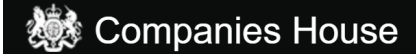


MyAccount Ecosystem

Quick overview of some of our partners, existing accounts and data available

(Please note: this work is not complete – just a starting point)



For MyAccount project
July 2019

Digital First Service Standard








Point 14: Ecosystem

[Identify how your service aligns with Scotland's digital ecosystem.](#)

We've looked at:

- what is similar,
- who we will interact with
- what services we could potentially get data from

Summary of findings at this stage

	Account	Citizens/individuals	Businesses	Data	ID&V
 Scottish Government Riaghaidh na h-Alba gov.scot	Yes	Citizens	X		Yes by a mix of private and public providers
bisaccount.scot	Yes	sole traders maybe	To interact with Councils mostly - Beta		
mygovscot myaccount	Yes	To interact with Councils mostly - live	X		
Partners at this stage					
 business gateway Connect with us	No online space But a login	A company name is needed	To book events, workshop and online tutorial		MyBusinessID
 HIE Highlands and Islands Enterprise Làimh na Gàidhealtachd's nan Eilean	Yes but proof of concept for now		Customers who have received specialist advice from HIE		Proof of concept at the moment
 Skills Development Scotland	Yes	Students, apprentices	For employers and businesses		Yes Market place, World of Work, apprenticeships.scot
GOV UK Services					
 Companies House	Login to access the service	If self-employed	For limited companies	API - beta	Part of our actual verification process - potential for automation
 HM Revenue & Customs				If we had a legal gateway (and were part of the Legal Act), we could get useful data	VAT number is part of our actual verification process (safe guard)
 Home Office				Potential endorsers for businesses	Could be part of it
Financial services					
Public sources of support, Scottish Investment Bank (SIB), DSL Business Finance ...	Yes		For businesses		Yes
Private services (banks and more...)	Yes	Yes	Yes		Yes - we assume checks have been done

Note: Some partners and stakeholders are not there at this stage but to keep in mind: Trade bodies, Universities, Open Identity Exchange (OIX), ID&V providers and more

Engagement and research during Discovery

We have engaged with

Our core partners by sending questionnaires:

- Business Gateway (BG)
- Highlands and Islands Enterprise (HIE)
- Skills Development Scotland (SDS)
- South of Scotland Enterprise (SSE)

Public bodies offering a similar account:

- Digital Identity Scotland
- Improvement Service (BisAccount and mygovscot myaccount)

We researched

- Companies House
- Mygovscot MyAccount
- More was researched but not part of this report, see the “**Best Practice Insights**” powerpoint.



We engaged with the [Improvement Service \(IS\)](#) via their Senior Project & Portfolio Manager.

He is in charge of both mygovscot myaccount for citizens and Bisaccount for businesses. Both accounts are aimed at simplifying interactions with the councils in Scotland.

We specifically discussed Bisaccount with him. It's a work in progress – no users yet. Mygovscot my account is live and used by 28 organisations.

bisaccount.scot

mygovscot
myaccount

How they present this account for businesses

bisaccount.scot

For Local Authorities and Service Providers to deliver a solution using the technology of “myaccount” service to meet demand and requirements to develop an online authentication solution for business, **“Connecting businesses to online public services, simply and securely”**

<https://bisaccount.scot/business/>

3 stage process establish that:

- the person setting up an account is a real person
- the business referenced in the account is a real business
- the person setting the account is authorised to represent that business

supposed to be:

- a secure and trusted service
- standards-based
- easy to integrate
- free to use
- “remove administrative burden and cost when using or transacting with public services”

After discussing with them

- There are no users yet, still at Beta stage
- The work has been based on Councils needs
- The account has to be linked to a single Council which would not suit our users.
- We have access to their prototype and they have set us with credentials to use it
- They would not do ID&V

All fields marked with * are mandatory

Business Detail | Address Detail | Account Detail | Confirm Detail | Terms & Conditions

Trading Business Name *

Registered Business Name *

Legal Form

Job Title

Business Contact No.

Business Email Address

Business Website

Enter your address manually, or [try searching again](#)

Address line 1 * (house number or name)

Address line 2 (Street)

Address Line 3

Town *

Postcode *

Address Type *

Local Authority *

All fields marked with * are mandatory

Business Detail | Address Detail | Account Detail | Confirm Detail | Terms & Conditions

First Name *

Last Name *

Username *

Email Address *

Confirm Email address *

How they present this account for individuals



<https://signin.mygovscot.org/home>

<https://www.mygov.scot/myaccount/>

“Simple, secure way to access a range of Scottish public services online using just one username and password”

Provided by the **Improvement Service (IS)** and funded by Scottish government.

Live since 2014 but BETA stage

The myaccount service is provided **exclusively to individuals** who are at least 12 years of age.

Need to be a Scottish resident

How to register



INFORMATION STEP 1 STEP 2 STEP 3 STEP 4 ACKNOWLEDGEMENT
BEFORE YOU BEGIN WHO YOU ARE WHERE YOU LIVE REVIEW YOUR DETAILS ADDITIONAL DETAILS CONFIRMATION OF ACCOUNT

Step 1: About You

Guidance Notes

- This information helps us verify your details and create an account that's unique to you.
- All fields marked with * are mandatory.

First Name * Surname *

Email Address * Confirm Email Address *

Gender * Date of Birth *
Select Gender Day Month Year

Username
Choose a unique username for your account. Make it something memorable, or simply use your email address.

Use my email address as my username

BACK **NEXT STEP**

INFORMATION STEP 1 STEP 2 STEP 3 STEP 4 ACKNOWLEDGEMENT
BEFORE YOU BEGIN WHO YOU ARE WHERE YOU LIVE REVIEW YOUR DETAILS ADDITIONAL DETAILS CONFIRMATION OF ACCOUNT

Step 2: Your address

Guidance Notes

- Enter your postcode and search for your address. Try searching using just the postcode and leaving the "House number or name" box blank, if you cannot find it first time. If you're unable to find your address, you can enter it manually.
- All fields marked with * are mandatory.

Do you live in Scotland? *

Yes
 No

Search your Address

Postcode *
| _____
Please enter the postcode for search.

House number or name
| _____

FIND YOUR ADDRESS

INFORMATION STEP 1 STEP 2 STEP 3 STEP 4 ACKNOWLEDGEMENT
BEFORE YOU BEGIN WHO YOU ARE WHERE YOU LIVE REVIEW YOUR DETAILS ADDITIONAL DETAILS CONFIRMATION OF ACCOUNT

Step 3: Confirm your details

Guidance Notes

- Read through your account details and double-check that they are correct. Edit any mistakes before moving on to the final step.

About You

First Name Stephanie	Surname Krus
Date of Birth 01/01/1901	Gender Female
Email Address Mctest@test.com	Username Mctest@test.com

Your Address

Address
150 BROOMIELAW GLASGOW G2 8LU

I have read, understood and agreed to the [Terms And Conditions page](#) *

YES, MY DETAILS ARE CORRECT **NO, I WANT TO EDIT MY DETAILS**

Step 1: First name, surname, email, gender (M/F), DOB

Step 2: Address, needs to be in Scotland

Step 3: Confirmation

Step 4: (optional data) Preferred first name and last name, landline number, Mobile, mother's maiden name, birth town

STEP 4 : Additional Details

Guidance Notes

- This information is optional but it can help us verify the personal details you supplied and possibly speed up access to services.

Preferred First Name _____ Preferred Last Name _____

Landline Number _____ Mobile Number UK(+44) _____

Your mother's maiden name _____ The town where you were born _____

ID/V process



The **Unique Citizen Reference Number (UCRN)** is used to ensure no duplicate records or accounts are created in your name. It is a **19-digit number that is generated using a special algorithm and is completely anonymous**. This is held within the system and the UCRN is used in the authentication process for online services.

If you were born in Scotland, your Birth Registration Number is used to generate your UCRN. If you were born elsewhere, a specially allocated number (in the same format) is used for your UCRN.

Security



When you register for a myaccount, **the information you provide is crosschecked with information held by National Records of Scotland (NRS)** to ensure nobody else can create a fraudulent account in your name.

For **extra security**, certain public sector services require you to **further verify your account before granting you access online**. This adds an additional layer of security to the system. **You can also use your Yoti** to create a Verified myaccount.

The physical and informational security policies, procedures, practices and configuration of the myaccount service all follow current best practice. The system's security is regularly reviewed and audited

Security levels



Scottish Level 0 - some personal details but have not yet verified them.

Scottish Level 1 - some personal details + other information known only to you and the organisation delivering the service.

More info to be provided electronically in order to validate who you are and that you live at the address provided.

Prompted when trying to access a service that requires a Level 1 assurance

Scottish Level 2 - some personal details + other information and have gone through some formal verification process with a public body such as a Local Authority, a school or an NHS clinic = greater degree of confidence that you are who you say you are

Provide **additional proof of who you are and where you live.**

- Take the relevant documentation to the **office of your local authority**
- **Verify this information through your existing relationship with another public sector service provider**, such as a school or NHS clinic.

Prompted when you trying to access a service that requires a Level 2 account.

From their website – why you should register



Number of Accounts
758K and more

Number of sign ins
1 million per quarter

Organisations using myaccount
28

Number of Services
200+

Organisations using myaccount



- access public sector services online using just one username and password
- update your account details – (new address, phone number) - without needing to contact each individual organisation

Examples from the list of services



Glasgow City Council provided by Glasgow City Council

Unverified

About Service ▾

Data Shared ▾

We provide the following data as part of the authentication process. **Core Data** will always be provided to the service to help them identify you while **Optional** attributes can be additionally shared by you to get a better service .

Core Data

- Title
- First Name
- Surname
- Gender
- Date Of Birth
- Verification Level
- Email Address
- Address Line 1
- Address Line 2
- Address Line 3
- Town
- Post Code

Optional Data

- Preferred First Name
- Preferred Last Name
- Landline Number
- Mobile Number

ACCESS SERVICE

CLOSE



Moray Council - Online Schools Payment provided by The Moray Council

Unverified

About Service ▾

Online Schools Payment service for Moray Council.

Data Shared ▾

ACCESS SERVICE

CLOSE

Most services are:

- online council services
- school payments

Digital Identity Scotland (DIS)



The service:

- **Status:** In Alpha since January 2019. Started in January 2018
- **Who is it for:** individuals
- **What is it:** sign in, verify your ID

Engagement:

We took part to the National Stakeholder Group on the 23/05/19

<https://blogs.gov.scot/digital/2019/05/31/digital-identity-scotland-learning-from-our-stakeholders/>



What this is about



Digital identity Scotland (was Online Identity Assurance)

<https://www.gov.scot/policies/digital/online-identity-assurance/>

<https://blogs.gov.scot/digital/>

An online ID scheme which safely provides easier and better access to public services for Scotland's citizens.

Develop a robust, secure and trustworthy digital identity mechanism so that **an individual can demonstrate their identity online.**

In Alpha since January 2019. Started in January 2018

Contact via Email: DigitalIdentityScotland@gov.scot

Highlights from the workshop we attended



Link to blog post about their technical research phase:

<https://blogs.gov.scot/digital/2018/04/13/online-identity-assurance-focus-on-technical/>

There is no shortage of digital identity solutions out there:

- Scandinavia and Canada, citizens are able to access government services with their online banking credentials
- New Zealand, the Postal Service operates a digital identity scheme for the government
- Fintech community, serious effort is being put into building privacy-respecting digital identity solutions, putting the individual at the centre

The National Stakeholder Group meeting



Scottish Government
Riaghaltas na h-Alba
gov.scot

All the slides from their presentations of the project are available here:

[Digital Identity Scotland – National Stakeholder Group slides – 31 May 2019](#)

More on the Attribute Standards:

[Digital Identity Scotland – Attribute Standards – 31 May 2019](#)



Companies House

“We incorporate and dissolve limited companies. We register company information and make it available to the public.”

Services

Information on the services they offer:

- find company information free of charge and file documents online using the [Companies House Service](#)
- search disqualified directors using the [Companies House Service](#)
- use their online subscription service [Companies House Direct](#)
- file company information online using [WebFiling](#)
- find company information online using [WebCheck](#)
- find company information on their [mobile app](#)
- download company data with their [data products](#)

<https://www.gov.uk/government/organisations/companies-house/about>

More than 4 million limited companies are registered in the UK. Over 500,000 new companies are incorporated each year.

Company registrations for England and Wales are carried out in Cardiff. Registrations for Scotland and Northern Ireland are carried out in Edinburgh and Belfast.

Data / service they can provide us with



Companies House

You can get details about a company for free, including:

- **basic company information (including company type, registered office address etc)**
- the nature of business (SIC)
- **the company status** (for example, live, dissolved etc.)
- the date of last accounts or confirmation statement filed
- the date of next accounts or confirmation statement due
- full transaction filing
- images of documents
- officer searching
- current and resigned officers
- **disqualified directors**
- previous and dissolved names search
- mortgage charge data
- **insolvency**

Follow companies for free

You receive **free email alerts of company transactions**. The alert tells you instantly what's been filed as soon as it's been accepted.

The email alert includes a link to the filing history of the company, where you can download a copy of the document for free.

More here: <https://www.gov.uk/guidance/search-the-companies-house-register>

Information that is public:

About the company

- registered office address
- single alternative inspection location (SAIL) address (optional)

About the directors:

- name
- nationality
- occupation
- month and year of your date of birth
- 2 addresses:
 - a correspondence address for the public register + their home address

People with significant control (PSC)

PSCs must give the same personal information as directors for the public register, plus details of how they control the company. All PSC information is available to the public, but not their home address and full date of birth.

In Red: particularly interesting for us

Accessing data via their API

An **Application Programming Interface (API)** is the interface that allows software applications to communicate with one another.

Here, this would allow **Scottish Enterprise** to easily access the public data held by Companies House and to use it in our own system like if it was our own data. Saving us from asking our customers for it.

The Companies House API and Developer Hub are currently at a **beta release**. We are going through a process of user engagement to improve the API and documentation.

We have a proposed approach to versioning the API and documentation that is currently being [discussed in the Developer Hub Forum](#). In the meantime existing resources will remain 'as is' and can be considered as at 'version 0'.

Companies House digitally records almost all information it receives, and makes this available to the public through its own website and through the Companies House RESTful API.

Being RESTful, **each record of information is assigned a globally unique URI**, and the operations available on each resource are directly mapped to HTTP verbs. Data can therefore be easily consumed by issuing simple GET requests on the required resource URI.



Companies
House

Developer Hub

BETA This is a new service.

[Companies House API](#)
[Getting started](#)
[Quick start](#)
[Overview](#)
[Introduction](#)
[Authorisation](#)
[Developer guidelines](#)
[Rate limiting](#)
[Search](#)
[Company profile](#)
[Registered office address](#)
[Company Officers](#)
[Filing history](#)
[Insolvency](#)
[Charges](#)
[Officer Appointment List](#)
[Officer disqualifications](#)
[UK establishment companies](#)
[Persons with significant control](#)
[Company registers](#)
[Company exemptions](#)
[Document API](#)

The partners we contacted during our phase 1

- Business Gateway (BG)
- Highlands and Islands Enterprise (HIE)
- Skills Development Scotland (SDS)
- South of Scotland Enterprise (SSE)

We sent them 2 questionnaires about their:

- **ID&Verification** solution
- existing **online space**

In the next slides, you can see the answers to these questionnaires

Summary



ID&V:

MybusinessID developed and managed by SE and their contractor StormID. To book events, workshops and tutorials.

Online space: none



ID&V:

A provider 8x8. My World of Work, Apprenticeship.scot and Marketplace are all in-house developed. This is their standard telephony/ contact platform, used to capture all interactions with all SDS Customer groups. The digital accounts across our sites allow personalised content and make standard processes easier.

Only internal users.

Online space:

Skillsforce website provides access to business support from SDS. Apprenticeships.scot offers a service for businesses to find out more about apprenticeships in Scotland. Both use Umbreco. In house team for apprenticeship.scot only. Uses Azure Ad, SQL database, Umbraco form and Angular.

Good feedback, no major issues



ID&V and Online Space:

Proof of concept for now. Provision of specialist advice - client, account manager, supplier partner and advisor all track and trace specialist advice case. Includes state aid assessment through to sign up to legals.

Key benefits: Less manual tasks, full visibility of where tasks sits (notifications), consistency of due diligence and process.