

Glasgow City Council Internal Audit Section Committee Summary Corporate Review – WorldPay Income

Item 3(d)

20th May 2026

1 Introduction

- 1.1 As part of the agreed Internal Audit plan, we have carried out a review of the arrangements in place for the management of WorldPay income.
- 1.2 WorldPay is used as a payment processor for online transactions for various certificates from registrars in Chief Executive Department (CED) and permits from Neighbourhoods, Regeneration and Sustainability (NRS) Services. When making an online payment to the Council, users are redirected to WorldPay's secure site to complete the transaction. Upon successful payment, WorldPay sends a confirmation email to the user, and the Council receives notification of the payment.
- 1.3 The relevant teams in CED and NRS have access to systems that interface with WorldPay which allows them to extract relevant information from the online forms that the customer has completed prior to payment. This allows the NRS and CED teams to have the required information to process the permits and replacement certificates. The systems used are Certificates Online (CED) and Lagan (NRS).
- 1.4 The purpose of the audit was to gain assurance that effective controls are in place covering the use of the WorldPay system to manage income. The scope of the audit included a review of the key controls in the following areas:
 - Documented policies, procedures and training.
 - Arrangements in place for recording and receipting income received.
 - Controls including segregation of duties and authorisation.
 - Refund arrangements.
 - Reconciliation arrangements to the financial ledger.

2 Audit Opinion

- 2.1 Based on the work carried out a reasonable level of assurance can be placed upon the control environment. The audit has identified some scope for improvement in the existing arrangements and two recommendations which management should address.

3 Main Findings

- 3.1 We are pleased to report that key controls are in place and generally operating effectively. Through discussion we found that officers clearly understood their roles and responsibilities.
- 3.2 We found that suitable refund arrangements are in place within CED and NRS. This involves an officer requesting the refund after investigation and a manager approving the refund, ensuring that segregation of duties exist. In addition, system controls are in place so refunds are only made to the card used for the original payment and the amount cannot be greater than the original payment.
- 3.3 We selected a sample of 21 refunds processed between April and November 2025, this was made up of four permits (from a total refund population of 12) and 17 for registrars (from a total refund population of 173). Through review, we found that all refunds sampled were refunded to the correct bank accounts, for the correct amounts and followed the approval process.
- 3.4 Using data analytics we reviewed all payments received for both sections between April and November 2025 to ensure that the income recorded matched the preset prices for CED registrars and NRS permits. We confirmed that all payments were the value expected and matched the expected totals based on the quantities ordered by customers.
- 3.5 We performed a walkthrough of the processes for recording and receipting WorldPay income and confirmed that there are appropriate arrangements in place within both CED and NRS. Both teams receive a notification when a customer has requested and paid for a certificate or permit; the service will then action this request.
- 3.6 However, our testing identified some weaknesses in the control environment. Through discussion and review of evidence we found that the Ledger Control and Banking Team within Financial Services (FS) will receive a daily report from NRS for income received through WorldPay for permits. This is matched with the income that has entered the bank account and SAP. However, an equivalent reconciliation process is not in place for CED; the Ledger Control and Banking Team ensure that the total that enters the bank account is input into SAP, however there is no additional

report to ensure the expected income from Worldpay matches the actual amount received.

- 3.7 In addition, we confirmed that there are documented procedures in place for NRS permits in relation to WorldPay. However, we found there are no documented procedures available in the Registrars team in relation to the arrangements for recording and receipting of WorldPay income, and refunds.
- 3.8 We were advised by NRS and CED that on-the-job training is provided to relevant staff, however through discussion we found that officers within the Registrars team have access to WorldPay but have not been trained on how to operate the system, therefore do not currently use the system.

- 3.9 An action plan is provided at section four outlining our observations, risks and recommendations. We have made two recommendations for improvement. The priority of the recommendations are:

Priority	Definition	Total
High	Key controls absent, not being operated as designed or could be improved. Urgent attention required.	0
Medium	Less critically important controls absent, not being operated as designed or could be improved.	2
Low	Lower level controls absent, not being operated as designed or could be improved.	0
Service Improvement	Opportunities for business improvement and/or efficiencies have been identified.	0

- 3.10 The audit has been undertaken in accordance with the Global Internal Audit Standards in the UK Public Sector.
- 3.11 We would like to thank officers involved in this audit for their cooperation and assistance.
- 3.12 It is recommended that the Head of Audit and Inspection submits a further report to Committee on the implementation of the actions contained in the attached Action Plan.

4 Action Plan

No.	Observation and Risk	Recommendation	Priority	Management Response
Key Control: Documented procedures and training in relation to WorldPay are in place and are available to all relevant staff.				
1	<p>We were advised through discussion with Registrars' staff that there is a lack of documented procedures in place in relation to the arrangements for recording and receipting of WorldPay income and refunds.</p> <p>We were advised that there are five Registration Officers within Registrars that have access to WorldPay, however they currently do not use the system as they have not been trained on how to operate the system. We were advised that training has not been completed due to a lack of resources.</p> <p>Without documented procedures and with untrained users of the WorldPay system, there is an increased risk of operational errors and inconsistent usage of the system.</p>	<p>CED management should create relevant procedural documentation in relation to WorldPay and Certificates Online. The document should be communicated to all relevant staff.</p> <p>Thereafter, management should ensure that all officers who have access to the WorldPay system are suitably trained. Officers who do not utilise the system should have their access removed.</p>	Medium	<p>Response: Accepted</p> <p>Registration Team will arrange for documented procedures to be created and shared with relevant staff. Permissions / access to be managed in line with operational requirements and relevant training having been undertaken</p> <p>Officer Responsible for Implementation: Registration Services Manager</p> <p>Timescales for Implementation: 31 August 2026</p>

No.	Observation and Risk	Recommendation	Priority	Management Response
Key Control: Reconciliations are completed to ensure all charges are received.				
2	<p>We carried out a walk-through of the process for receipting income from Worldpay and confirmed that payments for NRS permits have a clear reconciliation process between income recorded on the system, SAP and the bank account. This process is conducted by the Ledger and Control Banking Team.</p> <p>However, for CED Registrars we were advised that a similar process is not in place. There is no reconciliation conducted to confirm payments made through the system are matched to the bank account and SAP. The Ledger and Control Banking Team input the figure received in the bank account into SAP on a daily basis. This figure is not reconciled to the payments recorded on the Registrars system.</p> <p>Without appropriate reconciliation arrangements between the income received into the bank and relevant payment systems there is an increased risk that misappropriation of funds or errors may go undetected leading to financial loss.</p>	<p>CED management should liaise with Financial Services to establish formal reconciliation arrangements for WorldPay payments received for Registrars. Once implemented, these reconciliations should be performed on a regular basis and appropriately documented.</p>	Medium	<p>Response: Accepted</p> <p>Registration Services will discuss potential options for CED with Financial Services that are already in place for NRS permits in relation to reconciling Registrars fees/charges</p> <p>Officer Responsible for Implementation: Registration Services Manager</p> <p>Timescales for Implementation: 31 August 2026</p>