



No cash please

by Geoff Martin

Canadian governments lead in e-billing

ELECTRONIC BILL-PAYMENT and collection is finally starting to become the “killer app” that pundits have long predicted it would be, and the Government of Canada is leading the charge.

It has placed first worldwide in online services for four years running, according to a yearly study by global technology services firm, Accenture. And with the leadership of the federal Government On-Line (GOL) program (gol-ged.gc.ca), which aims to provide a majority of Canadian government services securely and efficiently by 2005, our lead over second-place countries, Singapore and the United States, continues to widen.

Since it deals with virtually every Canadian citizen and business, the Canada Revenue Agency (CRA) is leading the way with the GOL program. Last year, 10 million Canadians filed their taxes online, but CRA expects to significantly expand their services before the 2005 deadline to entice even greater numbers.

With their acquisition of webdoxs from BCE Emergis in July 2004, Canada Post's online payment service, called epost, is also poised to become a global trailblazer in e-billing. While epost currently offers services that allow its more than 400,000 registered users in major cities such as Calgary, Winnipeg, Toronto, and Ottawa to pay their municipal taxes and other bills online, the scheduled launch of merged services between epost and webdoxs in December will boast more than one million registered customers and the services of 97 companies. In Toronto, the service will enable electronic payment for seven of the 10 monthly bills received by an average household.

This all might seem like a fairly recent revolution, but the concept of paying a stack of bills without licking any stamps or

leaving the house didn't need to wait for birth of the Internet. One Canadian company in particular, Winnipeg, Manitoba-based TelPay, pioneered a system in 1985 that allowed its customers to pay many of their bills over the phone. Still alive and well nearly two decades later, the company's forward thinking is being applied in more directions than ever.

Whether it's through the Internet, a telephone, or a fax machine, TelPay's 650,000 customers have been moving an awful lot of money through their system, which has hubs in Montreal, Ottawa, Toronto, Winnipeg, Saskatoon, Regina, Calgary, and Edmonton. In 2003, TelPay conducted 14 million transactions in Canada for a total of \$5.3 billion – a 33 percent increase over 2002's totals – and TelPay executives are, not surprisingly, confident this growth trend will continue through 2004 and beyond. TelPay chairman and founder Bill Loewen has already vowed that he will never write another business cheque again, and goes so far as to predict that in 10

years, virtually every financial transaction in Canada will be completed electronically.

Already, a very large chunk of TelPay's business is conducted with various branches of government. In 2003, the company remitted nearly \$683 million in electronic payments to Canadian public institutions, an increase of \$263 million over the year before. In the process, the company is saving both governments and their constituents incalculable amounts of time and money.

With numbers ramping upwards so sharply right across the country, it doesn't take a crystal ball to determine that e-billing is very quickly taking over in Canada. While the paperless society we've long been promised still seems a distant fairy tale, Canadian governments and businesses seem poised to achieve one of the world's first truly cashless societies in the very near future. *mm*

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