



Revenues & Benefits In the digital age

2023 | Edition



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The next digital age

Many of us, working in digital services, consider that Revenues and Benefits have led the way for Councils, in terms of best practice and realisation of the benefits from change.

This is particularly impressive when you consider these are probably, the two most complex and high volume areas of service provision.

Many councils consider these to be the exemplars for other council services to model themselves upon.

As digital services continue to play an increasingly important role in our lives we want to consider how we can go further with these services as we move inexorably into the next digital age.

This document will look at how the key areas of billing, recovery and benefits support and highlight how digital transformation is allowing councils to deliver services which provide an improved customer experience and simultaneously provide efficiency savings.

Kay Ainsworth

Revenues & Benefits Product Manager | IEG4 Ltd.

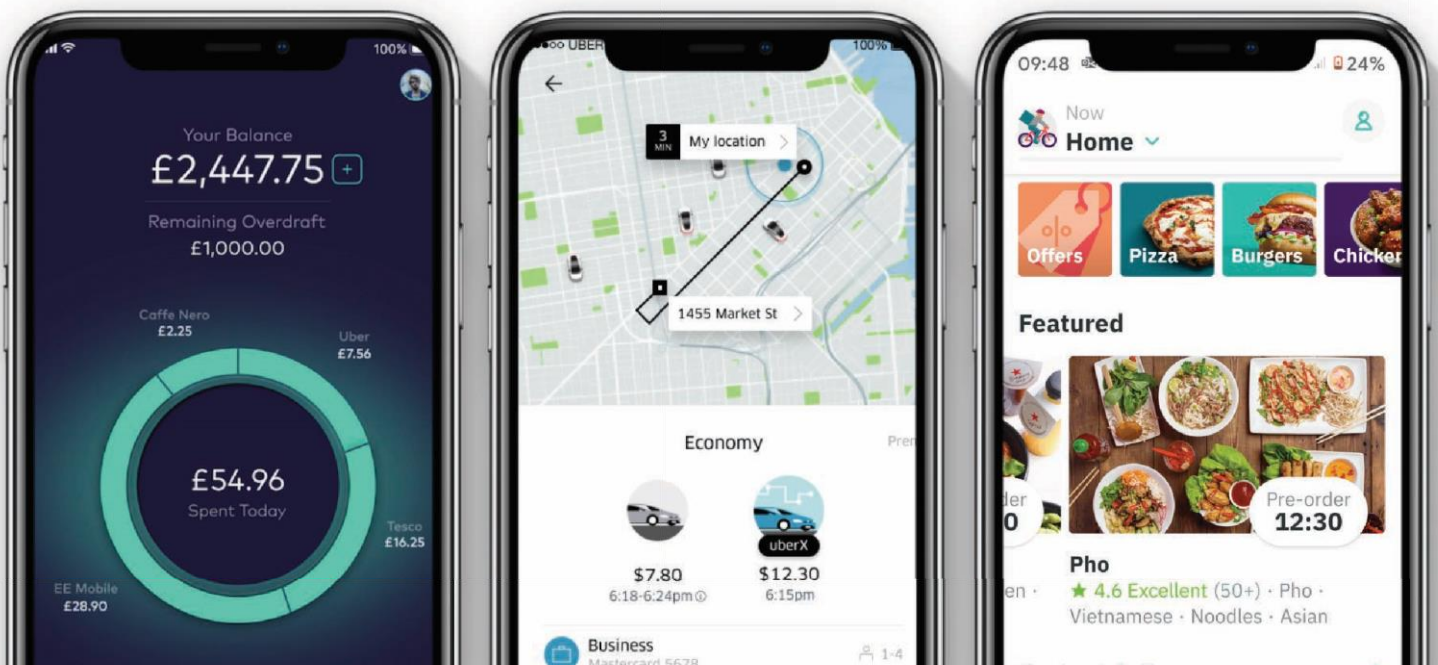
info@ieg4.com

Expectation

Your customers now live in a digitally ubiquitous world where ordering a taxi, tracking a parcel or a bank balance are completed digitally more often than not.

This is because these digital offerings afford a better customer experience (CX) than alternative methods of getting the same information. Customer expectations are higher than ever before and not meeting them will lead to disappointment and frustration.

Because “Human nature is like water”, it is drawn to the easiest way through something. The instant it’s easiest to do something digitally, it is an inevitability that digital becomes the prime option.



Private sector UI/UX

Digital consumer services have, however, set an expectation of what a digital service looks and feels like. Therefore if your services do not reflect the most modern CX and design they will feel jarring and less likely to meet the tipping point for digital ubiquity.

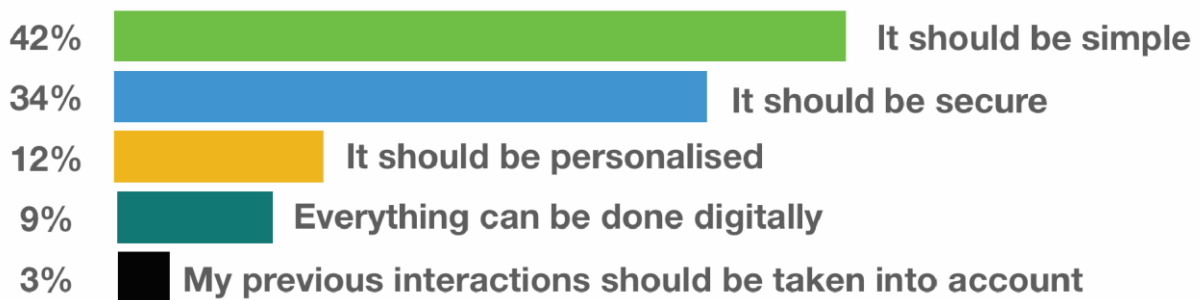
As the following survey illustrates, your customers do expect more from your digital offering year-on-year.

Do you have higher expectations for digital customer service today than you did a year ago?¹



The same survey also highlighted that the most important aspect to users is ease of use / being able to complete a request in one go. i.e. It should be simple.

What is the most important aspect of a good digital customer experience?



Let's look at these in the context of Revenues, Benefits and, in some cases, wider local government.

It should be simple

In many things, simple wins over the complex. But as Steve Jobs put it, "Simple can be harder than complex: You have to work hard to get your thinking clean to make it simple."

How many of you read the guide that came with the last phone you bought? Chances are you probably didn't even notice there was one and were quietly just happy the phone was already charged. Unlike most electronic devices, phones/tablets are now designed to be so simple, the content and functions so readily discoverable, that if a user guide is needed the designers have failed.

This level of quality in design is the result of years of research, development and user testing. Indeed, a consequence of such ease of use, is that it creates impatience and frustration when anything is more difficult than a user expects it to be.

This creates a significant challenge for revenues, benefits and local government more widely. Councils typically have >10 departments, 100's of services, masses of legislative requirements surrounding these and in most cases significantly reduced budgets.

For Revenues and Benefits Managers wishing to maximise return on investment and drive efficiency savings, the areas of simplification are threefold:

- Make digital access very simple
- Answer questions, don't just show data
- Prevention of failure demand

These all seem like no brainers but the design of digital services being used in revenues and benefits does not reflect this. It's why there are still hundreds of thousands of phone calls made to councils regarding council tax, business rates, and benefits each year. If digital services were good enough these calls would diminish significantly as a result of the **digital offset effect**¹.

As an illustration of why councils still receive hundreds of thousands of calls each year, the following is extracted from a council's sign-up screen for their legacy digital account:

An example of a poor sign-up experience

There are FOUR separate pages a person needs to go through to create an account. Generation Y does not want to wait five seconds for something. Let alone go through four pages of a form to get an answer to one question they have.

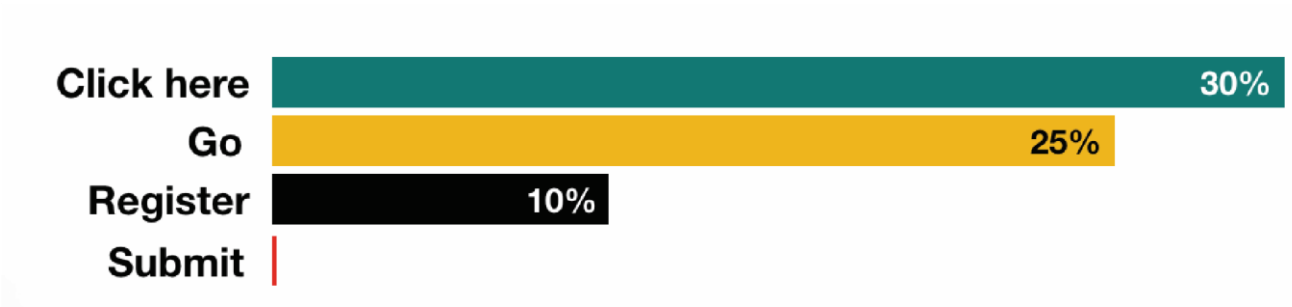
Such is the importance of sign-up being simple, there are huge numbers of blogs like those found [here](#)², [here](#)³ and [here](#)⁴ around the benefits of designing them well. Reading these we find things like:

- **120%** increase in the number of users signing up by decreasing the number of fields required to register from 11 to four
- **80%** increase in the number of users signing up by indicating certain fields (like phone number) as optional

Step 1 of 4 - Your Details

Already have an account? [Sign in](#)

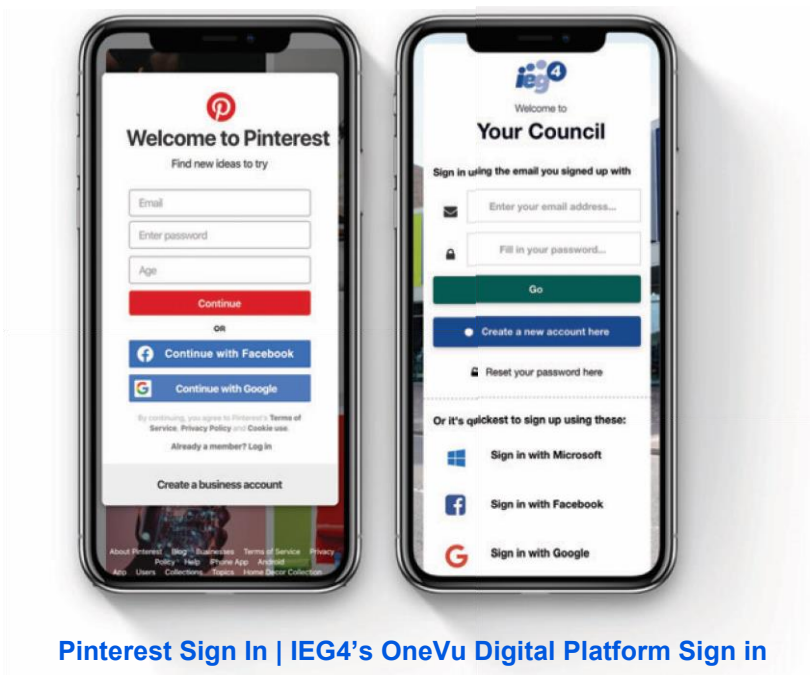
Incredibly even things that we might take for granted matter. Such as the word on the button to sign in / sign-up. Research says one should use relevant, non-intimidating text on buttons so instead of using “Submit” use “Go”.



It is vitally important that the front door to your digital council is designed well and easy to access. If we look at an example from the consumer world, Pinterest, we can see that sign in involves just three fields and there is an alternative option to sign in with Facebook or Google.

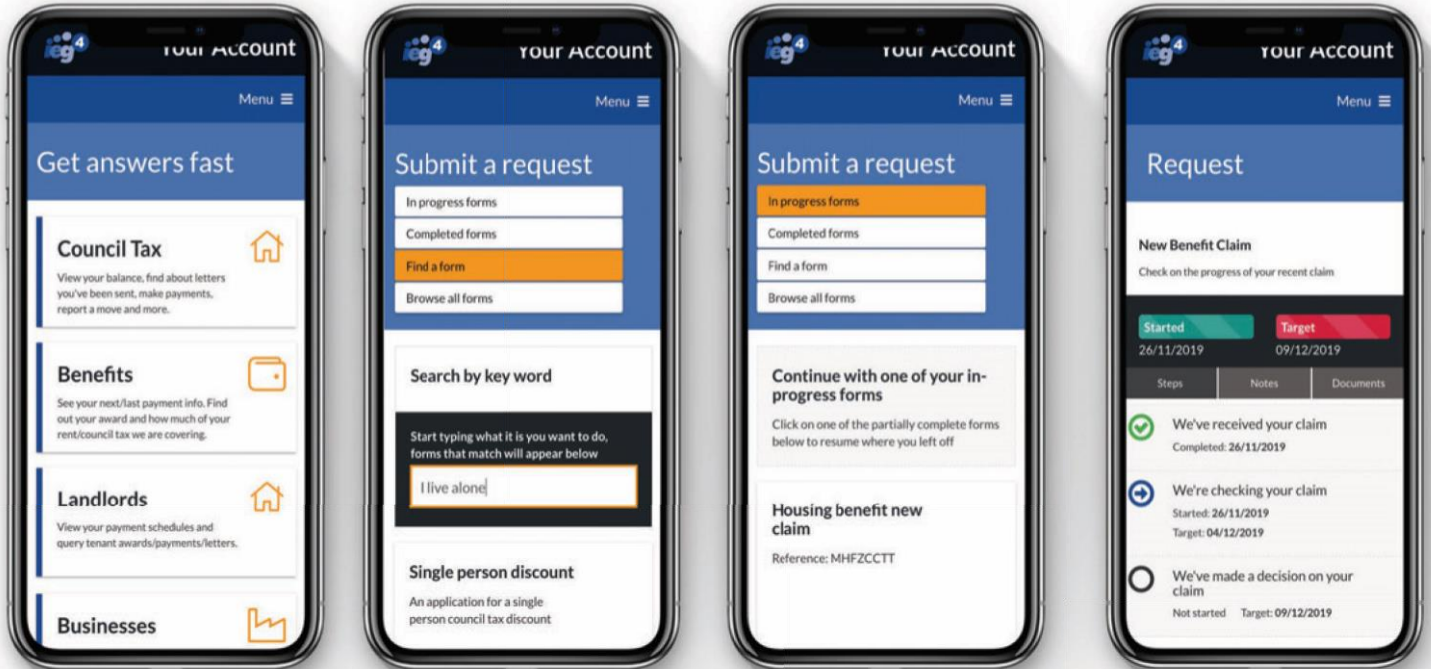
The reason they do this is that most people [access the internet on a mobile/tablet devices](#). This is important because on those devices the user will likely already be signed in to Google/ Facebook. This means that sign-up and subsequent sign-in to Pinterest is done in a single click. What’s more this [‘social sign in’](#)⁶ choice is powered by the open standard using best practice following secure methodologies of [OAuth2](#)⁷ and [OpenID](#)⁸.

The screen below illustrates the Pinterest sign-up screen and how a similar approach has been implemented in local government:



Once a user has signed in, it needs to be simple to navigate to find services irrespective of device. Whether they want to:

- find the answer to a question,
- find/complete a form or know when it will be completed. It needs to be very intuitive.



Clear access to each department

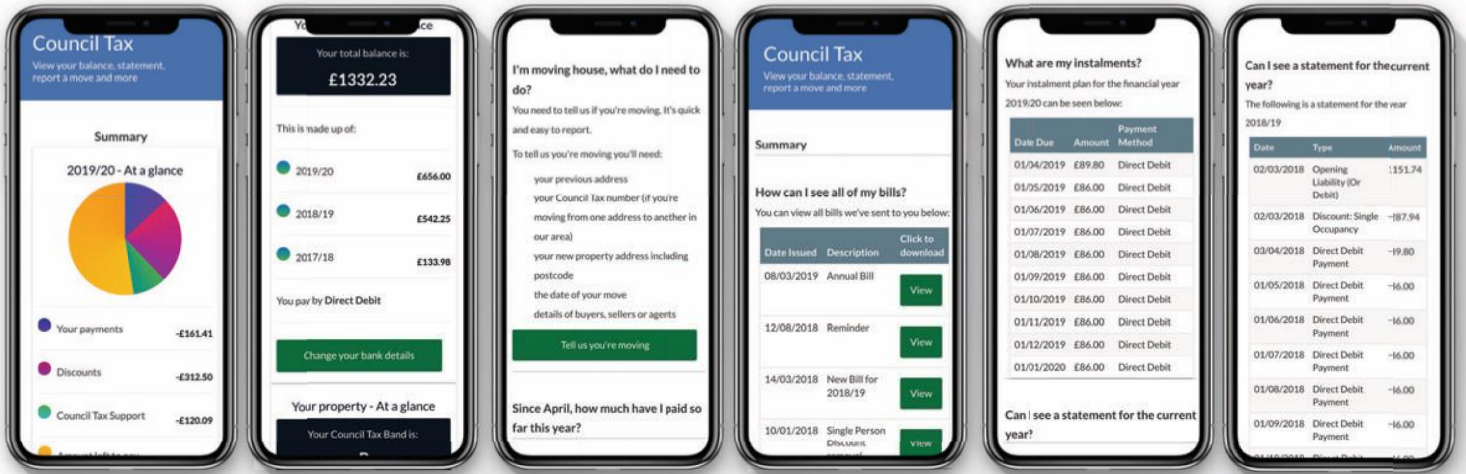
Simply find services

Jump back where you left off

Track & upload documents

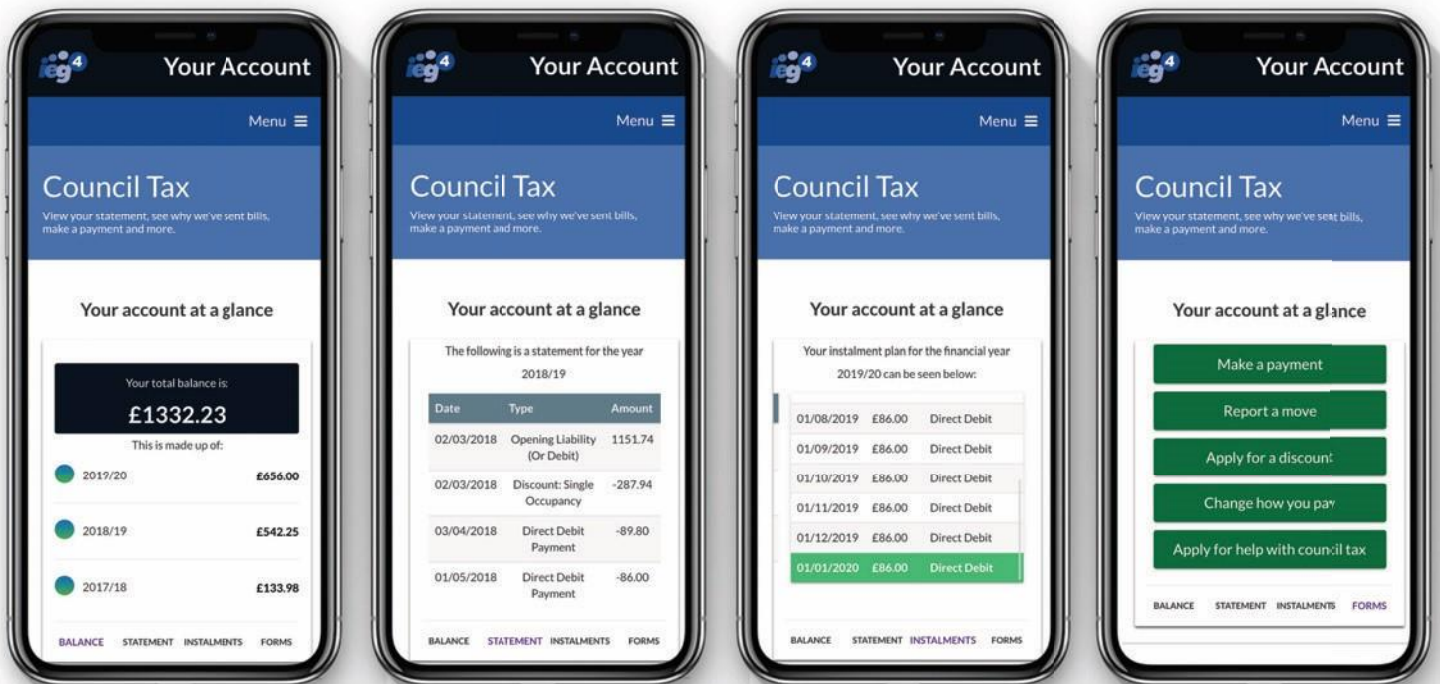
Simplicity of user journey across IEG4's OneVu Digital Platform

Users expect clarity but also modern user interfaces. You should, therefore, ensure that your digital offering looks engaging, answers the most commonly asked questions people have and can be augmented over time by your staff. To illustrate, the following is how you might arrange some of the content for council tax.



Example visualisation of Council Tax information in IEG4's OneVu Digital Platform

But an improved design might be to make the most common queries/tasks into a single 'card' of info. The point is that in order to meet the ever changing expectations of citizens you need digital services that enable you to constantly change content / improve layouts yourselves.



Alternative visualisation of Council Tax information in IEG4's OneVu Digital Platform illustrating the incredible flexibility

It should be secure

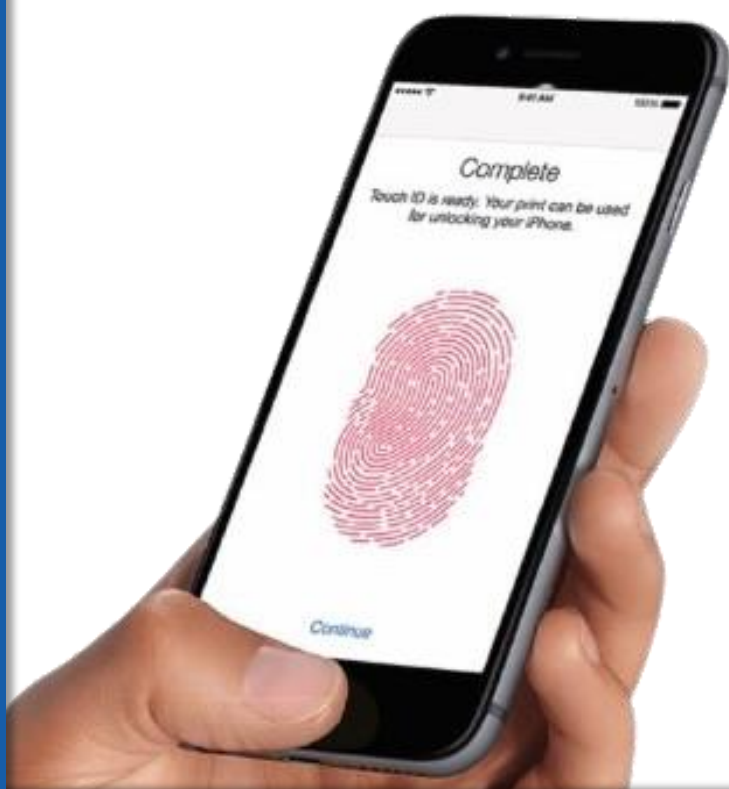
There is a fine balance between security and simplicity. Your customers expect to be able to access their data in seconds but they also expect you to keep their data secure. Indeed, you're **legally bound**⁹ to do so.

Organisations need, as a result, to be implementing digital services that ensure:

- data that needs to be stored is not stored in just one place
- data is stored when it is necessary
- data is **encrypted** whenever in transit
- data is **portable**¹⁰ meaning customers are able to move, copy or transfer personal data easily from one IT environment to another in a safe and secure way

To solve these specific challenges, we suggest organisations ensure that their digital services:

- use cloud infrastructure such as **Microsoft Azure**¹¹ or **Amazon Web Services**¹² to assure scalability, security, and **compliance**¹³
- have **geo-replication of data**¹⁴ to assure maximum resilience of any data; not held in one place
- are provided by organisations accredited with **CyberEssentials or Cyber Essentials Plus**¹⁵
- follow **GDS best practice**¹⁶ with APIs that use HTTPS, are RESTful and satisfy the requirements of the **technology code of practice**¹⁷



It should be personalised

Personalisation is the number one way to ensure that your customers get tailored answers to their queries that maximise the propensity of them continuing their journey in the digital channel. We think, [and the results show it](#) ¹⁸, the concept of 'Personalised FAQs' is the most logical way to deliver the outcome of solving queries. That is, to answer the same questions customers were constantly phoning about through a consistent and intelligent UI online.

What do we mean by personalised FAQs? In this context, the word personalised is meant in two ways:

- What does the specific council get called about for each department?
- What content is known about that customer's account/claim that is most likely to resolve a query?

Personalised council content

The questions a council is asked for revenues and benefits will depend upon a variety of factors. e.g. Location (in/out London), particular times of year (annual billing / legislative / policy changes for benefits), times of the month (recovery), days of the week (e.g. Monday mornings).

So it is illogical that the content a council shows to customers is the same in Inverness as it is in Brixton. In the same way, it is illogical to not dynamically 'promote' recovery based information if a revenues manager knows reminders/final notices will be landing.

Personalised customer content

The same is also true in terms of personalisation of a customer's content. e.g. If a customer has a refund due on their account, chances are if they go to their account then that's what it will be about. If a summons notice or overpayment notification has just been delivered their query is probably going to be about that. So with modern digital services, you need them to be able to:

- Be personalised to you and your customers
- Be changeable by you
- Personalise the content based upon real-time authentication/access

Content you control

If you're able to retrieve all of the data available on accounts/claims then the ultimate is being able to update the content of your digital offering without the help of IT. It enables your council to:

- have greater resilience in terms of who can make changes (owing to a lower learning curve)
- personalise content to the actual most commonly asked questions citizens call up about
- respond to feedback internally/externally by making changes quickly/enhancing the digital channel
- respond to operational demands in a citizen-centred (personalised) way

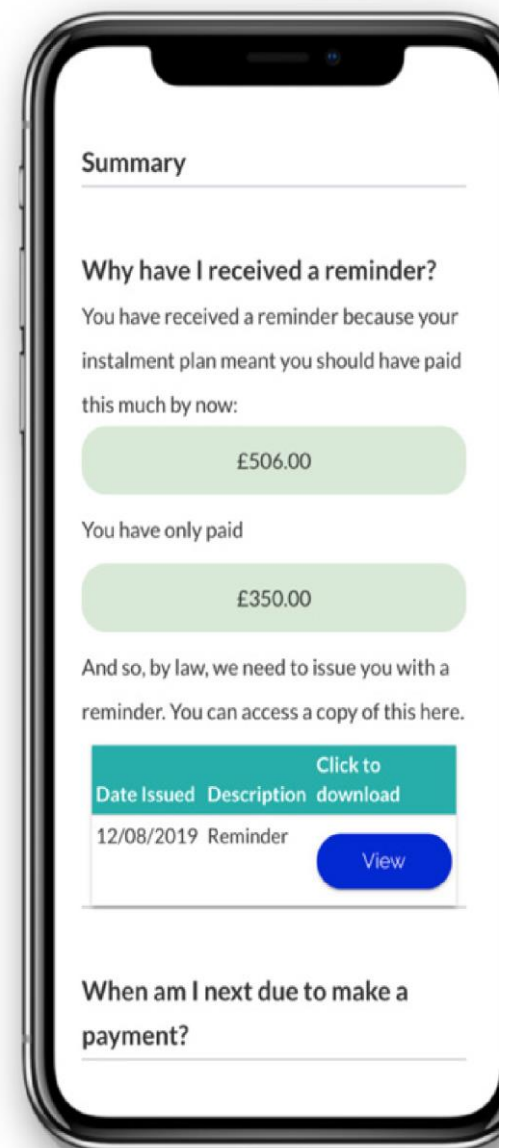
For example, a Revenues Manager knows that on the day recovery notices are issued the call centre would get more questions about council tax recovery. Rather than just show the same stuff all year round in the same place, [OneVu Citizen Engagement Portal](#)²⁶ can dynamically slot in content and only show this where it applies to that person.

This is because it is possible to conditionally show content based upon back-office information. i.e. For the account on the right the content could be sent to only be shown:

IF Northgate.Recovery.Status = "Reminder"

If it were a second reminder, a final notice, etc. entirely different content can be shown. Furthermore, [OneVu Citizen Engagement Platform](#)⁴¹ enables you to answer questions the way a Customer Services Agent would. Rather than just tell someone they have a reminder as every single other digital system does, it is possible to plot what should be shown in terms of answering the question.

This is particularly powerful in terms of answering benefit questions where a lot of the complexity comes from the many conditions/exceptions to the rule that are used to calculate benefit claims. For example, a Benefit question like "How much rent do I need to pay" has many different answers based upon things like payment frequency, eligible rent, current award, presence of DHP / presence of overpayment recovery. Overleaf, on the left, we can see the editor within which an officer can change the content of the question/answer.



More complex questions in IEG4's OneVu Digital Platform

Here is an example of the power of the visibility rules where this version of the answer is shown:

Visibility Rules

Text editor

How much rent do I need to pay?

Save changes Discard

Text editor

- The amount of your rent is:
£{Claim.Hb.Rent} and this is paid {Claim.Hb.RentFrequency}

- This works out as: £{Claim.Hb.RentWeekly} per week

- Your weekly housing benefit award is:
£{Claim.Hb.Award}

- So you need to pay:
£({Claim.Hb.RentWeekly}-{Claim.Hb.Award})

Save changes Discard

Claim.Hb.BenefitAward.AwardAmount > 0
AND
Claim.Hb.RentFrequency = "Calendar Monthly"
AND
Claim.Hb.DHPAward = 0
AND
Claim.Hb.Type = "Private"
AND
Claim.Status = "Active"

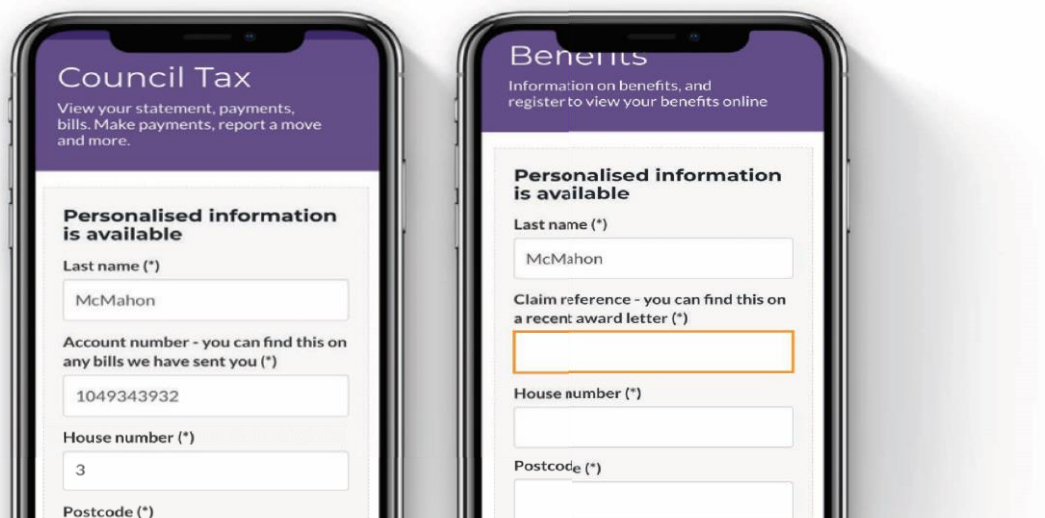
i.e. Only show this version of the content where all of the following are true:

- the benefit award is greater than zero,
- they pay their rent monthly,
- they don't receive DHP
- they are private tenants
- they have a live claim

Editing Questions/Answers in IEG4's OneVu Digital Platform

This type of logic and the control you have means that even the most complex of questions can be answered in an intelligible manner and improved as and when you like.

It's important to realise that this personalisation is only possible if you're able to retrieve data from a back-office system in real-time. Being able to retrieve a customer's data securely, and in a way which means it is never stored, not only assures the best user experience, it assures best practice from a data security perspective. With reductions in call volumes **at 45%**¹⁸ it's clear personalised FAQs make an impact.



Content you can Share

All councils do the same things, more or less and whilst councils do like to do things their own way, it is inevitable that there is some duplication of work and reinvention of the wheel going on. Our insight and experience of collaborating with councils provides evidence that they are happy to share their work with their peers, and as part of IEG4's Local Government as a Platform (LGaaP) we can successfully facilitate that.

IEG4's [Low Code eForms Designer](#)⁴² (eDesigner) with LGaaP enables business users to build and deploy intelligent online forms rapidly, add custom built rules and integration to existing systems, and connect online forms to payment systems without code (No Code). These forms come as a part of being licensed to our OneVu or eDesigner services. Content within the online forms can be edited using the built-in text editor. This means that question wording, guidance notes and help text will be editable by individual councils to suit their own needs. This includes the ability to support additional languages e.g. Welsh.

Through the rich resource of LGaaP, IEG4 has an entire library of digital services that provides a 'Council in a Box' and means that, from day one, users have access to a library of >1,500 forms and represents an opportunity for local authorities to make a step change forward with their digital strategies, or to pull a number of disparate departmental approaches together.

Because not only do councils get access to the forms, but also the forms share the same coherence, the same look and feel, it makes it easier and seamless for citizens accessing the council to recognise and navigate through a form and thereby encourages self-serve and reduces unnecessary contact to the council.

Services/forms are continuously being added to the LGaaP library store by customers using the eDesigner module and any of the forms in the library can be added to/manipulated with eDesigner (if this is licensed too).

Forms cover many service areas including:

- Council Tax (e.g. Request a refund/Report a death/Evidence Upload)
- Benefits (Two Homes Payments/Overpayment Arrangement)
- Business Rates (Summons Payment Arrangement/Evidence Upload)
- Housing (Housing Needs Enquiry/Report Housing Disrepair)

The following is the full list of online forms IEG4 provide and our customers have built. Forms built by customers can be shared across councils to avoid re-inventing the wheel and benefit from a community of users: [Full list of available LGaaP services](#)³⁷.

Automation

There is a significant shift in the purpose of automation. It is not just about direct efficiency of updates; it's about intelligently improving the customer experience through real-time automation during the completion of digital services.

It's driving wider efficiencies and engagement through the duality of both back-office updates **and** the prevention of failure induced demand caused by poor online service design.

To help illustrate what is meant by the above statement, we will walk through the three most common digital services for revenues. Starting with an online form for customers to apply for a single person discount (SPD). The principles we will walk through actually hold true when designing any digital solution.

Customer does not need to give ac no

Customer searches / selects the address

Customer free types their name

Customer can type any old date

Select number of people moving out

Customer free types the name of the person moving out

Second q about effective date which is more relevant than the first - again no validation

Single Person Discount Application which is NOT how IEG4 would have designed it

Single Person Discount

Here we see an example of the customer journey in an online application for an SPD.

Historically, having an online form that was able to capture information and update a back-office application would have been seen as cutting edge. But, with a fresh outlook on automation, we can see the design of the above form has two core flaws. We will walk through these to help us understand what you should look out for when designing modern digital services. The two flaws are:

1) It's too long - both in terms of pages and questions

- The number of pages and fields (questions and answers) has a **direct relationship**¹⁹ with the conversion rate.
- In revenues and benefits, the conversion rate is the likelihood of them completing a form.

2) It asks questions in a way that means there is too much chance of user error/manual rework when it is received

- A user does not have to provide their council tax account number, nor is it even validated if they do enter it
- The customer manually types their surname and this is not checked as being related to the account number provided
- Some of the questions assume knowledge of council tax. There are separate questions for when a person moved out and also when they would like a discount
- Where a person has moved out, the customer free types their name meaning potential for the name to be typed differently from how it is held in the back-office

The image displays three mobile phone screens from the Single Person Discount application. The first screen shows the title 'Single Person Discount - Online Service' and a reference number 'XHWNJZSX'. Below this is a section for 'Council Tax Account holders details' with fields for 'What is your first name?' (John), 'What is your surname?' (Smith), and 'What is your Council Tax Account number?' (400032244047). A green button labeled 'Find your details' is at the bottom, and an address is listed: '4 ATTWOOD GARDENS PARKFIELDS WOLVERHAMPTON WV4 6DL'. The second screen asks 'Are you applying for or ending your single person discount?' with a radio button for 'I want to apply for a discount'. It then asks 'What's changed?' with a dropdown for 'Someone has moved out'. This leads to 'Who's moved out?' (Mrs Claire Smith), 'When did they move out? (DD/MM/YYYY)' (01/03/2019), 'Do you know their forwarding address?' (Mr John Smith), and 'Would you like to pay by direct debit?' with radio buttons for 'Yes' and 'No'. Navigation buttons 'Previous', 'Save for later', and 'Next' are at the bottom. The third screen shows a 'Declaration' section with a review of answers and a declaration checkbox: 'I/we declare that the information I/we have given on this form is correct and complete to the best of my/our knowledge. If there are any other changes I/we will let you know straight away.'

IEG4 Single Person Discount Application optimised for mobile use

In summary, the design means a customer will find the process slow to complete and it leaves too much scope for confusion and user error.

- If we consider all of the above points we can say that the service should:
- ensure that the number of questions asked is minimal
- ensure the customer's details are validated in real-time
- retrieve information that might change e.g. a person moving out to enable a user to simply click they moved out rather than typing their name out. This is particularly relevant if more than one person is moving out
- work out the effective date of the single person discount based upon the effective dates of those moving out

It might work something like this where the number of pages is reduced from **seven to just two**. One doesn't have to be a user experience designer to see that a customer gets a slicker journey in the second service. It's ironic that the simpler of the two designs simultaneously achieves a greater level of automation upon completion. Adding weight to the quote from earlier that getting simplicity right is much harder but the rewards are great.

Direct Debits

At first, you might think that processes like Direct Debits would be simple. Yet when you take into account the varying policies on accounts with recovery/Council Tax Support already on them; the complexity quickly increases.

To solve the complexity of revenue processes IEG4 created a new engine. One that made forms simpler, prevented duplication of work and could automate everything. The result was Revenues Process Orchestration (RPO) that covers four separate services:

- Change of Address
- Single Person Discount
- Discounts, Exemptions, DBR
- Direct Debit

RPO delivers experiences and automation that ensure expectations are exceeded and relating to Direct Debit, in order to fully automate without exception, you need to know that the customer is providing valid information and, importantly, whether their circumstances mean that you want to allow them to set up a Direct Debit.

For example, you may not want a customer whose account has already been passed to the bailiff/enforcement team to be able to set up a Direct Debit. With real-time integration to the back-office, RPO will not only detect this, but will enable you to provide personalised warning messages to the customer based upon a recovery stage for them.

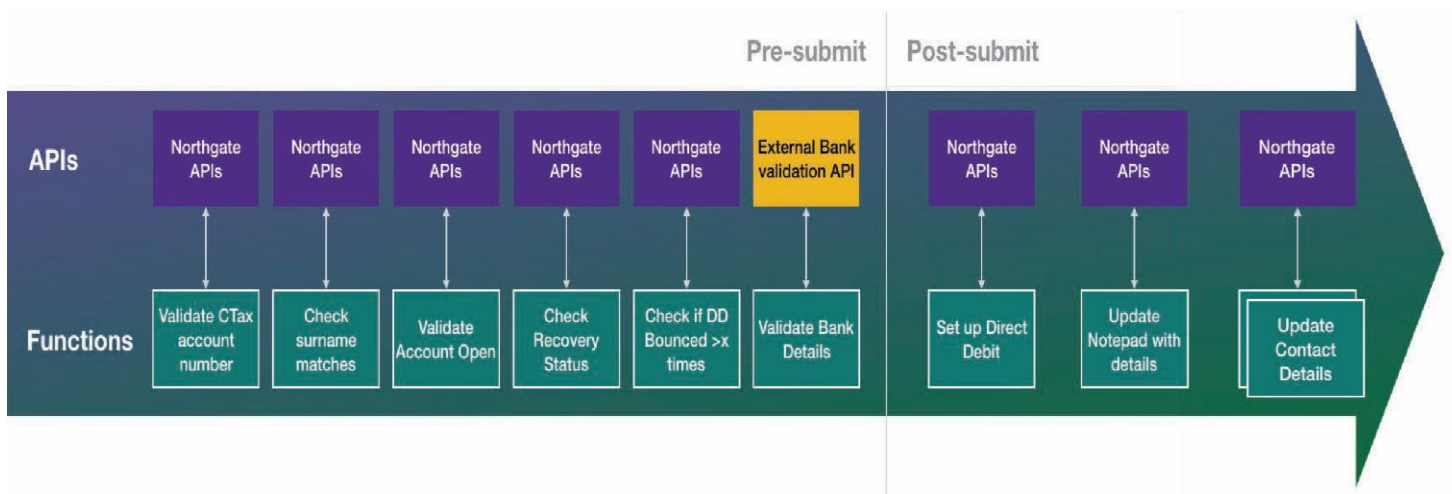
RPO will also check whether there is a history of bounced Direct Debits or where the recovery team have overridden the normal rules in order to allow a Direct Debit to be set up. Of course, the service can check the validity of their bank details, when the citizen submits the form with the back-office being updated throughout.

Through proactive prevention RPO will automate 100% of Direct Debits, but it does so much more. It prevents citizens with a poor history of keeping up with their Direct Debits from automatically setting these up.

Plus, for every single recovery status, you can provide custom messaging to your citizens. So, if the account is with enforcement agents (bailiffs) you can signpost the citizen to make a payment/go to the bailiff’s website.

To provide some context, we are walking through the digital Direct Debit service.

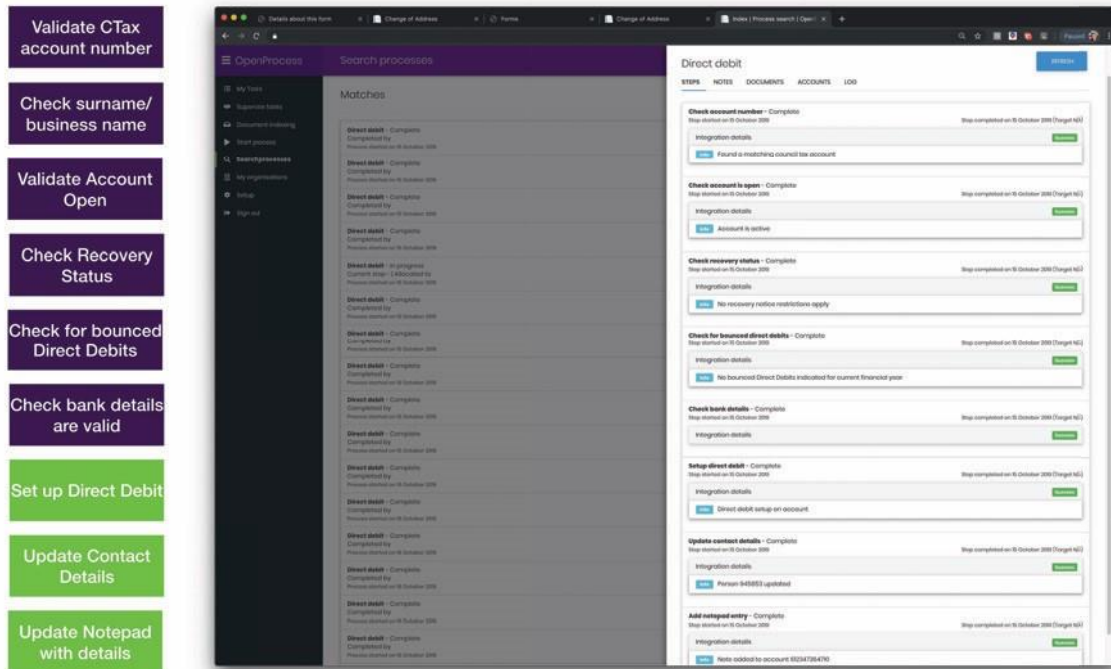
With this online service, **two-thirds** of the process that ultimately provide the outcome of 100% automation take place before submission;



Stages involved in IEG4’s online Direct Debit service

We can see that there are **nine** specific functions in place designed to maximise efficiency. Below we can see how checks made to look for a history of ‘bounced’ direct debits or recovery stages means that we can, where applicable, prevent the set-up of direct debits in the back-office automatically. We can even direct them to contact an external enforcement agent where applicable.

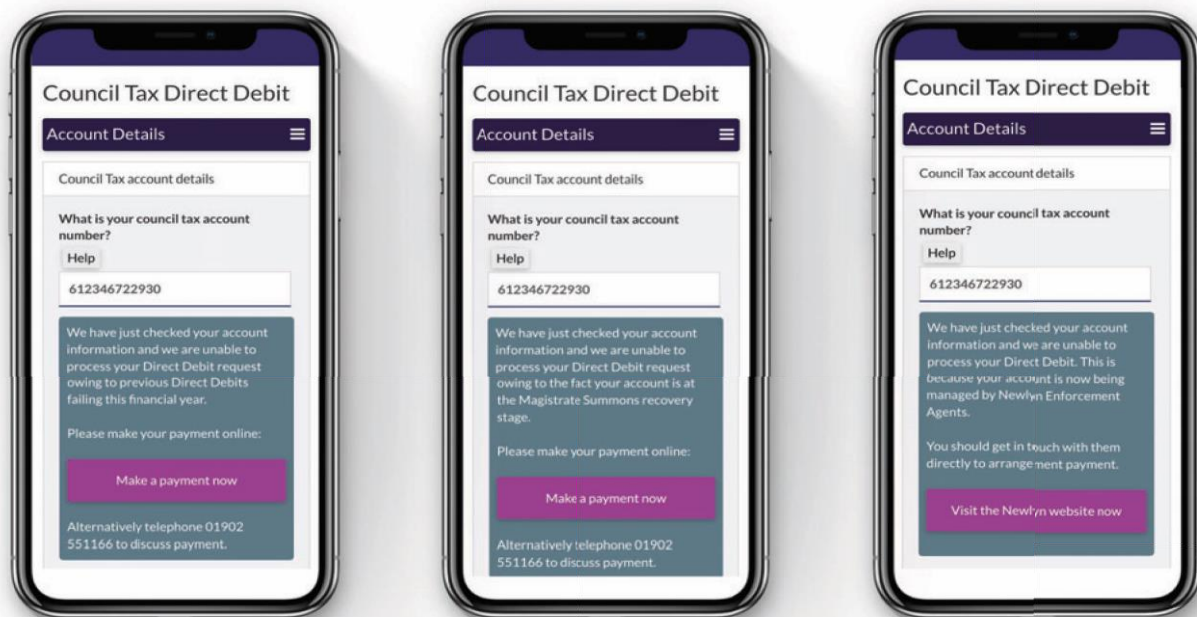
Each check and API call is interlinked in a long chain orchestrated by a highly intelligent workflow engine - extraordinarily powerful when compared with the average Electronic Document Management System (EDMS).



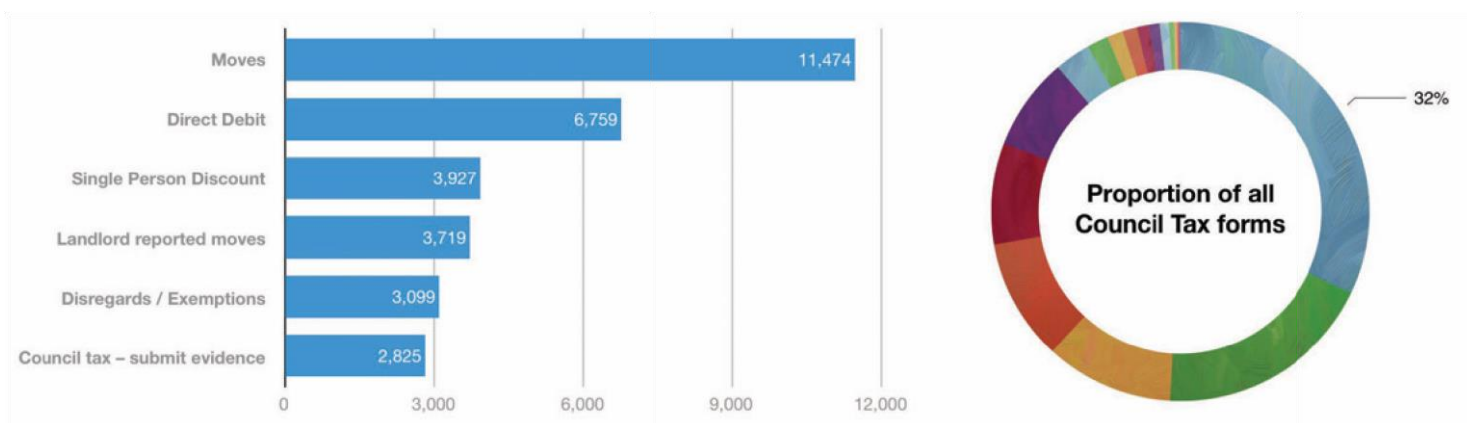
Visualisation of the stages of an intelligent Direct Debit process | IEG4's OpenProcess workflow auditing the steps/updates

Moves - the big one

It's not just big because of its complexity. It's big in that the reporting of a change of address happens to form the highest volume of work received by council tax. For some objectivity, see the following two charts:



Real-time alerts presented based upon real-time information from the Council Tax system | IEG4's online Direct Debit service



Volumes of online forms received for Council Tax in 1 year in a London Borough using IEG4's online Council forms

To illustrate:

- the top **five** online forms received for the past year in a London Borough Council and
- **32%** of the submissions across 19 different forms are moves reported by citizens
- **3719** moves were also reported by landlords which takes the total to **42%**

With some simple assumptions around the time to manually deal with **~15,000** moves in a year, you'd be looking at a minimum of **five full-time staff!** So driving automation in this area is a sure-fire way to minimise operational costs.

Just like the single person discount and direct debit services, it's vital that the online service only asks the questions that matter. However, this is complicated by the fact that when a person moves into a property they may wish to:

- apply for a discount, exemption or disabled band relief
- provide supporting evidence of this
- set up payment by direct debit or eBilling
- notify other departments of the council about the move

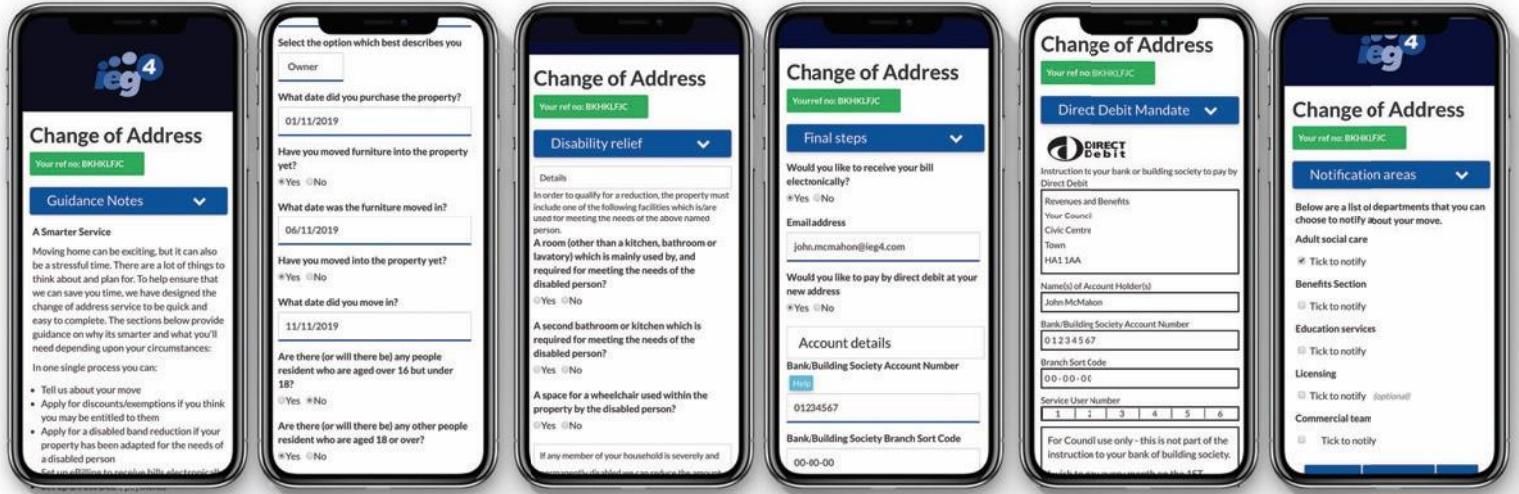
So the scale of the form can vary significantly dependant on the circumstances of the customer. Plus, customers cannot be expected to know about entitlements and qualifying eligibilities for discounts, exemptions, and disabled band relief. They should be guided toward them and walked through the process of their application. This is because it is more efficient and less costly for the council to have a bill calculated in a single transaction.

To provide an example of a complex move let's say a customer reports they are moving into the council's area and:

- They bought the property on 01/11/2022
- They moved in furniture on 06/11/2022
- They moved in alone on 11/11/2022
- Their partner moved in on 16/11/2022 and they are a student

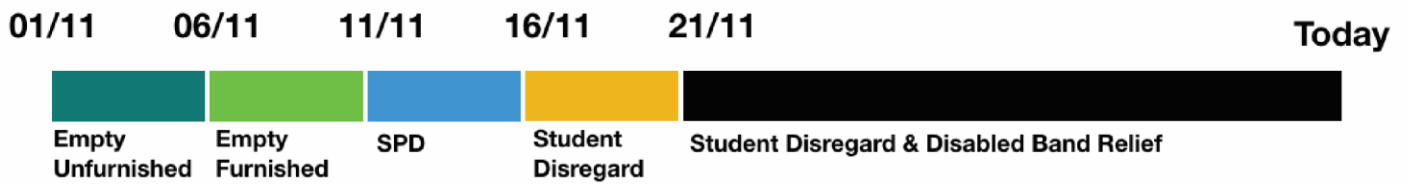
- They have the proof of this
- Their adult son moved in with them on 21/11/2022 and their property was adapted to suit that person’s disability
- They wish to pay by direct debit
- They want to sign-up to eBilling
- They wish to notify the Social Care department

This journey through the form might look something like this:



Visualisation of the stages of an intelligent change of address form - IEG4’s Moves service

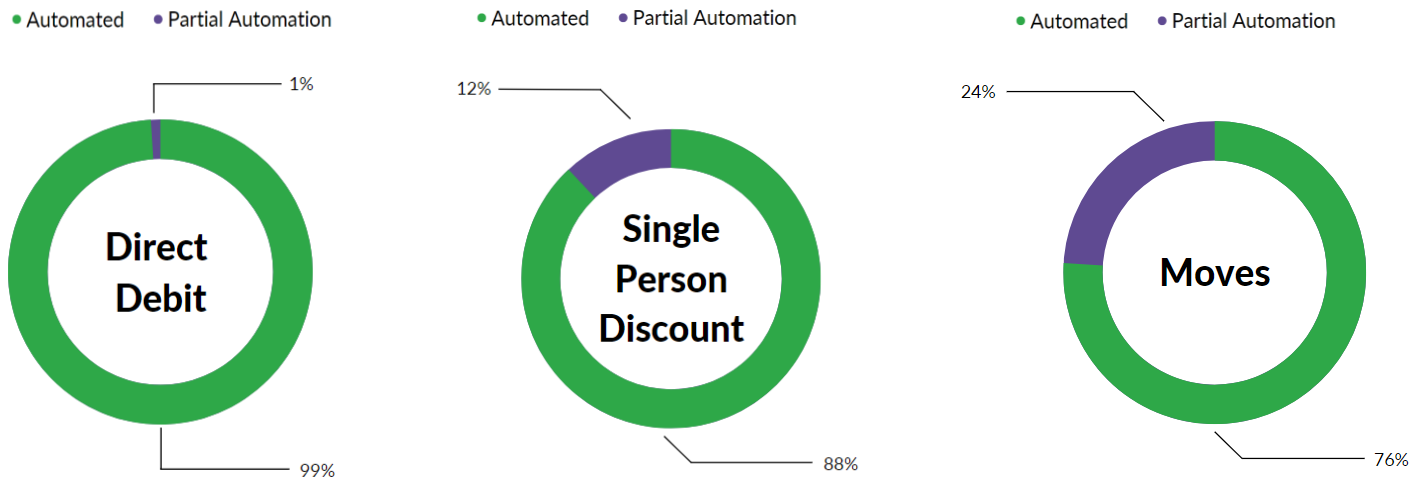
But the crucial aspect is that the culmination of a well-designed form is having the data to drive massive automation. In the above example, the relevant discounts/disregards/occupancy periods are being automated at the point of submission into the Northgate Revenues application. i.e. the following will be automated with suppression of billing solely pending the student status/disabled band relief verification:



Visualisation of how IEG4’s Council Tax Moves service will automate many discounts as well as the actual move

This is on top of the updates that have carried out the move, set up the Direct Debit / eBilling, pushed it directly to the EDMS and sent a notification to the Social Care team.

For some perspective into the success of taking such an approach, the London Borough of Southwark Council now has the following levels of automation on the most common online Council Tax services:



Visualisation of London Borough of Southwark Council are performing since the implementation of IEG4's Council Tax online services

Notifications

Not only do Banks, Credit Card companies, telecom, utility bill providers and insurance companies provide notifications electronically, most of them **charge you**²¹ if you want a paper version. This shift means customers are used to receiving all of their correspondence in this manner.

So something as fundamental to Revenues and Benefits as sending notifications (bills/letters) should not be as poor as it currently is within the back-office applications provided for Revenues and Benefits. All of the work that takes place in Revenues and Benefits has an end result of generating a bill or letter to inform a customer of the updates made.

It is unusual, therefore, that even today, very few councils have access to bills/letters that have been automatically generated by their application in the format that the customer gets them. If they can get them at all without regenerating them. Plus, bills and letters (**documents**) issued to customers are generally not available in a council's **document** management system.

This does **not make sense**.

There's a whole industry that revolves around being able to fix parts of the above issues. For example, in the past companies like XL Print and Gandlake had software many councils used to convert document output from their systems into PDF format. The lack of properly formatted documents being stored somewhere digitally also has significant consequences in terms of being able to deliver effective eBilling and eNotification functions beyond the limited capabilities of the back-office modules.

Plus, when one looks at the eBilling/eNotifications functions provided by the legacy systems it is as if they were purposefully designed to:

- a) be complicated to understand
- b) be limited in function (email is the only option/use case is bills/letters only)
- c) make it difficult to achieve without help from the back-office provider, generally at additional cost

Local Government is tasked with delivering online experiences that customers choose over traditional channels, providing the best value for money and adopting a platform-based approach to service delivery. Legacy suppliers have made this much trickier without heavy involvement from them but there is a solution.

What councils want (and need)

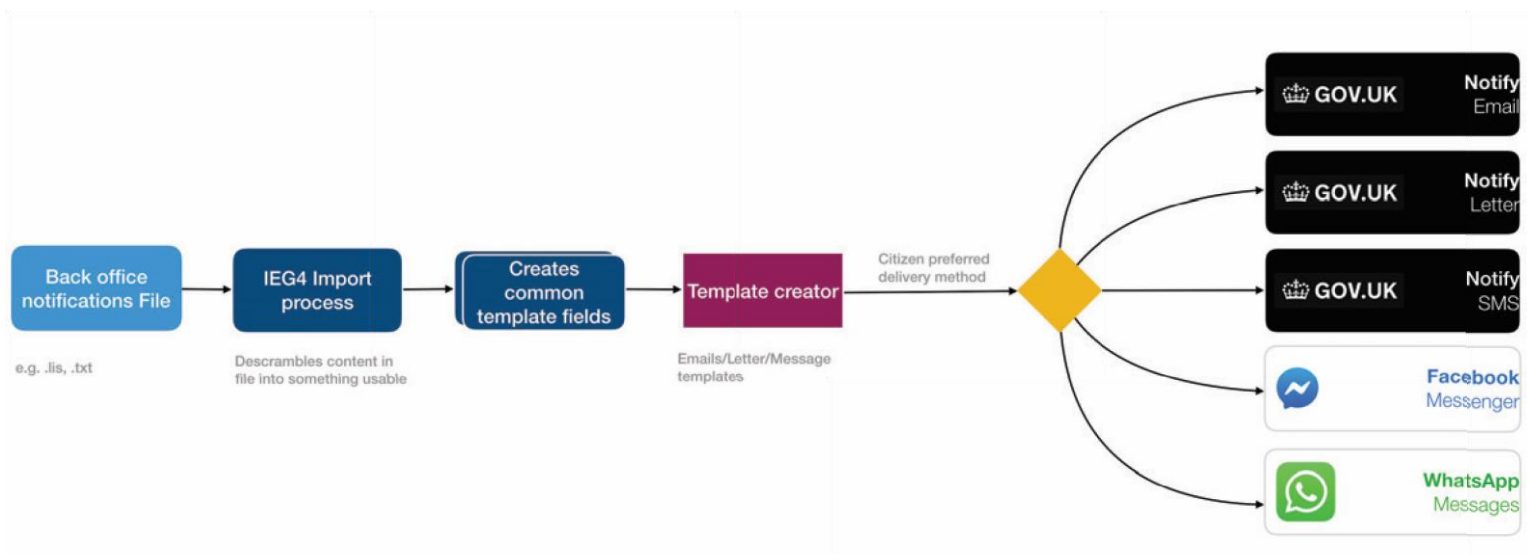
If we walk through the challenges mentioned we can create a wish list. It should be possible for all bills/notifications to be:

- a) well formatted i.e. presentable to customers in the same manner a printed bill would be
- b) saved in PDF format in a location accessible to staff.
- c) able to be sent in a variety of delivery methods i.e. Email, SMS, WhatsApp, Messenger
- d) able to be issued for all notifications including new use cases the council comes up with e.g. payment reminders, annual SPD reviews, three-month self-employed reviews
- e) able to use open standards that cost less money I.e. [GOV.UK Notify](#)²³
- f) retrievable via API for maximum interoperability/access

When you look into the creation of notifications/bills in these back-office applications, we can see that the root cause of all issues is the mechanism for their creation and their resulting output.

The format of the file output from back-office applications is .txt, .lis or .csv format. With the exception of .csv, these formats have a natural affinity for poor structure and logical readability. So the solution has been to create a mechanism of converting these outputs from something from the 1980s to something designed today.

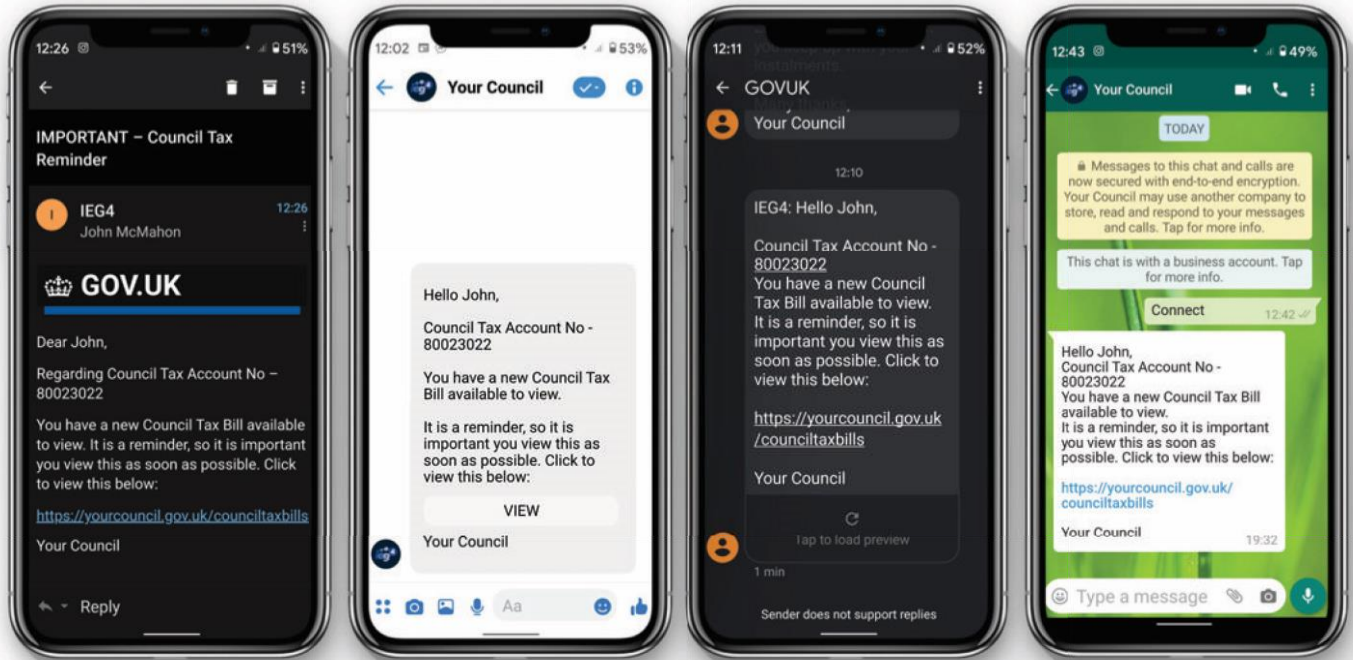
This can be simplified as follows:



Visualisation of IEG4's Notify Pro functionality

With the data accessible as template fields, it is possible to use the government's **GOV.UK Notify**²³ service to cater for email, SMS (text message) and letter formats.

This means that it is possible to achieve the following for users choosing eBilling/eNotifications. The same message delivered over four distinct delivery channels:



GOV.UK Notify Email

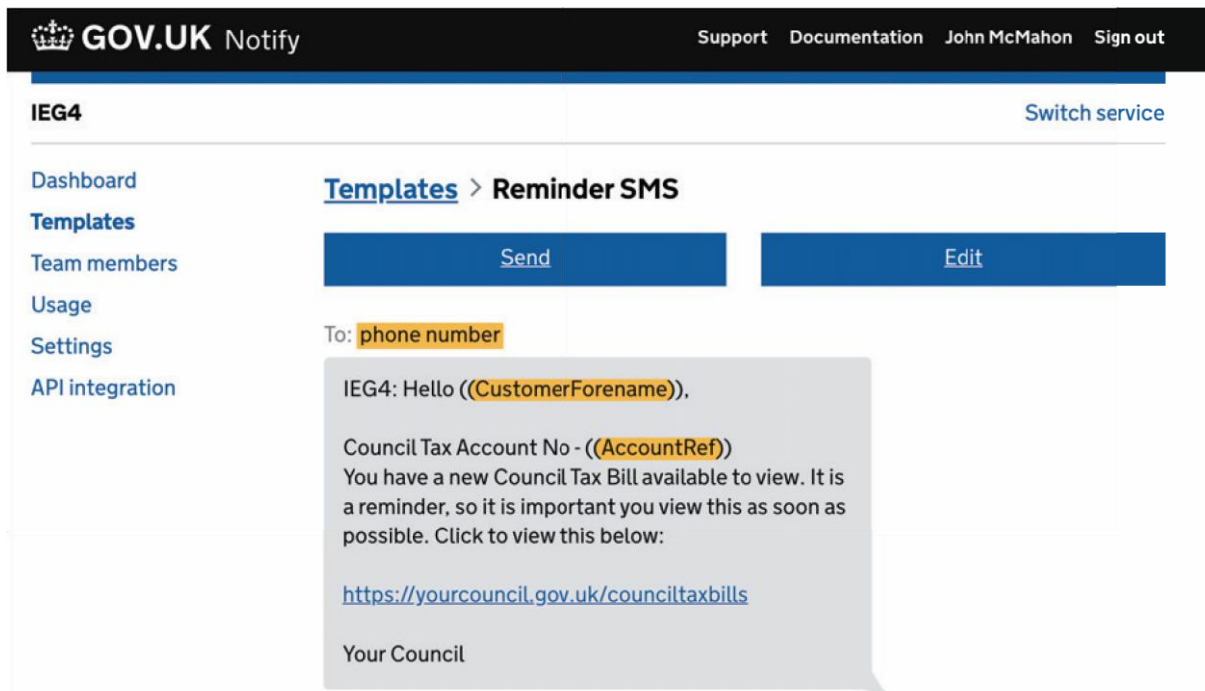
Facebook Messenger

GOV.UK Notify SMS

WhatsApp

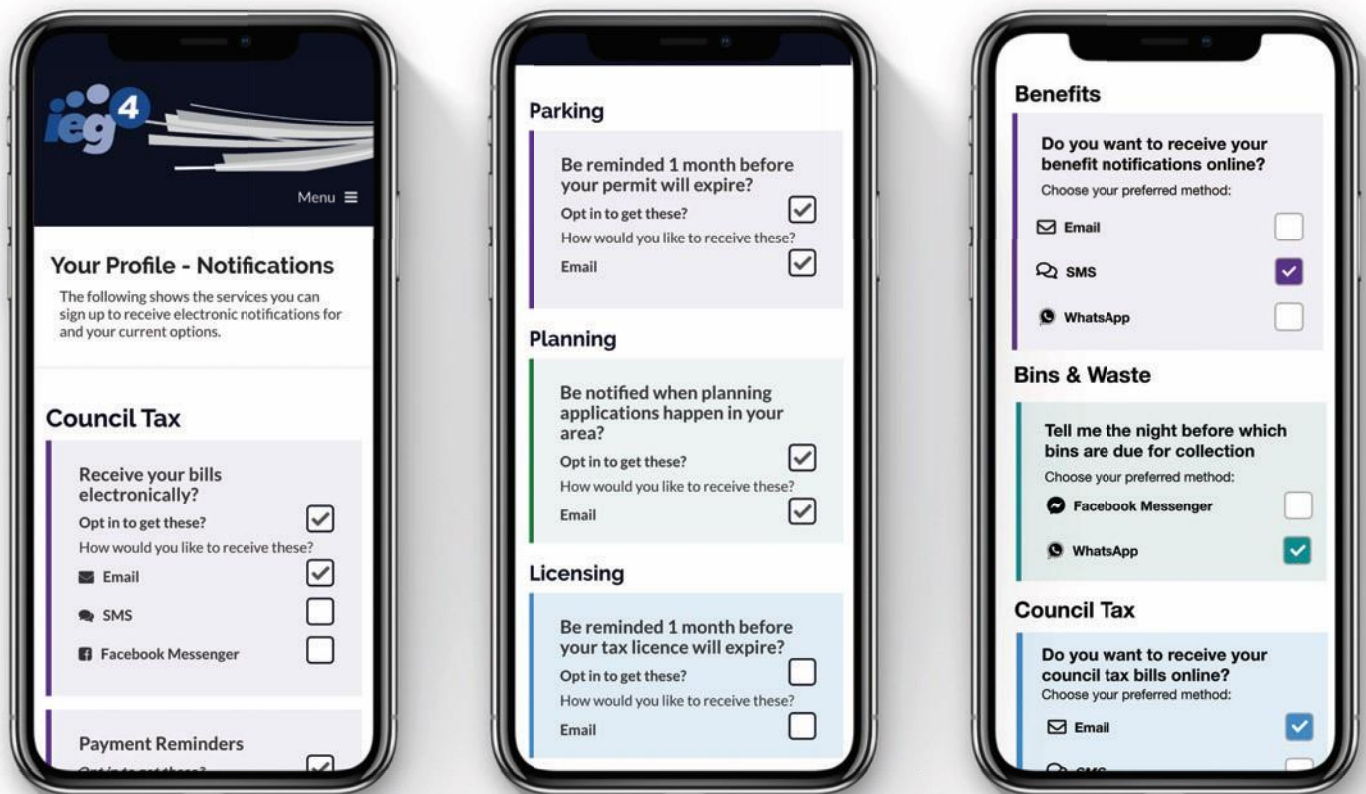
Visualisation of IEG4's Notify Pro functionality sending the same notification using four different channels

Your template management functionality for email, SMS, and letters can be driven entirely by the GOV.UK Notify service without the limitations of your back-office application:



Visualisation of how one creates a GOV.UK Notify template that is subsequently linked to IEG4's Notify Pro service

And when this is connected to an intelligent online digital account, citizens can choose exactly how they should receive their notifications:



Visualisation of how a user can opt in to different services and different channels | IEG4's OneVu Digital Platform

It may not be immediately apparent but this approach technically means that it is possible to no longer print anything in the council or with a printing company working for the council. By leveraging GOV.UK Notify, the council has a consistent, government-backed, cost-effective way to send communications to customers; be they letters, emails or text messages.

Quite simply as more people opt into eBilling, fewer letters are sent through your GOV.UK Notify account. No contracts with external print organisations to tie you in. A better, more resilient service that happens to cost less.

This is what is possible when the restrictions of legacy systems are removed.

Debt Recovery and Citizen Support

The most complex queries received for revenues revolve around recovery. When someone has years of:

- part-payments,
- varying recovery stages,
- enforcement costs,
- attachments of earnings/benefits,
- varying payment / special arrangements

...it can make it taxing for even the best trained of revenues officers. Some of the queries in this area will always need to be handled by officers using traditional channels because the council actively wants engagement face-to-face/over the phone. By having that broader conversation one to one it might be possible to fully understand the most appropriate action to take. That said, for a large proportion of recovery contacts, there are simple and effective things you can do to maximise channel shift and customer experience when:

- a) you have control over what is shown to customers in your digital account and,
- b) you can personalise and promote recovery based content to citizens when they access their account.

Simplicity from complexity

Let's look at a simple, yet intelligent example of what a digital service could do where a customer has different recovery stages, as evidenced in the screenshots for 2018/19 and 2019/20 below:

Essentially, in this case, the council has added rules that say:

Important information about your account

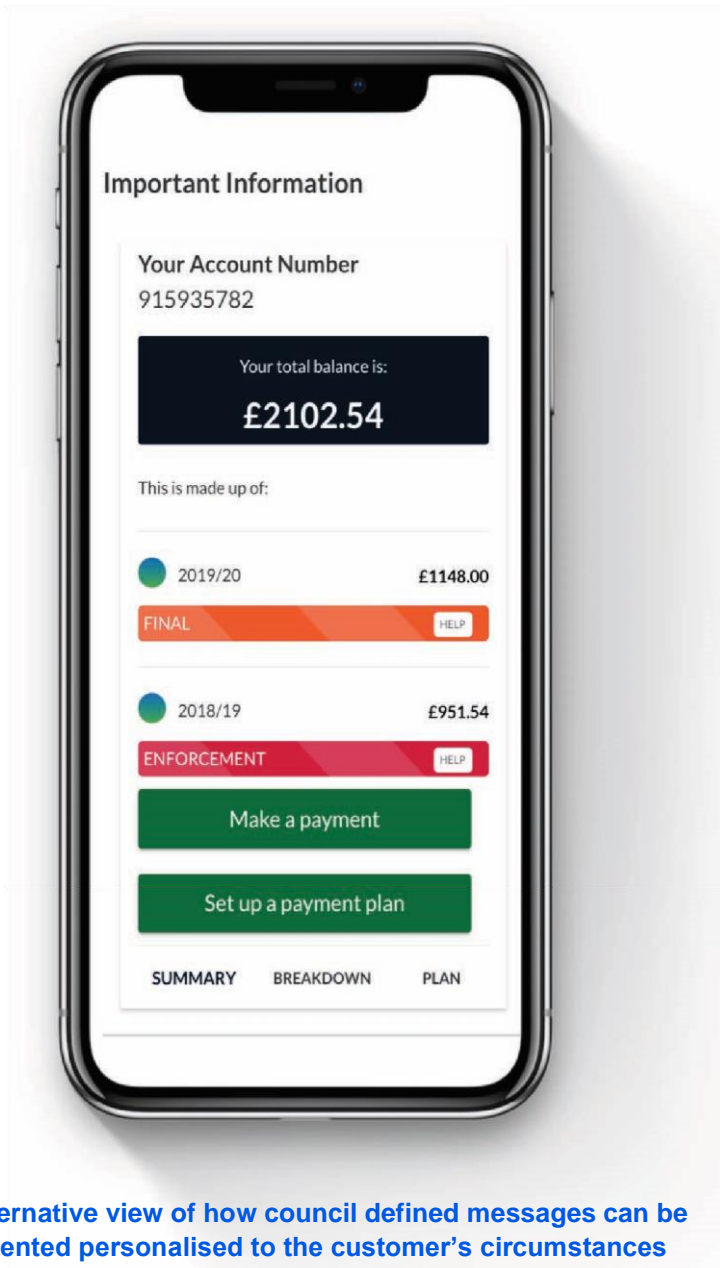
For 2021	For 2022
Your Balance is: £1,148.00	Your Balance is: £951.54
The recovery stage for this year is: Final Notice	The recovery stage for this year is: ACME Enforcement Agent
The date this came into effect was: 24/06/21	The date this came into effect was: 20/07/22
You have now lost the ability to pay your council tax in instalments. In order to stop further recovery action please pay your balance in full or contact us to set up a payment arrangement.	Your account for 2022 has been passed to ACME Enforcement Agents. They will be in touch with you regarding making a payment / setting up an arrangement to pay them. You can contact them on: 0161 123 4567
Make a payment	Or email them
Set up a payment arrangement	

- For each financial year where the latest recovery status is not billed
- Show the balance, the current stage and the date it came into effect
- For each recovery stage show information describing precisely what they need to do for each financial year to resolve things
- Including directing them to contact the enforcement agents where applicable
- Show this as the first thing they see when they access their account

Visualisation of how council defined messages can be presented personalised to the customer's circumstances IEG4's OneVu Digital Platform

Now, if we consider that this was able to be created by a non-technical revenues/customer service officer, it's pretty smart and will be effective in guiding a council tax payer.

But, the beauty of having a digital service that can evolve is that you might decide, or establish through call metrics/feedback that it might be better to do something different. For example, if you had your own enforcement agents or, had an agreement with a contracted organisation that you could still organise arrangements on debts they manage, you might do something like this:



An alternative view of how council defined messages can be presented personalised to the customer's circumstances

This is something that is effective in showing the breakdown but allows the customer to create a payment plan that covers all years. The point being, as a council, you have a choice and can **'Iterate. Then Iterate again'**²⁴ optimising as often as desired.

Special Payment Arrangements and Open Banking

It is essential, both in terms of debt reduction and citizen welfare (particularly in the context of the ongoing cost of living crisis) to offer those struggling with debt, the opportunity to make appropriate payment arrangements easily and with reference to all available information.

Enabling citizens to apply for a Special Payment Arrangement (SPARs) online, which conforms to the council's payment arrangement policies is crucial given the focus on ensuring:

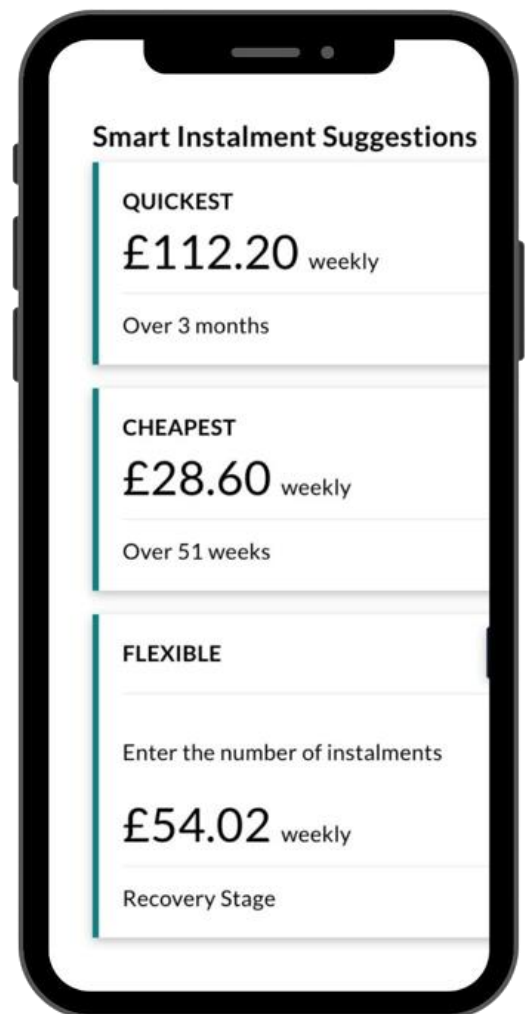
- No need for physical documents
- The digitisation/standardisation of processes, and
- The maximisation of the resource the council has available



[View from IEG4's R&D team into a new design for a special arrangement service](#)

IEG4's SPARs solution is intelligent and uses data already known about a citizen to drive a personalised process that results in the complete automation of the process. IEG4's SPARs solution uses data already known about a citizen to drive a personalised process that results in the complete automation of the process including:

- Authenticate a citizen
- Retrieve their address/account information
- Provide the citizen with details of the amounts (debts) eligible for a special payment arrangement
- Capture details of their employment/benefits etc
- Enable an arrangement to be made with Card, Cash or Direct Debit options
- Enable a council's policies on the following to be handled:
 - The minimum/maximum length of time for arrangements
 - The frequencies the council supports
 - The different recovery/enforcement stages
 - The ability to provide custom messaging for every recovery stage where the council does not want a SPAR to be created. A reason/call to action to progress would be captured
- Provide the citizen with three 'Smart Suggestion' options on instalments:
 - Quickest
 - Cheapest
 - Flexible
 - Where the user can select the number of instalments (within the council's policies minimum/maximum based upon the period of time they would cover)
- Calculate the instalment schedule based upon the option they selected and provide them with a view of the instalment plan for them to agree to prior to submission
- Capture/validate their bank details for the purposes of an arrangement being made via Direct Debit



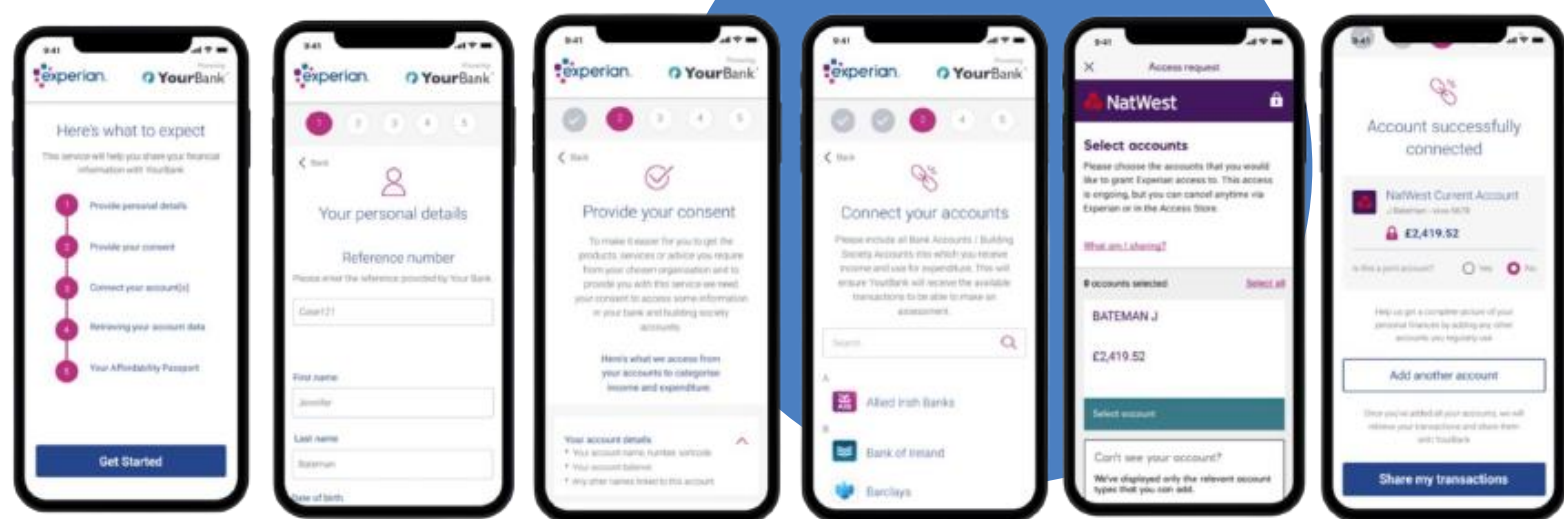
Mobile view of payment arrangement available to a citizen

Open Banking

Open Banking was designed as part of a package of remedies adopted by an independent Inquiry Group of the CMA in 2017 to increase rivalry in the provision of banking services. It is wider than the UK, but here in the UK, it requires the nine largest banks and building societies in Britain and Northern Ireland (the “CMA9”) to make transaction data available through a common set of routines, protocols, and tools for building software applications.

The CMA9 are:

- AIB Group UK (trading as First Trust Bank in Northern Ireland (UK))
- Bank of Ireland (UK)
- Barclays Bank
- HSBC Group (including First Direct and M&S)
- Lloyds Banking Group (including Bank of Scotland and Halifax)
- Nationwide Building Society
- NatWest Group (including NatWest, Royal Bank of Scotland and Ulster Bank NI)
- Northern Bank Limited (trading as Danske Bank)
- Santander



Mobile view of customer allowing data sharing for Open Banking, verified through Experian through Experian

What this means, in lay terms, is that the largest banks in the UK were mandated to make it easy for their customers' data and financial transactional data to be shared between banks and externally with other organisations too where the customer approves this. The operation of this is far reaching but does offer a specific opportunity for citizens with debt issues to share income and expenditure details with Local Authorities, Bailiffs and Citizens' Advice so that debts/payment arrangement plans can be set up proportionate to a person's disposable income. This has the capability to ensure that payment arrangements are both reasonable and realistic.

Open Banking means it is possible to share, when approved by citizens, details of income and expenditure data, which will in turn be used to

- Derive their weekly disposable income,
- Understand the customer's ability to pay, and then
- Dynamically adjust the minimum instalment amounts and the length of time over which payment could be asked for

Joining up the Dots

It's one thing to have a set of intuitive services designed to make access for citizens, as quick and easy as possible, but to make the overall business (local authority) work efficiently, with speed and cost effectiveness, requires maximum automation, effective task allocation and appropriate targets.

IEG4 provide OpenProcess to customers to support:

- Task management
- Document management
- Online, trackable service requests
- Automated routing of work
- Automated notifications when progress happens which can be provided via Email, GOV.UK Notify, SMS, Facebook Messenger, WhatsApp
- Customisable letter templates pre-filled using data captured from online forms
- Condition driven processes with branching
- Case Management that has enabled complaints systems, right to buy processes to be digitised and back-office applications/modules replaced
- Complex chains of APIs to be invoked to drive unrivalled levels of automation in high volume/high complexity areas like Council Tax

With OpenProcess, we've built a system that enables a user to track the progress of their request online whilst also acting as an engine to power massive efficiency in e.g. council tax automation.

It's mobile responsive too so workers (including external contractors) can be assigned/manage their tasks directly to/on their phone. It's a system that enables users to create cases from an online form with **no code**. It's an EDMS with the ability to import data from any back-office for indexing of documents enabling you to replace legacy EDMS solutions across the whole council. It allows mobile workers to see the location of issues in Bing Maps from directly within it to enable them to plan their route more effectively.

It's a system that has **open APIs** that follow **GDS Best Practice**³⁸ – because we recognise the power of being able to make **your** data available to, and updatable from, other applications. Importantly, **OpenProcess**³⁶ acts as a **platform for all of your processes**⁴⁰ irrespective of use case.

OpenProcess Flex provided for conditional logic, dynamic process behaviour and notifications within process management.

Benefits

Why don't I get all my rent paid?

As we know, the purpose of online services is to provide a more accessible 24/7 alternative that is superior to calling and is in the digital channel. If this is true, benefit claimants no longer need to phone the council. So, it was surprising that the way in which we found this question to be 'answered' was as follows (this is simplified!):

Here's how we calculated your benefit	
Your Personal Allowance	£114.85
Weekly Earned Income	£204.10
Income Disregard	£17.10
Assessed Income	£187.00
Excess Income	£72.15
Government Taper of 65%	£46.90
Weekly Rent	£150.00
Bedroom Tax Reduction of 14% Weekly Eligible Rent	-£21.00
	£129.00
Non-Dependant Deductions	-£14.65
Calculated Weekly Housing Benefit	<u>£67.45</u>

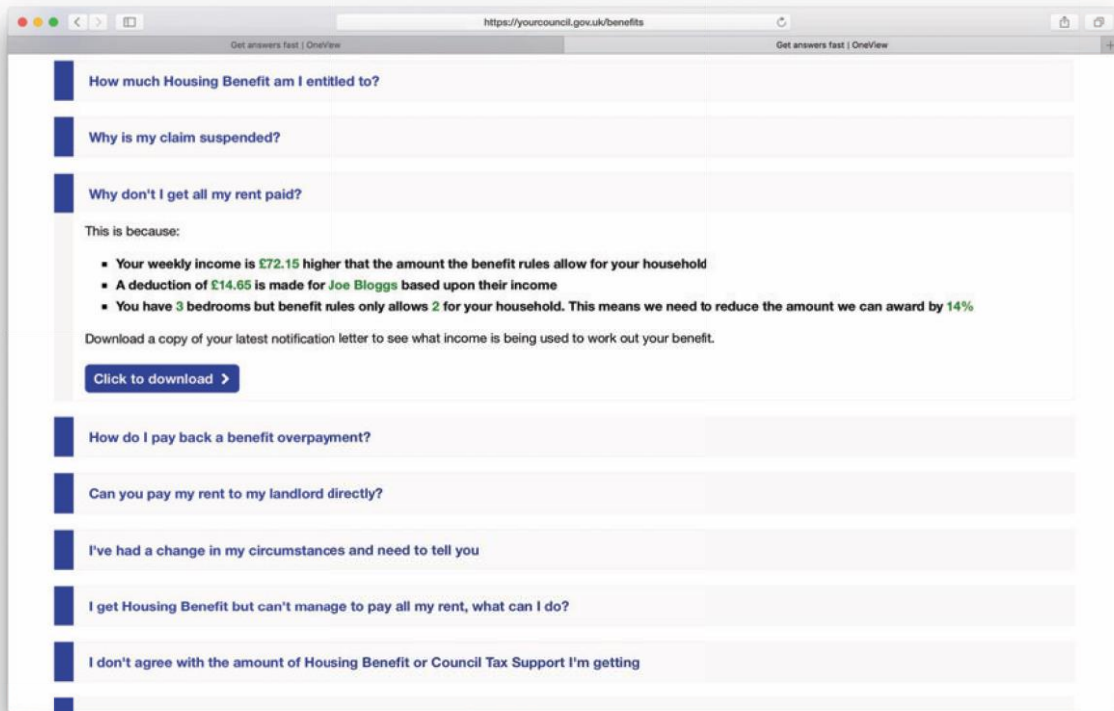
How many benefit claimants do we think will read this and say: "Yes, I know why my rent is not fully covered by housing benefit".

The answer is **zero**.

It is **not even the question** that customers ask - it's the answer to the question "How was my claim calculated".

- a) ironic that this answer has the exact opposite effect of what it should. It will create a phone call **not prevent** one.
- b) the same as '**computer says no**'

Just like the council tax simplification from earlier - what if you could use intelligent design to not only be able to answer the tricky questions; but also a council could even change them, improve them over time, based upon feedback and add their own too. Below is the result. Rather than provide an answer that's worried about schedule 9 compliance, the focus is on answering the customer's question.



An view of how council defined answers can be presented personalised to the customer's circumstances answer tricky questions

Conditional rules control what is shown/hidden and these can be set by benefit staff. For example:

IF Claim.ExcessIncome > 0

THEN SHOW

Your weekly income is **(Claim.ExcessIncome)** higher than the amount that benefit rules allow for your household.

For each reason a person might not get all of their rent paid, there are many, different conditions and content can be presented to ensure the customer is always presented with a clear answer that is as good as, or better than they'd get if they phoned the council.

The focus is on what the customer wants and the best outcome. Not how to provide a 'periscope like view' from the back-office to a digital window. As the stats indicated earlier, keeping it simple is the single most important thing you can do for customers.

Evidence, Fraud Prevention and Reviews

Since the introduction of Council Tax Support and the start of the [Universal Credit](#)³⁰ roll-out in 2013, the rules around what should and should not be required have certainly been given some flexibility by virtue of the decrease in the number of claims that have an element of housing benefit on them. That said councils still need to balance their ability to decrease the requirements with the prevention of fraud in the system.

To provide context for this statement, in January 2019, seven benefit assessors across three separate London councils took advantage of their roles to commit [over £1m in benefit fraud](#).³ Using false identity documents and bank accounts they had access to, they took advantage of the roles they had to achieve staggering levels of fraud and extrapolate funds from the public purse when it can least afford it. Ben Reid, a specialist prosecutor at the Crown Prosecution Service (CPS), said: “The defendants were trusted with public money, but abused the systems to satisfy their own greed. Their criminal network was large and complex.”.

This was reported just one year after a similar fraud happening across London in Harrow. Cases like these are the reason why benefit applications have laborious verification processes in place that slow the administration process down for everyone.

In 2011, Risk-Based Verification (RBV) became mainstream with the publication of the [S11 Circular](#)³². RBV recognises that there are specific combinations of variables on claims that means some claims do not need the full amount of evidence the old school Verification Framework suggested. In fact, 55%+ of claims fall into the low-risk category meaning only proof of ID is required.

However, to get to the pinnacle of evidence verification we realised that if we could:

- Confirm Identity in real-time
- Validate the bank account details a person provides are not just valid but that they relate to that person claiming

We could remove all evidence requirements from those in the low-risk category and simultaneously prevent the types of fraud mentioned earlier. By integrating its online [benefit claim service](#)³³ with [CallValidate](#)³⁴ this has been achieved. Now, when a benefit claimant makes an application their identity is checked in real-time and evidence required dynamically updated. If they have indicated they want the money paid to themselves and the bank details they have provided do not relate to them, it will prevent submission.

By leveraging real-time web service calls powered by lookups to many different data sources, we have ensured fraud is removed, prevented intelligently and that the many get their applications processed quicker.

Housing Benefit Award Accuracy (HBAA)

Taking effect from April 2021, the DWP introduced the Housing Benefit Award Accuracy (HBAA) Initiative, a review process for Local Authorities to identify unreported Changes in Circumstance and to ensure that the correct Benefit Entitlement was being paid to the right person at the right time. This was initially a voluntary process, but from April 2022, it became mandatory ([Circular A4 2023](#)³⁹ [Circular A5 2022](#)³⁹).

Key to the success of this initiative, is making the process simple and intuitive for citizens to undertake, based around the following:

- Providing a form designed to work seamlessly on a wide range of devices, particularly smart phones
- The form should fully integrate with the current claim in the benefits system to access all the existing claim details
- Securely authenticate the customer identity in real-time with no need for emails or texts
- Get the customer to confirm unchanged claim information and revise and give details for any items which have changed
- Allow the customer to upload supporting evidence
- Ensure the claim details are processed in the correct chronological order
- Submit the review information in real-time into the benefits award system
- Provide the basis for required Management Information necessary for DWP returns

Housing Benefit & Council Tax Support - Review form

FRED BLOGGS has 0 incomes from work and 2 other income types

£101.75 received weekly from Attendance Allowance

£130.77 received weekly from Retirement Pension

Has anyone had a change to their income

Yes

No

Your rent is £147.79, paid weekly

Have you had a change in the amount of rent that you pay

Yes

No

Customer reporting changes to income as part of HBAA initiative

The Future

To predict what Revenues and Benefits will want/need from a software perspective, and how this might affect operations, we need to predict the outcomes these teams will demand in the future. By looking at what is working well, changes in citizen expectations and advances in technology it is possible to come to natural logic-based conclusions.

Prediction One - More and Wider Shared Services

Basis - in 2022 councils like the London Borough of Southwark are already automating around 90% of the most common tasks a council tax team receives. It is logical therefore that even a unitary council like this should be able to begin taking workloads from other councils to generate additional revenue.

Where this is particularly relevant, however, is in district and borough councils where there will naturally be fewer staff per council tax team. By sharing services and staff, organisations can provide a framework of resilience irrespective of the naturally resulting changes in operational resource pools in specific councils. Indeed, organisations could choose to branch into other areas of functionality such as creating in house enforcement.

Moreover, the complexity of administering revenues and benefits, particularly business rates/benefits, means that staff within these teams are ideally placed to assist with wider council operations. In fact, this is about more than just optimisation of resource use. Revenues and benefits are responsible for a huge proportion of calls and should be seen as the key way to cross 'sell' other digital services. Rather than a focus on 'My Council Tax' and or 'My Benefits' it should be one of 'My Home'.

Prediction Two – Going Local

Local Council Tax Support

The government abolished the National Council Tax Benefit scheme from **1 April 2013** and allowed local councils to develop their own local replacement schemes for working age residents³⁵

As each Local Council Tax Support (LCTS) scheme is unique to the authority, a flexible approach is needed to facilitate this.

In order to succeed, the process needs to be simple and intuitive for citizens to undertake and for staff to maintain, particularly:

- To provide a form designed to work seamlessly on a wide range of devices, particularly smartphones
- To authenticate a customer in real-time against the council tax account. No need for paper/email processes
- To retrieve household details in real-time from the council tax system to avoid duplication
- To collect benefits and other income details relevant to the scheme
- To allow the customer to upload supporting evidence
- To support calculation and award of local discount schemes
- To dynamically detect whether the person is of pension age using their date of birth and pension equalisation rules, ensuring that working age specific rules for LCTS are complied with
- To add and update localised content by non-technical users
- To automatically submit the discount award to the council tax system and Electronic Document Management System (EDMS) in real-time
- To provide a data extract facility for all form data submitted



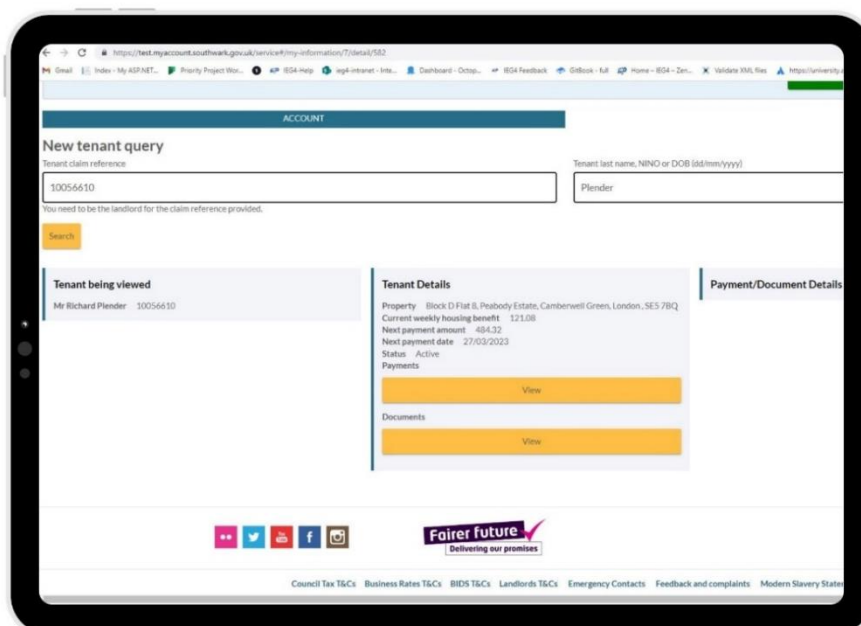
Working with Local Landlords

As each Local Council Tax Support (LCTS) scheme is unique to the authority, a flexible approach is needed to facilitate this.

Where Local authorities need to work closely with local landlords, these being Social Housing Providers or Private Agents.

Using IEG4 Digital Platform (OneVu) Landlords, once set up and authenticated, can interact with the local authority in the following ways:

- Hold letters and other communications sent to the landlord from the local authority
- Provide access to housing benefit payment documentation related to payments made on behalf of tenants in receipt of housing benefits for which they are the payee
- Send notifications to landlords when new information is provided (letter, schedules and other)
- Access to claimant information via APIs within the back-office benefits system which would support:
 - o Search for a tenant
 - o See the current benefit entitlement for their tenants
 - o See the next payment amount for their tenants
 - o See all payments made to a tenant where they are the payee



A view of IEG4's LCTS solution on a tablet showing the home screen for a new tenant application

About IEG4

IEG4 – Enabling a Digital Society. Our portfolio of digital solutions delivers significant results and supports the public sector in responding to the changes and challenges that it faces.

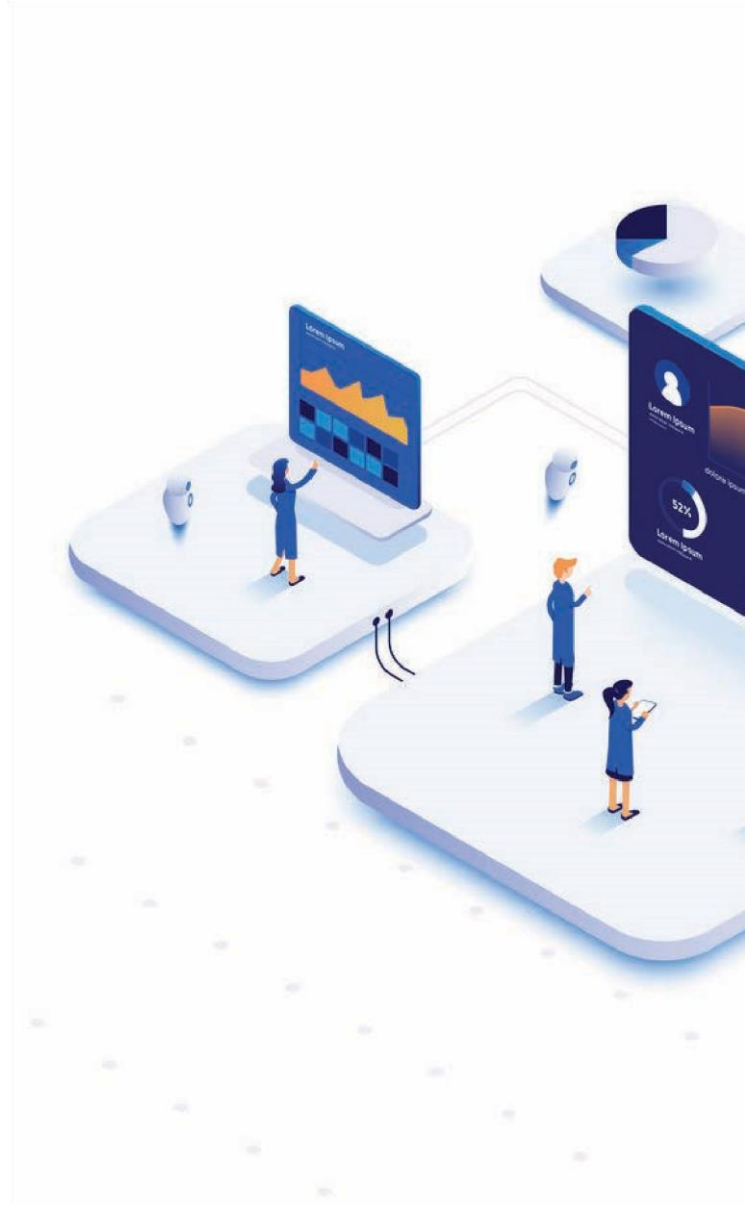
IEG4's unified suite of products is proven to optimise service delivery, increase productivity and enable self-serve for the public sector. They are provided through Microsoft's secure, industry-leading Azure cloud.

Offering seamless integration via bi-directional APIs, our tried and tested solutions enable our users to see market-leading levels of automation with personalised data being provided from back-office systems in real-time - eliminating paper-based forms, manual intervention and workload duplication, thereby providing cost savings and delivering business efficiencies.

You can find out more about our services here: www.ieg4.com

You can follow us on Twitter and LinkedIn here:

[IEG4 Twitter](#) | [IEG4 LinkedIn](#)



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