Bath & North East Somerset Council

DECISION MAKER:	**Cllr Charles Gerrish Cabinet Member for Finance & Efficiency**

		EXECUTIVE FORWARD PLAN REFERENCE:
DECISION DATE:	**On or after 15th April 2017** (for single Member decision)	**E 2963**

TITLE:	**Income Systems upgrade & Associated works**
WARD:	All

AN OPEN PUBLIC ITEM/

List of attachments to this report:
None

1   THE ISSUE

1.1 To seek approval for the upgrade of the Councils Income systems in accordance with enhanced national security standards.

2   RECOMMENDATION

The Cabinet member is asked to;

2.1 Approve this project and its status within the capital programme moved from 'provisional' status to 'approved'.

3   RESOURCE IMPLICATIONS (FINANCE, PROPERTY, PEOPLE)

3.1 The capital cost of the project is £45,000, which will be funded by Corporate Supported borrowing due to the nature of the work which is required to maintain essential services.

4   STATUTORY CONSIDERATIONS AND BASIS FOR PROPOSAL

4.1 Payment Card Industry Data Security Standards (PCIDSS) as set by the Payment Card Industry Security Council.

5   THE REPORT

5.1 The PCI (Payment Card Industry) Security Council is the body that oversees all regulations surrounding the use of Debit and Credit cards in the UK. The PCI Security Council have determined that existing debit card and credit card payment transmission protocols within the industry must be enhanced. The new standards are part of the Payment Card Industry Data Security Standards (PCIDSS).

5.2 As a result, all payment system providers must upgrade their software to take into account the new standards which come into force at the end of March 2018. This is an immovable deadline, after which existing card transmission protocols will be switched off.

5.3 The revised transmission protocols are included in the upgraded software of the Councils main income systems - Civica (Income Management System) and TNS/MasterCard (Payment Service Provider).

5.4 The Council will therefore need to upgrade both Civica and TNS/Mastercard software in order to continue to take debit card and credit card payments after March 2018. It will also need to replace its older versions of Chip & Pin devices which will become non PCI compliant after this date.

5.5 The change in card transmission protocol standards also impacts on the way customers access any payment systems via their home computers, laptops or mobile devices. The new security standards mean that older versions of Internet Browser software will automatically be 'blocked' from accessing payments systems as they are deemed to be insecure. This new standard will apply across the whole UK.

5.6 The Council will therefore also have to inform customers that they must be on latest versions on Internet Browser software when making payments to the Council via internet. This will be done through various means, including messages on the Councils 'Pay For It' website links, as well as on appropriate documentation, well in advance of the change in protocols.

5.7 The upgrades and Chip & Pin replacements must be completed by March 2018 at the very latest, but it is strongly advised that the work is undertaken well before this date as the security risk already exists.

5.8 The upgrades will be undertaken principally by the software providers due to the nature of hosted platforms on which the systems sit, supported by the Council's Financial Systems team and IT Services.

6   RATIONALE

6.1 Failure to undertake the work will mean the Council cannot accept any debit card or credit card payments after March 2018.

7   OTHER OPTIONS CONSIDERED

7.1 None

8   CONSULTATION

8.1 Divisional Directors Group, Section 151 officer, Head of IT, software suppliers, independent PCI security advisors.

9   RISK MANAGEMENT

9.1 A risk assessment related to the issue and recommendations has been undertaken, in compliance with the Council's decision making risk management guidance. There is a significant risk that failure to comply will lead to financial fines and or cessation of service by suppliers.

Contact person	*John Hewlett, Financial Systems & Development manager ext 7383*
Background papers	*None*

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