



E-forms: saving work or creating stress?

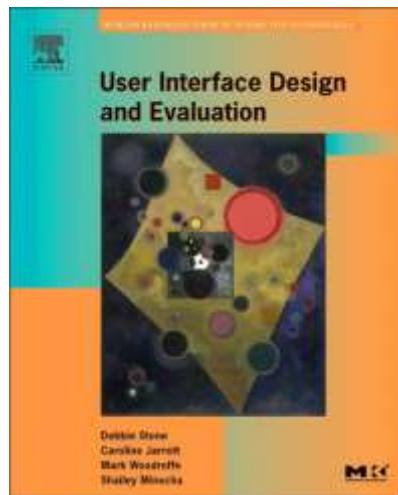
Caroline Jarrett

IPCC, University of Twente, Netherlands, 8 July 2010

Caroline Jarrett

twitter @cjforms

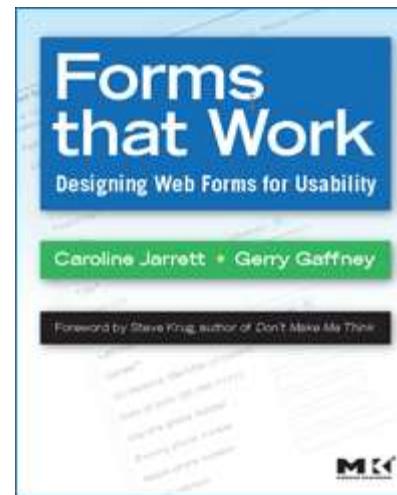
caroline.jarrett@effortmark.co.uk



Stone, Jarrett, Woodroffe
and Minocha (2005)

User interface design
and evaluation

Morgan Kaufmann



Jarrett and Gaffney (2008)

Forms that work:
Designing web forms for
usability

Morgan Kaufmann

Consultancy: www.effortmark.co.uk

Forms advice: www.formsthatwork.com

Training: www.usabilitythatworks.com

Editing tips: www.editingthatworks.com

Designing for people who do not read easily: www.designtoread.com

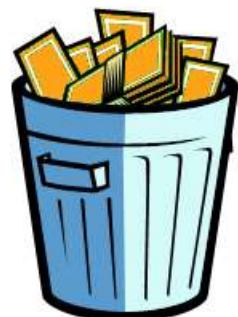
Online forms offer potential benefits



Cost savings



Customer service improvements



Environmental benefits

But paper forms also offer benefits

- If the form arrives as paper, why not carry on?
- Paper forms can be easier
 - Easier to copy from last year's form
 - Easier to share with another user
 - Easier to read and flip
 - Easier to start and stop
- Unlikely to crash

Jarrett, C. (2006) "Why do people persist with paper forms?"
<http://www.usabilitynews.com/news/article3385.asp>

Outline

Two examples from the UK
Choosing the right level of E-Form
Indicators of likely project success

Case studies

Two examples from the UK:

1. Ugly but effective
2. Usable but defective

Paper form: sometimes need to report 'no payment due'

you will no longer need this booklet
See note below.

Alliance & Leicester Trans cash Payslip 2007-08 **HM Revenue & Customs**

COMMERCIAL BANK
Bootle Merseyside GIB 04A
Year 2007-08

159 0807

24

Reference

110 5167

Credit account number

£

Amount due
(no fee payable at PO counter)
CHEQUE ACCEPTABLE

EFFORTMARK LTD

Signature _____ Date 10-51-67

done by [initials]

BANK OF ENGLAND
HEAD OFFICE COLLECTION A/C
HM REVENUE & CUSTOMS

For official use

Period ending
05 NOV 2007

For official use

CASH

CHEQUE

£

110104 000293

P30B HMRC 10/06 Version 2.0

Please do not fold this payslip or write or mark below this line

87241105167 000000000 74 X





Paying HM Revenue & Customs

In this section:

No PAYE/NICs Payment Due

You are here: Home > Paying HM Revenue & Customs > No PAYE/NICs Payment Due

No PAYE/NICs Payment Due

You must let HM Revenue & Customs (HMRC) know if you have no PAYE/NICs payment to make for a month, quarter or previous year. Please notify HMRC on or before your normal payment date to stop payment reminders.

You can do this quickly and easily using HMRC's online notification service below. This lets you confirm immediately that nothing is due for:

- the previous year and any month or quarter in that year
- any previous month (shown in the drop down box) for the current year
- a current month
- the next month

If you are a quarterly payer select the month that corresponds with the end of quarter to notify there is nothing due.

When you notify HMRC that nothing is due it means you have nothing further to pay for any earlier month or quarter for the current year or for the previous year. If a month or quarter is not displayed it has long since passed. You should now either arrange to pay anything due up to the current month or quarter or tell HMRC there is nothing due for the current month or quarter.

CIS nil returns

If you are also making a CIS nil return for this period you will need to notify HMRC of this separately. You can find out how to do this below.

[CIS nil returns, late returns or mistakes](#)

If you have no monthly or quarterly payment due for a previous year

If you have no monthly or quarterly payment due for a previous year

Using the drop down box below:

- select the previous year
- enter your Accounts Office reference number
- submit to HMRC

If you have no monthly payment due (for previous or current month)

Using the drop down box below:

- select the month for which no payment is due – previous, current or next
- enter your Accounts Office reference number
- submit to HMRC

If you have no quarterly payment due

Using the drop down box below:

- select the period for which no payment is due – see table below
- enter your Accounts Office reference number
- submit to HMRC

Quarter	Period to select
1	6 June – 5 July inclusive
2	6 September – 5 October inclusive
3	6 December – 5 January inclusive
4	6 March – 5 April inclusive

Online notification of no payment due

Please select the period for which no payment is due

6 Feb 2010 - 5 Mar 2010 incl

Enter the Accounts Office reference from the front of your payslip booklet. The reference is made up of 13 characters, for example: 123PA00045678

- select the period for which no payment is due – see table below
- enter your Accounts Office reference number
- submit to HMRC

Quarter	Period to select
1	6 June – 5 July inclusive
2	6 September – 5 October inclusive
3	6 December – 5 January inclusive
4	6 March – 5 April inclusive

Online notification of no payment due

Please select the period for which no payment is due

6 Feb 2010 - 5 Mar 2010 incl

Enter the Accounts Office reference from the front of your payslip booklet. The reference is made up of 13 characters, for example: 123PA00045678

Accounts Office Reference Number

Other ways of letting HMRC know about nil payments

If you don't want to use the above recommended online method or, exceptionally, you want to notify a NIL payment for a period that is not shown you can let HMRC know by:

- returning your signed booklet payslip, form P30B, for the correct month marked 'NIL due'
- calling HMRC's Payment Helpline on Tel 0845 366 7816 quoting your Accounts Office reference number and details of the month, quarter or year where no payment is due

[Check your PAYE reference with the HMRC PAYE reference checker](#)

Usable but defective: the story of Tax Credits Online

- ‘Tax credit’ is a means-tested payment
 - Aims to reduce the ‘poverty gap’, where low-paid workers lose more in state benefits than they gain in wages when moving into work
 - Mostly for families with children
- User experience:
 - Forms were somewhat simpler than the previous benefit
 - Complicated rules about changes in circumstances
 - Online application system, extensively tested for usability



Tax Credits Online closed in 2005

- Attack by organized gangs
- Still has not reopened

Last Updated: Friday, 2 December 2005, 16:45 GMT

[E-mail this to a friend](#)

[Printable version](#)

Online tax credit system closed

By Jeremy Scott-Joyn
BBC News business reporter

Online applications for tax credits have been shut down because of abuse by organised crime.

HM Revenue & Customs (HMRC) shut down its online portal for the tax credit system late on 1 December after finding a number of fraudulent claims.

As BBC News reported in October, organised gangs have targeted the online tax credit system because they see it as an easy target.

Tax credits are intended to help people on low incomes or with families.

The identities of staff had also been abused, HMRC said.

The staff in question work for the Department of Work and Pensions, raising questions about whether DWP systems have been hacked or whether insiders have been assisting in the fraud.

A helpline has been set up to counsel staff who think they have been affected.

"As soon as we noticed there was fraud taking place, we brought the system down," an HMRC spokeswoman said.

"Like any big organisation, we take fraud very seriously."



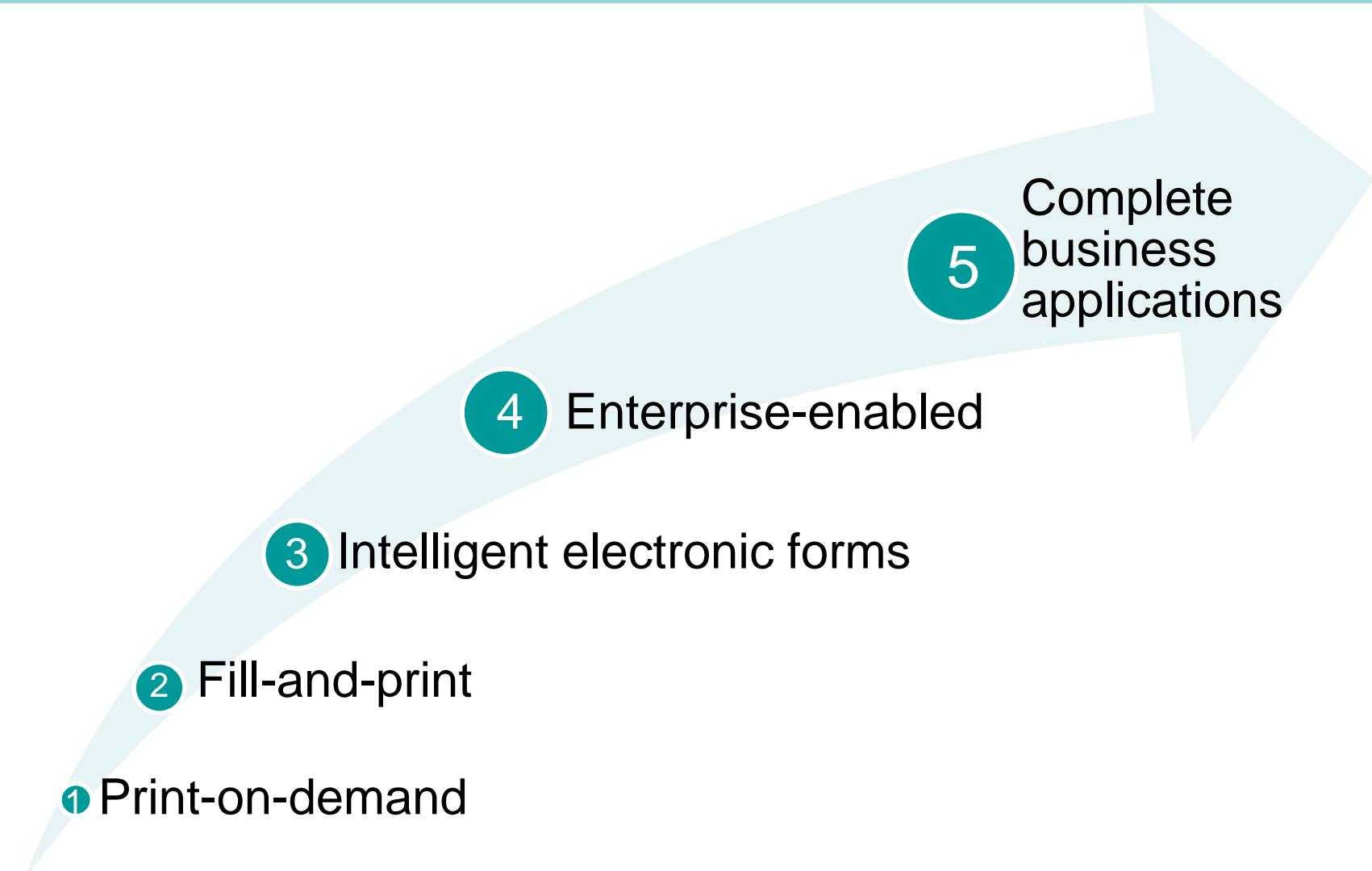
Families with children are meant to benefit most from tax credits



Outline

Two examples from the UK
Choosing the right level of E-Form
Indicators of likely project success

There are five levels of ‘online’ to consider, of increasing technological complexity



Form taken from a .pdf leaflet explaining what you have to do



Washington State
Department of Revenue
Unclaimed Property Section
PO Box 34053
Seattle, WA 98124-1053
(360) 705-6706

► Please print clearly and use black ink only

Address change

Business Name: _____

Attn or in care of: _____

Mailing Address: _____

City, State, Zip: _____

Summary Report for Unclaimed Property

Report and Payment Due by November 1

Washington Holder Number		
Federal ID Number	Report Year	Sequence Number
Date & State of Incorporation		UBI Number
Primary Business Activity		
	Date Received (office use only)	

Contact Person:

Name _____

E-mail _____

Telephone Number _____

Inactive Account: Check here if you do not anticipate having property to report.
NOTE: You will need to request report forms or other communications if you need to report in the future.

Close Account: Check here if your business is closing or is closed.

Summary of Property Reported

Category Code	Amount
	\$
	\$
	\$
	\$

Category Code	Amount
	\$
	\$
	\$
	\$

Certificate No./DTC

CUSIP No.

Symbol

Share Quantity

Total Names

Total Safe Deposit Boxes

Total Shares

Signature _____

Title _____

Date _____

This is the start of the fillable .pdf

SummaryRprtForUCP_E[1].pdf - Adobe Reader

File Edit View Document Tools Window Help

1 / 2 149% Find

Please fill out the following form. You cannot save data typed into this form.
Please print your completed form if you would like a copy for your records.

WARNING: To protect against the possibility of others accessing your confidential information, do not complete these forms on a public workstation.

Washington State
Department of Revenue
Unclaimed Property Section
PO Box 34053
Seattle, WA 98124-1053
(360) 705-6706

**Summary Report
for Unclaimed Property**

Report and Payment Due by November 1

Address change

Business Name: _____

Attn or in care of: _____

Mailing Address: _____

City, State, Zip: _____

Washington Holder Number

Federal ID Number Report Year Sequence Number

Date & State of Incorporation UBI Number

Primary Business Activity

Date Received (office use only)

Contact Person:

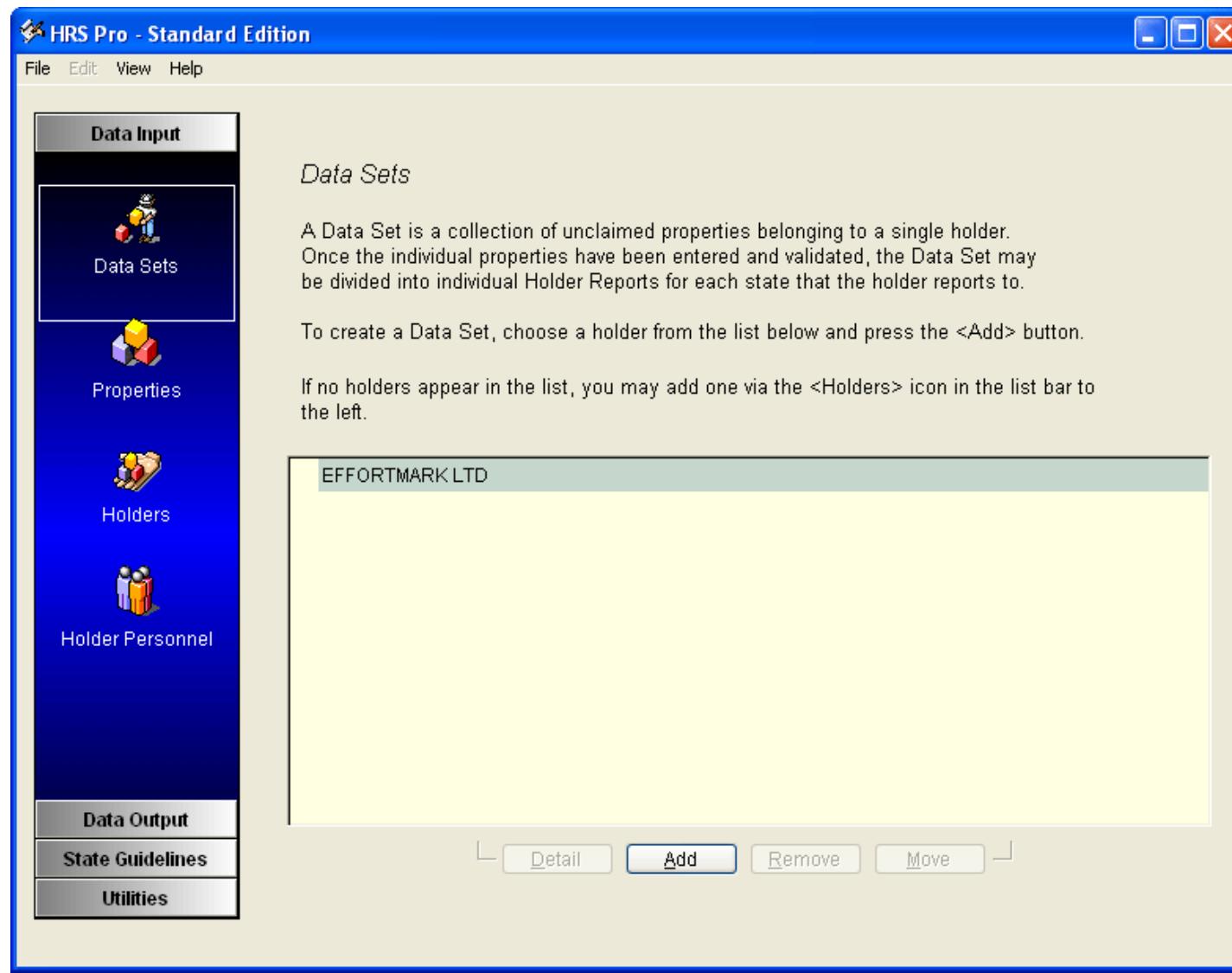
Name

Telephone Number

E-mail

16

Screenshot from the (free) HRS Pro enterprise-enabled software



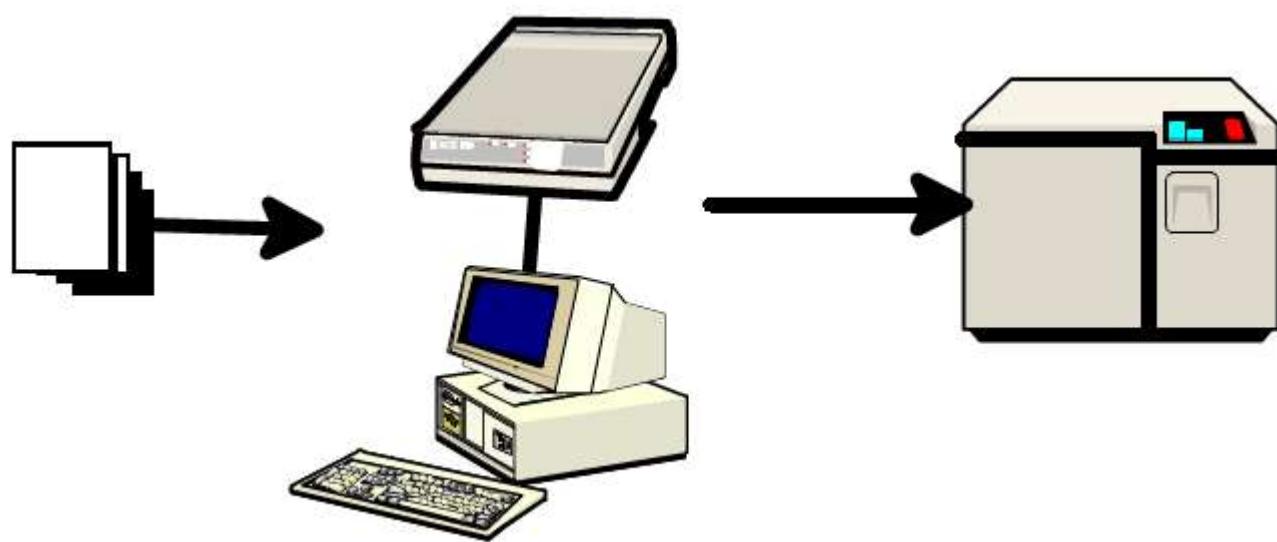
As the level of integration increases, you'll probably need to make more changes

1. Print-on-Demand	<ul style="list-style-type: none">• Change the form number?
2. Fill-and-print	<ul style="list-style-type: none">• Remove paper-only language• Add instructions about filling
3. Intelligent electronic forms	<ul style="list-style-type: none">• Pages appear according to previous inputs
4. Enterprise-enabled	<ul style="list-style-type: none">• New pages to handle responses from the application
5. Complete business applications	<ul style="list-style-type: none">• Should be a whole new approach to get maximum value

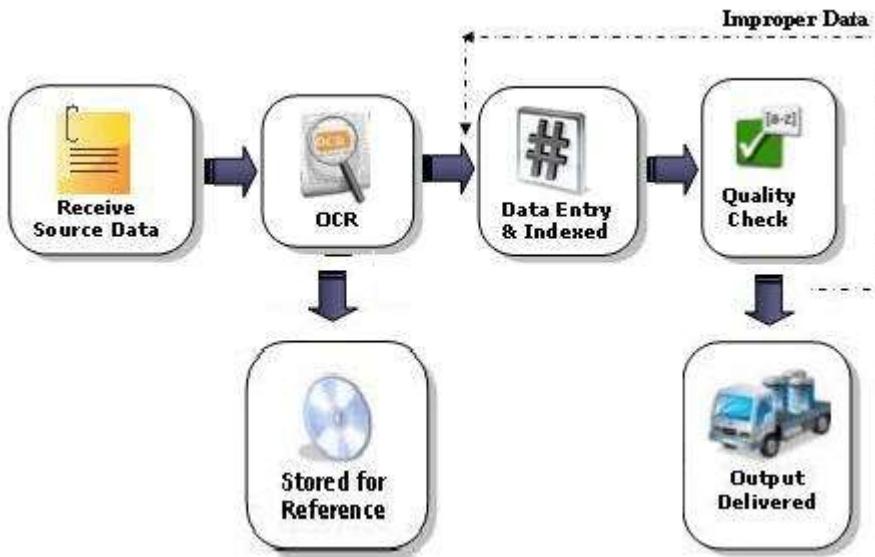
Outline

Two examples from the UK
Choosing the right level of E-Form
Indicators of likely project success

A typical last-century schematic for a data capture process



A typical 2010 schematic for a data capture process

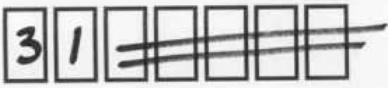


Well-understood business process: watch the people deal with the paper



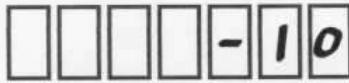
- Start with the post room
- Follow through every part of the process
- Find out how they deal with errors and exceptions

Indicator for E-forms success: low error rates for paper forms

Amount 

Amount 

Amount 

Amount 

Amount 

Amount 

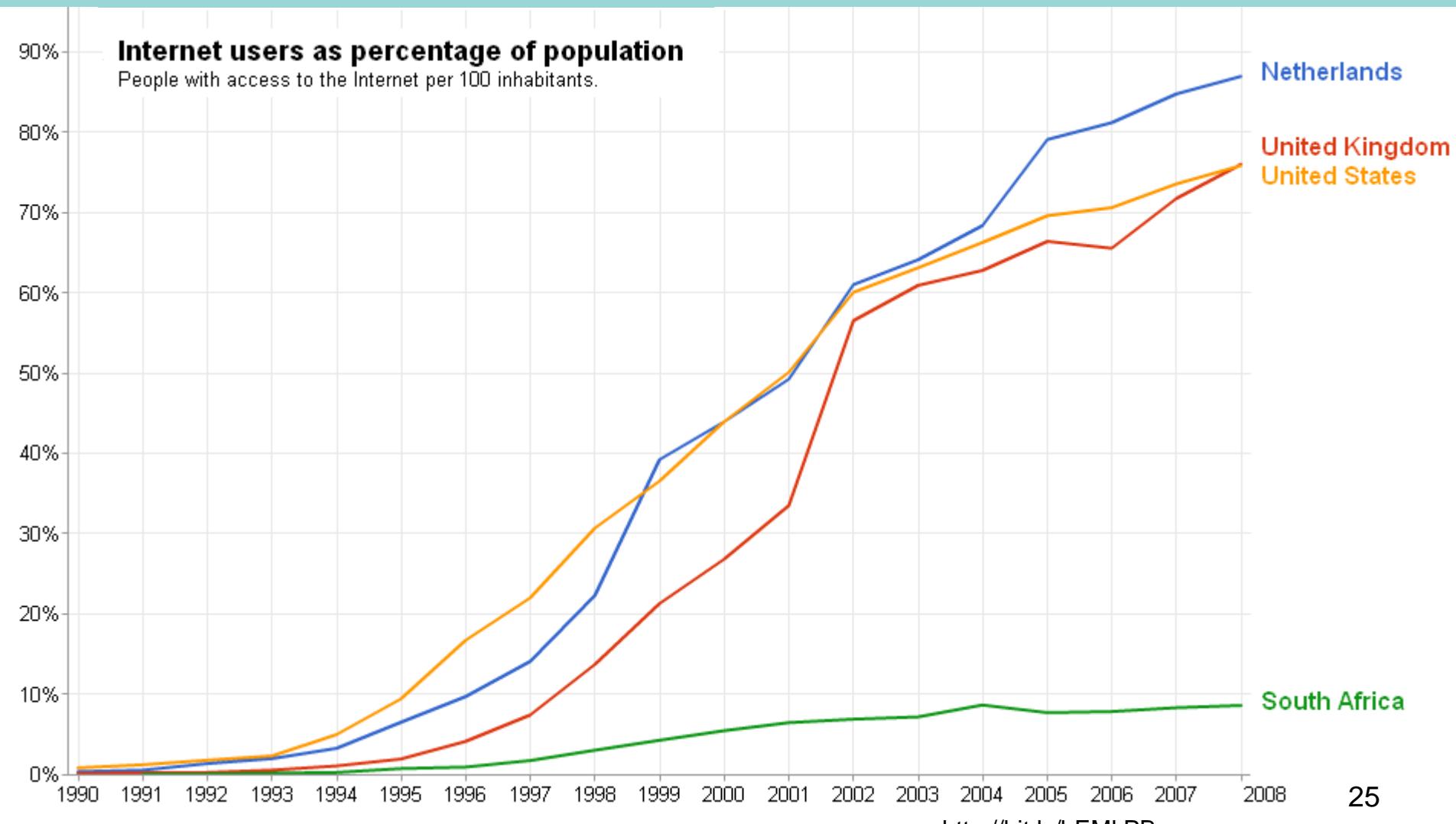
Amount 

- Typical error rate for a complex form?
- 100% (each form has at least one error)
- Typical error rate for a good E-forms process?
- 10%?

Indicator for E-forms success: Clear benefits for user

- Paper forms have benefits
 - Same form as last time
 - Easier to share
 - Easier to read and flip
 - Easier to copy
 - Easier to start and stop
 - Unlikely to crash
- What incentive can you offer to the user?
 - Available on demand
 - Do calculations
 - Check for (some) errors
 - Quicker answers

Indicator for E-forms success: High level of web awareness in users



Indicator for E-forms success: Appropriate level of security

- How do the users feel about this form?
- Does it capture personal data?
- What are the risks?

Indicator for E-forms success: Online form is optional, at least at initially

HM Revenue and Customs: P35 (End of year)

- Started with financial incentive (£250, approx € 300)
- Financial incentive reduced each year
- Mandatory for largest businesses, then medium, then small
- Now mandatory, no incentive, for all but a few exceptions

Indicator for E-forms success: Don't try to force 100% compliance

Exemptions

The new PAYE Regulations require most employers with fewer than 50 employees who send us an Employer Annual Return, to file their 2009-10 and subsequent Employer Annual Return (P35 and P14s) online. However, there are a few exceptions to this requirement and those employers are:

- a. employers who cease paying PAYE during the 2009-10 tax year **providing that their Return reaches us by 5 April 2010**
- b. employers who are authorised by HMRC to deduct tax in accordance with regulation 34 of the IT (PAYE) Regulations (that is domestic employers operating a simplified deduction scheme) and who have not received a tax-free incentive payment for filing online previously
- c. employers who are a practising member of a religious society or order whose beliefs are incompatible with the use of electronic communications
- d. 'care and support' employers – that is employers who employ someone to provide domestic or personal services at or from the employer's home

To qualify as a 'care and support' employer:

- those services must be provided to the employer or a member of the employer's family
- the recipient of those services must have a physical or mental disability, or be elderly or infirm
- the employer must not have received a tax-free incentive payment in respect of the preceding last three tax years
- and it must be the employer who sends the Return to HMRC (and not some other person on the employer's behalf)

There is no specific claim form so employers in categories (c) or (d) should send a written claim to their HMRC office giving full details.

Stopped

Nannies

Religious
objection

Care
workers

Summary

Choose the right level of E-Form

Indicators for project success:

- Well-understood business process
- Low error rates for paper forms
- Clear benefits for user
- High level of web awareness in users
- Appropriate level of security
- Online form is optional, at least initially
- Don't try to force 100% compliance

Contact

Caroline Jarrett

carolinej@effortmark.co.uk

Twitter @cjforms

Slides at: www.slideshare.net/cjforms

”

Caroline Jarrett

Caroline is an independent user experience and usability consultant who specialises in forms: on the web, on paper, and business processes involving forms.

She particularly likes working with complex government or financial forms.

Caroline works on a 'skills transfer' basis, helping you and your organisation to learn how to introduce user-centred design, usability, and better forms.