

# CEWS applications

ABSB measures to mitigate fraud

# Representative Authorization

- Over 90% of representatives are level two or higher.
- Many legitimate claims will be submitted by newly added level 2 representatives, or reps that change from level 1 to level 2 to submit the application on behalf of legitimate businesses.

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# Authorization Confirmation Calls

- Normal program checks
  - Authorization Confirmation Calls
    - following a change to add a Level 3 representative, or if there is a representative added that has a newly created Rep ID, calls are made to the business owner in the BN system to confirm the change
  - These calls had been halted because of the COVID19 crisis but have been recently re-instated

# Measures to identify suspicious activity

- Weekly analysis of all BN registrations completed in the CRA Business Registration online portal (BRO)
  - Analysis focused on address differences between T1 and BN system, direct deposits completed in MyBA and suspicious RepIDs
  - Referrals made to Aggressive GST Planning (AGP), CPB, and Authentication Management Services (AMS), DSD
- There is a great partnership with GST Enhanced Registration Review (GERR), CVB and AGP, CPB where we identify and investigate suspected cases of fraud

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# MyBA

- Signing up for MyBA and Password Change Decks available




# WAC portal for CEWS application

Applicants wishing to use the WAC, who have not previously used this process need to:

- enter their account number (BN15 RP account)
- Indicate if they filed a prior year T4 information return with the CRA ([new functionality](#)),
  - option of providing their date of registration (for the BN15 RP account) **OR** box 22 of the most recent original 2018 tax year submitted T4 summary ([new functionality](#)).
- If no prior year T4 information return, date of registration required.
- Once the applicable information is entered, the account number is verified against the BN system
- If the applicant provides their date of registration (BN15 RP account), this information will be verified against the BN system
  - If valid, a web access code will be created or
  - If either of the validations fail, an error message will be displayed.
- If the applicant provides the total income tax reported in box 22 information will be verified against InfoDec.
  - If the total income tax reported in box 22 of is correct **and** the account number is valid, a web access code will be created.
  - If either of the validations fail, an error message will be displayed.
- Once the BN and WAC is entered in the classic CEWS application, GST e-Services will call InfoDec to determine if the BN and WAC is valid. InfoDec will return a reason code to GST e-Services, which will then enable them to determine if the CEWS applicant can proceed to the next step of the application.

# Direct Deposit through Financial Institutions

- Terms of Use

- Banks must autopopulate legal name of business
- Full name of the Representative using the credential assigned to the business entity
- Owner, partner, director or corporate officer of the business entity (optional)
- If name of owner, partner director or corporate officer is same as name of Representative
  - Social Insurance Number (SIN) of Representative (optional)
  - Date of Birth of Representative (optional)
- BN15 entered by bank or requestor
- Bank Account information
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- Banks must have consent form before sending information to CRA

# DDFI Review Process

- Information passed to CRA
- Matched to BN15 and Business Legal name in our BN system
  - If match, DD processed and application will not fall out in CEWS review
  - If no match, file will drop out for exception processing and initial review
  - If required, contact business owner or delegate on file in Business Number system and perform confidentiality check
  - Advise that DD request was unsuccessful and facilitate enrollment over the phone
  - If contact unsuccessful, leave message to enroll thru MyBA or contact BE (not confirmed)
- Anticipating high exception processing rates
- If DD not processed before CEWS application enters system, cheque will be mailed



# CEWS Case Creation and Validations

- There are upfront validations for point of entry in the application. If application does not meet cannot submit a claim.
- If application meets the upfront validations a claim can be created that will pass through a number of validations which will create a case for review

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- All cases created will be required to review protected before releasing payment

# CEWS Application Review Process

- A representative (any level) cannot change a business owner name in MyBA
- For applications that fall into the ABSB bucket, employees will be contacting the owner, partner, director, corporate officer or delegated authority listed in the Business Number System to confirm the banking information details, or change of address information **NOT** the name on the application
- Any suspicious activity will be referred to AGP for assistance



Canada Revenue  
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Agence du revenu  
du Canada

# Canada Emergency Wage Subsidy

April 2020

000256

Canada

# Key elements

- A quick overview
- The IT build
- Automatic system validation (Phase 1)
- Automatic system validation (Phase 2)
- Fund release
- Manual review of failed validations
- The web content landing page
- The calculator
- Call centre support
- Complex Technical support
- CERB and CEWS interaction
- Post-payment verification
- Program queries and support

## A quick overview

- The CEWS is expected to provide an estimated \$73 billion of support to businesses to rehire and keep their employees, providing a subsidy of 75% of wages, to a maximum of \$847 per employee.
- Employers will be able to apply on line through My Business Account or via the CRA website using their Web Access Code (WAC). They will be required to provide basic company information (eg. Business Number), provide high level information about their claim (rehiring 100 people at \$1,000 wage per month for a wage subsidy claim of \$75,000). They will be required to attest to the claim, and must be able to provide all documentation upon request.
- The plan is for the online application process to begin April 27, 2020. We begin processing on May 4, which means, those that pass our automated validations will have their payments sent to PSPC on the morning of May 5. protected

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# The IT build

- ABSB has engaged key stakeholders, which include primarily CPB, CVB, LPRAB, and ITB in the design of the CEWS program.
- All branches have identified the required program elements pertaining to their area of responsibility (e.g. eligibility criteria, risk thresholds, payment parameters, etc.) and have contributed to the development of the overall business requirements for the CEWS.
- High level business requirements were provided to ITB on April 3, 2020 and the requirements were finalized on April 12, 2020.
- ITB will build the solution over a two-week period, throughout which, components of the solution will move into User Acceptance testing.
- The goal is to have the front-facing interface accept applications in or around, April 27, 2020 and have a fully operational system by May 4, 2020.
- Timelines are incredibly tight for the build and for testing.

## Automatic system validation (Phase 1)

- Phase 1 will require the company's Business Number for their employer account (referred to as RP) and will confirm the following:
  - Eligible to submit a claim through the program (e.g. MUSH sector not eligible)
  - Company's RP account was established prior to March 15, 2020
  - Application is not a duplicate
- If the application fails the criteria above, the applicant will be advised via an immediate message (regardless of application method).

## Automatic system validation (Phase 2)

- If the application has successfully met Phase 1 criteria, the system will allow the applicant to continue with the application process and complete the attestation. The system will then compare the company data against a number of key validities, as follows:

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## Fund release

- Once the information passes the validations, it will be routed directly through the Rebate Processing System (RPS) through to the Standardized Accounting (SA) system at which time a payment file will be prepared for PSPC.
- **If any of the information** submitted does not pass the above validations, a case will be created with all relevant details and routed through CRA's SA Case System.

# Manual review of failed validations

- [protected]
- Files will go through the SA Case Management system and streamed into three workloads:
  - large claims (all claims over [protected])
  - payroll issues [protected] and reasonableness of claim
  - [protected]
- The goal is to quickly clear for payment 90% of these claims within one week.
- This should be achievable if [protected]
- In addition to the ITB/SSC “war room”, personnel from ABSB, CVB and CPB will monitor the flow of CEWS transactions through the system from day one to identify possible roadblocks and take corrective measures.

# The web content landing page

- Landing page will be similar to CERB
- Basic information provided:
  - Who is eligible
  - Determine your subsidy amount
  - How to apply (which contains a detailed calculator)
  - After you apply
  - Contact the CRA
  - Qs and As

# The calculator

- The landing page will include a calculator that will replicate the application experience, but provide additional functionality in order to input all necessary details for calculating the claim.
- This approach has a number of benefits:
  - Applicant will learn how to calculate the claim
  - It will encourage applicant to gather all necessary information
  - Applicant may be less anxious – can see how much money will come
  - Printable filled in application form creates potential to engage dialogue with bank re: line of credit
  - May spread out phone calls from applicant, rather than all on April 27
  - Applicant questions (as well as confirmation by Finance, etc.) will reveal potential problems early

# Call centre support

- ABSB is working closely with both LPRAB and PAB to develop the required training materials to support call centre agents in the Business Enquiries (BE) Call Centres respond to queries about the CEWS.
- As was the case with the CERB, we will supplement our existing call centre workforce by leveraging our reserve agents workforce from across the Agency. We expect to have in excess of 2,000 agents responding to calls.
- Process to get agents signed up and equipped to take calls during the week of April 13, 2020.
- Training material will be available via InfoZone and online support will be provided the week of April 20, 2020.
- We are examining the possibility of accepting applications via phone channel by exception (possibly liaison officer calling back employers that need to do phone attestation).
- BE hours of operations extended to 9-9 Monday to Friday and 9-5 on Saturdays beginning April 25, 2020.

## Complex Technical support

- The CEWS legislation is much more complex in nature than the CERB. It is expected that BE agents will be able to respond to general questions about eligibility, entitlements and the application process with more complex queries being tiered up to higher levels.
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## CERB and CEWS Interaction

- Businesses are expected to hire back employees retroactively as a result of the CEWS. Many of these employees will have claimed the CERB, either through the CRA or through Service Canada (CERB replaced EI with claims starting on March 15).
- Many employees also expected to make second CERB claim throughout April before getting confirmation that they will be called back to work (or at least, paid from employer).
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## Post-payment verification

- Both CPB and CVB will conduct post payment validation reviews based on their own respective program validations that will be similar in nature to existing validation processes where claimants are contacted to provide supporting documentation to substantiate their submissions. (e.g. detailed payroll listing for period, details regarding reduction in revenues, etc.).
- Insights gained from this work will be used to further refine the system validations.
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# Program queries and support

- We expect to receive queries regarding the status of submissions, reasons for rejection as well questions regarding the allocation and/or disbursement of payments.
- ABSB, CPB, and CVB will establish teams in their respective areas to respond and action.