



Ref No: EQ366811281

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Title of report: Migration of Telephony Payment System

Report : The Payment Application Data Security Standard (PA-DSS) is the global security standard created by the Payment Card Industry Security Standards Council and compliance with these standards is required for the council to be compliant with Payment Card Industry (PCI) standards. The Council is changing its processes and systems to ensure continued compliance with the current card industry standards and to future-proof its systems.

This will reduce the risk of cardholder data loss and ensure that the Council is using an up-to-date income system, which is fully compatible with the Council's financial system. This will benefit all customers of the Council as they will use a more secure, up-to-date system when paying their bills.

What evidence/data is being used to support this equality analysis? Please select all that apply.: Analysis of service data (e.g I-card)

Service area: Finance

Head of Service or Chief Operating Officer: Ian Blofield

Head of Service email: Ian.Blofield@ipswich.gov.uk **Links to**

supporting documents where available:

Please upload any supporting documents:

What is proposed?: To change the telephony payment system to maintain compliance with Payment Card Industry standards. There will be a slight change in process whereby the customer will type their card details in using their telephone handset rather than reading out details to the agent. This will significantly reduce the risk of fraud and improve data security. Other than the minor change in process, there will be no discernable change in customer experience.

Why are the changes being introduced?: To maintain compliance with the Payment Application Data Security Standard, improve data security and reduce risk of fraud and to ensure customers are using an up-to-date system to make payments.

What evidence is being used to support this Equality Impact Assessment, and how is it being used?:

Service area surveys and close consultation with the Council's ICT team. This has been used to design the new system to ensure that it is fit-for-purpose and to ensure that the new system is fully compliant with the Payment Application Data Security Standard.

How will this change be implemented?: The system has been built in consultation with affected service areas, including a user working group, and testing has been used to identify any improvements that needed to be made. Feedback has been taken into account to ensure that the system is fit-for-purpose.

The change will be implemented on an identified date with notice given to affected areas in advance. All agents will be fully trained before the new system goes live. Customer feedback will be closely monitored and reviewed to identify any opportunity for improvement.

Age: No impact

Please provide an explanation of this impact and actions to mitigate any adverse impact, or further promote positive impact.: ONS statistics do not indicate a significant variation in risk of cardholder fraud by age.

Disability: No impact

Please provide an explanation of this impact and actions to mitigate any adverse impact, or further promote positive impact.: Any adverse impact will be minimised while complying with PCI compliance requirements. There is an extremely rare chance that someone might not be able to accurately type in card details having contacted CSC and used menu to request payment. The frequency of any such complaints will be monitored.

An enhanced system could be purchased but it is considered that the cost would be significantly disproportionate to the likelihood of the adverse impact.

Multiple other payment options are available;

- Online payment
- Direct Debits
- Standing Orders
- Bank Transfer (BACS/CHAPS)
- Payzone

Marriage & Civil Partnership: No impact

Please provide an explanation of this impact and actions to mitigate any adverse impact, or further promote positive impact.: n/a

Race: No impact

Please provide an explanation of this impact and actions to mitigate any adverse impact, or further promote positive impact.: n/a

Pregnancy & Maternity: No impact

Please provide an explanation of this impact and actions to mitigate any adverse impact, or further promote positive impact.: n/a

Religion or Belief: No impact

Please provide an explanation of this impact and actions to mitigate any adverse impact, or further promote positive impact.: n/a

Gender Reassignment: No impact

Please provide an explanation of this impact and actions to mitigate any adverse impact, or further promote positive impact.: n/a

Sex: No impact

Please provide an explanation of this impact and actions to mitigate any adverse impact, or further promote positive impact.: n/a

Sexual Orientation: No impact

Please provide an explanation of this impact and actions to mitigate any adverse impact, or further promote positive impact.: n/a

I can confirm the report does meet Ipswich Borough Council's equality objectives: I can confirm the report does meet Ipswich Borough Council's equality objectives

The report helps us to 'eliminate unlawful discrimination, harassment & victimisation' in the following way(s): Vulnerable members of society will not be required to read out card details to operators any longer, which significantly reduces chance of fraud or victimisation.

The report helps us to 'advance equality of opportunity...' in the following way(s): : All customers will be treated equally by operators.

The policy helps us to 'foster good relations...' in the following way(s): There will a reduced risk of fraud with an associated reduced risk of reputational loss.

The new provisions will be reviewed in the following way(s): Customer feedback
