How to tie yourself in knots with words: the student loan scheme

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1 A case history

One of the significant contributors to supreme cock-ups in information systems is the complete failure of humans to agree on what words to use for more than about 10 minutes. This little vignette will give you an idea of how insidious this is even with a relatively simple Information System, the Student Loan Scheme.

Today I tried to pay off the remainder of my son's student loan. I entered the site on the loan form, found the place which allows you to pay off somebody else's loan and then it all fell apart. The form has two fields:-

- Customer Reference Number (formerly known as ART ID)

- Surname

Problem number 1 The field transmission for this page is http:// not https://, still who needs security in the 21st century ?

Problem number 2 In spite of this I toyed idly with the Customer Reference Number and duly entered my son's Customer Reference Number from his statement. This contains 13 characters. Unfortunately, the field on the web-site would only accept 11.

At this point I gave up and waded my way through the telephone menu system before finally talking to a nice, friendly human. He explained that they were *having a little difficulty with nomenclature* as they were changing the names of things in spectacularly confusing ways. The ART ID (ART stands for Automated Response Thingy or something) has apparently fallen out of favour and is to be replaced with the Customer Reference Number, which is not the Customer Reference Number on the statement. With me so far ? Not withstanding this, the gentleman on the phone gave me the bank sort code and account number which leads to ...

Problem number 3 In order to pay something into this account, I need the number formerly known as the ART ID. They cannot reveal this to me because of Data Protection Laws. (Data Protection Laws are designed to stop ordinary people having access to data whilst the Government and its officers regularly loses millions of records on lost USB keys, laptops and CDs sent through the post.). To demonstrate the general lack of understanding of these issues, note that problem number 1 guarantees that the requested number is sent in plain text across the internet in a form anybody can read so that the Student Loan Scheme internet implementation actually breaks the Data Protection Laws itself.

Tantalisingly, there is an 11 digit number on the back of the payment form but this is just a tease and is entirely unrelated to the number formerly known as the ART ID and now to be known as the Customer Reference Number which is not actually the Customer Reference Number on the form.

Well, at this point, we both had a good laugh, wished each other Happy New Year and then I settled down to the inevitability of another year of major IT system cock-ups because if organisations can't even decide on the name or use of a single number to identify a person, I don't hold out much hope of anything slightly more complicated. Curiously there are already two candidates - the National Insurance Number and the National Health Number, but why use either of those when you can really screw things up and make up new ones and then mix them up with other new ones with the same name and then send them across the internet in a form anybody can read. It makes you proud to be part of the exciting, IT-insightful, fully risk-assessed, mentored and positively outcomed world of team GB. I can't wait to see what's next.

I think I will send a cheque with the form and see if they can work it out from there.