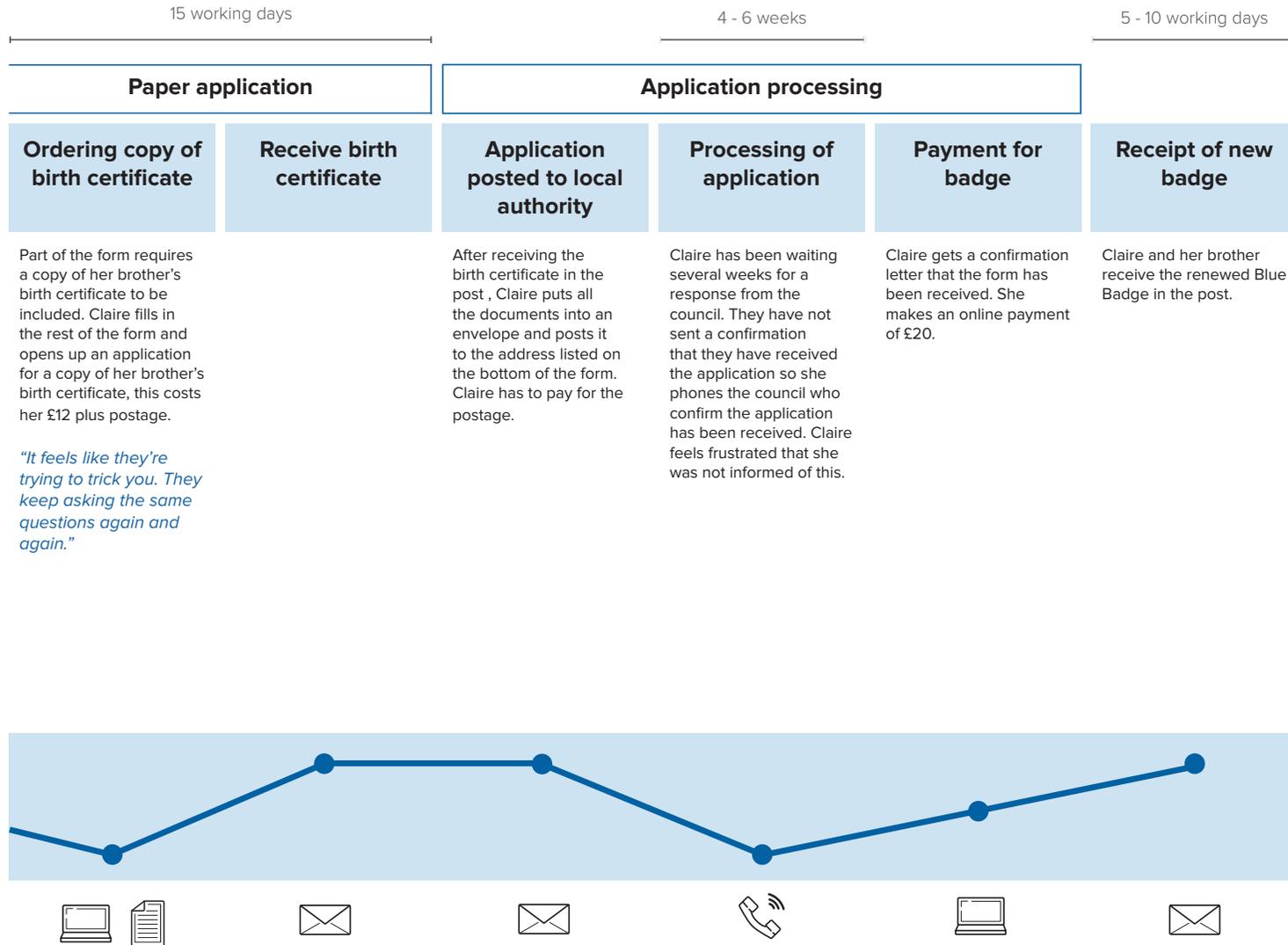**So that** I can know exactly how my data is being used.

User Journey | Blue Badge application on behalf of a relative | 50-60

Time Frame					15 working days		
Journey Stages	Replacement of Blue Badge		Online application		Paper application		
	Reminder letter	**Checking for eligibility**	**Accessing local authority website**	**Redirection to Government website**	**Begin online application**	**Application form paper version**	**Filling in paper form**
User Story	Claire receives a letter in the post saying her brother's Blue Badge will expire in 3 months and that she must apply for a new one before the time runs out.	Claire must first check if he is still eligible for a Blue Badge. She uses an Eligibility Checker on the website of her local authority. *"It would be great if you could just refer to previous forms and validate that it's you."*	Claire finds information about how to reapply to the website of her local authority. It is very wordy and the information she is looking for is a long way down the page.	Claire is redirected from her local authority's website to the mygov. scot website where she is to make the online application. Before she begins she is informed she must have 3 types of ID for her brother, as well as his expiring Blue Badge ready. The ID documents required are NINo or NHS number, driving license, a current passport photo and the expiring Blue Badge. These must be photocopied as no original documents will be returned.	Claire begins the application but then realises she is missing information that is required before she proceeds. She tried to save the form but this fails and her previous inputs are lost. *"Simplifying it right down and making sure that there are online forms that can be saved – at the moment you get timed out."*	Claire decides to fill in a paper version of the application which she downloads from the website of her local authority.	The form is very long, and Claire has to use her own resources to print out the 12 page document. The form requires her to fill in medical information that has already been submitted the previous time she applied. *"Going round and round the block putting in medical info that seems unnecessary."*

Emotional Experience

Channels

User Journey | Blue Badge application on behalf of a relative | 50-60

Continued

15 working days		**4 - 6 weeks**			**5 - 10 working days**
Paper application		**Application processing**			
Ordering copy of birth certificate	**Receive birth certificate**	**Application posted to local authority**	**Processing of application**	**Payment for badge**	**Receipt of new badge**
Part of the form requires a copy of her brother's birth certificate to be included. Claire fills in the rest of the form and opens up an application for a copy of her brother's birth certificate, this costs her £12 plus postage. *"It feels like they're trying to trick you. They keep asking the same questions again and again."*		After receiving the birth certificate in the post , Claire puts all the documents into an envelope and posts it to the address listed on the bottom of the form. Claire has to pay for the postage.	Claire has been waiting several weeks for a response from the council. They have not sent a confirmation that they have received the application so she phones the council who confirm the application has been received. Claire feels frustrated that she was not informed of this.	Claire gets a confirmation letter that the form has been received. She makes an online payment of £20.	Claire and her brother receive the renewed Blue Badge in the post.

User Journey | Applying for Personal Independence Payments | 50-60

Journey Stages	Eligibility		Begin application process				Health assess.
	Develop life-altering health issue	**Go online to checking eligibility**	**Prepare personal details**	**Phone DWP**	**Receive form in post**	**Fill in form and post back to DWP**	**Invited to health assessment meeting**
User Story	Asim is diagnosed with a degenerative disease that has already begun impacting his mobility, restricting what he is capable of doing in his daily life. Asim's doctor advises him that he should apply for PIP to aid his illness.	He uses a search engine to find out how to make the application. He comes across the DWP website that lists what conditions will be considered for PIP. He feels he fulfils the criteria listed so he decides to proceed.	Before he can begin the application he must have an extensive amount of personal information ready. The information he is required to have are: • telephone number • date of birth • National Insurance number • bank or building society account number and sort code • doctor or health worker's name, address and telephone number • dates and addresses for any time you've spent abroad, in a care home or hospital	Asim then must phone the DWP even though he would much rather do the application online. When he phones they inform him they will post the form to his home address.	He receives the form in the post. It is an extensive form that asks many invasive questions about Asim's condition.	Asim is required to include photocopies of documents about his medical condition from his doctor. He posts the form back to the DWP address noted on the form.	Asim receives a letter saying he must arrange an appointment for a health assessment with an independent health professional. He feels as if he is being distrusted about his condition, as he has already provided extensive information in the form he sent in.
Emotional Experience							
Channels		💻	📄	📞	✉️	📄 ✉️	✉️
Additional comments Collected from 'Show and Tell' engagement workshop	*"Victim support, solicitors, families on behalf of disabled people."*	*"DWP don't accept power of attorney, other ID is needed. Proof of special needs is hard to come by. How do I prove to them that I'm legit?"*	*"National Insurance Numbers are not guaranteed to be unique - hence universal tax payer IDs."*		*"DWP take ages to post stuff, hence halving time to prepare appeals."*	*"What is the cost of photocopying and scanning? Why isn't there a backup of records of what has already been submitted?"*	*"Have to prove ID to Citizens' Advice Bureau when helping a sibling. Used a passport but it doesn't prove relation."*

Health assessment			
Prepare for health assessment meeting	**Attend health assessment meeting**	**Health report sent to DWP for assessment**	**Receive decision on claim**
Prior to his health assessment Asim goes over the many things he has difficulty doing. He writes them down in a list so he will remember. He uses an advice sheet he found online from Citizens Advice.	Asim attends the assessment meeting and has to reiterate the same information he has already provided in the form he submitted. He feels uncomfortable speaking with a stranger about his personal challenges as he is himself only just getting used to this altered lifestyle. He feels distrusted and as if they are trying to 'catch him out'.	Asim is informed that the health assessor will put together a report and send it to the DWP for further assessment. A decision on whether he will receive PIP will be made based on that.	Asim receives a letter in the post confirming that he is entitled to PIP. The benefit will greatly aid his degenerative disability.

"I wanted to record the assessment but DWP don't accept cellphone recordings. So how can I verify/ID my recording is legit?"

"This NEVER happens straight away. DWP reply with illiterate mendacity. Need to go through mandatory reconsideration then to tribunal so time scale is more than a year."

User Journey | Applying for a National Entitlement Card | 50-60

Time Frame							

Journey Stages	**Begin application process**		**Online application**			**Paper application**	
	Turn 60 and know you can get NEC	**Go online to find out how to do it**	**Go to NEC website**	**Redirected to Transport Scotland**	**Redirected back to NEC website**	**Unclear where form is so phone council**	**Go to Access Centre to collect form**
	"I knew I could get a bus pass but wasn't sure how to go about it."					*"I called the council and they told me to go to my local Access Centre."*	*"I went to the Access Centre but they were closed as they are only open set times, so I went into the library and the woman there gave me a form and told me what to do."*

Emotional Experience

Channels

Additional comments

Collected from 'Show and Tell' engagement workshop

"You get a reminder at 59."	*"National Records know your age so could give digital proof."*		*"Why should a 'national' card not have a national online process?"*	*"Limited opening times."*	*"Some LAs rely on Post Office or other agency e.g. SPT to receive forms on their behalf."*

Backstage systems and operations

Some LAs use a local Customer Records Management system to record this request for a NEC application form - it is not mandatory to do this, usually down to LA.			If a customer contacts the council the local CRM will record the contact and send out a form or fill in some info over the phone.	NEC will give guidance on how to accept an application. Guidance on how customer service staff should check and verify and process applications. NEC train all 32 councils on how to use the management system.

3 - 5 working days

Paper application				Processing
Complete form and find relevant ID	**Go get passport photos taken**	**Take form to Access Centre**	**Couldn't remember email address**	**Wait for card to arrive**

"I took the form home to complete it and found everything they asked for - birth certificate and photo ID but I didn't have any recent passport photos."

"I took the form and all the ID to the Centre and then found out that they could have taken the photos for me there and then."

"The woman entered all of my details on the computer for me."

"She asked for my email address but I always use my husbands and couldn't remember it. So she gave me a reference number on a piece of paper."

"It arrived in 3-4 days. It was really quick. I'd recommend everyone go to the Access Centre - they are so helpful."
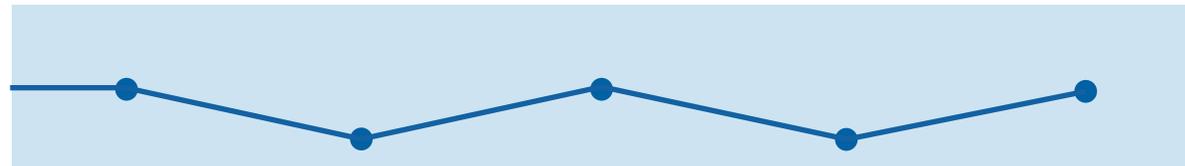
"Cultural issues with disclosing income."

"Council can take a digital photo."

"Restricted offices and open times."

"Only the local authority can check proof of entitlement if applying for NEC based on disability i.e. not the post office".

"Lack of digital literacy in older people is just as much a fallacy as security concerns."

CRMs. LA can also check other legacy systems for those applying for NEC based on disability entitlement.

NEC Card management system (National) for Scotland (Scotland database that is procured on behalf of the councils).

At the moment NEC don't email customers with progress updates unless they've gone through myaccount.

Those who have applied by paper have to contact local council and they can determine the status.

NEC card production and issue.

Card sent to home address and this closes the audit loop.

04 Hypothetical User Journey

The Digital First Service Standard[9] states that when designing new digital services, organisations must, "focus on what your users want to do rather than the organisation's objectives or the mechanics of delivering your service."

Many people commented on how complex and confusing the demands for proof of identity and eligibility were in existing services. They felt that this could and should be simplified greatly by having a common, consistent approach to this. People made reference to modern banking services (such as Monzo) which take a simple, straightforward approach to verifying identity.

We have used some of the comments received and examples given to outline a simple seven step process to online identity as illustrated in the following pages. This outlines the basic components of an online identity service without outlining the detail of exactly how this could be achieved. We have focused completely on how we might enable people to achieve what they need to achieve in the fewest possible steps, using whatever channels of communication and forms of identity they feel most comfortable with.

"Surely there has to be an easier way to do things? Why does it have to always be so complicated?"
(Age 54)

"I think this is one of the best ideas the government could have however it would need to be administered properly and have input from the general public to ensure a flawless service that could not be breached."
(Age 29)

9. https://resources.mygov.scot/standards/digital-first/

Hypothetical User Journey: Seven Easy Steps

	0 Prompt	**1** Understand	**2** Create	**3** Gather
Creating an online personal profile	**Something happens where you have to establish who you are to access a service you need.** This could be applying for something (for example applying to rent or buy a house; applying for a passport or driving licence; or applying for a loan, local authority or government benefit).	**You get a clear explanation of what is involved in creating an online identity.** This will focus on the benefits and different ways you can use your identity once you have created it. It will also explain what will be required to establish your identity and the different documents you might need and actions you might have to take (such as photographing or scanning).	**You create a personal profile.** You will see a clear visual description of the different levels of personal profiles and what is needed to access different services, including the different documents you might need. You enter your basic data (name, address, date of birth) and choose how you would like to be contacted, and how you would want to secure your personal profile.	**You gather the documents that establish that this person exists.** As explained previously there are different ways to establish your identity **1.** by using recognised identity documents, such as passport or driving licence **2.** by providing evidence of financial identity and activity, such a credit card use, a mortgage or loan **3.** by having a trusted person, such as a GP or teacher, confirm your identity You may be able to prove your identity using just one of these routes, or you may need to provide proof in different ways
Channel				
Principles	• Simple language and accessible content • Consistency and coherence • Confirmation and reassurance • Joined up, not fragmented • Helpful, responsive and proactive	• Person centred, not system centred • Provide the right level of explanation people want and need at each stage • Simple language and accessible content • Consistency and coherence	• Person is in control • Easy to join, easy to leave • Simple language and accessible content • Consistency and coherence • Levels of security and privacy	• Enabling not blocking • Appropriate to what the person is trying to achieve • Simple language and accessible content • Cost and accessibility • Consistency and coherence
Alternative journeys		Support organisations will have clear explanations of what is involved and what needs to be done to enable them to explain this to individuals who need extra help.	If you are unable to do this yourself you will be directed to a variety of services who can support you to do this. If you get someone else to create this on your behalf you will have the option to give them permission to manage this for you.	

4	**5**	**6**	**7**	**8**
Verify	**Confirm**	**Expand**	**Remember**	**Leave**

You use whichever tool works best for you to verify you are this person.

This may involve taking a photo or video or recording your voice. This information will be compared with the information your have provided in the previous stage, such as your uploaded documents, to verify that you are the same person. You may have to get an external person to verify your identity if you don't have enough proofs.

You receive clear confirmation that you have succeeded in creating a verified online personal profile and where and how you can use this.

For a basic profile (which will include verified name, address, date of birth) you will be able to access relevant information, and report problems or request certain services.

You will be prompted to 1. save this profile to access future services 2. to add further information if you are likely to want to apply for other services 3. to opt to receive reminders from services if a document or application needs to be renewed.

You will be provided with an example of what services you can access with the level of information you have provided. If you want to verify your eligibility for other services or benefits you will be provided with examples of what kind of proofs of eligibility you will need for different services, and how to obtain these.

If you have opted to receive reminders, you will be sent a reminder on whichever channel you have chosen, when you need to update information.

You will receive a reminder about renewing your travelpass or Blue Badge for example, and details of how to use your online personal profile to do this.

If you decide you no longer want to have an online personal profile then you will have clear information about how to delete it. It will also be easy to delete it.

You will receive an explanation of alternative routes you can take to verify who you are to access services you need.

- **Enabling not blocking**
- **Make it work right, first time**
- **Appropriate to what the person is trying to achieve**
- **Simple language and accessible content**
- **Cost and accessibility**
- **Consistency and coherence**

- **Person is in control**
- **Simple language and accessible content**
- **Consistency and coherence**

- **Tell us once**
- **Person centred, not system centred**
- **Enabling not blocking**
- **Person is in control**
- **Simple language and accessible content**
- **Consistency and coherence**
- **Confirmation and reassurance**
- **Integrated access to existing information**
- **Helpful, responsive and proactive**
- **Levels of security and privacy**
- **H8**

- **Enabling not blocking**
- **Simple language and accessible content**
- **Consistency and coherence**
- **Helpful, responsive and proactive**

- **Easy to join, easy to leave**
- **Simple language and accessible content**
- **Consistency and coherence**

05 Next steps

Hypothesis

Given the complexity of this subject area and the multiple service providers and services involved, we suggest a follow-on pre-Alpha phase to test and validate the hypotheses outlined below, and the service principles and patterns, in specific scenarios.
The two scenarios we would suggest would be:

a) Applying for one of the devolved benefits
b) Applying for services or benefits through a local authority

To enable us to test and validate (or break) the hypotheses and the solutions outlined in the service patterns, we have taken each theme and produced a top level problem statement, and solution specific hypothesis for each. This is a model we have used on previous projects as a practical expansion of a user needs statement, helping to frame user needs into themes and specific features that can be prototyped in Alpha. We usually frame the problem statements and hypotheses as follows:

Top level problem statement
We have observed that this [service or aspect of a service or product], *isn't meeting these* [needs], *causing this* [effect/problem].

Solution specific hypothesis
We believe that fixing [this element] *will achieve* [this impact] *so that* [productivity gains] *and* [outcomes improved] .

We have developed hypotheses to be tested by grouping some of the themes and outlining hypotheses that address both the desire for convenience and concern over security and privacy as detailed below:

Number	Convenient	Cautious
H1	Simplification	
H2	Consistency across platforms	
H3	Reducing duplication of information	Reliability of organisation
H4	Data sharing between organisations	Access to and control of data
H5	Data storing	Security of data

Hypothesis: Convenient

H1 Simplification

Problem statement:

We found that public services are not meeting people's expectations for ease of use they experience in private services such as banking. This has these effects/impacts:

Relationship with organisations: People feel public services are outdated, bureaucratic, and slow to adopt new methods.

Impact on personal wellbeing: People are frustrated and angry.

Impact on day-to-day life: People have to take time out to visit offices in person with documents or have to spend a lot of money sending documents by recorded delivery.

Positive hypothesis

People want public services to learn from the private sector

Negative hypothesis

People are concerned about a single sign-on to multiple services that might compromise data security

Solution specific hypotheses

It must do this: be simple and easy to use
It must not do this: compromise data security

We believe that providing authenticated online identity service(s) will make it easier for people to transact with public services so that we achieve efficiency savings in public services and people get the support they need, when they need it, to flourish[10].

10. http://www.parliament.scot/S5_Environment/General%20Documents/National_Outcomes_Review__Reporting__Parliament__Report__FINAL_APR.pdf

Hypothesis: Convenient

H2 **Consistency across different platforms**

Problem statement:
We found that different formatting, language, and layout of forms and web platforms is confusing for people. This has these effects/impacts:

Relationship with organisations: People give up and call the organisation when they cannot complete the form or navigate the website, leading to increased demand on staff time.

Impact on personal wellbeing: People are made to feel stupid, impacting on their self-confidence

Impact on day-to-day life: People often resort to visiting third sector support organisations, such as Citizens Advice or Age UK. These organisations often have a waiting list for support, meaning that people cannot access the benefits they require on time.

Positive hypothesis
People want consistency and coherence to enable them to complete applications quickly and easily

Negative hypothesis
 People do not like or understand bureaucratic language

Solution specific hypotheses
It must do this: be simple to understand and straightforward to navigate
It must not do this: talk down to people

We believe that providing design patterns for authenticated online identity service(s) will make it understanding and completing applications easier so that we reduce errors and people are able to complete online applications with minimal support.

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Hypothesis: Convenient/Cautious

H3 **Convenient: Reducing duplication of information in forms/ Cautious: Reliability of organisations who hold data**

Problem statement:
We found that many people are having to frequently repeat the same information to different departments in one agency and to other agencies, as well as being asked to pass information between agencies. This has these effects/impacts:
Relationship with organisations: People distrust organisations and feel that they are themselves distrusted.

Impact on personal wellbeing: People feel that some of the complexity is designed to thwart them, prove they are fraudulent, and prevent them apply for or receiving benefits they are entitled to.

Impact on day-to-day life: People are bounced back and forth between agencies, paperwork is often delayed and/or lost, and they don't get the benefits they are entitled to enable them to flourish.

Positive hypothesis
People want to enter information about circumstances that confirms eligibility once and only change this if circumstances change.

Negative hypothesis
People are concerned about the reliability of organisations to securely store and share this data/information appropriately.

Solution specific hypotheses
It must do this: be simple to understand and straightforward to navigate.
It must not do this: compromise security of data or allow organisations, departments or people without authorisation or reasonable cause to access private information.

We believe that developing a 'Tell us once' model for gathering personal and sensitive information from individuals will mean that important details are captured accurately, reducing duplication of effort and resources in public services, and freeing people to get on with their lives and spend less time, effort and stress completing forms.

Hypothesis: Convenient/Cautious

H4 **Data sharing between organisations/ Access and Control of data**

Problem statement:
We have found that lack of communication and coordination between public service organisations has resulted in people not being able to access the services or receive the benefits they are entitled to, causing frustration and hardship.
This has these effects/impacts:

Relationship with organisations: People receive competing demands for the same documents and proofs of eligibility from different departments in the same agency or different agencies.

Impact on personal wellbeing: People get confused about who needs to know what and unsure of how to prioritise competing demands from organisations for information (Should I send the doctors letter to social security or the council first?).

Impact on day-to-day life: People are bounced back and forth between agencies, paperwork is often delayed and/or lost, and they don't get the benefits they are entitled to enable them to flourish.

Positive hypothesis
People want to be able to give authorisation to share data between organisations.

Negative hypothesis
People want to have control and visibility over who can see their personal information in different agencies.

Solution specific hypotheses
It must do this: allow the person to be control if they want to do this or are able to do so.
It must not do this: compromise security of data or allow organisations, departments or people without authorisation or reasonable cause to access private information.

We believe that providing options for security and authorisation for use of personal data held online will avoid duplication of effort and time while ensuring secure and appropriate access to personal information for relevant organisations.

72

Hypothesis: Convenient/Cautious

H5 **Data storing/ Security of data**

Problem statement:
We have found that the lack of opportunity to store important personal information (or know where it is stored and give permission to access it) is not meeting people's needs or preferences for ease of communication with public services. This is causing frustration and duplication of effort for both citizens and service providers. This has these effects/impacts:

Relationship with organisations: People are frustrated with having to repeat the same details over and over again.

Impact on personal wellbeing: People get worn down by having to repeat information, especially when this is having to explain disabilities.

Impact on day-to-day life: People feel disheartened when they repeatedly have to emphasise the negative aspects of their disabilities to apply for benefits.

Positive hypothesis
People want to be able to store important information, and/or know where it is stored and have authority to share this with different agencies.

Negative hypothesis
People want to be assured that their information is stored securely.

Solution specific hypothesis
It must do this: store data safely and securely
It must not do this: be susceptible to hackers.

We believe that providing opportunity for people to store information (particularly in relation to proving eligibility for benefits) will make it easier for people to apply for benefits and service providers to process applications so that people can access the services they need and get the benefits they are entitled to enable them to flourish.

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Hypothesis: Accessibility considerations

Barriers to access (assisted digital)

Problem statement

We have found that complexity of forms and websites is not meeting the needs of those who require assistance to access digital, causing people to face problems when trying to access public services. This has these effects/impacts:

Relationship with organisations: People cannot easily communicate directly with public service organisations, forcing them to rely on third sector and support groups.

Impact on personal wellbeing: People feel excluded and disenfranchised.

Impact on day-to-day life: People have to rely on others to read personal information and communicate with services on their behalf. This can be intrusive and humiliating.

Positive hypothesis

People with disabilities should be able to access the information they need, and communicate with public services in the ways that work best for them.

Negative hypothesis

People with disabilities should not be excluded because of poorly designed systems.

Solution specific hypothesis

It must do this: allow people with disabilities to use it easily[11].
It must not do this: be complicated or require expensive technology or software to enable them to do this.

We believe that providing accessible online identity services will make it easier for disabled people to apply for benefits so that they can access the services they need and get the benefits they are entitled to enable them to flourish.

11. https://www.gov.uk/guidance/accessibility-requirements-for-public-sector-web-sites-and-apps

UN Convention on the rights of persons with disabilities (2006), states that, 'disability results from the interaction between persons with impairments and attitudinal and environmental barriers that hinders their full and effective participation in society on an equal basis with others.'

Hypothesis: Accessibility considerations

Mobile First

Problem statement
We have found that many people do not have home broadband and use smartphones as their main point of access to the internet. This means that complex forms that cannot be completed on phones exclude them from making online applications or force them to go elsewhere or seek help to complete online applications. This has these effects/impacts:

Relationship with organisations: People are forced to complete forms with sensitive personal information in public places or rely on others to help them.

Impact on personal wellbeing: People feel excluded and disenfranchised.

Impact on day-to-day life: People have to rely on others to communicate with services on their behalf. This can be intrusive and humiliating.

Positive hypothesis
People should be able to create and use online identity services on a mobile device

Negative hypothesis
People.

Solution specific hypothesis
It must do this: allow people to use it easily on mobile devices
It must not do this: be impossible to complete on a mobile device.

We believe that providing mobile enabled online identity services will allow people whose first or only device is a smartphone to create and use online identity services as easily as others and enable them to apply for benefits so that they can access the services they need and get the benefits they are entitled to enable them to flourish.

06 Appendix

Service Patterns

Illustrated Touchpoints
We have produced some outline service patterns based on the seven easy steps. These are by no means definitive outlines of what service interfaces would look like, but an attempt to capture some of the core elements that we have identified as being important to people.

Our intention is that these service patterns are used a discussion points to open up further debate about the different elements of creating and using an online identity. Likewise, the naming of different elements is a starting point for discussion about what this service might be called, given the difficulty that many people we engaged with had with understanding the concept of online identity assurance.

00. Prompt

0
Prompt

Something happens where you have to establish who you are to access a service you need.

This could be applying for something (for example applying to rent or buy a house; applying for a passport or driving licence; or applying for a loan, local authority or government benefit).

💻

- **Simple language and accessible content**
- **Consistency and coherence**
- **Confirmation and reassurance**
- **Joined up, not fragmented**
- **Helpful, responsive and proactive**

Apply for a new Benefit

Trusted Online Identity

To apply for this benefit online you can prove who you are by using the Scottish Government's Trusted Online Identity.

What is a Trusted Online Identity?

Already have an account?

Log In   or   Create new account
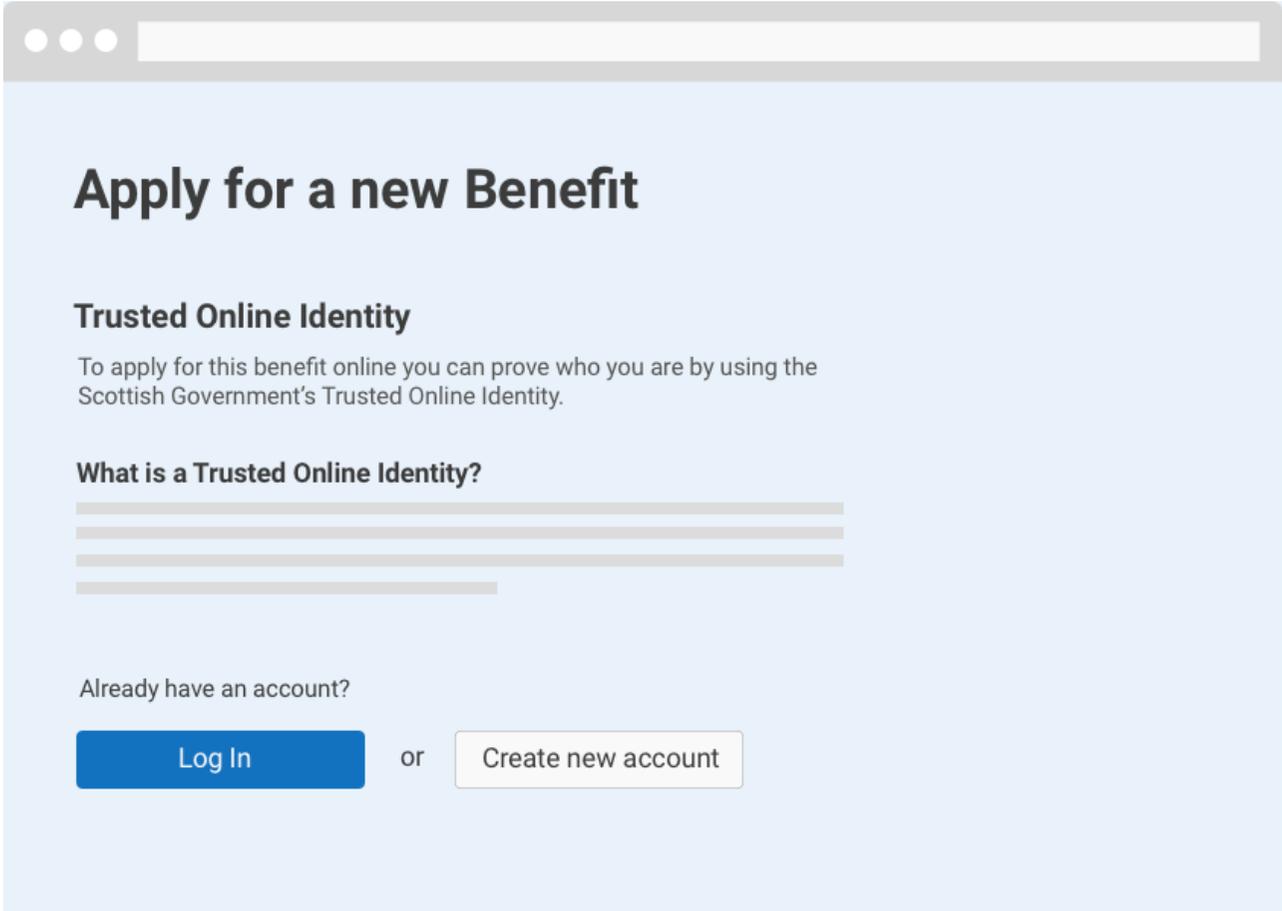
01. Understand

1
Understand

You get a clear explanation of what is involved in creating an online identity.

This will focus on the benefits and different ways you can use your identity once you have created it. It will also explain what will be required to establish your identity and the different documents you might need and actions you might have to take (such as photographing or scanning).

- **Person centred, not system centred**
- **Provide the right level of explanation people want and need at each stage**
- **Simple language and accessible content**
- **Consistency and coherence**

Support organisations will have clear explanations of what is involved and what needs to be done to enable them to explain this to individuals who need extra help.

Trusted Online Identity

What is it?

How do I create one?

Where can I use it?

Where can I store it?

Benefits

| Log In | or | Create new account |

02A. Create

<table>
<tr><td>**2**</td></tr>
<tr><td>**Create**</td></tr>
</table>

You create a personal profile.

You will see a clear visual description of the different levels of personal profiles and what is needed to access different services, including the different documents you might need. You enter your basic data (name, address, date of birth) and choose how you would like to be contacted, and how you would want to secure your personal profile.

- Person is in control
- Easy to join, easy to leave
- Simple language and accessible content
- Consistency and coherence
- Levels of security and privacy

If you are unable to do this yourself you will be directed to a variety of services who can support you to do this. If you get someone else to create this on your behalf you will have the option to give them permission to manage this for you.

Your profile

Basic ID

Information here will allow you to access basic services such as:

- Bulky uplift
- Garden waste collection
- Pest control

(Each service provider will make it clear what information they require)

Name

Date of birth

Address

Enhanced ID

Information here will allow you to access more complex services such as:

- Blue Badge
- Personal Independence Payment
- Name change
- Registering a death

ID document 1

ID document 2

Tax document

Other proofs of identifty

02B. Create

Your profile

Where can I store my data?

Options:

| Secure service provider 1 | Secure service provider 2 | Personal data store | My own server system |

02C. Create

Your profile

Preferences

Contact

| Email | Text | Phone | Letter |

Security

| Password | Fingerprint | Facial recognition | Voice recognition | Passcode to mobile |

02D. Create

02E. Create

02F. Create

Access permissions

Control what information to share

Who can see your: Date of Birth

Department for Work and Pensions
Permission given: March 24, 2018

[Revoke]

Glasgow City Council
Permission given: July 17, 2015

[Revoke]

Social Security Scotland
Permission given: January 3, 2018

[Revoke]

Student Awards Agency for Scotland
Permission given: April 11, 2015

[Revoke]

03. Gather

3

Gather

You gather the documents that establish that this person exists.

As explained previously there are different ways to prove your identity
1. by using recognised identity documents, such as passport or driving licence
2. by providing evidence of financial identity and activity, such a credit card use, a mortgage or loan
3. by having a trusted person, such as a GP or teacher, confirm your identity.
You may be able to establish your identity using just one of these routes, or you may need to provide proof in different ways.

- **Enabling not blocking**
- **Appropriate to what the person is trying to achieve**
- **Simple language and accessible content**
- **Cost and accessibility**
- **Consistency and coherence**

Your profile

Basic ID

Name	Date of birth	Address
✓	✓	✓
Completed	Completed	Completed

Enhanced ID

ID document 1	ID document 2	Tax document	Other proofs of identifty
✓	⊕	⊕	⊕
Completed			

04. Verify

4
Verify

You use whichever tool works best for you to verify you are this person.

This may involve taking a photo or video or recording your voice. This information will be compared with the information you have provided in the previous stage, such as your uploaded documents, to verify that you are the same person. You may have to get an external person to verify your identity if you don't have enough proofs.

- **Enabling not blocking**
- **Make it work right, first time**
- **Appropriate to what the person is trying to achieve**
- **Simple language and accessible content**
- **Cost and accessibility**
- **Consistency and coherence**
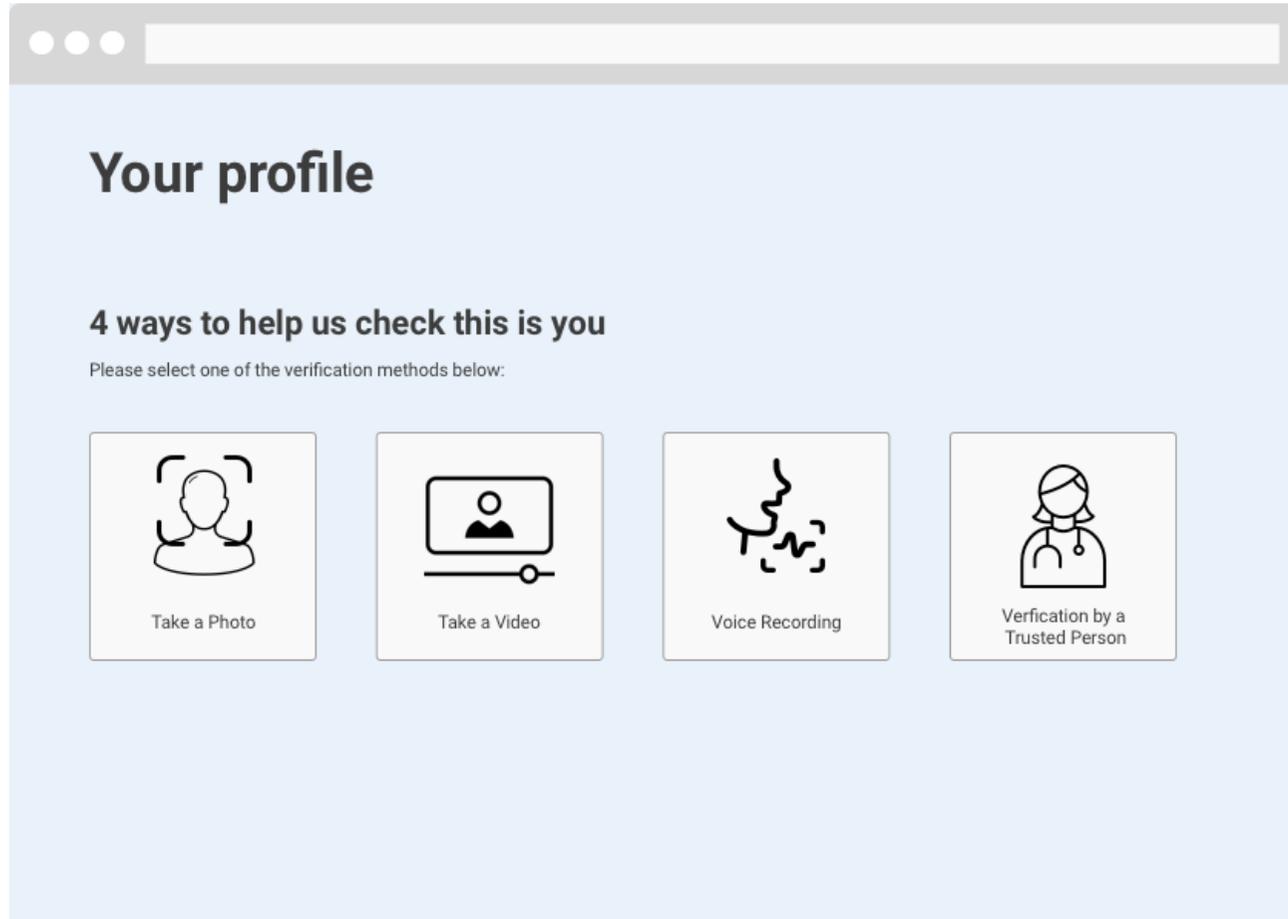
Your profile

4 ways to help us check this is you

Please select one of the verification methods below:

Take a Photo	Take a Video	Voice Recording	Verfication by a Trusted Person

05. Confirm

5

Confirm

You receive clear confirmation that you have succeeded in creating a verified online personal profile and where and how you can use this.

For a basic profile (which will include verified name, address, date of birth) you will be able to access relevant information, and report problems or request certain services.

- **Person is in control**
- **Simple language and accessible content**
- **Consistency and coherence**

Your profile

Recent applications:

Benefit application
Submitted: February 10, 2018
To Glasgow City Council

Status: Approved

Personal Independence Payment
Submitted: February 5, 2018
To Scottish Social Security Agency

Status: In Progress

06A. Expand

6

Expand

**You will be prompted to
1. save this profile to access future services
2. to add further information if you are likely to want to apply for other services
3. to opt to receive reminders from services if a document or application needs to be renewed**

You will be provided with an example of what services you can access with the level of information you have provided.
If you want to verify your eligibility for other services or benefits you will be provided with examples of what kind of proofs of eligibility you will need for different services, and how to obtain these.

- Tell us once
- Person centred, not system centred
- Enabling not blocking
- Person is in control
- Simple language and accessible content
- Consistency and coherence
- Confirmation and reassurance
- Integrated access to existing information
- Helpful, responsive and proactive
- Levels of security and privacy H8

Your profile

Verified services

These are services that you have made applications to and have been successfully verified.

Your entitlements

To ensure that you are accessing all the services you are eligible for, recomendations for additional services or benefits may be suggested to you based on other services/benefits you are accessing.

Your verified applications

Benefits

Personal Independence Payment
Approved: February 3, 2017
Valid to: February 3, 2018
[View]

Child Benefit
Approved: November 16, 2017
Valid to: November 16, 2018
[View]

Licenses

Driver and Vehicle Licensing Agency
Approved: August 18, 2017
Valid to: August 18, 2027
[View]

Council services

Bulky Uplift, Glasgow City Council
Submitted: October 14, 2018
Completed: October 16, 2018
[View]

Garden Waste Collection, Glasgow City Council
Submitted: October 8, 2018
Completed: October 12, 2018
[View]

Council Tax, Glasgow City Council
Paid: July 1, 2018
Valid to: July 1, 2019
[View]
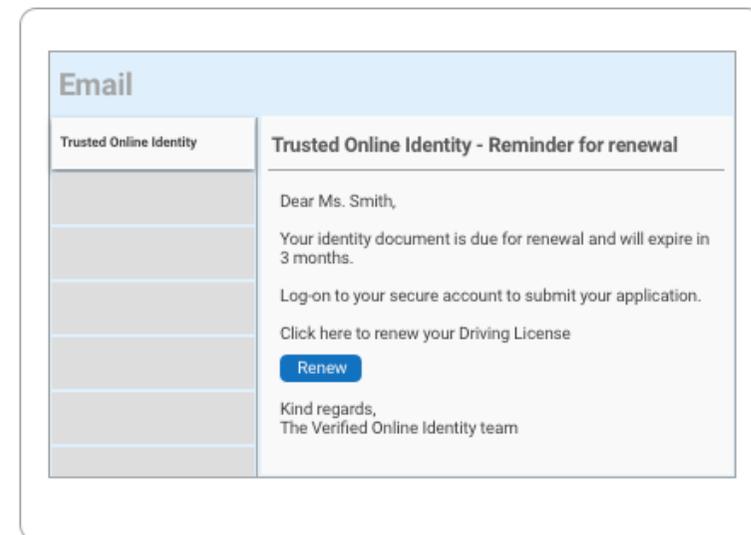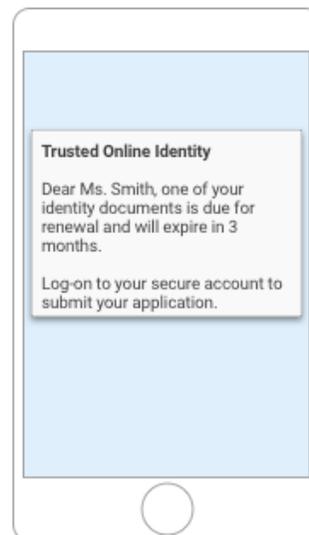
06B. Expand
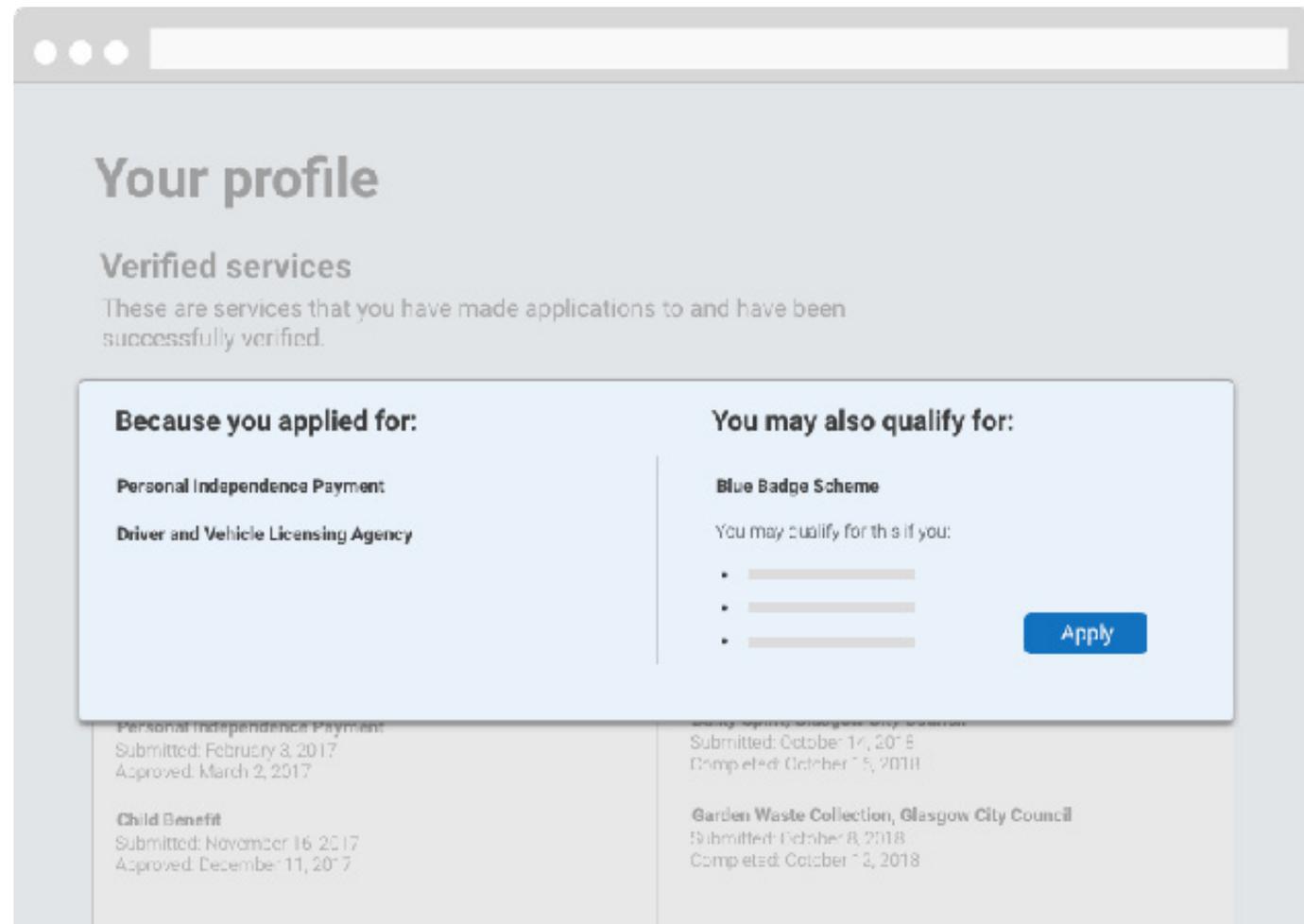
07. Remember

7
Remember

If you have opted to receive reminders, you will be sent a reminder on whichever channel you have chosen, when you need to update information.

You will receive a reminder about renewing your travel pass or driving licence for example, and details of how to use your online personal profile to do this.

- **Enabling not blocking**
- **Simple language and accessible content**
- **Consistency and coherence**
- **Helpful, responsive and proactive**

Trusted Online Identity

Dear Ms. Smith, one of your identity documents is due for renewal and will expire in 3 months.

Log-on to your secure account to submit your application.

Email

Trusted Online Identity

Trusted Online Identity - Reminder for renewal

Dear Ms. Smith,

Your identity document is due for renewal and will expire in 3 months.

Log-on to your secure account to submit your application.

Click here to renew your Driving License

Renew

Kind regards,
The Verified Online Identity team

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08. Leave

8
Leave

If you decide you no longer want to have an online personal profile then you will have clear information about how to delete it. It will also be easy to delete it.

You will receive an explanation of alternative routes you can take to verify who you are to access services you need.

- **Easy to join, easy to leave**
- **Simple language and accessible content**
- **Consistency and coherence**

Your profile
Settings

Right to remove your date

You have the right to remove your date from the Trusted Online Identity at any time.

Impacts

-
-
-
-
-
-

[Remove all data]