



Canada Revenue
Agency

Agence du revenu
du Canada

In the Fast Lane with CERB: Managing Risk While Accelerating Your Digital Journey

Silvano Tocchi, Chief Digital Transformation Officer

Context

Mid-march

CRA approached in mid March to administer Canada Emergency Response Benefit (CERB), an emergency benefit targeted at Canadians who did not qualify for Employment Insurance during the COVID-19 pandemic

Needed to get income support to Canadians quickly

CRA worked at an unprecedented accelerated pace while facing challenges of employees working remotely, with no child care or schools, and many employees not equipped to work from home

April 6

By April 6, CRA ready to accept applications through automated phone system (Interactive Voice Response), through CRA's My Account (online portal) or live with call centre agents



How to deliver CERB in three weeks

Radically simplifying design and build

- Fixed pay periods/benefit amounts, attestation based
- Re-used infrastructure, e.g. portals, contracts for IVR ports, payment issuance codes
- Fortunately, CRA's Information Technology (IT) systems were used to handling large volumes (e.g. T1 tax program – electronic filing) but steps were still taken to mitigate potential risks
- Made continuous improvements to features (e.g. updates, fraud prevention, etc.)

Narrowed delivery channels to two

- No paper option – online or automated phone lines (IVR)
- Strong communication strategy – “Get ready to apply” content and Chatbot
- Utilized volunteer call centre agents and direct deposit (reduced # mailed cheques)
- Leveraged partnerships within areas of CRA and with external partners



How to deliver CERB in three weeks cont'd

Shifted timing of integrity measures

- Basic front-end validations (e.g. active SIN)
- Will verify for double dippers, identify high risk populations, changing T4 reporting requirements for employers, responding to ID theft
- Simple and flexible design allowed for quick changes (e.g. \$1,000 earned income)
- Future design of applications and processes need to be agile and easy to make changes
- Anticipate client/Agency needs and potential issues in advance (i.e. in issuing CERB payments, will require a mechanism to return ineligible payments)

Our people

- Used a flattened approach to the work to leverage skills at all levels and help brainstorming
- Adopted a “many heads one keyboard” approach where IT, policy makers, communications experts, and subject experts worked together in one virtual room



No good deed goes unpunished

CRA delivered the following benefits:



Canada Emergency Response Benefit (CERB)

Over 22 million applications
Over \$44.6 billion paid



Canada Emergency Wage Subsidy (CEWS)

Over 1 million applications
Over \$40.7 billion paid



Canada Emergency Student Benefit (CESB)

Over 2 million applications
Over \$2.9 billion paid



Special payments for Goods and Services/Harmonized Sales Tax Credit (GSTC/HST) and Canada Child Benefit (CCB)

Over \$5.4B in GSTC/HST one-time payments
Over \$1.9B in CCB one-time payment increases

Statistics as of September 2020



Canada Revenue
Agency

Agence du revenu
du Canada

Canada

Identifying and mitigating risks

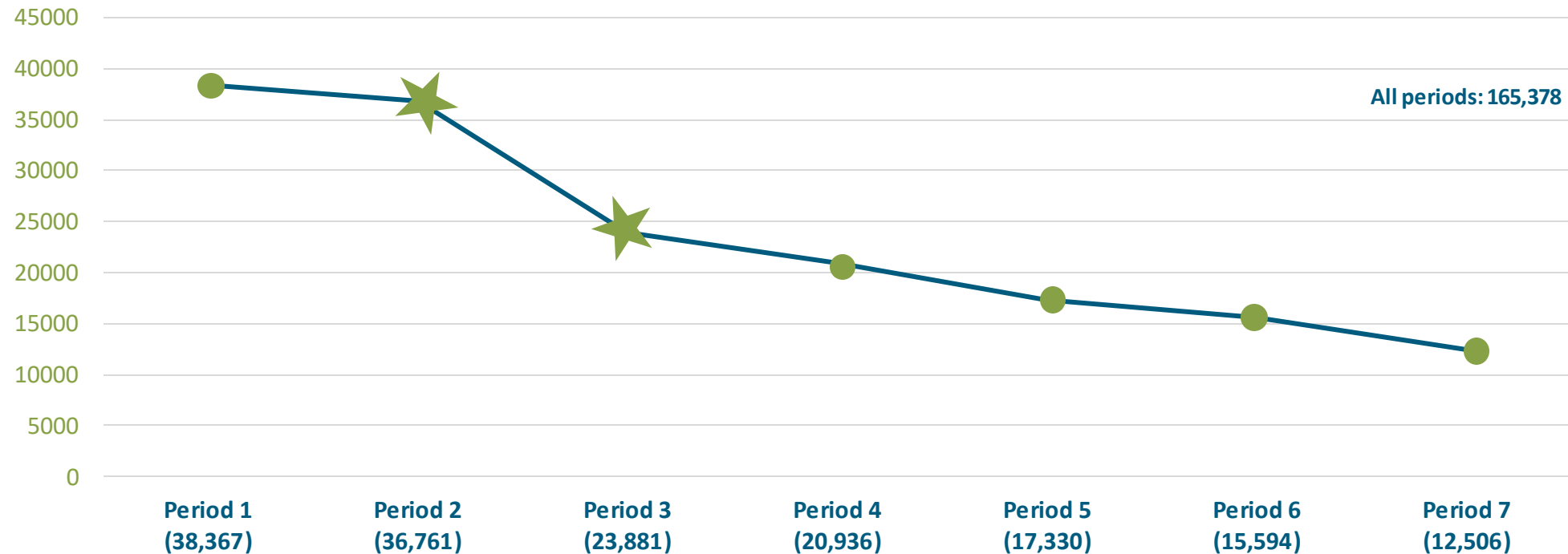
To mitigate risk of a potential system crash for applications, a nudge tactic was used asking CERB applicants to apply on specific days based on birth month, background systems were shut down to ensure new volumes could be managed

Day to apply for the Canada Emergency Response Benefit		
If you were born in the month of	Apply for CERB on	Your best day to apply
January, February or March	Mondays	April 6
April, May, or June	Tuesdays	April 7
July, August, or September	Wednesdays	April 8
October, November, or December	Thursdays	April 9
Any month	Fridays, Saturdays and Sundays	



Identifying and mitigating risks

- The CERB of this fall is not the same as the CERB implemented in the spring
- Additional verification introduced for applications flagged as “high risk”, applicants needed to call a toll-free number to get applications processed



- Continually addressed usage demand for remote workers who delivered critical services and allowed all staff to work online simultaneously by Secure Remote Access (SRA)



Partnerships

Finance Canada requested CRA support the Government of Canada to deliver an employment program

CRA partnered with Employment and Social Development Canada (ESDC) to administer the CERB

Partnered with Canadian financial institutions (FI) to offer CRA direct deposit enrolment online through the FI's website



Worked with Shared Services Canada to distribute laptops and cellphones to call centre volunteers

CRA entered into contract with external partner, Amazon Web Services, to address increased volumes of phone calls

Internally, CRA's programs collaborated to deliver services more efficiently and support reporting needs used to make critical decisions



Lessons Learned

- Historical investments in IT infrastructure and digital services were beneficial when crisis hit
- Agile approach and significantly flattening hierarchy accelerated approval processes
- Prolonged decision-making increases risks (e.g. impact application being ready in time)
- Employees are equally productive when working remotely but need right tools to perform jobs (e.g. WebEx)
- Agency was able to deliver but pace of activity cannot be sustained
 - Same resources utilized for different deliverables indicates need to invest in recruitment and development to sustain drive to digital
- Many paper processes still exist that need to move to digital options
- Changes to risk tolerance level must be measured and informed - has rewards and costs - able to react quickly and provide economic stability to millions of Canadians during time of crisis but need to invest to address inadvertent and willful non-compliance

