



Service to Business Joint Council Working Group Update

January 2023

The Service to Business Working Group (WG) is a forum for Canadian public sector leaders and practitioners to share experiences and information, and to support collaboration that is focused on improving services to business. Specifically, exploring tangible service improvements that are based on inter-jurisdictional collaboration that results in improved service delivery and excellence to businesses across Canada.

Terms of Reference (ToR)

The current Terms of Reference for the Service to Business Working Group remains valid, including the mandate, responsibilities and mechanics of the group. No changes are recommended at the moment.

Membership

The existing membership list was last updated in April 2022, and is due to be refreshed in early 2023 to ensure that the working group continues to have appropriate representation at the federal, provincial/territorial, and municipal levels of government.

Workplan

The working group's most recent focus, as presented at the Joint Council meeting in September 2022, has been the Business Banking Digital Credentials Pilot (update provided below). With this project set for completion in February 2023, the working group will need to turn its attention to exploring other areas of service improvement, including identifying workplan items in early 2023.

Next Steps:

Effective August 2022, Treasury Board Secretariat (TBS) assumed overarching leadership for digital credentials on behalf of the Government of Canada, including most digital credentials initiatives from Innovation, Science and Economic Development Canada (ISED). ISED will continue to support TBS on the core components of digital credentials..

Moving forward, the working group will need to determine whether digital credentials related projects continue to be explored in 2023, and if so, which project(s) specifically. Alternatively, the working group may wish to explore other digital areas of business service improvement.



Business Banking Digital Credentials Pilot Project

Innovation, Science and Economic Development Canada (ISED), and Corporations Canada, in partnership with the Government of British Columbia, Government of Alberta, Canada's biggest banks (Verified.Me Consortium) and ATB Financial explored the use of issued digital credentials to allow businesses to open bank accounts without having to resort to in-person and paper-based processes.

1. Business Banking Digital Credential Pilot Project Update

- Phase 1 of the Project was launched in September 2020, and was completed in June 2021. During this phase, Corporations Canada, British Columbia and Alberta built out their capacities to issue digital credentials to select digital wallets.
- Phase 2 of the Project is currently underway, with an expected completion date of February 2023 at which point a final report and end-to-end demo video will be made available. During this phase, user experience testing was completed which demonstrated that it is possible to use foundational digital credentials from multiple jurisdictions to apply for business bank accounts without relying on in-person and paper-based processes.

2. Key Takeaways

- Over the span of the business banking digital credentials pilot project, partners developed a more interoperable digital credential ecosystem, a better understanding of business and policy considerations for a potential future production launch, and more insight into the customer experience with digital credentials.
- Project Testing:
 - In August 2022, project partners tested the use of government-issued digital credentials to facilitate regulatory compliance and end-to-end digital transactions.
 - The user experience testing demonstrated how digital credentials could reduce the time and effort needed for businesses to open business bank accounts to approximately 30 minutes, in comparison with lengthy current location- and paper-based processes. The majority of participants indicated they would like to use digital credentials for their future banking.
 - Findings from the user experience testing included that interoperability challenges exist between different technology frameworks for issuing and verifying services and digital wallets, pointing to the need for investment to enable businesses to use their digital credentials across the economy. Scaling for interoperability can be complex and requires time and the right resources.
- The success of the project can be used to inform the development of digital credentials solutions within the banking and industry sectors, including putting into production the ability to open business bank accounts using digital credentials.

3. Next Steps

- The Business Banking Digital Credential Pilot is set for completion in February 2023, at which point a final report and end-to-end demo will be made available to the Service to Business Working Group.