Security for eGov in the belgian Ministry of Finance

an end user’s perspective with a sample of an application (My Minfin)

Frank Van De Heijning
Belgium: basic data

- **Population (1 000):** 10 584.5 inhabitants (2007)
- **GDP at market prices:** 316 622.0 million € (2006)
- **GDP per inhabitant in PPS (Purchasing Power Standards, EU–27 = 100):** 120.0 (2006)
- **GDP growth rate:** 2.8 % (2006)
- **Inflation rate:** 1.8 % (2007)
- **Unemployment rate:** 7.5 % (2007)
- **Government debt/GDP:** 88.2 % (2006)
- **Public balance (government deficit or surplus/GDP):** 0.4 % (2006)

Source: Eurostat

- **Area:** 30 158 km2
- **Capital city:** Brussels
- **Official EU Languages:** Dutch, French and German
- **Currency:** Euro (€)

Source: Europa Website
% of households with Internet access: 60 % (2007)
% of enterprises with Internet access: 97 % (2007)
% of individuals using the Internet at least once a week: 63 % (2007)
% of households with a broadband connection: 56 % (2007)
% of enterprises with a broadband connection: 86 % (2007)
% of individuals having purchased/ordered online in the last three months: 15 % (2007)
% of enterprises having received orders online within the previous year: 18 % (2007)
% of individuals using the Internet for interacting with public authorities: obtaining information 20.7 %, downloading forms 10.7 %, returning filled forms 8.2 % (2007)
% of enterprises using the Internet for interacting with public authorities: obtaining information 44 %, downloading forms 35 %, returning filled forms 37 % (2007)

Source: Eurostat
My Minfin was introduced May 15, 2007.
You can find there 56,494,198 documents for the years 2005, 2006 and 2007:
• 15,483,352 avertissements extrait de rôle
• 15,108,246 taxes de circulations
• 4,865,035 précomptes immobiliers
• 897,585 versements anticipés
• 20,139,980 fiches de revenus
The ultimate goal is that the citizen has access to his complete electronix taxation file
« My Minfin » is structured in two parts

Public part:
Communication of general information about available applications and e-services.

This part is secured and only accessible after identification of the citizen. The end user can access the personal portal by using a token or an e-ID.
Kies de gewenste authenticatiemethode die u wil gebruiken:

- Authenticatie via gebruikersnaam, paswoord en een Token (Federale portaal)
- Authenticatie via elektronische identiteitskaart
The token is a personal card with 24 codes. It allows you to identify yourself through the internet application of the Federal portal and consult and input information in a secured way.

To obtain a token for this secured connection, people have to register as a user of the Federal portal.
REGISTRATION INTRODUCTION

WHY DO I NEED TO REGISTER?
The portal offers several secure online services that require you to be authenticated on the portal. In order to allow the portal to authenticate you, you first have to register on the portal and create an account.

WHAT DOES THE REGISTRATION PROCESS INVOLVE?
The registration process consists of 2 parts:

1. User registration:
   - Identify yourself on the portal by entering your National Registry Number, your SIREN Card number and your ID Card number.
   - Create an account protected by a username and a password that you will choose.

2. Token request:
   - Optionally, depending on the application you wish to access (e.g., Tax On Web), you can request an additional level of security provided by a Token.

WHAT IS A TOKEN?
A Token is a credit card sized list of 24 personal codes that is sent to you. It is used to reinforce your authentication on the portal to allow you to access secure online services on the portal.

I want more information about the Token.

GEBRUIKERSREGLEMENT VOOR DE REGISTRATIEPROCEDURE VOOR ...
IDENTITY VERIFICATION

Please enter the personal information requested below. Your answers need to be accurate, like they are displayed on your national ID card or your SIS card. You can then click on the "Next" button to go to the next step.

All fields are mandatory.

- National Registry Number
- Belgian ID Card Number
- SIS Card Number

Please note that online registration is only possible if you possess a valid Belgian identity card and SIS-card. If however you possess a residence permit, you can be registered manually in our offices in Brussels or at any of the participating municipalities. For additional information about manual registration or for a list of the participating municipalities, please contact Fedit Service Desk.

Frequently asked questions
Enter the code you find on your token.
Access to My Minfin

Secured connection with EID
e-ID card: Build

- Special material
- Credit card size
- Many security devices (c.f. bank notes)
Belgium has been a pioneer for large-scale distribution of eID cards.

- started an Electronic Identity Card project in 2000
- The card was officially launched in March 2003 with a pilot project in 11 communes.
- large-scale distribution started in September 2004.
- The country’s 578 remaining municipalities have until the end of 2009 to complete the transition.
- By then, every Belgian citizen (12+) will be required to own an electronic ID card and 8 million cards will be in circulation.
e-ID card: The chip

"PIN Usage"
- Authentication
- Digital signature

Use without PIN
- ID
- ADDRESS
- NRN SIGN
- NRN SIGN

"PIN Usage" Use without PIN
From a visual point of view, the information shown will be the same as on the present identity card:

- name
- first 2 Christian names
- first letter of third Christian name
- nationality
- place and date of birth
- sex
- place of issue
- start and end dates of validity
- card number
- owner’s photograph
- owner’s signature
- National Register Number

The national register number, the unique identification number for Belgian citizens, appears on the eID card and its microchip. It is used as the unique identifier in the certificate of the eID card.
From an **electronic** point of view, the data on the chip is the same as the information printed on the card, plus:

- address
- identity and signature keys
- identity and signature certificate
- Certificate Service Provider
- security information (chip number, signature for identity data, etc.)

- (Currently) no encryption certificate
- No biometric data (yet)
- No electronic money device (Proton)
- No other data is stored
Advantages

- Quick way to obtain data
- Hard identification: no doubt regarding identity
- Electronic signature
Applications: the sky is the limit

- Judicial files
- Medical files
- Tax-on-web
- SIS Card (Social Security)
- Driving Licence
- Registered mail
- E-mail
- Student card
- Library
- Staff card
- Car park access
- Home Banking
- Company network access
- Building access
- Access Recycling Centre
- Library
- Swimming pool

**E-Counter:**
- Sports halls bookings
- Order CC Tickets
- Change of Address
- Planning permission
- Resident’s card
- Registry Office
- Registry of Births, Deaths and Marriages
- Notification of change of profession
- Medical files
- Judicial files
- Student card
- Library
- Staff card
- Car park access
- Home Banking
- Company network access
- Building access
- Access Recycling Centre
- Library
- Swimming pool
In the secured session

Page with 6 portlets
In the secured session

Page with 6 portlets

- Personal data
- Tax Declaration - Tax-on-web
- Documents sent by the FPS
- Fiscal Agenda
- Documents received by the FPS
- General Data
Personal Part of « My Minfin » is composed of six portlets

- General and personal information's (name, birthday, address, mobile phone and email address)
- Overview of all documents received by the Ministry of Finance
- Overview of all documents sent by the Ministry of Finance
- The main @Service application: Tax-On-Web providing completed tax returns for many of their taxpayers and their personal tax arrangements through the development of pre-filled tax return systems.
- A Financial calendar allowing the citizen to note all final date's to introduce the tax arrangements.
- Overview of all contacts from the administration side
It is possible to reorganize the documents by clicking on ‘Type Documenten’.
Select ‘alle type documenten’ in the drop down menu.
Choose the requested type, in this case ‘Aanslagbiljet’ (Tax Bill).
The list is reorganized. Only Tax Bills will be shown.
You can reorganize the documents in the list.

Click on the dropdown-menu, in the example ‘alle jaartallen’
Select the year you wish to consult, in this case 2006
The list is reorganized.
Service Public
Fédéral
FINANCES

IMPOTS ET RECOUVREMENT

Administration de la Fiscalité
des Entreprises et des Revenus

Mr. DULLIER LAURENT
RUE VICTOR HORTA 58/1
1348 OTTIGNIES-LOUVAIN-NEUVE

Avertissement-extrait de rôle
Impôt des personnes physiques et taxes additionnelles

Madame, Monsieur,

Le présent avertissement-extrait de rôle vous est adressé conformément à l'article 136 de l'Arrêté royal d'exécution du
This portlet is closed.
The information is not visible.

Click on the middle icon to open the portlet.
In a portlet: consulting

Access to Tax-on-Web

Fiscale aangifte: Tax-on-web

AANGIFTE IN DE PERSONENBELASTING 2007
Status Bewaard

Mijn aangifte versturen via Tax-on-web

Direct link to Tax-on-Web.
- click on the Tax-on-Web link
- you are automatically forwarded to your TaxBox
- your TaxBox opens in a new window

Fiscale agenda

FISCALE SLEUTELDATA
15 mei 2007 Aanvang van de periode van de aangiften in de personenbelasting
04 juli 2007 Enkele van de periode van de aangiften in de personenbelasting
Tax on Web (http://www.taxonweb.be)

- Tax-on-web allows Belgian residents to file their tax returns online.
- The applications enable taxpayers to calculate the amount of their income tax, validate and save their data online, submit their returns electronically, and get a receipt from the Tax Administration.
- The online help system assists them in going through the different steps of the process.
- Extension: My Minfin users can now find details of their outstanding tax liabilities, backtrack over their past tax history, build up a preference list, and keep an eye on the progress of their tax return as it is processed.
In a portlet: Consulting

Access to Tax-on-Web

Tax-on-web

ZOEKEN

nl | fr | de

Help  Home  TaxBox

Mijn profiel  Logout

TAX box

Welkom Laurent Duler

Uw TaxBox omvat het geheel van de beveiligde diensten van Tax-on-web.

On line aangifte

U kunt naar het aangifteformulier gaan door op de link hieronder klikken.

Aangifte

Status van de aangifte
In a portlet: entering data

Personal data

Enter the data: cell phone, phone, e-mail. Click in the input field and enter the data.

MIJN GEGEVENS

Persoonlijke gegevens

De heer LAURENT DULIER

Geboren 28/12/1978

Domicilie RUE VICTOR HORTA, 5
1348 OTTIGNIES-LOUVAIN-NEUVE

Tel. 050 001122

GSM 0476 001122

E-mail l.dulier@mail.be

Bevestig uw ingevoerde gegevens a.u.b... OK

Verstuurde documenten, door de FOD

Alle type documenten

Aanslagbiljet 2005, 25 januari 2006, 135 kb

Alle iaartallen

Toon per 5, 10, 15; Totaal 1 items: 1 > 1
In a portlet: entering data

Personal data

Confirm the e-mail you received in your mailbox. Click the ‘OK’-button to confirm.

Geachte gebruiker,

Deze mail wordt u toegestuurd namens het team van het financieel portaal ‘MyMinfin’. U hebt onlangs in het portaal uw e-mail adres ingevoerd of gewijzigd. Om de procedure te voltrekken, en uw adres te activeren, vragen we uw bevestiging.

- Het door u ingevoerde adres: “l.dulier@mail.be”
- Klik de 'OK'-knop aan: Indien u niet bevestigt wordt niets gewijzigd.
In a portlet: entering data

Preferences Tax-on-Web

Select the required options
Click the ok-button
You will receive a confirmation
Click the return-button

Fiscale aangifte: Tax-on-web

AANGIFTE IN DE PERSONENBELASTING 2007
Status Bewaard

Miin aangifte versturen via Tax-on-web

EXTRA OPTIES
Ik wens vanaf het aanslagjaar 2008 geen aangifte in papierformaat meer te ontvangen, ik gebruik Tax-on-web.
Ik wens 5 dagen vóór het afsluiten van Tax-on-web per mail een herinnering te ontvangen indien mijn elektronische aangifte nog niet is ingediend.

Bevestig uw ingevoerde gegevens a.u.b..

Fiscale agenda

FISCALE SLEUTELDATA
15 mei 2007 Aanvang van de periode van de aangiften in de personenbelasting
04 juli 2007 Einde van de periode van de aangiften in de personenbelasting
Next steps for My Minfin

In 2008; more and more e-services will be available for citizens.

- Access to information concerning insurance savings or life insurance
- Visualisation of land property
- Visualisation of registered lease
- Visualisation of debts
- Integration of e-Services Intervat, Finprof, Vensoc and Belcotax
  - Add functionalities to Fiscal agenda
  - Introduction and visualisation of a litigation directly through My Minfin portal.