INTERNAL AUDIT
ANNUAL REPORT & OPINION
2017/2018

Brighton & Hove City Council

1. Internal control and the role of Internal Audit

1.1   All local authorities must make proper provision for internal audit in line with the 1972 Local Government Act (S151) and the Accounts and Audit Regulations 2015. The full role and scope of the Council's Internal Audit Service is set out within our Internal Audit Charter.

1.2   It is a management responsibility to establish and maintain internal control systems and to ensure that resources are properly applied, risks appropriately managed and outcomes achieved.

1.3   Annually the Chief Internal Auditor is required to provide an overall opinion on the Council's internal control environment, risk management arrangements and governance framework to support the Annual Governance Statement.

2. Delivery of the Internal Audit Plan

2.1   The Council's Internal Audit Strategy and Plan is updated each year based on a combination of management's assessment of risk (including that set out within the directorate and strategic risk registers) and our own risk assessment of the Council's major systems and other auditable areas. The process of producing the plan involves extensive consultation with a range of stakeholders to ensure that their views on risks and current issues, within individual departments and corporately, are identified and considered.

2.2   In accordance with the audit plan for 2017/18, a programme of audits was carried out covering all Council departments and, in accordance with best practice, this programme was reviewed during the year and revised to reflect changes in risk and priority.

2.3   All adjustments to the audit plan were agreed with the relevant departments and reported throughout the year to Audit & Standards Committee as part of our periodic internal audit progress reports.

3. Audit Opinion

3.1   No assurance can ever be absolute; however, based on the internal audit work completed, the Chief Internal Auditor can provide reasonable assurance[1] that Brighton & Hove City Council has in place an adequate and effective framework of governance, risk management and internal control for the period 1 April 2017 to 31 March 2018. Audit activity has confirmed that the majority of key controls examined are working in practice, with some specific exceptions.

3.2   Where improvements in controls are required, we have agreed appropriate remedial action with management.

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[1] The use of term 'reasonable assurance' reflects that the opinion has been reached based on the work set out in paragraph 4 below and that it is not possible or practicable to audit all activities of the County Council within a single year.

4. Basis of Opinion

4.1 The opinion and the level of assurance given takes into account:

- All audit work completed during 2017/18, planned and unplanned;
- Follow up of actions from previous audits;
- Management's response to the findings and recommendations;
- Ongoing advice and liaison with management, including regular attendance by the Chief Internal Auditor, Audit Managers and other audit staff at organisational meetings relating to risk, governance and internal control matters;
- Effects of significant changes in the Council's systems;
- The extent of resources available to deliver the audit plan;
- Quality of the internal audit service's performance.

4.2 No limitations have been placed on the scope of Internal Audit during 2017/18.

5. Key Issues for 2017/18

5.1 The overall audit opinion should be read in conjunction with the key issues set out in the following paragraphs. These issues, and the overall opinion, have been taken into account when preparing and approving the Council's Annual Governance Statement.

5.2 The internal audit plan is delivered each year through a combination of formal reviews with standard audit opinions, direct support for projects and new system initiatives, investigations, grant audits and ad hoc advice. The following graphs provide a summary of the outcomes from all non-school audits and school audits finalised during 2017/18 with standard audit opinions:

Non-school audits

Audit opinions 2017/18

Schools only

School Audit Opinions 2017/18
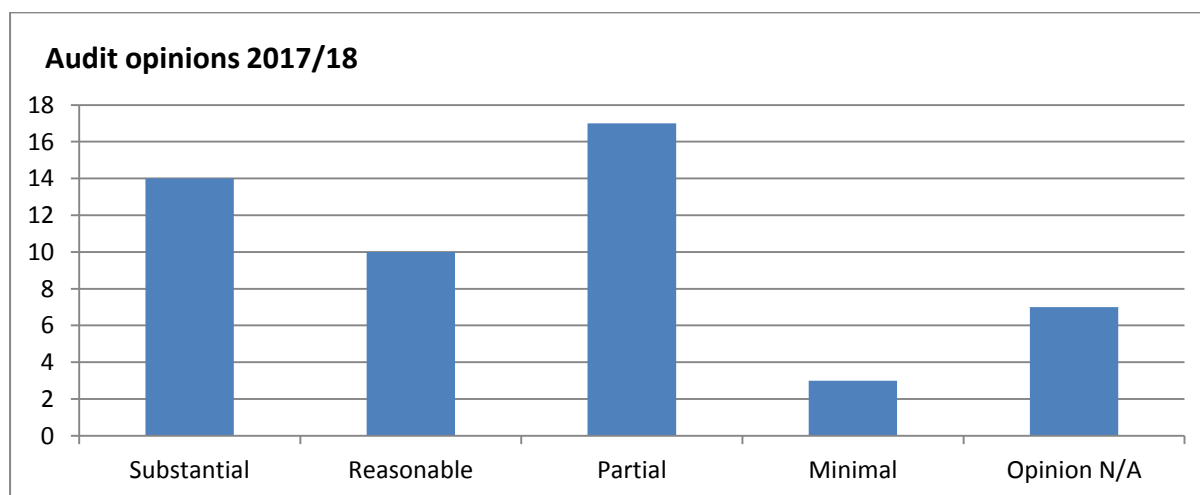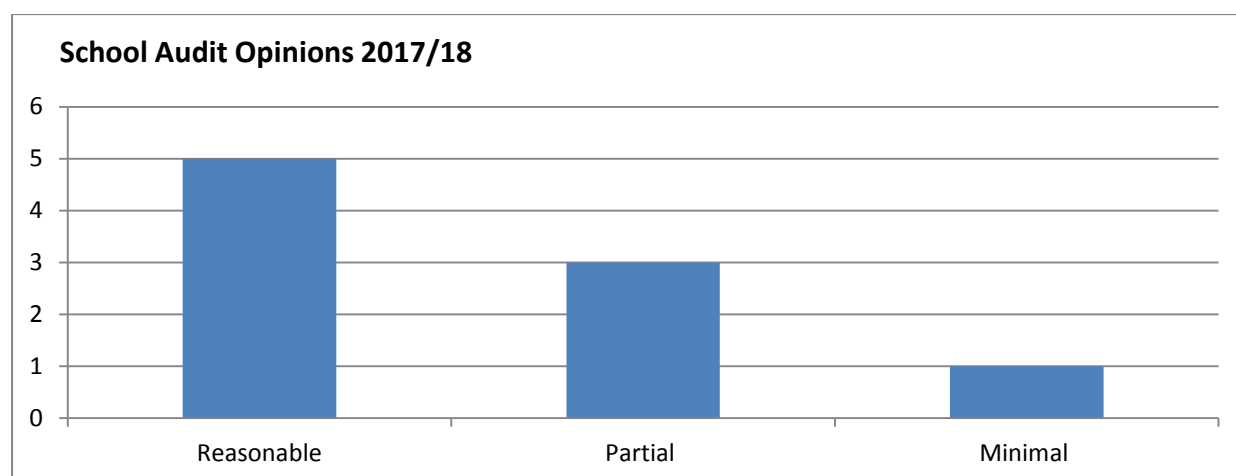
5.3   A full listing of all completed audits and opinions for the year is included at Appendix B, along with an explanation of each of the assurance levels.

5.4   The audits of City Clean, the Able and Willing Service, the Housing Local Delivery Vehicle (Follow-up) and one school resulted in minimal assurance opinions. Whilst internal control in these areas is below acceptable levels, in all cases, we have obtained a clear commitment from management to address the weaknesses as a priority. It is also important to acknowledge that in the case of both City Clean and the Able and Willing Service, the audit work was requested directly by senior management because of suspected concerns over internal control within these services.

5.5   It is of concern is that 35% of non-schools audits completed in the year resulted in a partial assurance opinion. Five of these audits were also follow-ups on previous reviews where we had given critical opinions, indicating that directorates are not always taking the necessary action to address issues arising from previous partial or minimal assurance audit reports. Internal Audit will continue to monitor the implementation of high priority actions by management and conduct formal follow up reviews in all areas where minimal assurance opinions have been given and on all higher risk areas which have received partial assurance. We will continue to report on the results of this work on a regular basis throughout the year.

5.6   In addition, seven of the partial assurance audits related to IT and Information Governance, highlighting the need for this service to strengthen internal controls further and ensure sufficient priority is given to addressing actions arising from audit reports (see paragraph 5.10 below).

5.7   A total of five reviews remained in progress at 31 March 2018 and have therefore been carried forward and will be reported in the 2018/19 financial year.

Key Financial Systems

5.8   Ten audits of key financial systems were delivered in the financial year. We were able to provide good assurance (substantial or reasonable) in respect of seven of these audits. The exceptions were Council Tax, Council Tax write-offs and Debtors. Areas for improvement relate to the consistency of controls operated over debt recovery and write-off procedures.

Contracts and Procurement

5.9   Five audits were undertaken during the year which were specifically related to contract management or procurement. In all five cases we were able to provide substantial or reasonable assurance on the controls in place, which is a clear improvement on the 2016/17 financial year. Actions relating to a dispute over payments under the Councils' Housing Repairs and Maintenance contract were not however resolved during the year, but we now understand that resources have been targeted at improving this contract.

IT and Information Governance

5.10 Organisational concerns about IT and Information Governance are already acknowledged in the Council's strategic risk register. This is also a risk area that has received significant attention because of national and international high profile information breaches and the forthcoming requirements of the GDPR. This was therefore reflected in audit coverage during 2017/18 that included eight reviews. In summary, two reviews received reasonable assurance (Mobile & Portable Devices and CareFirst) whilst the remaining six received only partial assurance audit opinions. Key areas for improvement within these reports were:

- System access controls, permissions and user de-activation;
- Programme management, including performance management and quality assurance arrangements;
- Collation of self-assessment evidence to support regulatory standards.

Governance

5.11   Three audits were completed in the year relating to the Council's governance arrangements. These were audits of the Conduct of Officers, Employee Vetting and Recruitment and Public Consultations. All three resulted in a reasonable assurance conclusion.

Certification of Grants

5.12 During the last financial year there was an increase in the grant certification work undertaken by Internal Audit with work carried out on seven grants, some of which had multiple claims in the years. The work included the certification of three multi-year EU grants, two transport grants and certification required under the Troubled Families

Programme. No significant issues were identified with any of the claims and all claims were certified.

Strategic Risk Audits

5.13   Four audits were delivered that were directly aligned to specific strategic risks. Three of these resulted in substantial or reasonable assurance opinions. The exception was the audit of organisation capacity (SR25), which concluded partial assurance. Areas for improvement included improving demand management, the understanding of capacity risks and collating better information on service pressures.

Schools

5.14   Over the last two years Internal Audit has put additional resources into the audit of schools. As well as undertaking individual audits, this has included the circulating of bulletins to schools, with learning from both the audits at Brighton and Hove and from the work of Internal Audit in East Sussex County Council Schools.

5.15   Nine schools were audited. In five cases we were able to give reasonable assurance, but three of the reaming schools were partial assurance and one minimal assurance.

5.16   Areas for improvement reported have included budget planning, declarations of interest, compliance with HMRC IR35 regulations, income reconciliation processes and purchasing arrangements.

Non-Output Audits

5.17   In addition to the formal reports detailed in the paragraphs above, we have provided ongoing advice, support and challenge on risk, internal control and governance arrangements relating to the Carefirst replacement and Staff Wellbeing and Housing system (OHMS) replacement projects. This work remains ongoing.

5.18   Internal Audit continues to provide support to a wide range of corporate processes and forums, including those relating to corporate governance, risk management, whistleblowing, business continuity and information governance. We also provide advice to the corporate centre and individual directorates and services throughout the year.

Anti-Fraud and Corruption

5.16   The service continues to cover a wide range of fraud related risks. A key area remains housing tenancy fraud, with investigations resulting in 20 council properties being returned to the Council's stock in the year, thereby making them available for people in genuine housing need. In addition, 38 Right to Buy applications were withdrawn following the intervention of the Internal Audit and Counter Fraud Service.

5.17   Data matching and work with officers in service departments resulted in 74 concessionary travel passes being cancelled, reducing the fraud risk of having these passes in circulation and the financial risk to the Council of these passes being used. In addition, 138 Blue Badges were cancelled, with four cases resulting in a Summons to Court and 16

people having to engage in a Community Resolution process. Investigations into residents parking permits have resulted in 8 permits being cancelled or returned during the year.

5.18   Creditor overpayments (or duplicate payments) totalling £57,000 were identified using data matching and/or data analytics and six employee investigations were completed.

5.19   Housing and other investigations also identified £86,000 of housing benefit overpayments which were referred to the DWP for investigation where appropriate.

6.   Internal Audit Performance

6.1   Public Sector Internal Audit Standards (PSIAS) require the internal audit service to be reviewed annually against the Standards, supplemented with a full and independent external assessment at least every five years. The following paragraphs provide a summary of our performance during 2017/18, including the results of our first independent PSIAS assessment, an update on our Quality Assurance and Improvement Programme and the year end results against our agreed targets.

6.2   The Standards cover the following aspects of internal audit, which have independently assessed during 2017/18 by the South West Audit Partnership:

- Purpose, authority and responsibility;
- Independence and objectivity;
- Proficiency and due professional care;
- Quality assurance and improvement programme;
- Managing the internal audit activity;
- Nature of work;
- Engagement planning;
- Performing the engagement;
- Communicating results;
- Monitoring progress;
- Communicating the acceptance of risks.

6.3   The results of this work found a high level of conformance with the Standards. Detailed findings are contained within a separate report on the agenda for this meeting.

Key Service Targets

6.4   Performance against our previously agreed service targets is set out in Appendix A. Overall, client satisfaction levels remain high, demonstrated through the results of our post audit questionnaires, discussions with key stakeholders throughout the year and ongoing consultation with senior management.

6.5   Significantly, we have completed 96% of the 2017/18 audit plan, exceeding our target of 90%.

6.7   In addition to this annual summary, the Audit and Standards Committee and ELT continue to receive performance information on internal audit throughout the year as part of our quarterly progress reports and corporate performance arrangements.

6.8   A narrative summary of those audits completed in Quarter 4 (and not yet reported to this committee) is provided in Appendix C.

Internal Audit Performance Indicators

Aspect of Service	Orbis IA Performance Indicator	Target	RAG Score	Actual Performance
Quality	Annual Audit Plan agreed by Audit Committee	By end April	G	Met
	Annual Audit Report and Opinion	By end July	G	Met
	Customer Satisfaction Levels	90% satisfied	G	90%
Productivity and Process Efficiency	Audit Plan – completion to draft report stage	90%	G	96%
Compliance with Professional Standards	Public Sector Internal Audit Standards	Conforms	G	Conforms
	Relevant legislation such as the Police and Criminal Evidence Act, Criminal Procedures and Investigations Act	Conforms	G	Conforms
Outcome and degree of influence	Implementation of management actions agreed in response to audit findings	95% for high priority agreed actions	G	88.5%
Our staff	Professionally Qualified/Accredited	80%	G	100%

Summary of Opinions for Internal Audit Reports Issued During 2017/18

Audit Name	Audit Opinion
Governance	
Conduct of Officers	Reasonable
Employee Vetting and Recruitment	Reasonable
Public Consultations	Reasonable
Grant Claims	
Disabled Facilities Grant	Claim certified
Troubled Families	Claim certified
EU Interreg Grant- PACE	Claim certified
EU Interreg Grant - SCAPE	Claim certified
EU Interreg Grant- SHINE	Claim certified
Transport Capital Grants	Claim certified
IT and Information Governance	
CareFirst Application	Reasonable
Mobile & Portable Devices	Reasonable
Building and System Access Controls (Follow-up)	Partial
IG Toolkit	Partial
Firewall Management	Partial
Active Directory - User Management	Partial
Online Banking System (Follow-up)	Partial
Parking Service Systems	Partial
Key Financial Systems	
Main Accounting System	Substantial
Payroll	Substantial
Housing and Council Tax Benefits	Substantial
Treasury Management	Substantial
Creditors	Substantial
Care Payments	Substantial
Business Rates	Reasonable
Council Tax	Partial
Debtors	Partial
Council Tax Write-offs	Partial

Contracts and Procurement	
Lift Maintenance Contracts (Housing)	Substantial
Contract Waivers	Substantial
Strategic Construction Contract	Substantial
Purchasing Cards Follow-up	Reasonable
HRA Estate Development Budget	Partial
Service Reviews	
Youth Employability Service	Substantial
On-Street and Off-Street Car Parking	Substantial
Business Continuity Planning (Follow-up)	Substantial
Highways Maintenance	Reasonable
Concessionary Fares	Reasonable
Housing Local Delivery Vehicle (Follow-up)	Minimal
Life Events Income (Follow-up)	Partial
Residential Care for the Elderly	Partial
Direct Payments and Personal Budgets	Partial
Transport Fleet Management	Partial
Housing Temporary Accommodation (Follow-up)	Partial
City Clean Expenditure (external contracts and commercial activities)	Minimal
Able and Willing	Minimal
Strategic Risks	
School Places Planning	Substantial
Welfare Reform	Substantial
Financial Pressures	Reasonable
Organisational Capacity	Partial
Strategic Projects	
Major Capital Projects (Brighton Centre/ Black Rock)	No opinion
Digital First	Partial
Schools Audits	
Cardinal Newman Catholic	Reasonable
Herford Infant and Nursery	Reasonable
St, Martin CE Nursery and Primary	Reasonable
Longhill High School	Reasonable
St Nicholas CE Primary	Reasonable
Middle Street Primary	Partial

Varndeen Secondary	Partial
Pupil Referral Unit	Partial
St. Bartholomews CE Primary	Minimal

Internal Audit Assurance Levels:

Opinion	Definition
Substantial Assurance	Controls are in place and are operating as expected to manage key risks to the achievement of system or service objectives.
Reasonable Assurance	Most controls are in place and are operating as expected to manage key risks to the achievement of system or service objectives.
Partial Assurance	There are weaknesses in the system of control and/or the level of non-compliance is such as to put the achievement of the system or service objectives at risk.
Minimal Assurance	Controls are generally weak or non-existent, leaving the system open to the risk of significant error or fraud. There is a high risk to the ability of the system/service to meet its objectives.

Audits Completed in Quarter 4 (January to March 2018)

Conduct of Officers – Reasonable Assurance

The systems and processes that ensure that officers maintain high standards of conduct is a key component of the Council's governance arrangements.

This audit sought assurance that key elements of this process such as declarations of interest and whistleblowing are working effectively.

Areas for improvement were that actions should be taken to ensure that all senior managers make declarations of interest (even if they are nil returns) and that all managers should evidence that they have reviewed the declarations of interest made by their staff. The audit also noted that the number of whistleblowing allegations formally recorded has declined and that additional checks are required to ensure that all appropriate allegations are incorporated in the corporate register.

Payroll – Substantial Assurance

This is an annual review to obtain assurance that all employees are paid accurately, deductions are made correctly and that relevant systems accurately record payroll transactions.

The review concluded substantial assurance and included just one improvement action. This action was about the assignment of delegated authority for the final authorisation of payroll payments.

Creditors – Substantial Assurance

This is again an annual review to ensure that the system and controls for paying the Council's suppliers works effectively, payments are accurate and fraud is prevented.

The review found that there is a need to improve compliance to ensure that official orders are always authorised before invoices are received. There is also scope to improve the review process of user access rights where users have left the council's employment and the process for checking invoices where the authorisation takes place outside of the creditors system.

Council Tax Write Offs – Partial Assurance

The 2017/18 internal audit plan included a review of council tax write-offs. This was in addition to the main audit of the council tax system.

The purpose of the audit was to provide assurance that appropriate and proportionate steps have been taken prior to writing off debts and write offs are regularly reported to management and are correctly authorised.

The audit concluded partial assurance and included three actions to improve controls, two of which were high priority. These actions were to:

- Improve procedures to define where pre-write off tracing will be undertaken and the value at which these checks should be conducted;

- Additional narrative against each write-off (above £2,500) to provide assurance to the Section 151 officer that all reasonable actions have been completed;

- Ensure there is effective reporting of those costs removed prior to write-off.

Debtors – Partial Assurance

The objective of the audit is to ensure that debtor accounts are raised accurately, debts are collected and matched against the correct accounts and that debt recovery and write-off processes work effectively.

The review concluded partial assurance and included two high priority actions to improve controls. These actions included:

- An additional control over debts where recovery action has been suspended;

- Improved liaison with budget holders regarding outstanding debts;

- Additional review and action on overdue debts;

- Increasing the use of payment in advance as an opportunity to avoid the necessity for invoicing for services.

Business Rates - Reasonable Assurance

The purpose of the audit was to obtain assurance that all properties liable for non-domestic rates are identified and accurately billed. Also that any arrears are dealt with effectively, relief is correctly awarded and write-offs are valid and authorised.

The review concluded reasonable assurance. Those areas where actions to improve control were identified were in relation to the authorisation of refunds, and the monitoring of void properties.

Care Payments – Substantial Assurance

In addition to the main creditors audit, a regular audit is also undertaken of the controls over social care payments.

The audit examined the controls over residential care (adults), home care and foster care payments. There were no significant findings and just three low priority actions were agreed.

Financial Pressures – Reasonable Assurance

This audit was focused on two of the Council's strategic risks, (SR 2) "The Council is not financially sustainable" and (SR31) "Schools unable to manage their budgets". In addition there are several directorate risks that also relate to financial pressures.

The specific budget pressures and processes that were focused on were those on Health & Adult Social Care, Children's services, Temporary & Emergency Accommodation and

Schools. The objectives of the audit included ensuring effective budget planning, budgetary control and that budget pressures are effectively understood.

The audit concluded reasonable assurance and there were no high priority actions. Medium priority actions for improvement included:

- Enhancements to the budget monitoring process for schools;

- Improving the understanding and communication of specific budget pressures using risk registers;

- Retaining better evidence of support the review of high cost placements in Families Children Learning.

On and Off Street Parking – Substantial Assurance

Until now this audit has been carried out on an annual basis because of the substantial value of cash payments creating a high risk of theft and fraud. Following completion of the pay and display machine repair and replacement programme in August 2017 there are now only 150 parking machines in the city that accept cash and these risks are significantly reduced.

The audit was to obtain assurance that there are effective banking processes for all parking income (cash and card), that key reconciliations are in place and the effective monitoring of income trends takes place.

The audit concluded substantial assurance and included just two medium priority actions. These were to resolve a VAT coding issue for certain payment types and to address a cash collection issue relating to a small number of machines where the cash collection contractor could not obtain regular access.

Transport Fleet Management – Partial Assurance

The purpose of this audit was to ensure that vehicles are procured and managed in a way that supports service delivery, provides value for money and gives proper consideration to health and safety regulations.

The review concluded partial assurance and identified a number of arrears for improvement. These are detailed below and include two high priority actions:

- Prepare a business case to rationalise the fleet and dispose of vehicles that are not providing value for money;

- Introduce service level agreements between the fleet management service, and the services using the vehicles;

- Review the viability of the existing income budget line which requires significant external income to be generated by the Council's vehicle workshop.

Life Events Income (Follow-up) – Partial Assurance

This audit was a follow-up of a review carried out in 2016/17 that concluded Limited Assurance.

The purpose of the review was to ensure that agreed actions from the 206/17 review had been implemented and that there were effective controls over the billing, collection and recovery of income due to the service.

The areas for improvement remaining were:

- Improving the engagement of some service managers with budget monitoring and forecasting;

- Completing work to ensure that effective income reconciliation processes are in place;

- Improving some of the processes relating to Public Health Funerals;

- Completing a review of office security arrangements.

Housing Local Delivery Vehicle (BHSCH) (Follow-up) – Minimal Assurance

A 2016/17 audit of the Council's arrangements with the Housing Local Delivery Vehicle (Brighton and Hove Seaside Community Homes) concluded Limited Assurance. This audit was to seek assurance that actions from that audit had been addressed and that there were no additional emerging risks.

The risks associated with this project included that the LDV does not provide value for money or that the current arrangements for rent paid over to the LDV are not financially sustainable.

The report identifies three areas for improvement, all of which were assessed as high priority. These are:

- Reviewing and, if necessary, re-negotiating the agreement with Seaside Community Homes;

- Recovering building insurance monies due to the council from BHSCH;

- Improved monitoring of Seaside Community Homes (including finance data) and a strengthening of the governance arrangements.

Building and System Access Controls (Follow-up) – Partial Assurance

This was a follow-up of a 2016/17 audit that concluded Limited Assurance.

The purpose of the audit was to obtain assurance that previously agreed actions had been implemented to ensure that only relevant and legitimate persons have access to BHCC buildings and information systems.

The follow-up review identified that a cross departmental working group had started to resolve many of the issues but that further improvements were still required.

The areas for improvement that were reported were:

- Ensuring that ID cards are always presented when entering buildings, and cards of ex-employees are destroyed;

- Further action is taken to control who can log-on to those systems which can be accessed outside of the Council's network;

- Improvements to the systems for controlling access to systems by consultants and agency staff.

Able and Willing – Minimal Assurance

This was a short audit review requested by service management and was an addition to the Internal Audit Plan for 2017/18.

The scope of the review was to ascertain that the aims and objectives of the service are clear and approved, systems and processes are in place to enable the service to operate effectively, and that income targets are fully realised.

The review concluded minimal assurance and identified five actions for improvement. These were:

- The establishment of a business/ service plan identifying the priority outcomes for the service;

- Implement a solution to ensure effective invoicing and job costing for work carried out;

- Actions to address the significant budget overspends/pressures in the service;

- Work to determine the cost of work undertaken for BHCC internal customers.

IG Toolkit – Partial Assurance

The Information Governance Toolkit is a Department of Health (DH) framework that details a set of information governance requirements that the Council must comply with to exchange information with the NHS.

The objective of the audit was to provide assurance on the integrity of the Council's self-assessment against the Toolkit criteria.

The actions within the report were slightly different to that from other reviews as they were a list of information that should be compiled and uploaded to the Department of Health website. The improvements required may be summarised under the following headings:

- Adding additional information to the website (that was already available but not uploaded);

- Updating policies and procedures;

- Evidencing how changes to IG guidance is communicated to staff;

- Updating policies on information sharing;

- Evidencing review of policies and their approval;

- Providing additional information on the access controls for some information assets.

Firewall Management – Partial Assurance

Firewalls are an integral part of IT security and are there to protect the network and connected systems from malware, and attempts to gain unauthorised access.

The objective of the audit was to provide an assurance opinion on whether the firewall(s) that protect the Council IT systems and data assets are being managed effectively. The audit focused upon the management of the firewall(s), including logging, reporting, monitoring and change controls.

The review concluded partial assurance and included a number of areas for improvement. These included:

- Developing Standard Operating Procedures (SOP) for firewall management;

- Improving the firewall change management process.

Digital First – Partial Assurance

The 'Customer First in a Digital Age' programme was approved in 2014 and led to Digital First being formed in Autumn 2016. It is an umbrella for projects that modernise the way that BHCC works.

The purpose of this audit was to provide assurance that effective governance arrangements are in place, the programme is on schedule to deliver key outcomes and within approved budgets and that there are effective risk management arrangements are in place.

The review concluded partial assurance. The key actions for improvement were:

- To define and capture baseline data for those areas where the Council is seeking to bring about change using digital transformation;

- Improve reporting of progress against the original business case to Technology and Digital Board;

- Define and approve a Digital Strategy;

- Clearly define non-financial targets;

- Define and embed the role of Quality Assurance within the Digital First programme;

- Formalise the process for the calculation and approval of Cashable and Non-Cashable Benefits.

Parking Services, ICT Systems – Partial Assurance

At the time of the audit the Council utilised four ICT solutions to manage parking services. These were Smartfolio, SiDem, PaybyPhone and PaybyPhone-Online Permits.

The purpose of this review was to obtain assurance that this software was operating as intended with appropriate safeguards and controls in place.

The review concluded partial assurance and a number of actions were agreed to improve controls. These were:

- To ensure that the IT and Digital team are informed as to the strategic direction of Parking Services ICT solutions;

- Capture risks associated with the information held on the Parking Services applications within the risk management process;

- Test the Parking Services Business Continuity Plan;

- Ensure that Privacy Impact Assessments are conducted for all data held with Parking Services ICT applications;
- Embed regular reviews of user access restrictions and permissions.

Schools

The following school audits have been completed since the last report to this committee. These were:

Longhill High School - Reasonable Assurance

St Nicholas CE Primary – Reasonable Assurance

Pupil Referral Unit - Partial Assurance

Areas form improvement noted in these reports included:

- Insufficient income reconciliation controls;

- Non-compliance with HMRC IR35 regulation;

- Insufficient evidence to demonstrate independent review and authorisation of monthly payroll expenditure, payments for claims, debit card and bank reconciliations.