Written evidence submitted by Mr P.G. Slater in a personal capacity

Reasons for submitting evidence include: extremely complex process for verifying identity; difficulties signing-in; time and cost spent on rectifying verification and signing-in problems; unhelpful online Helpline advice; difficulties accessing the Helpline; several complaints and escalations before getting any real assistance; little confidence in this system now

Summary

- Introducing this system has made Self-Assessment use at times impossible and at best frustrating.
- The use of outside bodies like Barclays, Post Office Experian etc. has made it difficult to get help with problems where the problem overlaps both HMRC and the identity checkers.
- The system discriminates against users who do not need or have a UK Passport.
- The HMRC online Helpline does not help and does not appear to have knowledge of known problems and are severely restricted by security and data protection.
- HMRC are reluctant to acknowledge problems and are again hide-bound by their own security and data protection rules.
- The Helpline is complex and difficult to navigate through all the options before you can speak to anyone, and then is expensive for users to report problems.
- HMRC introduce problems by locking users out of their own accounts, deleting phone numbers, using incorrect or out of date security questions.
- The route to Self-Assessment sign-in/login must be one of the most complex ever used. Described as industry standard, it would be hard to find such an intricately difficult system. Equally security conscientious organisations like banks, building societies, medical records and GP surgeries all manage the same process without difficulty.
- HMRC are in a unique position where they can use such a system that makes it difficult for users to use it, then immediately fine them for not accessing and filing tax returns.

My background

I have been filing Self-Assessment returns for some years now and was an early adopter of the online system.

In fact, I am one of the few people who quite enjoy the challenge of doing all the calculations and once reversed engineered the short form tax notes to use it with Excel worksheets.

I think it ran to something like 800 boxes to fill with figures and about 30 pages. My aim was to get my Excel calculation to be within a few pennies of the HMRC calculation.

I always started the return on 6th April each year and filed the returns by June the same year at the latest.

So far from having an aversion to HMRC and tax, it was something I looked forward to doing. I use online systems whenever possible. I have too many to mention, but medical things like appointments and prescriptions, bank accounts, online purchasing, utility accounts and so on. I have
a database of websites and login details running to over 300 items, so am well versed in using and logging into online systems.

Additionally, I run several computers with three different operating systems. I build computers from scratch, and I contribute to online forums dealing with Microsoft issues.

I also write software for complex devices called Microcontroller Units, written in C++ language, so all in all, I am quite well used to working with computers.

**Using the online Self-Assessment system and Verify**

The online tax system seemed to work quite well until the introduction of the Government Gateway and the Gov Verify system. I seem to remember just having to use an ID number and a password until then. I never really understood the difference between all the different logins available and it wasn’t clear on the HMRC website what they all meant.

The first hurdle was not having a UK passport. This straightaway restricted the verify organisations to Experian and possibly one other. I chose to use Experian.

I went through all the setting-up questions and was able to log into the Self-Assessment account. I think at this time, the Access Code was introduced by way of a chosen telephone number being called automatically with an automated voice speaking numerals which he user had to enter into the HMRC webpage. Despite the sometimes unintelligible voice on the automated system, it did work.

Then in August 2018, things started to go wrong. I would get a message on the HMRC webpage saying “we are sending the code or whatever to telephone number ending *** “ as usual, but the telephone did not ring. Naturally, you start to suspect that your line or telephone isn’t working, so you spend time trying to work out what is wrong.

Once I had established that my phone and phone line were operating correctly, I contacted the online Helpline telephone contact and explained the problem. After running up a large telephone bill, I was getting nowhere and none of the suggestions worked. Eventually, I had an e-mail from HMRC suggesting that I check if the text number being used by HMRC was being blocked or not.

At this point I went through all my BT received calls on my phone account. This showed the HMRC number being received, but no telephone ringing here at home. I then went to the junk voicemail number (1572) and all my access code messages were there.

I had not blocked the sender like the user facility available on BT Call Protect. I called BT and it transpired that BT keeps its own database of numbers it thinks are junk and had put the HMRC number on the database.

On digging around on the Internet search engines, it soon became apparent that this problem dated back to at least February 2017, but somehow, HMRC Helpline people were not aware of this or chose not to disclose it. Eventually, the problem was put right.

So, despite all the calls to the Helpline, and the considerable cost of the calls, the Helpline itself was unable to offer any advice.
On the HMRC login pages, users are encouraged to have a backup number as well as the default number for the Access Codes.

In November 2018, I bought a new, first time, “smart” mobile phone and took out a 12-month SIM-only contract with BT Mobile.

Having had the problems previously with the Access Codes, I thought it would be better if I called the online Helpline to go through the process of changing the default landline number to the new mobile number and change the landline number to be the backup number.

Unknown to me and thinking that the advisor had made the changes, it turned out that that the advisors are only able to delete existing numbers, not add or change them. The advisor had deleted my only phone number.

This is where the trouble really started. I think at some point I might have been able to enter the numbers and get the text Access Codes, but when the code was entered, the webpage came up with “unable to verify”. On trying again, it came up with “you have tried too many times, try again in 24-hours” and so it went on for days.

I was beginning to despair at this point as I wanted to check that the account payment of 31st January 2019 had gone through.

I made several written and phoned complaints about this and got nowhere.

Eventually, I think my security details were reset and I had to go through the whole Experian process again. On one day alone, I spent 40-minutes with the HMRC Helpline and further 54-minutes with Experian. I have to say that Experian were very patient and eventually, they confirmed that my identity had been verified. This at the cost of digging out information on the hoof like Driving Licence details and bank details etc., which had all been entered previously,

Thinking that all was well, I tried to log in again on the HMRC Self-Assessment sign-in and came up against “we need to confirm your identity”. At this point my heart sank. Some of the questions related to bank accounts that were years old, but the last question was “when did you last take out a mobile phone contract?” with options ranging from “less than 2 years” to “more than 6 years or never”.

Having taken out a new mobile phone contract referred to earlier, November 2018, the logical answer would be “less than 2 years”.

Every time I tried entering the answers, it came up with “cannot verify your identity” and locked me out for another 24-hours.

In despair again, I escalated my complaint and eventually made contact with the Complaints Manager (Digital Complaints Team).

He monitored the answers I was inputting and confirmed it was failing at the mobile phone question.
After a fairly complex exchange involving me operating the mobile phone to get the Access Code while speaking to the Manager on the landline, it was suggested I enter the answer “6 years or more or never” and this worked.

It beggars belief that one organisation verifies your identity, then another rejects it.

To add further insult to injury, I then had to verify my e-mail address by entering a code obtained by e-mail, and then come up with a memorable name or word.

So to sign in to HMRC Self-Assessment, I need an identity number, a password, I possibly need to have answers to four or five old or outdated questions, I have to get an Access Code via landline or mobile phone text service, I might need e-mail verification and I might need a memorable word.

The manager told me I had three HMRC accounts, unknown to me, the Self-Assessment account, a Personal Tax Account and another I can’t recall – no wonder all the confusion. I still do not know what a Personal Tax Account is.

I was also told that the verification and sign-in depends whether or not the user pays tax and is making NI contributions. I pay tax on an employment pension as PAYE and I have a nearly full number of NI contributions according to DWP records.

So, I meet the first condition, then despite the Government’s own records that I have paid NI contributions, but being retired over State Pension age no longer actively make contributions, am then discriminated against or unable to use less complex systems.

I still have no confidence in the system and have gone from being a regular user to being almost afraid to use it in case it goes wrong again.

I remember the TV adverts for online tax returns with Adam Hart-Davis and Moira Stewart “tax doesn’t have to be taxing”. When things went wrong in 2008 Hart-Davis was quoted as saying “In light of the problems Adam Hart-Davis advocated extending the deadline into the weekend, saying he was "entirely full of sympathy" for those struggling with the site.”

That was 2008, so ten years later, nothing has improved and it has got worse.

So in conclusion, I would have to say that I have a poor opinion of this Gov Verify system for all the hours of my time it has wasted, the inextricable complexity of the security, the fact that you have to deal with two organisations, Experian and HMRC who don’t seem to be able to coordinate help for users. Just to prove your identity. Ultimately, no system can ever really confirm who you are. Ironically, I still have an Identity Card from the 1950’s which was issued when you were born, so that you could use the post-war rationing system.

I was told by HMRC that they use “industry standard security systems”. I don’t know what industry this is, but I cannot think of any other than MI5 or GCHQ.

On the other hand, online access to other financial sites like National Savings and Investments is straightforward, clear and a pleasure to use.
We have a login failure system that locks you out for 24-hours – the banks allow at least three attempts at PINs and passwords – only to find that the failures days apart, accumulate instead of being reset.

Security questions that are random and unknown to the user – again the banks allow you to choose from a list of questions – questions that are years old.

Questions that appear not to be up to date or plain incorrect. Why is the mobile phone answer of “less than 2 years” wrong when clearly it was a contract, and being taken out (November 2018), was certainly the last, and certainly less than 2 years.

Here is an organisation that is quick to penalise users for all sorts of reasons, but are free to frustrate honest, willing tax-payers from accessing their own accounts.

It seems to me that tax-payers with straightforward tax affairs get put through the mill, yet large organisations and individuals who can afford clever accountants and tax avoidance advisors get away with it, not to mention the hundreds of thousands of individuals who are outside the tax system and never contribute.

This is within days of the Government paying a mere £33-million of tax-payers hard-earned money to Eurotunnel for mis-handling the Brexit ferry contracts. All the effort and frustration trying to give the Government hard-earned tax, is simply wasted.

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