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Sales Tax E-invoicing Feasibility Study – Qualitative Research

Final Report

Prepared for the Canada Revenue Agency

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Canada 

Sales Tax E-invoicing Feasibility Study – Qualitative Research

Final Report

Prepared for the Canada Revenue Agency by Sage Research Corporation

May 2021

The Canada Revenue Agency (CRA) commissioned Sage Research Corporation to conduct a qualitative public opinion research study with small and medium size businesses regarding e-invoicing. The CRA will use this research to inform the assessment of feasibility for the adoption of an e-invoicing policy measure for standardized e-invoicing for Canadian markets.

Ten online focus groups were conducted between April 22 and May 5, 2021, with two groups in each of the following regions: East, Quebec, Ontario, Prairies, and B.C. Five focus groups were conducted with Small Businesses and five with Medium Business.

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Executive Summary

The Compliance Programs Branch of the Canada Revenue Agency (CRA) has launched a multi-year initiative to examine the feasibility of adopting e-invoicing standards and technology that integrates with our tax system. Electronic invoicing (e-Invoicing) refers to the automated exchange and processing of invoice-related data between suppliers and buyers in a structured electronic format. It encompasses the transmission of data from the supplier in a manner that can be integrated into the buyer's Accounts Payable (AP) system without requiring data input from the buyer's AP administrator. E-invoicing is regarded as an integral part of efficient financial supply chain management, optimizing the end-to-end process of Business-to-Business (B2B) and Business-to-Government (B2G) transactions, linking the internal enterprise processes to payment systems.

The focus of the CRA's E-invoicing Initiative is to evaluate how e-invoicing can benefit businesses through efficiencies, as well as to improve sales tax compliance, deter participation in the underground economy, and improve the taxpayer experience. It aims to advance thinking as to how the CRA can shift the focus of its compliance approach from relying on taxpayer completed tax returns and post-filing strategies to include the use of real-time/near-real-time data from business transactions via modern technologies.

The objectives of this research were to:

- Better understand current invoicing practices among SMEs including sending, receiving, reporting and archiving invoices
- Gauge awareness and knowledge of e-invoicing
- Provide insight about perceived challenges and benefits of e-invoicing technology and standards
- Gauge level of interest in adopting e-invoicing among SMEs
- Help identify ways of supporting business to adopt e-invoicing

Results from the research will inform the assessment of feasibility for the adoption of an e-invoicing policy measure for standardized e-invoicing for Canadian markets, including providing input:

- For the feasibility assessment, the concept case, recommended model and interoperability framework
- The stakeholder engagement plan, and addressing the challenges of this technology for SMEs and the benefits

Ten two-hour online focus groups were conducted between April 22 and May 5, 2021, with two groups in each of the following regions: East, Quebec, Ontario, Prairies and B.C. The target group was small (less than 10 employees) and medium (10 to 249 employees) businesses. To qualify, the business had to send 20 or more invoices per year or receive 20 or more invoices per year. There were four to seven participants in each group, for a total of 59 participants. Participants were paid an honorarium of \$175.

This research was qualitative in nature, not quantitative. As such, the results provide an indication of participants' views about the topics explored, but cannot be statistically generalized to represent the full population. Qualitative research does, however, produce a richness and depth of response

not readily available through other methods of research. It is the insight and direction provided by qualitative research that makes it an appropriate tool for exploring participants' knowledge and opinions with respect to e-invoicing.

Key Findings

Creating, Sending and Receiving Invoices

None of the participants used e-invoicing in the sense explored in this research (i.e. electronic data interchange between a buyer's accounting system and a seller's accounting system).

The number of invoices sent and received varied widely across participants. The numbers sent/received tended to be substantially smaller for small business participants compared to medium business participants, although there was some overlap in the ranges.

The use of email for sending and receiving invoices was widespread and extensive. Quite often the invoice is an attachment to the email, but it may also be in the form of a link which also gives the recipient an option to pay.

Mailed invoices are relatively uncommon, and none of the participants send or receive the majority of invoices via mail. This suggests that communication about e-invoicing should focus more on comparisons to emailing invoices than to mailing invoices.

Paper invoices may accompany delivery of goods, although this is not always the case. Sometimes only a tracking slip accompanies the delivery and the invoice is sent separately by email. There can also be paper invoices or receipts from goods purchased from local retailers.

There were two mechanisms used by some participants for direct entry of invoice data into a buyer's accounting system: (1) some participants had large companies as customers who required invoices to be entered in an online portal, and one participant appeared to use a portal to receive invoices; (2) several participants used a third-party service to scan invoices and transmit the data into their accounting system.

The most time-consuming phase of sending an invoice is compiling the data driving the invoice amount and content. The most time-consuming phase of processing an incoming invoice is checking and approving the invoice, although the time required can vary widely from minutes to much longer. The time to manually enter invoice data was typically described as being "minutes."

Overall Reaction to E-invoicing

Almost none of the participants were aware of e-invoicing in the sense intended in this project. When asked whether they thought they were using "electronic invoicing" or "e-invoicing", almost all thought they were because of their extensive use of email for invoicing. This indicates that from a communications perspective, the phrase "e-invoicing" is highly prone to be interpreted as something very different from what is intended in this project.

In order to get informed reactions to e-invoicing, participants were given a presentation on what e-invoicing is, how it works, and how to implement it.

Immediately following the presentation, there was a vote on how many would consider using e-invoicing in their business. Note that the question referred to “consider using e-invoicing”, not the stronger “would you use e-invoicing.” Overall, about one-quarter of small business participants said they would consider it, and about half of the medium business participants said they would consider it. Quite a few of those who would consider using e-invoicing had some reservations, so it was not always a purely positive assessment of e-invoicing based on the information provided.

Qualitatively, the best predictor of likelihood of being interested in considering e-invoicing was number of invoices received per year: the more invoices received, the more likelihood of interest. This helps to explain the higher proportion of those interested among medium business participants compared to small business participants.

Following discussion of perceived benefits and concerns with e-invoicing, participants were asked again about their overall interest in considering using e-invoicing in their business. There was little change in overall interest. In some groups, the question was posed with an added condition, namely to assume that use of e-invoicing is widespread in Canada. This was added because one of the reasons quite a few gave for lack of interest was a belief that there is little value to using e-invoicing if most other businesses are not using it. Adding the condition resulted in a small increase in interest. The fact that adding this condition had only a relatively small effect indicates there were other significant perceived issues with e-invoicing.

Perceived Benefits

Participants were asked on an open-ended basis what if any benefits they thought e-invoicing might provide to their business. This was followed by presentation and discussion of five types of benefits:

Increases cost savings

Improves payment times

Reduces fraud

Connect once, trade with many

Encourages trade

On an unaided basis, the primary reason for interest in considering using e-invoicing was that it could reduce time spent on manually entering data from incoming invoices. This is related to the aided benefit, *Increases cost savings*. Some participants did not think this benefit was meaningful for their business: they did not think that at their invoice volume the cost savings would be significant, and it was suggested this would be a more significant benefit for larger companies that receive large numbers of invoices.

On an unaided basis, some participants thought e-invoicing might facilitate payment of invoices. This was also the point of the aided benefit, *Improves payment times*. Reasons for perceiving the possibility of faster payment times included: elimination of the time between invoice receipt and data entry; elimination of some invoices getting lost; psychological impact in that the recipient knows that the sender knows that the invoice has been received and entered into the accounting system. The main reason the majority of participants said they did not think e-invoicing would lead to faster payment times was because they believed that what drives payment times are (a) payment terms – either as stated on the invoice or based on the payer’s payment practices, and/or (b) the payer’s cash flow and whether they have the money to make the payment.

E-invoicing was generally not perceived to offer a significant benefit in terms of sending invoices, with one exception associated with facilitating payment of invoices. Some participants said that as a sender it is good to have certainty that an invoice has been received and entered in the accounting system of the buyer. While this might or might not result in more rapid payment, it at least eliminates “lost invoices” as a reason or excuse for nonpayment.

The remaining three aided benefits did not really come up on an unaided basis – i.e. *Reduces fraud*; *Connect once, trade with many*, and *Encourages trade*.

- *Reduces fraud*: Only a rather small minority of participants believed that e-invoicing could reduce the risk of fraud in their business. There were two main reasons why the majority of participants did not feel that e-invoicing would reduce the risk of fraud in their business:
 - Despite the assurances of safety and security in the presentation of this benefit, they believed that the e-invoicing network – like other electronic databases and systems – can be hacked. Several participants suggested that the e-invoicing network might in fact be a particularly attractive target for hackers because of the large number of companies that would be using the network and the fact that it involves financial transactions.
 - Quite a few participants said that fraud has not been a problem in their business, and so they see this as addressing a problem they do not have.
- *Connect once, trade with many*: About one-quarter of medium business participants perceived this to provide a benefit to their business, while only one small business participant perceived this to be a benefit. The main reason given by those who did not see this as providing a benefit to their company was that they feel they can already do business with a variety of types and sizes of companies and with companies in different parts of the world.
- *Encourages trade*: About one-third of medium business participants perceived this to provide a benefit to their business, while only a few small business participants perceived this to be a benefit. Those reacting positively cited:
 - E-invoicing makes it easier/simpler to send an invoice to another country. It also gives certainty that an invoice has been received.
 - Invoice data will be in a format compatible with the recipient’s accounting system.
 - Eliminates potential confusion such as the date format or which number on an invoice is the purchase order (PO) number.
 - The fact that e-invoicing standards have been adopted in more than 65 countries is new information, and conveys that e-invoicing can be useful and maybe even necessary to trade with some other countries.

There were two main reasons some participants gave for why *Encourages trade* would not be a benefit to their business: their business is domestic and does not trade with other countries, or they already do business with other countries and their current systems work well for this purpose.

Perceived Issues

Lack of widespread use of e-invoicing: One barrier to interest in considering using e-invoicing mentioned by quite a few participants is the current lack of widespread use in Canada. Their point

was that if most or all of the businesses or organizations they deal with do not have e-invoicing, then there is no benefit to using e-invoicing and therefore no reason to pay to get e-invoicing.

Current system works fine: Those not interested in considering using e-invoicing quite often commented that how they handle invoicing now works fine, and they do not see any significant added value to using e-invoicing. This suggests a challenge will be how to convince these businesses there is a benefit to e-invoicing. This will particularly be a challenge for businesses that receive a relatively low volume of invoices, as the primary driver of interest in e-invoicing was more efficient processing of incoming invoices.

Participant concern about impact on checking incoming invoices: Some participants were quite concerned that e-invoicing would adversely affect the processes for checking and approving incoming invoices. Current checking and approval processes start with an actual invoice, but with e-invoicing the starting point is invoice information already entered into the accounting system. The concern was that errors in invoices might go undetected and such invoices could end up being paid. Essentially, these participants were concerned that invoices received via e-invoicing would go directly into accounts payable, without review or approval. Some noted they would need to build in new processes for checking and approving invoices. For example, one participant suggested the accounting system would need a “holding tank” for incoming invoices in order to allow for review and approval prior to going into accounts payable. These results suggest that communication about e-invoicing should address how checking and approval of incoming invoices can be accomplished and in an efficient fashion.

Participant concern over changing an invoice already sent or received: Some participants were concerned that with e-invoicing it could be difficult or overly time-consuming to change an invoice sent or received when, under e-invoicing, it has already been entered into the accounting system. Essentially this concern is related to the previous point about detecting errors under e-invoicing: if an error is detected, the concern is then how difficult will it be to correct the error. These results suggest communication about e-invoicing should address not only how invoices can be checked and approved in an efficient manner, but also how changes to invoice information can be made in an efficient manner when necessary.

Participant concern over e-invoicing network security: As noted above, some participants were concerned the e-invoicing network could be hacked, and indeed several suggested these networks would be an attractive target for hackers. This suggests that a communications challenge will be to convince businesses that the networks are secure, particularly in a news environment where stories about systems being hacked are not uncommon.

Participant concern over accuracy of coding of cost categories: A few participants were concerned about how accurately costs on an invoice will be categorized in the accounting system, given that no one is manually entering the data and assigning costs to categories.

Impact of the subscription cost for e-invoicing: In the presentation given to participants about e-invoicing, participants were told that typical costs for small businesses would be \$15-\$30 per month, and typical costs for medium businesses would be \$40-\$65 per month. Overall it appears that cost by itself was not a big issue. Participants who were interested in considering using e-invoicing did not complain about the cost. Some of those not interested did say the cost was too high, but our impression is that the issue was not really on the cost side but on the perceived “value

for money” side. That is, they saw little or no benefit to using e-invoicing, and so really were objecting to paying anything at all for it.

Actions That Could be Taken to Encourage E-invoicing

A small number of participants believed that the only way to get to widespread adoption of e-invoicing would be for government to mandate it be used.

A few participants suggested that if large companies could be encouraged to adopt e-invoicing, then smaller companies that deal with those companies would be motivated to adopt e-invoicing.

Many participants essentially suggested making e-invoicing free, or at least very low cost:

- The most common suggestion was to have a free trial period. The rationale was that this would give a business an opportunity to assess whether and to what extent there are benefits to using e-invoicing. It was also suggested this sort of incentive is needed to encourage early adoption in a context where there is not yet widespread use of e-invoicing.
- Several participants suggested it should be completely free.
- Some suggested the CRA should give some sort of rebate or tax break to businesses who adopt e-invoicing. The argument was that because the CRA benefits from the adoption of e-invoicing, it is reasonable to expect the CRA to share at least part of the cost.

Some participants suggested somehow incentivizing the accounting software/service vendors to promote use of e-invoicing among their business customers. This might include incentives to encourage them to offer a free trial period, or more generally a low cost.

In a brief presentation to participants about the CRA’s interest in e-invoicing, there was a reference to reducing GST/HST reporting burden. In this context, some participants said this would be a good thing. However, some other participants were less positive. Their reasons included:

- The participants said their accounting software already does a good job of keeping track of GST/HST, and so did not see what added benefit the CRA could provide.
- The GST/HST information the CRA might access because of e-invoicing is perceived to be very likely incomplete, and therefore not useful for, for example, prepopulating a GST/HST return.
- General unease over the CRA somehow accessing information about their company via the e-invoicing network.

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Rick Robson
Vice-President
Sage Research Corporation

Detailed Findings

Creating, Sending and Receiving Invoices

This section describes the process for creating, sending and receiving invoices. The following are summary observations on the results:

- None of the participants used e-invoicing in the sense explored in this research (i.e. electronic data interchange between a buyer's accounting system and a seller's accounting system).
- The number of invoices sent and received varied widely across participants. The numbers sent/received tended to be substantially smaller for small business participants compared to medium business participants, although there was some overlap in the ranges.
- The use of email for sending and receiving invoices was widespread and extensive. Quite often the invoice is an attachment to the email, but it may also be in the form of a link which also gives the recipient an option to pay.
- Mailed invoices are relatively uncommon, and none of the participants send or receive the majority of invoices via mail.
- Paper invoices may accompany delivery of goods, although this is not always the case. Sometimes only a tracking slip accompanies the delivery and the invoice is sent separately by email. There can also be paper invoices or receipts from goods purchased from local retailers.
- There were two mechanisms for direct entry of invoice data into a buyer's accounting system: (1) some participants had large companies as customers who required invoices to be entered in an online portal, and one participant appeared to use a portal to receive invoices; (2) several participants used a third-party service to scan invoices and transmit the data into their accounting system.
- The most time-consuming phase of sending an invoice is compiling the data driving the invoice amount and content. The most time-consuming phase of processing an incoming invoice is checking and approving the invoice, although the time required can vary widely from minutes to much longer. The time to manually enter invoice data was typically described as being "minutes."

Creating and Sending Invoices

None of the participants used e-invoicing in the form explored in this research (i.e. electronic data interchange) to send invoices.

The estimated number of invoices sent per year varied widely among those who offered an estimate. Among small business participants, over half sent 100 or fewer invoices per year, and over three-quarters sent 500 or fewer invoices per year. Among medium business, over two-thirds sent 100 or more invoices per year, and about half sent 1,000 or more invoices per year.

Most participants created invoices using accounting or invoicing software or an online service, including several who sometimes used software or a service and sometimes created invoices manually (i.e. using word processing software or a spreadsheet). Several participants did not have any in-house software or service, and created all invoices manually. Note that in order to use e-invoicing to send invoices, the sender needs to use a compatible software or service to create the invoice. Compatibility of software/services with e-invoicing is still developing in Canada, but the results indicate that most participants could potentially use e-invoicing to send and receive invoices, provided that their software/service vendor implements support for e-invoicing.

The following are some observations on the software/services used:

- Across all participants, over a dozen different software/service providers were mentioned as being used to create invoices, although one provider (QuickBooks) was used by just under half of the participants. Other providers mentioned by more than one participant included Acoma, Freshbooks, Sage, Shopify, Square and Xero.
- Some participants with online businesses used the online sales platform to create invoices (e.g. Shopify, Square).
- Some medium-size business participants used enterprise resource planning (ERP) software to create invoices.

Email was widely and extensively used to send invoices. All of the participants at least sometimes used email to send invoices, and even when other methods were used to send invoices, email was the method used most often. With regard to how email was used to send invoices:

- Often the invoice was sent by the software/service used to create the invoice, but sometimes it was sent using email software.
- How the email provides the invoice varies depending on the software/service used. Most often, the invoice is sent as an attached file. The online services may send the invoice as a link. This typically is paired with giving the buyer an option to pay – a feature which participants using this method appreciated because payment can be faster. One participant mentioned that the invoice appears in the body of the email.

Some participants (all medium-size business) said they sell goods or services to a large company that requires them to use an online portal to input invoices. This method is interesting in that it partially replicates what e-invoicing does – i.e. invoice information is entered directly into the buyer's accounting system. These participants commented that they did not like using these portals. Reasons mentioned included: takes more time than creating a regular invoice, have to do the work twice – once to create it for oneself and again to enter the information in the portal; lack of flexibility for dealing with changes; was required to pay a monthly fee to use the portal.

With regard to other methods of sending invoices:

- A small number of participants said they sometimes mail invoices, although more often they email invoices. They were asked if this impacted payment time, and reaction was split. Several said payment was a bit slower when the invoice is mailed, but several others said it had no impact on payment time. The latter said payment time was driven by payment terms or whether or not the customer had the money available to pay.
- Several participants attach paper invoices to goods being delivered to a customer. Note that as mentioned in the next section on receiving invoices some participants said they receive paper invoices attached to deliveries.
- A few participants said they fax invoices to customers who specifically request this form of delivery.

Participants were asked what is the most time-consuming aspect of creating and sending invoices. For almost all it was the process of compiling the information that drives the invoice content and dollar amount. The time required can vary depending on the complexity of the invoice (e.g. number of line items) and how automated or organized the record-keeping is for the information that needs to be provided. Other time-consuming aspects, each mentioned by one or a few participants, included:

- Setting up an invoice template for the first invoice to a new customer.
- Ensuring the invoice is structured as specified by each customer.
- In situations where the invoice includes amounts billed by subcontractors, waiting to receive the subcontractor invoices.
- Sorting out GST/HST tax rates for sales to customers in different provinces, or applicable taxes for customers in other countries.

Some participants commented that sometimes they include supporting attachments with an invoice. In the later discussion of e-invoicing, this was not raised by any participants (nor was it probed), but we mention it here because this could come up as a question among businesses considering adopting e-invoicing.

Receiving and Processing Invoices

None of the participants used e-invoicing in the form explored in this research (i.e. electronic data interchange) to receive invoices.

The number of invoices received per year varied widely among those who offered an estimate. Among small business participants, most received less than 500 invoices a year, and about two-thirds received 100 or fewer invoices. Among medium business participants, most received 100 or more invoices per year, and about a third received 1,000 or more invoices per year.

All participants receive invoices by email, and for almost all this is how they receive most of their invoices.

- Some also receive some invoices by mail, but the majority come by email.

- Some receive paper invoices attached to incoming deliveries of goods, and for several this accounts for the majority of invoices they receive. Note that some other participants referred to getting tracking slips with deliveries and separately receiving emailed invoices. So, it appears that depending on the vendor or the circumstances, deliveries of goods sometimes include an invoice, and sometimes include only a packing slip describing what has been delivered.
- There will be paper receipts or invoices for goods purchased at a physical store (e.g. certain office supplies may be purchased at a local store).
- One medium-size business participant with an ERP system appeared to have an online portal to receive some invoices (they also receive some invoices that do not come through the portal). Their business receives a large number of invoices, which they estimated at 10,000 a year.

When an invoice is received, there is typically some sort of checking or verification, and manual data entry. The checking/verification may be minimal for simple invoices from trusted suppliers, or more time-consuming for more complex invoices. For example, an incoming invoice would be checked against a purchase order (PO), if there is one. It may also be checked against the goods or services actually received, e.g. the packing slip. The invoice may be checked for errors. The invoice may need to be approved for payment by an employee familiar with delivery of the goods or services received.

Several participants use a third-party service that scans invoices and provides the data in a form that integrates with the participant's accounting system. They use the service by forwarding emailed invoices to the service. This partially replicates e-invoicing, in that the invoice data is received into the accounting system.

As most invoices are received electronically, they are also stored electronically. If the invoice is received in paper form, the paper invoice is typically saved. Some noted that they do print an emailed invoice for data entry purposes, and may keep the paper copy until the invoice is paid.

Potentially the most time-consuming aspect of processing an incoming invoice is the checking and verification process, although as noted the time required can vary considerably. In simple invoices from trusted suppliers the checking process may take a few minutes or less. For more complex invoices, where there is potentially a mismatch between the goods/services invoiced versus goods/services received, or where there are errors in the invoice, the processing time can be much longer.

The time required to manually enter invoice data is short. Participants had some difficulty estimating a typical amount of time required, but most said it takes a matter of minutes. Part of the difficulty some had in coming up with an estimate is that invoices may be entered in batches by a bookkeeper, and the participant doesn't really think of this in terms of "time per invoice."

Overall Reaction to E-invoicing

As noted in the previous section, none of the participants were using e-invoicing in the sense intended in this research project. As also noted above, among these participants the use of email

for sending and receiving invoices is widespread and extensive. In this context, participants were asked about the phrase “electronic invoicing”, or “e-invoicing” in short form. Specifically, participants were asked if they considered what their business does to be “e-invoicing.” Almost all answered that they do think what they do is “e-invoicing.” This indicates that from a communications perspective, the phrase “e-invoicing” (or “electronic invoicing”) is highly prone to be interpreted as something very different from what is intended in this project.

The moderator then presented a description of e-invoicing consisting of four slides and an accompanying script (see Appendix). The four slides covered: 1. *E-invoicing: What is it?:*, 2. *E-invoicing: How does it work?*, 3. *Example: Paper invoice vs. E-invoice*, and 4. *Implementing e-invoicing*.

Note that based on the ensuing discussion, it was evident that this definition of e-invoicing was new to almost all participants: it was not something they recognized in general or specifically in the businesses they deal with. In conjunction with the above point about the high likelihood of interpreting “e-invoicing” as email-based invoicing, this highlights the challenge of designing clear communication about e-invoicing. As described below, this lack of familiarity with e-invoicing as intended here also led to one of the major concerns about invoicing – namely, that there is little benefit to using it if few other businesses are using it.

Immediately following the presentation, the moderator did a vote on how many would consider using e-invoicing in their business. Note that the question referred to “consider using e-invoicing”, not the stronger “would you use e-invoicing.” Overall, about one-quarter of small business participants said they would consider it, and about half of the medium business participants said they would consider it. Quite a few of those who would consider using e-invoicing had some reservations, so it was not always a purely positive assessment of e-invoicing based on the information provided.

Qualitatively, the best predictor of likelihood of being interested in considering e-invoicing was number of invoices received per year: the more invoices received, the more likelihood of interest. This helps to explain the higher proportion of those interested among medium business participants compared to small business participants. However, this was far from being a perfect predictor. There were participants who receive relatively few invoices per year (e.g. 50-100 per year) who were interested, and participants with large numbers (1,000 or more) who were not interested.

Following discussion of perceived benefits and concerns with e-invoicing, participants were asked again about their overall interest in considering using e-invoicing in their business. There was little change in overall interest. In some groups, the question was posed with an added condition, namely to assume that use of e-invoicing is widespread in Canada. This was added because one of the reasons quite a few gave for lack of interest was a belief that there is little value to using e-invoicing if most other businesses are not using it. Adding the condition resulted in a small increase in interest: several more participants said they would consider e-invoicing for their business. The fact that adding this condition had only a relatively small effect indicates there were other significant perceived issues with e-invoicing. The perceived benefits and issues are described in the next two sections.

Perceived Benefits

Participants were asked on an open-ended basis what if any benefits they thought e-invoicing might provide to their business. This was followed by presentation and discussion of five types of benefits:

Increases cost savings

Improves payment times

Reduces fraud

Connect once, trade with many

Encourages trade

These five benefits were first presented on a slide with an accompanying script (see Appendix). Then each was discussed individually. For the purpose of the discussion the corresponding text from the slide was pasted into the chat box so that participants could see how the benefit was described on the slide. Note that in the initial presentation of the five benefits, it was emphasized that these are demonstrated benefits of e-invoicing – i.e., *I'm going to show you a list of what are some of the demonstrated benefits of using e-invoicing.* And the introduction also included the following statement, *Furthermore, there have been several studies by reputable outside organizations and other governments that have documented the benefits that we're showing here.*

Overall:

- On an unaided basis, the primary reason for interest in considering using e-invoicing was that it could reduce time spent on manually entering data from incoming invoices. This is related to the aided benefit, *Increases cost savings.*
- On an unaided basis, some participants thought e-invoicing might facilitate payment of invoices. This was also the point of the aided benefit, *Improves payment times.*
- E-invoicing was generally not perceived to offer a significant benefit in terms of sending invoices, with one exception associated with facilitating payment of invoices. Some participants said that as a sender it is good to have certainty that an invoice has been received and entered in the accounting system of the buyer. While this might or might not result in more rapid payment, it at least eliminates “lost invoices” as a reason or excuse for nonpayment.
- The remaining three aided benefits did not really come up on an unaided basis – i.e. *Reduces fraud; Connect once, trade with many, and Encourages trade.*

Reduced time spent on entering invoice data

Among those interested overall in considering using e-invoicing in their business, this was the primary reason given. Some participants – mainly small business participants – said they could see this would be a benefit to larger companies that process large volumes of incoming invoices, but they did not feel the impact would be significant on their business.

Other perceived benefits of e-invoicing for processing incoming invoices each mentioned by one or several participants:

- Reduces the use of paper because there is no need to print invoices for data entry purposes
- Eliminates data input errors
- Makes it easier to manage incoming invoices by, for example, making sure no invoice gets lost

Reactions to the aided benefit, *Increases cost savings*

For reference, the following is the slide content and the accompanying script:

Slide

Increases Cost-savings: E-Invoicing reduces invoicing costs by approximately 60%-80%, from an average cost of CAN \$20 per paper-based invoice to less than \$8-10 per e-invoice

Script

It is estimated that it costs both the seller and purchaser about \$20 to process a paper or emailed PDF invoice. In contrast, it costs less than \$10 to process an e-invoice. The difference is due to the time saved not having to manually handle each invoice.

Participants were asked if they believed e-invoicing would reduce costs in their business. The result was about the same as for overall interest in considering e-invoicing – i.e. about one-quarter of small business participants said it would reduce costs, and about half the medium business participants said it would reduce costs.

Positive reactions: Those who said it would reduce costs agreed that the time saved by not manually entering data would meaningfully reduce costs. It is interesting that on an unaided basis, most talked about the time saved, not the money saved. This suggests that from a communications perspective, “time saved” should be prominent, and perhaps should be the leading point rather than a supporting point (as it was in the aided presentation).

Other positive reactions from one or a few participants:

- Reduces input errors and the time required to correct errors
- Reduces paper
- Removes the need for/value of paying a third party to scan invoices to input the data into the accounting system.

Issues/negative reactions: There were two main issues:

- Some participants said they did not think that at their invoice volume the cost savings would be significant, at least not relative to the subscription cost to get e-invoicing. It was suggested this would be a more significant benefit for larger companies that receive large numbers of invoices.
- Some participants perceived the stated average cost of *Can \$20* substantially overstates the cost in their business to process incoming invoices. Essentially, they did not believe the absolute dollar value of the cost savings would be as large as stated on the slide.

Some participants believed that any cost savings would be largely offset by either the costs to set up e-invoicing, or ongoing costs of IT support to maintain e-invoicing. Note that earlier in the session in the presentation on e-invoicing, participants were told (Slide 3):

Talk to your accounting software or service provider to find out if they are or can be enabled for e-invoicing. If they are, they will handle all the work of connecting you to an e-invoicing service provider. They might charge a small one-time fee to do this.

It could be that by this point in the discussion these participants had forgotten this information, or perhaps they did not really believe it at the time. In any event, this suggests that communication about the cost of e-invoicing should also include communication about set-up and maintenance costs.

As described later in *Perceived Issues with E-invoicing*, quite a few participants were concerned that e-invoicing might somehow negatively impact the process of checking and approving incoming invoices. In this context, it was suggested e-invoicing could increase processing time for some invoices in cases where there were errors in an invoice, the invoice data was coded improperly in the accounting system, or changes need to be made to an invoice. The idea is that these could increase processing time because the issues are detected only after the data are entered into the accounting system, rather than before, and so added time is needed to “fix” the problem.

Facilitates invoice payment

On an unaided basis, some participants said they thought e-invoicing could facilitate payment of invoices. On an aided basis about a quarter of participants said e-invoicing might speed up payment times for their business. There was not much difference in this regard between small versus medium business participants.

Since the unaided and aided discussion were similar, the results are combined here.

For reference, the following is the slide content and the accompanying script:

Slide

Improves Payment Times: Faster transmission and faster processing can speed up payment times

Script

Faster transmission of the invoice and faster processing of the invoice by the recipient can lead to faster payment times. But keep in mind that e-invoicing does not automate payments. The payer remains in full control of when and how an invoice gets paid.

Note that the second sentence in the script was added because in the first groups it was found there was a little bit of confusion about e-invoicing somehow automating payments because of invoice data being automatically added into the recipient’s accounting system.

Positive reactions: The following were reasons some participants gave for thinking that e-invoicing could facilitate invoice payment:

- The elimination of the time between invoice receipt and data entry could speed up payment. This eliminates not only the actual data entry (which is typically done in minutes), but also and more importantly the lag between receiving an invoice and entering the data. For example, in the discussion at the beginning of groups about how incoming invoices are handled, it was evident that some participants let invoices accumulate for a while before entering them.

- It eliminates the problem of some invoices getting lost (i.e. unintentionally misplaced), resulting in late payment.
- It can have a psychological impact of reducing likelihood of procrastination in paying, and ability to excuse procrastination by means of excuses such as “I didn’t get the invoice” or “the invoice got lost.” This impact was expressed as: “I know that you know that I know you have the invoice in your accounting system.”

Issues/negative reactions: The main reason the majority of participants said they did not think e-invoicing would lead to faster payment times for their business was because they did not think transmission and processing time is what primarily drives how long it takes to pay an invoice. Rather, what drives payment times are (a) payment terms – either as stated on the invoice or based on the payer’s payment practices, and/or (b) the payer’s cash flow and whether they have the money to make the payment. In this context, some commented that their current practice of emailing invoices already results in quick transmission, and that maybe only companies that mail a lot of invoices would see a benefit to e-invoicing (and none of the participants mailed a lot of invoices).

Reduces fraud

Note that the notion of reducing fraud did not really come up on an unaided basis.

For reference, the following is the slide content and the accompanying script:

Slide

Reduces Fraud: The e-invoicing network provides a safer and more secure channel than emailed or mailed invoices

Script

E-invoicing has the potential to greatly reduce fraud, by ensuring only secure and legitimate invoices are sent or received into a business’s financial systems. The e-invoicing network provides a safer and more secure channel than email, as noted by other government departments, such as the Australian Taxation Office. Only trusted and accredited service providers are able to transmit invoice data. This mitigates the risk of fraudulent invoice requests or interception. The only parties that see the e-invoices are the software providers, buyers and suppliers.

Only a rather small minority of participants believed that e-invoicing could reduce the risk of fraud in their business, with somewhat more medium business participants (about one-fifth) agreeing with this compared to small business participants (about one-tenth).

Positive reactions:

- Several participants agreed with the points made on the slide and script. One also said that referring to the Australian experience made this more credible.
- A few participants said fraud would be reduced because only registered users can access it. This involved making some assumptions about how e-invoicing works. One participant said they assumed that only vendors a business authorizes as vendors can use e-invoicing to send invoices to that business. One participant said they assumed that there would be a process to verify the legitimacy of a vendor before that vendor is allowed to send invoices

on the e-invoicing network. This participant thought that governments would be involved in the verification process, and when the moderator suggested this might not be the case they suggested governments should be involved in the verification process.

- A few participants believed the e-invoicing network would be a more secure channel than email.

Issues/negative reactions: There were two main reasons why the majority of participants did not feel that e-invoicing would reduce the risk of fraud in their business:

- Despite the assurances of safety and security in the slide and script, they believed that the e-invoicing network – like other electronic databases and systems – can be hacked. This is likely due to the prevalence of news stories about businesses and governments getting hacked. Several participants suggested that the e-invoicing network might in fact be a particularly attractive target for hackers because of the large number of companies that would be using the network and the fact that it involves financial transactions.
- Quite a few participants said that fraud has not been a problem in their business, and so they see this as addressing a problem they do not have. They felt that the nature of their business, the nature of the vendors, and/or their processes for checking incoming invoices is sufficient to control the risk of fraud.

Connect once, Trade with many

Note that this concept did not really come up on an unaided basis.

For reference, the following is the slide content and the accompanying script:

Slide

Connect Once, Trade with Many: E-invoicing can be used to allow all businesses, in all sectors, to trade with many partners, regardless of their size, location, or the financial software they each use through open networks

Script

An open-standards based approach to e-invoicing means that all businesses, in all sectors, can open their networks and trade with many partners, regardless of their size, location, or the financial software they each use.

About one-quarter of medium business participants perceived this to provide a benefit to their business, while only one small business participant perceived this to be a benefit.

Positive reactions: The reasons for being positive were somewhat diffuse, with one or a few participants citing each of the following:

- There is a common standard that connects businesses everywhere.
- Larger companies may be more likely to deal with a smaller company if it uses e-invoicing. This included one participant who assumed that in some way vendors who are on an e-invoicing network are “approved vendors”, and so larger companies would be more willing to work with them.

- A few participants who had used large companies' online portals for entering invoices perceived e-invoicing as likely easier to use than those portals.
- E-invoicing will facilitate trade with other countries. Note, though, that this participant was assuming that somehow e-invoicing would help with using appropriate tax rates for different countries, which is not something that e-invoicing in fact does.

Issues/negative reactions: The main reason given by those who did not see this as providing a benefit to their company was that they feel they can already do business with a variety of types and sizes of companies and with companies in different parts of the world. They do not see how e-invoicing adds to the capability they feel they already have.

Other reactions included:

- Some participants said they did not understand what benefit was being described on the slide and script.
- One participant commented that if e-invoicing were to standardize invoice content then that would be particularly helpful in doing business in other countries. However, they did not perceive e-invoicing as doing that. Rather they perceived e-invoicing to be only about how invoice data – whatever that might have to be – is transmitted.

Encourages trade

Note that this concept did not really come up on an unaided basis.

For reference, the following is the slide content and the accompanying script:

Slide

Encourages Trade: Standardized e-invoicing is now widely used. More than 65 countries have already adopted common requirements for the electronic exchange of invoices.

Script

Standardized e-invoicing is now widely used. More than 65 countries have already adopted common requirements for the electronic exchange of invoices.

About one-third of medium business participants perceived this to provide a benefit to their business, while only a few small business participants perceived this to be a benefit.

Positive reactions:

- E-invoicing makes it easier/simpler to send an invoice to another country. It also gives certainty that an invoice has been received.
- Invoice data will be in a format compatible with the recipient's accounting system.
- Eliminates potential confusion such as the date format (e.g. D/M/Y versus M/D/Y) or which number on an invoice is the PO number.
- The fact that e-invoicing standards have been adopted in more than 65 countries is new information, and conveys that e-invoicing can be useful and maybe even necessary to trade with some other countries.

Issues/negative reactions: There were two main reasons some participants gave for why *Encourages trade* would not be a benefit to their business:

- Their business is domestic and does not trade with other countries.
- They already do business with other countries and their current systems work well for this purpose.

Several participants said that in their view what is much more important to trade with other countries is the relationships one builds with the other parties, and that how invoice information is exchanged is not a significant factor.

Perceived Issues

Lack of widespread use of e-invoicing: One barrier to interest in considering using e-invoicing mentioned by quite a few participants is the current lack of widespread use in Canada. Their point was that if most or all of the businesses or organizations they deal with do not have e-invoicing, then there is no benefit to using e-invoicing and therefore no reason to pay to get e-invoicing. Some related results:

- Some participants perceived early adoption to increase the complexity and possibly the cost of managing invoices. As one participant put it, they thought they would have to “run two systems” for sending and receiving invoices rather than one. This suggests communication about e-invoicing should include information on how it works when other parties are not on an e-invoicing network.
- Some participants commented they would not want to have to try to persuade other businesses they deal with to adopt e-invoicing.
- A few participants thought that the nature of their business and the vendors they work with was such that it was unlikely the vendors would be interested in adopting e-invoicing (e.g. free-lance writers; local farmers).

As noted previously, when the moderator asked about interest assuming use of e-invoicing is widespread, several more participants did say they would be interested. These results suggest two conclusions:

- A challenge will be how to motivate businesses to adopt e-invoicing when the majority of businesses and organizations they work with are not using e-invoicing. As noted later, one frequent suggestion from participants was to somehow make use of e-invoicing free for a period of time.
- The fact that adding this hypothetical condition of widespread use had only a relatively small effect on interest indicates there are other significant perceived issues with e-invoicing. This section describes other issues participants expressed with respect to e-invoicing.

Current system works fine: Those not interested in considering using e-invoicing quite often commented that how they handle invoicing now works fine, and they do not see any significant added value to using e-invoicing. As one participant put it, in their view e-invoicing is “a solution for a problem that doesn’t exist.” This suggests a challenge will be how to convince these businesses

there is a benefit to e-invoicing. This will particularly be a challenge for businesses that receive a relatively low volume of invoices, as the primary driver of interest in e-invoicing was more efficient processing of incoming invoices.

Participant concern about impact on checking incoming invoices: Some participants were quite concerned that e-invoicing would adversely affect the processes for checking and approving incoming invoices. Current checking and approval processes start with an actual invoice, but with e-invoicing the starting point is invoice information already entered into the accounting system. The concern was that errors in invoices might go undetected and such invoices could end up being paid. Essentially, these participants were concerned that invoices received via e-invoicing would go directly into accounts payable, without review or approval.

Some noted they would need to build in new processes for checking and approving invoices. For example, one participant suggested the accounting system would need a “holding tank” for incoming invoices in order to allow for review and approval prior to going into accounts payable. Some participants commented that currently an invoice they send or receive first needs approval by a non-accounting person (i.e. if receiving then the person who authorized the purchase, if sending then the purchaser at the other end). These participants were concerned about how these approvals by non-accounting people would be handled under e-invoicing. Another issue mentioned by several participants involved checking incoming invoices against POs. If everything ordered in the PO has been received, then approval is as simple as matching the incoming invoice to the corresponding PO. However, sometimes not everything ordered in the PO was delivered, or for a complicated PO there may be multiple deliveries and invoices. In these cases, matching an invoice to a PO is not sufficient, and there also has to be matching to what has actually been delivered. Again, there was concern about how this would work with e-invoicing.

These results suggest that communication about e-invoicing should address how checking and approval of incoming invoices can be accomplished and in an efficient fashion. The “efficiency” component is important so as not to work against the point that e-invoicing saves time handling invoices. With regard to the latter point, a several participants suggested e-invoicing would not meaningfully reduce time handling incoming invoices because there still needs to be process for checking and approving the invoices.

Several participants with relatively low volumes of incoming invoices commented that it is important for them to see actual invoices as this helps them to understand what is going on in their business and to manage the business.

Participant concern over changing an invoice already sent or received: Some participants were concerned that with e-invoicing it could be difficult or overly time-consuming to change an invoice sent or received when, under e-invoicing, it has already been entered into the accounting system. Essentially this concern is related to the previous point about detecting errors under e-invoicing: if an error is detected, the concern is then how difficult will it be to correct the error. As noted earlier, some participants had customers who required invoices to be submitted using an online portal, in which presumably the invoice data is going into the accounting system. A complaint participants made about these portals is inflexibility in handling changes, and a few pointed out that e-invoicing might have the same sort of problem.

These results suggest communication about e-invoicing should address not only how invoices can be checked and approved in an efficient manner, but also how changes to invoice information can be made in an efficient manner when necessary.

Participant concern over e-invoicing network security: As noted earlier in the discussion of the aided benefit proposition, *Reduces fraud*, some participants were concerned the e-invoicing network could be hacked, and indeed several suggested these networks would be an attractive target for hackers. A communications challenge will be to convince businesses that the networks are secure, particularly in a news environment where stories about systems being hacked are not uncommon.

Participant concern over cost of implementation and maintenance: As noted earlier in the discussion of the aided benefit proposition, *Increases cost saving*, some participants believed that any cost savings would be largely offset by either the costs to set up e-invoicing, or ongoing costs of IT support to maintain e-invoicing.

Participant concern over accuracy of coding of cost categories: A few participants were concerned about how accurately costs on an invoice will be categorized in the accounting system, given that nobody is manually entering the data and assigning costs to categories.

Impact of the subscription cost for e-invoicing: In the presentation given to participants about e-invoicing, participants were told that typical costs for small businesses would be \$15-\$30 per month, and typical costs for medium businesses would be \$40-\$65 per month. Overall it appears that cost by itself was not a big issue. Participants who were interested in considering using e-invoicing did not complain about the cost. Some of those not interested did say the cost was too high, but our impression is that the issue was not really on the cost side but on the perceived “value for money” side. That is, they saw little or no benefit to using e-invoicing, and so really were objecting to paying anything at all for it. None of them suggested they would consider using e-invoicing if the cost was reduced by X dollars (unless maybe if X dollars is zero).

Actions That Could be Taken to Encourage E-Invoicing

In the final section of each discussion group, participants were shown a slide with some information on the CRA’s interest in e-invoicing (see Appendix), and then participants were asked for suggestions on what information or supports could encourage businesses to adopt e-invoicing.

Note that the discussion guide did not include any questions on reactions to the slide about the CRA’s interest in e-invoicing. The slide did refer to the possibility of e-invoicing reducing GST/HST reporting burden, and that is discussed further below under *Supports to encourage adoption of e-invoicing*. The slide also said e-invoicing could help in tax compliance and in reducing tax fraud. In response to the slide, some participants expressed unease over that the CRA might somehow have access to information about their business via the e-invoicing system. It should be noted though that the slide did not make any specific statements about whether, how or under what circumstances the CRA might access information in the e-invoicing network.

Participants were asked what information would be important to provide businesses about e-invoicing to encourage consideration or adoption of e-invoicing. In response to this, most participants focused on what could be done to motivate or incentivize businesses to try e-invoicing rather than specifically answering the question. Arguably, participants had already discussed what aspects of e-invoicing would be important to them. However, based on learning from previous parts of the discussion, the following are some observations:

- Among these small and medium business participants, awareness of e-invoicing in the sense intended in this research project was virtually nonexistent. Further, the term “e-invoicing”, or “electronic invoicing”, is highly prone to be interpreted as using email for invoicing. This suggests there needs to be basic education about e-invoicing, covering the sorts of topics in the slide presentation given to participants – i.e., *E-invoicing: What is it?*, *E-invoicing: How does it work?*, *Implementing e-invoicing*. Information on cost should be included because adoption of e-invoicing will ultimately depend on perceived value for money. This would need to address both the ongoing cost of e-invoicing, and start-up costs.
- The current lack of widespread adoption of e-invoicing is a barrier, because this substantially reduces the benefits of implementing e-invoicing. If there is to be communication to small and medium business prior to widespread adoption, this barrier would need to be specifically acknowledged and addressed.
- Quite a few participants had difficulty seeing significant benefits in adopting e-invoicing which suggests a need for further development of messaging to communicate benefits to small and medium businesses. The benefit that was easiest for some to perceive was saving time (and perhaps money) processing incoming invoices. Although, the perceived value of this potential benefit depended to some extent on having a relatively high volume of incoming invoices to process. To a lesser extent some perceived the potential for faster payment, although quite a few were skeptical about this. The other benefits described to participants did not, as presented, generate much positive response – i.e. *Reduce fraud*; *Connect once*, *Trade with many*; and *Encourages trade*.
- There needs to be communication about how the following processes can be implemented effectively and efficiently in an e-invoicing environment: checking and approving incoming invoices, and making changes to invoices that have already been sent. There is quite a bit of concern that e-invoicing could adversely affect these processes.
- Communication should address the security of information sent over e-invoicing networks. It appears that simple assertions that the information is secure may not be sufficient, given (a) there are regularly stories in the media about large databases and systems being hacked, and (b) some perceived the e-invoicing networks as particularly attractive to hackers because they involve financial information and transactions involving a large number of companies.

In one of the focus groups, most of the participants were particularly critical of the CRA being a source for information about e-invoicing. They were skeptical about the extent to which the CRA has the interests of business foremost, and would prefer to get information from private sector companies, such as the accounting software vendors.

Supports to encourage adoption of e-invoicing

A small number of participants believed that the only way to get to widespread adoption of e-invoicing would be for government to mandate it be used.

A few participants suggested that if large companies could be encouraged to adopt e-invoicing, then smaller companies that trade with those companies would be motivated to adopt e-invoicing.

Many participants essentially suggested making e-invoicing free, or at least very low cost:

- The most common suggestion was to have a free trial period. Several participants suggested durations, with suggestions ranging from three months to a year. The rationale was that this would give a business an opportunity to assess whether and to what extent there are benefits to using e-invoicing. It was also suggested this sort of incentive is needed to encourage early adoption in a context where there is not yet widespread use of e-invoicing.
- Several participants suggested it should be completely free. This included one participant who suggested it should be free for businesses under a certain size on the grounds that small businesses have less resources and may get less benefit from using e-invoicing.
- Some suggested the CRA should give some sort of rebate or tax break to businesses who adopt e-invoicing. The argument was that because the CRA benefits from the adoption of e-invoicing, it is reasonable to expect the CRA to share at least part of the cost.

Some participants suggested somehow incentivizing the accounting software/service vendors to promote use of e-invoicing among their business customers. This might include incentives to encourage them to offer a free trial period, or more generally a low cost.

A few participants suggested that tools be provided that would allow them to assess the benefits to their business of adopting e-invoicing, including impact on costs.

As noted earlier, the slide presented on the CRA's interest in e-invoicing included a reference to reducing GST/HST reporting burden. In this context, some participants said this would be a good thing. However, some other participants were less positive. Their reasons included:

- The participants said their accounting software already does a good job of keeping track of GST/HST, and so did not see what added benefit the CRA could provide.
- The GST/HST information the CRA might access because of e-invoicing is perceived to be very likely incomplete, and therefore not useful for, for example, prepopulating a GST/HST return. This is because it would not include invoices sent or received outside the e-invoicing system.
- General unease over the CRA somehow accessing information about their company via the e-invoicing network.

Appendix A - Methodology

Number, Composition and Location of Focus Groups

The research consisted of 10 two-hour online focus groups:

Target group	Total	East	Quebec (Fr)	Ontario	Prairies	B.C.
Small business (1-9 employees)	5	1	1	1	1	1
Medium business (10-249 employees)	5	1	1	1	1	1
Total	10	2	2	2	2	2

There were four to seven participants in each group, for a total of 59 participants (29 small business, 30 medium business).

Recruiting and Sample Sources

Recruiting for all English sessions was done by Synchro Research. Recruiting for the Quebec groups was done by Ad hoc recherche. Recruiting was done by telephone.

The sample source was Synchro's and Ad hoc's opt-in databases of people who have indicated an interest and willingness to be contacted for possible inclusion in a research study.

Participant Honoraria

The honorarium for all participants was \$175.

Qualified Participants

For all groups, a business had to send 20 or more invoices per year or receive 20 or more invoices per year. The qualified participant was the senior person in the business who is responsible for overseeing accounting and tax-related matters for the business.

The following exclusions applied:

- *Business sector:* Cannot work in: government department, tax-related businesses (accounting, bookkeeping, tax preparation, lawyer specializing in tax, financial planning services), advertising, public relations, marketing research, media.
- *Past participation:* Cannot have participated in a qualitative research session in the past six months, and cannot have attended five or more qualitative research sessions in the past five years.

A wide variety of types of businesses were included in the research.

Sample Profile

The following summarizes the number of participants along several dimensions:

Business structure	Total (#)	Small Business (#)	Medium Business (#)
Sole proprietor	18	13	5
Corporation or partnership	41	16	25
Number of employees	Total (#)	Small Business (#)	Medium Business (#)
One	8	8	--
2 to 4	12	12	--
5 to 9	9	9	--
10 to 49	17	--	17
50 to 99	8	--	8
100 to 249	5	--	5
How the business handles completing the business tax return and other tax forms	Total (#)	Small Business (#)	Medium Business (#)
Do all tax form completion internally	17	9	8
Hire accountant/tax preparer	42	20	22
Has in-house bookkeeping or accounting support*	Total (#)	Small Business (#)	Medium Business (#)
Yes	49	24	25
No	10	5	5

***Yes to in-house bookkeeping or accounting support includes those who do all tax form completion internally*

Moderators

Rick Robson moderated the English-language focus groups. Sylvain Laroche moderated the French-language focus groups.

Appendix B - Screener

English Screener

CRA Screener for *E-Invoicing Focus Groups*

Hello, I'm _____ of (Synchro Research/Ad hoc recherche), a marketing research company.

Would you prefer that I continue in English or in French? Préférez-vous continuer en français ou en anglais? **[If prefers French, either switch to the French screener and continue, or say the following and then hang up and arrange French-language call-back]** Nous vous rappellerons pour mener cette entrevue de recherche en français. Merci. Au revoir.

First off, let me assure you that we are not trying to sell you anything. We are organizing a research project on behalf of the Government of Canada, and specifically for the Canada Revenue Agency. The study is about invoicing practices of businesses and the methods they use for this purpose. In this context, a “business” could mean a company, or a sole proprietor.

Note to recruiter: Should a participant require validation that this is a legitimate research project, please refer them to www.canada.ca/por-cra or to:

*Angela Muma
Public Affairs Branch
Canada Revenue Agency
613-407-6207*

May I please speak with the senior person in your business who is responsible for overseeing accounting and tax-related matters for the business? **When connected, re-introduce yourself and ask:**

Are you the senior person in the business who is responsible for or shares responsibility for overseeing accounting and tax-related matters?

If “no”: Ask to speak to the senior person in the business who is responsible for or shares responsibility for overseeing accounting and tax-related matters

If “yes”:

And what is your position in the business?

If the business needed to make some high-level decisions about accounting software or accounting services to be used by the business, would you likely be involved in the decision-making process?

If “no”: Thank and terminate

If “yes”: Continue

When connected to the right person, ask:

In this research project, an individual like yourself is chosen to sit down with five to seven other people representing different businesses and give ideas and opinions in a two-hour online discussion session. You will be paid an honorarium for your participation in the online group discussion.

[If prefers to continue in English for the Quebec French-language focus groups, ask:] The discussion will be held entirely in French, and participants will be asked to review and discuss written communication materials written only in French. Would you be comfortable doing this?

1. Yes
2. No → **Thank and end interview**

[Si préfère continuer en français pour les groupes de l'Ontario, des Prairies, du Pacifique ou de l'Atlantique qui seront dirigés en anglais, demandez : La discussion se déroulera entièrement en anglais et nous demanderons aux participants de passer en revue du matériel de communication écrite en anglais seulement, puis d'en discuter. Seriez-vous à l'aise avec cela ?

1. Oui
2. Non → **Remerciez le répondant et terminez l'entrevue.**

I'd like to tell you a bit more about this study to see if you are interested in possibly taking part in this study.

The discussion will be about invoicing practices in businesses. Topics will include how invoices are created and sent, how the business processes invoices it receives, and what role, if any, digital methods play in these processes. You'll also be asked for your opinions about a possible automated process for handling incoming and outgoing invoices.

You will not be asked about any specific invoices sent or received by your business, but rather only general questions about how the business handles invoice-related processes.

Neither your personal identity nor the name of your business will be given to the Canada Revenue Agency.

The results of the research will be used by the Canada Revenue Agency to better understand how businesses handle processes related to incoming and outgoing invoices, and also what businesses may think about an automated process for handling invoices.

Participation is voluntary and an individual's decision to take part will not affect any dealings they may have with the Government of Canada. All information collected will be used for research purposes only, in accordance with laws designed to protect your privacy. All opinions expressed will remain anonymous, and views will be grouped together to ensure no particular individual or business can be identified. May I continue?

1. Yes
2. No → **Thank and end interview**

Thank you. I need to ask you a few questions to see if you fit the profile of the types of companies we are looking for in this research. This will take about 6-7 minutes.

Note to recruiter: When terminating a call with someone, say: *Thank you for your cooperation. We already have enough participants who have a similar profile to yours, so we are unable to invite you to participate.*

1) **Record gender (no quotas):**

1. Male
2. Female

2) **Record regions (watch quotas)**

1. Ontario – Quotas: Maximum of 4 from GTA
2. Prairies – Quotas: At least 2 from Alta, 1 from Sask 1 from Man
3. Pacific – Quotas: Maximum of 4 from Vancouver
4. Atlantic – Quotas: Maximum of 3 from any of the four Atlantic provinces
5. Quebec - Quotas: Maximum of 4 from Montreal

3) Approximately, how many people does your business employ? In your count, please include yourself and all full-time and permanent part-time employees from all locations in Canada.

(Qualifies for *Small Business*)

1. Just myself, no employees
2. 2-4 employees
3. 5-9 employees

(Qualifies for *Medium Business*)

4. 10-49 employees
5. 50-99 employees
6. 100-249 employees

(Thank and end the interview)

7. 250 or more employees

Quotas

Small Business: try to recruit a mix

Medium Business: Quotas out of 7 recruits:

- 10-49 fewer employees: 4 recruits
- 50-99 employees: 2 recruits
- 100-249 employees: 1 recruit

4) Do you, or does anyone in your household, work for ... ? **(Read list)**

- A marketing research firm

- A magazine or newspaper
- The federal government
- The provincial or local government
- An accounting or bookkeeping company
- A company that does tax returns for other people or businesses
- A law firm that specializes in tax
- A firm providing financial planning services
- A radio or television station
- An advertising agency
- A public relations company

If “yes” to any, thank and end the interview

5) I have a few questions about the number of invoices sent and received by your company in a typical year. I’m interested in invoices involving businesses or organizations that you deal with. I’m not including invoices you send to individuals such as consumers.

5a) Firstly, in a typical year, does your businesses send any invoices to other businesses or organizations?

- Yes: ask Q.5b
- No: go to Q.5c

5b) And about how many invoices does your business send to other businesses or organizations in a typical year? Would you say you send... **(read list)**:

1. 1 to 9 invoices per year
2. 10 to 19 invoices
3. 20 to 40 invoices
4. Or more than 40 invoices per year

5c) I’d now like to ask you about invoices your business receives from other businesses or organizations. About how many invoices does your business receive from other businesses or organizations in a typical year? Would you say receive ... **(read list)**:

1. 1 to 9 invoices per year
2. 10 to 19 invoices
3. 20 to 40 invoices
4. Or more than 40 invoices per year

To qualify, must either send 20 or more invoices per year at Q.5b, or receive 20 or more invoices per year (Q.5c). If does not meet this qualification, thank and terminate.

Quota: At least 4 of 7 recruits send 20 or more invoices at Q.5b

- 6) In which industry or sector does your business operate? If you are active in more than one sector, please identify the main sector. **(Do not read list. Accept only one response. Confirm result with respondent as necessary)**

Record response here and classify below:

-
1. Agriculture, forestry, fishing, mining
 2. Construction
 3. Manufacturing
 4. Transportation, trucking
 5. Wholesale trade
 6. Retail trade, food service
 7. Information technology, communications
 8. Professional – e.g. medical, finance, insurance, real estate
 9. Other services

Quotas: For each group:

- **Recruit a mix of different sectors**
- **Within a sector, do not recruit more than one business in the same line of business**
- **Maximum of 2 recruits per sector**

- 7) How is your business structured? Is it **(read list)**

1. A sole proprietorship
2. A corporation
3. A partnership
4. Or a cooperative
5. **(Do not read)** Other (specify): _____

Small Business targets:

- Sole proprietorship: At least 2 recruits
- Corporation: At least 3 recruits

Medium business: No quotas

8a) How does your business handle completing the business tax return and other tax forms? Do you do all of these internally, or do you hire an accountant or other tax preparer to complete these tax forms?

1. Do all tax form completion internally → **Small Business: Recruit at least 1 or 2/group; Medium Business: No quota**
2. Hire accountant/tax preparer → **Small Business: Ask Q. 8b**

8b) Do you have in-house bookkeeping or accounting support?

1. Yes → **Small Business: Recruit at least 1 or 2/group**
2. No

9) How long has your business been in operation? **(Do not read list)**

1. Less than 1 year
2. 1 to 2 years
3. 3 to 4 years
4. 5 to 10 years
5. More than 10 years

I have just a few more questions to ask you.

10) Have you ever participated in an in-depth research interview or a focus group involving a small group of people where people were asked to discuss different topics?

1. Yes
2. No → **Go to Q.12**

11a) What topics have you ever discussed?

(If accounting or tax-related, thank participant for their time and end the interview)

11b) And when was the last time you attended an interview or discussion group?

1. 6 months ago or less → **Thank and end the interview**
2. **OR** more than 6 months ago

11c) In the past 5 years, how many in-depth research interviews or discussion groups have you attended? Would you say less than 5 in total, or would you say 5 or more?

1. Less than 5
2. 5 or more → **Thank and end the interview**

- 12) The discussion group will require you to go online using a desktop or laptop computer. **For this project, you will not be able to use a tablet or mobile phone.**

You will need a good internet connection, and preferably in a quiet location.

You will also need a webcam.

Will you be able to use a webcam and a desktop or laptop computer for the 2-hour group discussion?

3. Yes
4. No → **Thank and end interview**

Are there any other reasons, such as difficulty seeing things on the screen or hearing other participants speak that may prevent you from being able to fully participate in the group discussion?

1. Yes
2. No

Terminate if person gives a reason such as sight, hearing, or related to reading/writing ability.

Let me tell you some more about this study to see if you would like to take part.

- 13a) There may be someone from the Canada Revenue Agency who has been involved in this project observing the session. However, they will not take part in the discussion in any way, and they will not be given your name or the name of the business. The observers are there to obtain first-hand information to assist the research. Is this acceptable to you?

1. Yes
2. No → **Thank and end interview**

- 13b) The session will be video-recorded. These recordings are used by the research firm to help with analyzing the findings and writing the report, and will not be given to the Canada Revenue Agency. Neither your name nor the name of your business will appear in the research report. Is this acceptable to you?

1. Yes
2. No → **Thank and end interview**

INVITATION

The focus group will be held on **[insert date]**, at **[insert participant's local time]**. Would you be available to attend?

1. Yes
2. No → **Thank and end interview**

Thank you. We would like to invite you to participate in the 2-hour group discussion. Following your participation in the focus group, you will be paid \$175 to thank you for your participation.

For the group discussion we will be using an online software company called ittracks (pronounced eye-tracks). Prior to the group discussion, we will send you a link to the company's website for a diagnostic check, to make sure that you do not have any problems logging on to the platform for the group discussion itself. Please make sure you do this check before the group. Please let us know if you run in to any problems.

The person leading the discussion will be Rick Robson/Sylvain Laroche of Sage Research, which is a public opinion research company.

As I mentioned earlier, this is a research project being done on behalf of the Canada Revenue Agency.

I want to reassure you that your name will not be given to them, nor will your decisions about participating affect any dealings you have with the Government of Canada.

Would you be willing to attend?

1. Yes
2. No → **Thank and end interview**

Region	Date	Type	Time EST	Local Time
Ontario	Thursday, April 22	Small business	7:00 pm	7:00 pm
Ontario	Tuesday, April 27	Medium business	7:00 pm	7:00 pm
Prairies	Wednesday, April 28	Small business	8:00 pm	Man: 7:00 pm Sask: 6:00 pm Alta: 6:00 pm
Prairies	Thursday, April 29	Medium business	8:00 pm	Man: 7:00 pm Sask: 6:00 pm Alta: 6:00 pm
Pacific	Tuesday, May 4	Small business	9:00 pm	6:00 pm
Pacific	Wednesday, May 5	Medium business	9:00 pm	6:00 pm
Atlantic	Tuesday, May 4	Small business	5:30 pm	NS: 6:30 pm NB: 6:30 pm PEI: 6:30 pm Nfld: 7:00 pm
Atlantic	Wednesday, May 5	Medium business	5:30 pm	NS: 6:30 pm NB: 6:30 pm PEI: 6:30 pm Nfld: 7:00 pm
Quebec	Tuesday, May 4	Small business	6:30 pm	6:30 pm
Quebec	Wednesday, May 5	Medium business	6:30 pm	6:30 pm

We will email you instructions on how to log in for the technical check and to the online group discussion.

As we are only inviting a small number of people to attend, your participation is very important to us. If for some reason you are unable to attend, please call so that we can get someone to replace you. You can reach us at **[Insert recruiter's phone #]**. Please ask for **[Insert contact name]**. Please note that you may not send someone else in your place if you are unable to attend.

Please also log-in 10 minutes prior to the starting time. **The discussion will begin promptly at [Participant's Local Time]**

Someone from our company will call you back within two or three days to confirm these arrangements. To do that, we need to have your contact information.

Name: _____

Evening phone: _____ Day time phone: _____

Email address: _____

Thank you very much!

Recruited by: _____

Confirmed by: _____

[French Screener](#)

Grille de recrutement de l'Agence pour les groupes de discussion sur la facturation électronique

Bonjour, je m'appelle _____ de (Synchro Research/Ad hoc recherche), une compagnie de recherche en marketing.

Préférez-vous continuer en français ou en anglais? Would you prefer that I continue in English or French? **[Si la personne préfère parler anglais, utilisez le questionnaire anglais et continuez, ou dites ce qui suit, puis raccrochez et faites rappeler un collègue qui pourra poursuivre la conversation en anglais]** We will call you back to continue this interview in English. Thank you. Goodbye.

Tout d'abord, laissez-moi vous assurer que nous n'essayons pas de vendre quoi que ce soit. Nous organisons un projet de recherche pour le compte du gouvernement du Canada et, plus précisément, l'Agence du revenu du Canada. L'étude porte sur les pratiques de facturation des entreprises et les méthodes qu'elles utilisent à cette fin. Dans ce contexte, une « entreprise » pourrait signifier une compagnie ou un propriétaire unique.

Note au recruteur: Si un participant a besoin d'une validation qu'il s'agit d'un projet de recherche légitime, veuillez l'inviter à consulter le site www.canada.ca/arc-por ou :

*Angela Muma
Direction générale des affaires publiques
Agence du revenu du Canada
613-407-6207*

Puis-je parler à la personne cadre qui est responsable de superviser les questions comptables et fiscales de l'entreprise? **Une fois la communication établie, présentez-vous de nouveau et demandez :**

Êtes-vous la personne cadre dans votre entreprise qui est responsable ou qui partage la responsabilité de la supervision des questions comptables et fiscales?

Si « non » : Demandez à parler à la personne cadre dans l'entreprise qui est responsable ou qui partage la responsabilité de la supervision des questions comptables et fiscales.

Si « oui » :

Et quel poste occupez-vous dans l'entreprise?

Si l'entreprise devait prendre des décisions de haut niveau concernant un logiciel de comptabilité ou des services de comptabilité à utiliser par l'entreprise, seriez-vous susceptible de participer au processus décisionnel?

Si « non » : Remerciez le répondant et terminez l'entrevue.

Si « oui » : Continuez.

Une fois en communication avec la bonne personne, demandez :

Dans le cadre de ce projet de recherche, une personne comme vous est choisie pour s'asseoir avec cinq à sept autres personnes représentant différentes entreprises afin de recueillir leurs idées et opinions durant une discussion de groupe en ligne de deux heures. Vous recevrez un honoraire pour votre participation à la discussion de groupe en ligne.

[If prefers to continue in English for the Quebec French-language focus groups, ask:] The discussion will be held entirely in French, and participants will be asked to review and discuss written communication materials written only in French. Would you be comfortable doing this?

3. Yes

4. No → **Thank and end interview**

[Si préfère continuer en français pour les groupes de l'Ontario, des Prairies, du Pacifique ou de l'Atlantique qui seront dirigés en anglais, demandez :] La discussion se déroulera entièrement en anglais et nous demanderons aux participants de passer en revue du matériel de communication écrit en anglais seulement, puis d'en discuter. Seriez-vous à l'aise avec cela?

5. Oui

6. Non → **Remerciez le répondant et terminez l'entrevue.**

J'aimerais vous parler un peu plus en détail de cette étude pour voir si vous souhaitez y participer.

La discussion portera sur les pratiques de facturation dans les entreprises. Les sujets abordés seront les suivants : la manière dont les factures sont créées et envoyées, la manière dont l'entreprise traite les factures qu'elle reçoit et le rôle éventuel des méthodes numériques dans ces processus. Il vous sera également demandé de donner votre avis sur un éventuel processus automatisé de traitement des factures entrantes et sortantes.

Vous ne serez pas interrogé sur des factures spécifiques envoyées ou reçues par votre entreprise, mais uniquement sur des questions générales concernant la manière dont l'entreprise traite les processus liés aux factures.

Ni votre identité personnelle ni le nom de votre entreprise ne seront communiqués à l'Agence du revenu du Canada.

Les résultats de la recherche seront utilisés par l'Agence pour mieux comprendre comment les entreprises gèrent les processus liés aux factures entrantes et sortantes, et aussi ce que les entreprises peuvent penser d'un processus automatisé de traitement des factures.

Votre participation est volontaire, et la décision d'y participer n'aura aucun effet sur les négociations que les participants pourraient avoir avec le gouvernement du Canada. Toute l'information recueillie sera utilisée aux fins de recherche seulement conformément aux lois désignées pour protéger vos renseignements personnels. Toutes les opinions exprimées resteront anonymes et seront regroupées pour garantir qu'aucun individu ou entreprise particulier ne puisse être identifié. Puis-je continuer?

1. Oui
2. Non → **Remerciez le répondant et terminez l'entrevue.**

Merci. Je dois vous poser quelques questions pour voir si vous correspondez au type d'entreprise que nous recherchons pour cette recherche. Cela prendra environ six ou sept minutes.

Note à l'intention du recruteur : Lorsque vous mettez fin à un appel avec quelqu'un, dites : *Merci de votre collaboration. Nous avons déjà un nombre suffisant de participants dont le profil est semblable au vôtre. Donc, il nous est impossible de vous inviter à participer.*

1) **Inscrivez le sexe (pas de quota) :**

3. Homme
4. Femme

2) **Inscrivez les régions (vérifiez les quotas)**

6. Ontario – Quotas: Maximum de 4 provenant de la région du Grand Toronto
7. Prairies – Quotas: Au moins 2 de l'Alberta, 1 de la Saskatchewan et 1 du Manitoba
8. Pacifique – Quotas: Maximum de 4 de Vancouver
9. Atlantique – Quotas : Maximum de 3 de n'importe quelle des quatre provinces de l'Atlantique

10. Québec - Quotas: Maximum de 4 provenant de Montréal

- 3) Environ combien d'employés votre entreprise compte-t-elle? Aux fins de votre calcul, veuillez vous inclure, ainsi que tous les employés à temps plein et permanents à temps partiel des établissements à la grandeur du Canada.

(Se qualifie pour les *petites entreprises*)

- 8. Seulement moi; je n'ai aucun employé
- 9. De 2 à 4 employés
- 10. De 5 à 9 employés

(Se qualifie pour les *moyennes entreprises*)

- 11. De 10 à 49 employés
- 12. De 50 à 99 employés
- 13. De 100 à 249 employés

(Remerciez le répondant et terminez l'entrevue)

- 14. 250 employés ou plus

Quotas

Petites entreprises : essayez de recruter un mélange

Moyennes Entreprises : Quotas sur 7 recrutés :

- 10-49 employés et moins : 4 recrutés
- 50-99 employés : 2 recrutés
- 100-249 employés : 1 recruté

- 4) Est-ce que vous-même ou une autre personne de votre foyer travaillez dans l'un des domaines suivants? **(Lire la liste)**

- Une firme de recherche marketing
- Un magazine ou un journal
- Le gouvernement fédéral
- Le gouvernement provincial ou local
- Une société comptable ou un service de comptabilité
- Une compagnie qui produit des déclarations de revenus pour d'autres personnes ou entreprises
- Un cabinet d'avocats spécialisé en fiscalité
- Une entreprise fournissant des services de planification financière
- Une station de radio ou de télévision
- Une agence de publicité
- Un cabinet de relations publiques

Si « oui » à l'un d'entre eux, remercier et terminer l'entrevue

5) J'ai quelques questions sur le nombre de factures envoyées et reçues par votre entreprise au cours d'une année typique. Je m'intéresse aux factures concernant les entreprises ou les organisations avec lesquelles vous traitez. Je n'inclus pas les factures que vous envoyez à des particuliers tels que des consommateurs.

5a) Tout d'abord, au cours d'une année typique, votre entreprise envoie-t-elle des factures à d'autres entreprises ou organisations?

- Oui: posez Q.5b
- Non: passez à Q.5c

5b) Et environ combien de factures votre entreprise envoie-t-elle à d'autres entreprises ou organisations au cours d'une année typique? Diriez-vous que vous envoyez... **(lire la liste)** :

5. 1 à 9 factures par an
6. 10 à 19 factures
7. 20 à 40 factures
8. Ou plus de 40 factures par an

5c) J'aimerais maintenant vous interroger sur les factures que votre entreprise reçoit d'autres entreprises ou organisations. Environ combien de factures votre entreprise reçoit-elle d'autres entreprises ou organisations au cours d'une année typique? Diriez-vous que vous recevez... **(lire la liste)** :

1. 1 à 9 factures par an
2. 10 à 19 factures
3. 20 à 40 factures
4. Ou plus de 40 factures par an

Pour être qualifié, il faut soit envoyer 20 factures ou plus par an (Q.5b) ou recevoir 20 factures ou plus par an (Q.5c). Si le répondant ne respecte pas cette qualification, remerciez-le et terminez l'entrevue.

Quota : Au moins 4 des 7 recrutés envoient 20 factures ou plus à Q.5b.

6) Quel est l'industrie ou le secteur d'activités de votre entreprise? Si elle exerce des activités dans plusieurs secteurs, veuillez indiquer le secteur principal. **(Ne lisez pas la liste. Acceptez une seule réponse. Confirmez les résultats avec le répondant, au besoin.)**

Inscrivez la réponse ici et classez-la ci-dessous :

10. Agriculture, sylviculture, pêche, exploitation minière
11. Construction
12. Fabrication
13. Transports, camionnage
14. Commerce de gros
15. Commerce de détail, service alimentaire
16. Technologies de l'information, communications
17. Professionnel – p. ex., médical, finance, assurance, immobilier
18. Autres services

Quotas : Pour chaque groupe :

- **Recrutez un mélange de différents secteurs.**
- **Au sein d'un secteur, ne recrutez pas plus d'une entreprise dans la même branche d'activité.**
- **Maximum de deux recrutés par secteur**

7) Comment est structurée votre entreprise? Est-ce... **(lire la liste)**

6. Une entreprise individuelle
7. Une société
8. Une société de personnes
9. Ou une coopérative
10. **(Ne pas lire)** Autre (précisez) : _____

Objectifs pour les petites entreprises :

- Entreprise individuelle : au moins deux recrutés
- Société : au moins trois recrutés

Moyennes entreprises : pas de quotas

8a) Comment votre entreprise gère-t-elle la déclaration de revenus et les autres formulaires fiscaux? Faites-vous tout cela à l'interne ou embauchez-vous un comptable ou un autre préparateur de déclarations de revenus pour remplir ces formulaires fiscaux?

3. Remplissons tous les formulaires d'impôt à l'interne → **Petites entreprises : recrutez au moins 1 ou 2 par groupe; Moyennes entreprises : pas de quotas**
4. Embauchons un comptable/préparateur de déclarations de revenus → **Petites entreprises : posez Q.8b**

- 8b) Comptez-vous sur un soutien en matière de tenue de livres ou de comptabilité à l'interne?
3. Oui → **Petites entreprises : recrutez au moins 1 ou 2 par groupe**
 4. Non

- 9) Depuis combien de temps votre entreprise est-elle en activité? **(Ne pas lire la liste)**
6. Moins de 1 an
 7. 1 à 2 ans
 8. 3 à 4 ans
 9. 5 à 10 ans
 10. Plus de 10 ans

Il ne reste que quelques questions à vous poser.

- 10) Avez-vous déjà participé à une entrevue en profondeur ou à une séance de discussion réunissant un petit groupe de personnes à qui on a demandé de discuter de différents sujets?
3. Yes
 4. No → **Passez à Q.12**

- 11a) De quels sujets avez-vous déjà discuté?

(Liés à la comptabilité ou à la fiscalité : remercier le participant pour son temps et terminer l'entrevue)

- 11b) Et à quand remonte votre dernière participation à une entrevue ou à un groupe de discussion?
3. Il y a 6 mois ou moins → **Remerciez le répondant et terminez l'entrevue.**
 4. **OU** il y a plus de 6 mois
- 11c) Au cours des cinq dernières années, à combien d'entrevues en profondeur ou groupes de discussion avez-vous participé? Diriez-vous moins de cinq en tout ou diriez-vous cinq ou plus?
3. Moins de 5
 4. 5 ou plus → **Remerciez le répondant et terminez l'entrevue.**

- 12) Pour ce groupe de discussion, vous devrez utiliser un ordinateur de bureau (*desktop*) ou un portable (*laptop*) pour vous connecter en ligne. **Pour ce projet, vous ne pourrez pas utiliser de tablette ou de téléphone cellulaire.**

Vous aurez besoin d'un accès Internet à haute vitesse et d'un endroit calme et tranquille.

Vous aurez également besoin d'une caméra Web (*Webcam*).

Serez-vous capable d'utiliser une caméra Web et un ordinateur de bureau ou un portable pour la discussion de groupe qui durera deux heures?

3. Oui

4. Non → **Remerciez le répondant et terminez l'entrevue.**

Y a-t-il d'autres raisons, comme un problème de vision ou d'ouïe qui rendraient difficile de voir à l'écran ou de comprendre les autres participants ou qui vous empêcheraient de pouvoir prendre part pleinement à ce groupe de discussion?

1. Oui
2. Non

Terminez l'entrevue si la personne donne une raison telle qu'un problème de la vue ou de l'ouïe ou une difficulté à lire ou à écrire.

Permettez-moi de vous en dire un peu plus sur cette étude pour voir si vous souhaitez y participer.

13a) Il y a peut-être quelqu'un de l'Agence du revenu du Canada qui participe à ce projet qui observera la discussion. Cependant, il ne participera aucunement à la discussion et ne recevra ni votre nom ni le nom de l'entreprise. Les observateurs sont présents afin de recueillir des informations de première main à l'appui de cette étude. Cela vous est-il acceptable?

1. Oui
2. Non → **Remerciez le répondant et terminez l'entrevue.**

13b) La séance sera enregistrée sur vidéo. Ces enregistrements sont utilisés par la firme de recherche afin d'aider à analyser les résultats ainsi qu'à rédiger le rapport. Ils ne seront pas remis à l'Agence du revenu du Canada. Ni votre nom ni le nom de votre entreprise ne figureront dans le rapport de recherche. Cela vous est-il acceptable?

1. Oui
2. Non → **Remerciez le répondant et terminez l'entrevue.**

INVITATION

La séance de discussion se tiendra le [insérez la date], à [insérez l'heure locale du participant]. Seriez-vous disponible pour y participer?

1. Oui
2. Non → **Remerciez le répondant et terminez l'entrevue.**

Je vous remercie. Nous aimerions vous inviter à participer à la discussion de groupe qui durera deux heures. À la suite de votre participation au groupe de discussion, vous recevrez 175 \$ pour vous remercier de votre participation.

Pour ce groupe de discussion, nous utiliserons le logiciel de discussion en ligne de la compagnie itracks (prononcer eye-tracks). Avant la séance de discussion, nous vous enverrons un lien vers le site Web de l'entreprise pour faire un contrôle de diagnostic, afin de vous assurer que vous n'aurez aucun problème de connexion à la plateforme lors de la séance de discussion. Veuillez vous assurer

d'effectuer cette vérification avant la séance. Veuillez nous le faire savoir si vous rencontrez des problèmes.

La personne qui animera la discussion sera Rick Robson/Sylvain Laroche de Sage Research, une compagnie de recherche sur l'opinion publique.

Comme je vous l'ai mentionné plus tôt, cette étude est réalisée pour le compte de l'Agence du revenu du Canada.

Soyez assuré que votre nom ne sera pas divulgué à l'Agence et que votre décision de participer ou non n'aura pas d'incidence sur votre relation avec le gouvernement du Canada.

Acceptez-vous de participer?

1. Oui
2. Non → **Remerciez le répondant et terminez l'entrevue.**

Région	Date	Type	Heure (HNE)	Heure locale
Ontario	Jeudi 22 avril	Petite entreprise	19 h	19 h
	Mardi 27 avril	Moyenne entreprise	19 h	19 h
Prairies	Mercredi 28 avril	Petite entreprise	20 h	Man. : 19 h Sask. : 18 h Alb. : 18 h
Prairies	Jeudi 29 avril	Moyenne entreprise	20 h	Man. : 19 h Sask. : 18 h Alb. : 18 h
Pacifique	Mardi 4 mai	Petite entreprise	21 h	18 h
Pacifique	Mercredi 5 mai	Moyenne entreprise	21 h	18 h
Atlantique	Mardi 4 mai	Petite entreprise	17 h 30	N.-É. : 18 h 30 N.-B. : 18 h 30 Î.-P.-É. : 18 h 30 T.-N.-L. : 19 h
Atlantique	Mercredi 5 mai	Moyenne entreprise	17 h 30	N.-É. : 18 h 30 N.-B. : 18 h 30 Î.-P.-É. : 18 h 30 T.-N.-L. : 19 h
Québec	Mardi 4 mai	Petite entreprise	18 h 30	18 h 30
Québec	Mercredi 5 mai	Moyenne entreprise	18 h 30	18 h 30

Nous vous enverrons par courriel les instructions pour vous connecter au test de diagnostic et au groupe de discussion en ligne.

Comme nous invitons un petit nombre de personnes, votre participation est très importante pour nous. Si, pour une raison quelconque, vous n'êtes pas en mesure de participer, veuillez appeler afin que nous puissions vous remplacer. Vous pouvez communiquer avec nous au **[inscrire le numéro de téléphone du recruteur]**. Demandez à parler à **[inscrire le nom de la personne-ressource]**. Veuillez noter que vous ne pouvez pas envoyer quelqu'un d'autre à votre place si vous êtes dans l'impossibilité de participer.

Nous vous demandons de vous connecter à la discussion en ligne au moins 10 minutes avant le début de la rencontre. **La discussion commencera exactement à [heure locale du participant].**

Une personne de notre entreprise vous téléphonera d'ici deux ou trois jours pour confirmer ces détails. Nous avons donc besoin de vos coordonnées.

Nom : _____

Numéro de téléphone (soir) : _____ **Numéro de téléphone (jour) :** _____

Adresse courriel : _____

Merci beaucoup!

Recruté par : _____

Confirmé par : _____

Appendix C – Discussion Guide

Note: The discussion materials consisted of four components:

- Discussion guide
- PowerPoint and script for Step 4 in the discussion guide
- PowerPoint and script for Step 5c in the discussion guide
- PowerPoint and script for Step 6 in the discussion guide

English: Discussion Guide

1) Introduction (15 minutes)

- a) **Introduce self** (Rick Robson of Sage Research, an independent market research company). This is a research project we're doing on behalf of the Government of Canada, and specifically for the Canada Revenue Agency (CRA).

This research project is about the invoicing practices of businesses. Specifically, I'm interested in invoices that a business sends to another business, or to an organization such as government. We're not going to talk about invoices you might issue to an individual consumer.

Topics will include how invoices are created and sent, how your business processes invoices it receives, and what role, if any, digital methods play in these processes. I'll also ask for your opinions on automated processes for handling incoming and outgoing invoices.

I will not ask you about any specific invoices sent or received by your business, but rather only general questions about how the business handles invoice-related processes.

One thing that all of you have in common is that you are associated with a business, and I'm talking with you in your role as a business person.

The results of the research will be used by the CRA to better understand how businesses handle processes related to incoming and outgoing invoices, and also what businesses may think about automated processes for handling invoices.

- b) **Review group discussion procedures:**

- Role of moderator
- Role of participants: there are no right or wrong answers; just want everyone to participate and offer your own views; not here to get a consensus but it is of great value to the research to know each of your candid views
- Confidentiality: Participation is voluntary. Neither your name nor the name of your business will appear in the report; the final report will be available through Library and Archives Canada
- Recording: The session is being recorded. The recording is for my use only to help in preparing the report on this research, and will not be provided to the CRA

- Presence of observers from the CRA online: They are not given your full name or the name of your business; they are listening in to observe the moderator and to increase their general understanding of the topics we are discussing tonight
- If you run into any technical problems, let me know and I might be able to help. If I can't help, then you can click on "Help" in the upper right of your screen to get itracks tech support.
- Discussion to last 2 hours

c) **Any questions?**

- d) **Participant self-introductions:** First name only, and the nature of your business (do not say the name of the business)

2) Invoicing practices (20 minutes)

- a) I'd like to start out by hearing how your business handles invoicing involving other businesses or organizations. I'll start with creating and sending invoices. How does your business create invoices that are to be sent to another business or organization, and how do you actually send the invoices? And as part of this I'm interested in any accounting software or service that you use as part of this process.

Probe: In a typical year, roughly about how many invoices do you send to businesses or organizations

***Note to moderator:** If participants bring up how COVID has impacted business, primary interest is in pre-COVID period, but can spend several minutes on COVID impact. If deemed useful, can tell participants there is other research with business specifically about impacts of COVID*

[If variation in how they send, ask:] Does how you send an invoice affect how long it takes to get paid, or not really? (mail versus electronic)

What aspects of generating the invoice are most time consuming?

- b) I'm now going to move to the other side of invoicing, which is receiving, processing and storing invoices that your business receives from other businesses or organizations. I'm not talking about paying invoices here, just what you do when an invoice arrives. How does your business receive these invoices, what do you do to verify and process the invoices, and how do you store the invoices?

Probe: In a typical year, roughly about how many invoices does your business receive from other businesses or organizations?

Do you have an idea of how much time it takes to process a typical invoice, or not really?

What aspects of processing an invoice are most time consuming?

3) Awareness and knowledge of e-invoicing (10 minutes)

NOTE: How this topic is introduced and discussed will depend to some extent on what participants say at Step #2

- a) One way of handling invoicing between businesses is electronic invoicing, which is also called e-invoicing. What is your understanding of what e-invoicing is in terms of how invoices are created, sent and received?
- b) **[Ask those who understand e-invoicing to involve electronic data interchange (EDI) between two businesses]:** Do you use this type of e-invoicing in your business? [Focus first on those who say “no”]

If no: Has your business considered using e-invoicing? What are your reasons?

- What might be the benefits?
- What might be the challenges or difficulties?

If yes: [If necessary:] Please describe in a bit more detail how your e-invoicing system is set up.

- What have been the benefits to your business of using e-invoicing?
- What, if any, challenges or difficulties have you experienced using e-invoicing?
- How would you describe the process of adopting e-invoicing software? Was the process or transition difficult or no?

4) Present e-invoicing description (10 minutes)

NOTE: How this topic is introduced and discussed will depend to some extent on what participants say at Step #3

I’m now going to describe what e-invoicing is, and how it works. When I’m done, I’ll ask you what you think of it. I’ll ask what you think might be benefits to your business of using e-invoicing, what challenges or difficulties you think your business would have if it were to use e-invoicing, and overall how interested your business might be in using e-invoicing.

[Read script for Slides 1 to 6]

5) Reactions to e-invoicing description (45 minutes)

- a) Based on the information I’ve presented, how many of you would consider using e-invoicing for your business? (Do vote)

Note to moderator: If/when participants say that current lack of widespread adoption of e-invoicing is a barrier to them being interested in using e-invoicing, then:

- 1) Discuss this barrier
- 2) Then, in order to facilitate discussion of benefits, set the following context for discussion: “Let’s now assume for discussion purposes that use of e-invoicing is widespread in Canada. You should also know that e-invoicing is already used in over 65 countries, including in the EU, Latin America and Australia. So, in this context, if use of e-invoicing was also widespread in Canada, do you see benefits to your business also using it, or not really?”

- b) I’m going to ask you both what you think could be benefits of e-invoicing to your business, as well as what you think could be challenges or difficulties for your business. Let’s start with the benefits. What do you think could be benefits of e-invoicing for your business?

- c) I'm going to show a list of what are some of the demonstrated benefits of using e-invoicing, and I'd like to get your opinions about these. **[Present Slide 6/script]**

Discuss reactions to each of the benefits on Slide 6

- d) What do you think could be challenges or difficulties for your business to get or use e-invoicing? I should tell you that at this point in time, e-invoicing is widely used by businesses of all sizes in many other countries (such as in the EU, Latin America, Australia, etc), but not as widely used by small businesses in Canada.
- e) Leading e-invoicing solutions are in the order of \$15 to \$30/month for small businesses, and \$40 to \$65/month for medium businesses. I'd like to get your thoughts on these costs.

Note to moderator: *these costs reflect Sage Accounting tool subscription costs.*

- f) Overall, now that we've talked quite a bit about the pros and cons of e-invoicing, how interested would your business be into looking into using e-invoicing?

6) Actions CRA can take to encourage e-invoicing (15 Minutes)

Read script for slide 7.

- a) What information would you like to see coming from the CRA when communicating with small and medium-sized businesses about e-invoicing?

Probe: About how e-invoicing works or how to learn more about it
About how to implement e-invoicing
About benefits of e-invoicing

- b) What kinds of support would business like to see from the CRA or other government department or agency to encourage e-invoicing adoption?

7) OPTIONAL (time permitting)

I'd like to take the last few minutes to talk about something completely different, and not related to e-invoicing. Namely, I'd like to ask you about your overall opinion of how the Government of Canada has supported businesses throughout the COVID-19 pandemic.

The question is: What has the Government of Canada done well in terms of supporting small and medium businesses, such as yours, and what could they have done better?

8) Wrap-up (5 minutes)

We're just about finished. Is there anything else related to what we've discussed that you want to mention before we wrap up?

Thank you for coming this evening and giving us your opinions.

English: PowerPoint and Script for Step 4

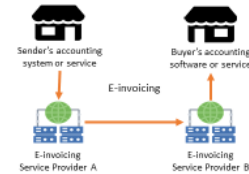
1. E-invoicing: What is it?

Electronic invoicing (or e-invoicing) is the automated digital exchange of invoice information directly between a buyer's and supplier's accounting and business systems through a secure e-invoicing network.

- E-invoicing uses *e-invoicing service providers* who offer solutions to **transmit invoice data** across connected, digital networks.
- Businesses use the *e-invoicing service provider* of their choice, who compete based on cost and any additional services they may provide.
- To send an invoice, both the sender and receiver need to be connected to an *e-invoicing service provider* that operates on a connected network. However, they can use different *e-invoicing service providers*.

2. E-invoicing: How does it work?

- 1) Sender creates an invoice using their own accounting software or online accounting service from a provider who is approved to operate on a network created for this purpose
- 2) Their accounting software or service sends the invoice electronically to the e-invoicing service provider
- 3) The invoice data is transmitted electronically to the e-invoicing service provider of the buyer
- 4) The buyer's e-invoice service provider transmits the invoice data directly into the buyer's accounting or e-invoicing software.



3. Example: Paper invoice vs. E-invoice



4. Implementing E-invoicing

How can I implement e-invoicing?

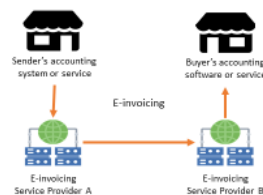
- Talk to your accounting software or service provider to find out if they are or can be enabled for e-invoicing. If they are, they will handle all the work of connecting to an e-invoicing service provider. They might charge a small one-time fee to do this.
- You can either use an e-invoicing service provider they recommend, or choose one yourself.

How much does it cost?

- The subscription cost of e-invoicing solutions differs, depending upon variables such as invoice volume, business size, accounting software as well as the service provider you choose.
- Small business: \$15-\$30 per month
Medium business: \$40-\$65 per month

5. E-invoicing: How does it work?

- 1) Sender creates an invoice using their own accounting software or online accounting service
- 2) Their accounting software or service sends the invoice electronically to the e-invoicing service provider
- 3) The invoice data is transmitted electronically to the e-invoicing service provider of the buyer
- 4) The buyer's e-invoice service provider transmits the invoice data directly into the buyer's accounting software or service.



Display Slide 1:

The CRA has provided the following definition of e-invoicing. Electronic invoicing, or e-invoicing, is the automated digital exchange of invoice information directly between a buyer's and supplier's accounting systems through a secure e-invoicing network.

I found this definition a little hard to fully understand, so I'm going to give a longer explanation. This will take several slides.

- E-invoicing uses e-invoicing service providers who offer solutions to transmit invoice data online. And just so you know, these e-invoicing service providers use a secure online data network that follows international and Canadian standards in terms of security and how invoice data is encoded and transmitted.
- Businesses would use the e-invoicing service provider of their choice. These service providers compete with each other based on cost and any additional services they provide. A business would choose the e-invoicing service provider that is the best fit for their business.
- To send an invoice, both the sender and receiver need to be connected to an *e-invoicing service provider*. However, they can use different e-invoicing service providers. This is because the e-invoicing service providers are interconnected, just the way different cell phone service providers are interconnected.

Display Slide 2:

So, how does e-invoicing work? In this process, we have an invoice sender, and a buyer who receives the invoice.

First, the sender creates an invoice using their own accounting software or online accounting service.

Second, their accounting software or service sends the invoice electronically to the e-invoicing service provider.

Third, the invoice data is transmitted electronically to the e-invoicing service provider of the buyer.

And finally, the buyer's e-invoice service provider transmits the invoice data directly into the buyer's accounting software or service.

Display Slide 3:

On this slide I've shown an example of what a paper invoicing process looks like compared to the e-invoicing process.

With a paper invoicing process: you create the invoice either manually or using your accounting software or service, print the invoice, put it in envelope and mail it, or in the case of a PDF, email the invoice. The business receiving the invoice opens the envelope or email, checks the invoice, then manually enters the invoice data into their system or into the accounting software or service they might be using.

With an e-invoicing process, there is no need for paper or PDFs. The invoice is created electronically and sent directly from the sender's accounting software or service. The buyer receives the invoice directly into their own accounting software or service. Because it is direct transmission into the buyer's system, there is no use of PDFs or email.

Display Slide 4:

So, how does a business get e-invoicing?

Talk to your accounting software or service provider to find out if they are or can be enabled for e-invoicing. If they are, they will handle all the work of connecting you to an e-invoicing service provider. They might charge a small one-time fee to do this.

You can either use an e-invoicing service provider they recommend, or choose one yourself.

In terms of the cost, the subscription cost will depend upon variables such as invoice volume, business size, accounting software as well as the service provider you choose.

For small businesses, the cost would typically be somewhere between \$15 a month and \$30 a month.

For medium businesses, the cost would typically be between \$40 a month and \$65 a month.

Display Slide 5 (same as Slide 2 *How does it work*), and return to discussion guide

English: PowerPoint and Script for Step 5c

Benefits of e-invoicing

- **Increases Cost-savings:** E-Invoicing reduces invoicing costs by approximately 60%-80%, from an average cost of CAN \$20 per paper-based invoice to less than \$8-10 per e-invoice
- **Reduces Fraud:** The e-invoicing network provides a safer and more secure channel than emailed or mailed invoices
- **Improves Payment Times:** Faster transmission and faster processing can speed up payment times
- **Connect Once, Trade with Many:** e-invoicing can be used to allow all businesses, in all sectors, to trade with many partners, regardless of their size, location, or the financial software they each use through open networks
- **Encourages Trade:** Standardized e-invoicing is now widely used. More than 65 countries have already adopted common requirements for the electronic exchange of invoices.

E-invoicing has many benefits for business by simplifying and automating the exchange and processing of invoices.

- Sellers do not need to generate paper-based or PDF invoices that must be printed, posted or emailed.
- Buyers no longer need to manually enter or scan these into their accounting system.

Furthermore, there have been several studies by reputable outside organizations and other governments that have documented the benefits that we're showing here.

Increases Cost Savings:

It is estimated that it costs both the seller and purchaser about \$20 to process a paper or emailed PDF invoice. In contrast, it costs less than \$10 to process an e-invoice. The difference is due to the time saved not having to manually handle each invoice.

Reduces Fraud:

E-invoicing has the potential to greatly reduce fraud, by ensuring only secure and legitimate invoices are sent or received into a business's financial systems. The e-invoicing network provides a safer and more secure channel than email, as noted by other government departments, such as the Australian Taxation Office. Only trusted and accredited service providers are able to transmit invoice data. This mitigates the risk of fraudulent invoice requests or interception. The only parties that see the e-invoices are the software providers, buyers and suppliers.

Improved Payment Times:

Faster transmission of the invoice and faster processing of the invoice by the recipient can lead to faster payment times. But keep in mind that e-invoicing does not automate payments. The payer remains in full control of when and how an invoice gets paid.

Connect Once, Trade with Many:

An open-standards based approach to e-invoicing means that all businesses, in all sectors, can open their networks and trade with many partners, regardless of their size, location, or the financial software they each use.

Encourages Trade: Standardized e-invoicing is now widely used. More than 65 countries have already adopted common requirements for the electronic exchange of invoices.

English: PowerPoint and Script for Step 6

CRA and E-invoicing

- E-invoicing is already widely used in many other countries to make tax compliance easier for businesses. When e-invoicing is integrated with tax systems, it can :
 - Provide accurate data resulting in less tax errors and adjustments from taxpayers; and
 - Create new tax services to reduce compliance burden (for example, Italy is using e-invoicing for the automated pre-population of GST returns).
- The CRA is looking at how e-invoicing aligns with other government priorities to support small and medium enterprises (SMEs), how e-invoicing can help improve services to businesses, and whether e-invoicing could reduce GST/HST reporting burden.
- E-invoicing is also used to reduce business costs, to help businesses operate more efficiently, and to smooth out the complexities of trade between businesses in different countries.
- Many of the benefits of e-invoicing would be realized by both businesses and the tax system. For example, easier and more accurate tax compliance, reduction in fraud and underground economy.

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 - Provide accurate data resulting in less tax errors and adjustments from taxpayers; and it can
 - Create new tax services to reduce compliance burden (for example, Italy is using e-invoicing for the automated pre-population of GST returns).

- The CRA is looking at how e-invoicing aligns with government priorities to support small and medium enterprises (SMEs), at how e-invoicing can help improve services to businesses, and whether e-invoicing could reduce GST/HST reporting burden.
- E-invoicing is also used to reduce business costs, to help businesses operate more efficiently, and to smooth out the complexities of trade between businesses in different countries.
- Many of the benefits of e-invoicing would be realized by both businesses and the tax system. For example, easier and more accurate tax compliance, reduction in fraud and underground economy.

French: Discussion Guide

1) Introduction (15 minutes)

a) **Présentez-vous** : (Sylvain Laroche de Sage Research, une société d'études de marché indépendante). Ceci est une étude que nous effectuons pour le compte du gouvernement du Canada, plus précisément pour l'Agence du revenu du Canada (l'ARC).

Ce projet de recherche porte sur les pratiques de facturation des entreprises. Je m'intéresse tout particulièrement aux factures qu'une entreprise envoie à une autre entreprise ou à une organisation telle qu'un gouvernement. Nous ne discuterons pas des factures que vous pourriez émettre à un consommateur individuel.

Parmi les sujets, nous discuterons de la manière dont sont créées et envoyées les factures, comment votre entreprise traite les factures qu'elle reçoit et, s'il y a lieu, quel est le rôle, des méthodes numériques dans ces processus. Je solliciterai également vos opinions sur les processus automatisés pour le traitement des factures reçues et expédiées.

Je ne solliciterai pas votre opinion au sujet des factures spécifiques qui sont envoyées ou reçues par votre entreprise, mais je vous poserai plutôt des questions générales sur la manière dont votre entreprise traite les processus se rapportant aux factures.

Une chose que vous avez tous en commun est le fait que vous êtes associés à une entreprise et je discute avec vous en tant que femme ou homme d'affaires.

Les résultats de la recherche seront utilisés par l'ARC pour mieux comprendre comment les entreprises traitent les procédés se rapportant aux factures entrantes et expédiées ainsi qu'à ce que les entreprises pourraient penser des procédés automatisés de traitement les factures.

b) **Passez en revue la procédure de discussion de groupe** :

- Le rôle du modérateur
- Le rôle des participants : il n'y a pas de bonnes ni de mauvaises réponses; nous voulons que toutes les personnes participent et expriment leurs points de vue; nous ne sommes pas ici pour en arriver à un consensus, mais il est d'une grande utilité de connaître chacun de vos points de vue de façon honnête.
- Confidentialité : Vous participez volontairement. Ni votre nom ni celui de votre entreprise ne figureront dans le rapport. Le rapport final sera disponible à Bibliothèque et Archives Canada.

- Enregistrement : La session sera enregistrée et l'enregistrement sera réservé à mon ~~propre~~ usage exclusif afin de m'aider à préparer le rapport. L'enregistrement ne sera pas remis à l'ARC.
- Présence des observateurs de l'ARC-en ligne: ils ne reçoivent ni votre nom ni le nom de votre entreprise; ils écoutent pour observer le modérateur et accroître leur compréhension générale des sujets dont nous discuterons ce soir.
- Si vous avez des problèmes techniques, dites-le-moi et je pourrais être en mesure de vous aider. Si je ne peux pas vous aider, alors vous pourrez cliquer sur « Help/Aidez-Moi » dans le coin supérieur droit de votre écran pour obtenir le soutien technique de itracks.
- La discussion durera deux (2) heures.

c) **Avez-vous des questions?**

- d) **Les participants se présentent** : prénom seulement et nature de votre entreprise (ne dites pas le nom de l'entreprise)

2) Pratiques de facturation (20 minutes)

- a) Pour débiter, j'aimerais savoir comment votre entreprise traite la facturation impliquant d'autres entreprises ou organisations. Je vais commencer par la création et l'envoi de factures. Comment votre entreprise crée-t-elle les factures destinées à d'autres entreprises ou organisations et comment envoyez-vous en fait ces factures? Dans ce contexte, je suis également intéressé aux logiciels ou services de comptabilité que vous utilisez dans le cadre de ce processus.

Approfondir : Dans une année typique, environ combien de factures envoyez-vous à des entreprises ou organisations?

***Note au modérateur** : Si les participants mentionnent l'impact de la COVID sur les affaires, notre principal intérêt porte sur la période avant la COVID, mais vous pouvez passer plusieurs minutes à discuter de l'impact de la COVID. Si jugé utile, vous pouvez dire aux participants qu'il y a d'autres recherches auprès des entreprises qui portent spécifiquement sur les impacts de la COVID.*

[S'il y a une variété de façons d'envoyer] Est-ce que le moyen que vous utilisez pour envoyer une facture affecte le délai pour vous faire payer ou pas vraiment? (par la poste par rapport à par voie électronique)

Quels aspects de la production des factures prennent le plus de temps?

- b) Je vais maintenant discuter de l'autre aspect de la facturation, qui est la réception, le traitement et le classement des factures que votre entreprise reçoit d'autres organisations ou entreprises. Comment votre entreprise reçoit-elle ces factures, que faites-vous pour vérifier et traiter les factures et comment classez-vous les factures?

Approfondir : Dans une année typique, environ combien de factures votre entreprise reçoit-elle d'autres entreprises ou organisations?

Avez-vous une idée du temps requis pour traiter une facture typique ou pas vraiment?

Quels sont les aspects du traitement d'une facture qui prennent le plus de temps?

3) Connaissance de la facturation électronique (10 minutes)

NOTE : La manière dont ce sujet sera présenté et discuté dépendra, dans une certaine mesure, de ce que les participants auront dit à l'étape n° 2

- a) Un moyen de traiter la facturation entre les entreprises est la facturation électronique. Quelle est votre compréhension de la facturation électronique en ce qui concerne la manière dont les factures sont créées, envoyées et reçues?
- c) **[Demandez aux participants qui comprennent que la facturation électronique implique un échange de données informatisé (EDI) entre deux entreprises] :** Utilisez-vous ce type de facturation électronique dans votre entreprise [Portez tout d'abord votre attention sur les répondants qui disent « non »]

Si non : Votre entreprise a-t-elle considéré la possibilité d'utiliser la facturation électronique? Pour quelles raisons?

- Quels pourraient être les avantages?
- Quels pourraient être les défis ou les difficultés?

Si oui : [Si nécessaire :] Veuillez me décrire de manière un peu plus détaillée comment votre système de facturation est configuré.

- Quels ont été les avantages de l'utilisation de la facturation électronique pour votre entreprise?
- Quels défis ou difficultés, s'il y a lieu, avez-vous rencontrés lors de l'utilisation de la facturation électronique?
- Comment décririez-vous le processus d'adoption du logiciel de facturation électronique? Le processus ou la transition ont-ils été difficiles ou non?

4) Présentez la description de la facturation électronique (10 minutes)

NOTE : La manière dont ce sujet sera présenté et discuté dépendra, dans une certaine mesure, de ce que les participants auront dit à l'étape n° 3

Je vais maintenant vous décrire ce qu'est la facturation électronique et comment elle fonctionne. Lorsque j'aurai terminé, je vous demanderai ce que vous en pensez. Je vais vous demander quels pourraient être, selon vous, les avantages pour votre entreprise de recourir à la facturation électronique, quels défis ou difficultés vous pensez que votre entreprise aurait à affronter si elle utilisait la facturation électronique et, globalement, dans quelle mesure votre entreprise pourrait être intéressée à utiliser la facturation électronique.

[Lisez le script des diapositives 1 à 6]

5) Réactions à la description de la facturation électronique (45 minutes)

- a) D'après les informations que j'ai présentées, combien d'entre vous envisageraient d'utiliser la facturation électronique dans votre entreprise? (Prenez un vote)

Note au modérateur : Si/lorsque les participants mentionnent le fait que l'utilisation de la facturation électronique n'est pas très répandue comme obstacle à leur intérêt à utiliser la facturation électronique, alors:

- 1) Discuter de cet obstacle
 - 2) Puis, afin de faciliter la discussion sur les avantages, établissez le contexte suivant pour la discussion : « prenons pour acquis, aux fins de notre discussion, que l'utilisation de la facturation électronique est très répandue au Canada. Vous devez également savoir que la facturation électronique est déjà utilisée dans 65 pays, incluant les États-Unis, l'Amérique latine et l'Australie. Alors, dans ce contexte, si l'utilisation de la facturation électronique était aussi répandue au Canada, voyez-vous des avantages à ce que votre entreprise l'utilise aussi ou pas vraiment?
- b) Je vais vous demander d'une part quels pourraient être, selon vous, les avantages de la facturation électronique pour votre entreprise, et, d'autre part, quels pourraient en être les défis ou les difficultés pour votre entreprise. Commençons par les avantages. Selon vous, quels pourraient être les avantages de la facturation électronique pour votre entreprise?
- c) Je vais vous montrer une liste de certains des avantages démontrés de l'utilisation de la facturation électronique, et j'aimerais connaître vos opinions sur chacun d'eux. **[Présentez la diapositive 6/script]**

Discutez des réactions à propos de chacun des avantages de la diapositive 6.

- d) D'après vous, quels pourraient être les défis ou les difficultés pour que votre entreprise obtienne ou utilise la facturation électronique? Je dois vous dire qu'à l'heure actuelle, la facturation électronique est largement utilisée par des entreprises de toutes tailles dans de nombreux autres pays (comme l'Union européenne, l'Amérique latine, l'Australie, etc.), mais pas aussi largement par les petites entreprises au Canada.
- e) Les principales solutions de facturation électronique sont de l'ordre de 15 \$ à 30 \$ par mois pour les petites entreprises et de 40\$ à 65\$ par mois pour les moyennes entreprises. J'aimerais savoir ce que vous pensez de ces coûts.

Note au modérateur : ces coûts reflètent les coûts d'abonnement aux outils de comptabilité Sage.

- f) Globalement, maintenant que nous avons beaucoup parlé des avantages et des inconvénients de la facturation électronique, dans quelle mesure votre entreprise serait-elle intéressée à envisager l'utilisation de la facturation électronique?

6) Les actions que l'ARC peut prendre pour encourager la facturation électronique (15 minutes)
Lisez le script pour la diapositive 7.

- c) Quels renseignements aimeriez-vous obtenir de la part de l'ARC lorsque vous communiquez avec les petites et moyennes entreprises au sujet de la facturation électronique?

Approfondir : Au sujet de la façon dont la facturation électronique fonctionne ou comment en apprendre plus ce sujet

Sur la façon d'implanter la facturation électronique

Sur les avantages de la facturation électronique

- d) Quels types de soutien les entreprises aimeraient-elles obtenir de l'ARC ou d'autres ministères ou agences gouvernementales pour encourager l'adoption de la facturation électronique?

7) OPTIONNEL (si le temps le permet)

J'aimerais prendre les quelques dernières minutes pour parler de quelque chose de totalement différent, et qui n'est pas relié à la facturation électronique. Nommément, j'aimerais savoir ce que vous pensez globalement de la façon dont le Gouvernement du Canada a supporté les entreprises pendant la pandémie de la COVID-19?

La question est : Qu'est-ce que le Gouvernement du Canada a bien fait en termes de support aux petites et moyennes entreprises, comme la vôtre, et qu'est-ce qu'il aurait pu faire de mieux?

8) Conclusion (5 minutes)

Nous avons presque terminé. Avant de conclure, voulez-vous mentionner quoi que ce soit en lien avec ce dont nous avons discuté?

Merci de votre présence ce soir et d' avoir exprimé vos opinions.

French: PowerPoint and Script for Step 4

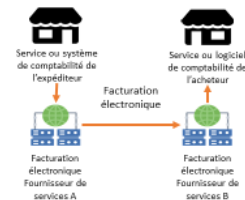
1. La facturation électronique – De quoi s'agit-il?

La facturation électronique est l'échange numérique automatisé de renseignements sur les factures, directement entre les systèmes comptables et opérationnels d'un acheteur et d'un fournisseur, par l'intermédiaire d'un réseau de facturation électronique sécurisé.

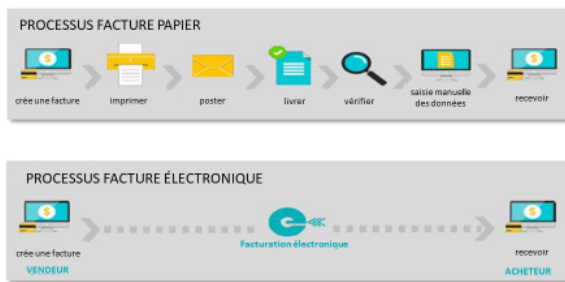
- La facturation électronique est assurée par des *fournisseurs de services de facturation électronique* qui offrent des solutions pour **transmettre les données de facturation** sur les réseaux numériques connectés.
- Les entreprises utilisent le *fournisseur de services de facturation électronique* de leur choix; ces fournisseurs se concurrencent sur la base des coûts et des services supplémentaires qu'ils peuvent offrir.
- Pour envoyer une facture, l'expéditeur et le destinataire doivent tous deux être connectés à un *fournisseur de services de facturation électronique* qui fonctionne sur un réseau connecté. Ils peuvent toutefois utiliser des *fournisseurs de services de facturation électronique* différents.

2. Facturation électronique : Comment ça marche?

- 1) L'expéditeur crée une facture à l'aide de son propre logiciel comptable ou du service de comptabilité en ligne d'un fournisseur qui est approuvé pour fonctionner sur un réseau créé à cette fin.
- 2) Son logiciel ou son service de comptabilité envoie la facture électroniquement au fournisseur de services de facturation électronique.
- 3) Les données de facturation sont transmises électroniquement au fournisseur de services de facturation électronique de l'acheteur.
- 4) Le fournisseur de services de facturation électronique de l'acheteur transmet les données de la facture directement dans le logiciel comptable ou de facturation électronique de l'acheteur.



3. Exemple : Facture papier vs facture électronique



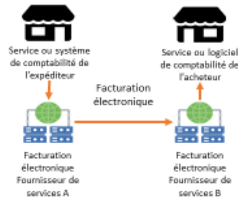
4. Instaurer la facturation électronique

Comment puis-je instaurer la facturation électronique? Combien cela coûte-t-il?

- Parlez à votre fournisseur de logiciel ou de service comptable pour savoir s'il est capable de faire de la facturation électronique ou s'il peut le devenir. Si c'est le cas, il fera tout le travail de connexion avec le fournisseur de services de facturation électronique. Il pourra vous facturer un petit montant forfaitaire unique pour ce faire.
- Vous pouvez soit utiliser un fournisseur de service qu'il vous recommande ou en choisir un vous-même.
- Le coût de l'abonnement à des solutions de facturation électronique diffère selon des variables comme le volume de factures, la taille de l'entreprise, le logiciel de comptabilité et le fournisseur de services que vous choisissez.
- Petite entreprise: 15\$ à 30\$ par mois
Moyenne entreprise: 40\$ à 65\$ par mois

5. Facturation électronique : Comment ça marche?

- 1) L'expéditeur crée une facture à l'aide de son propre logiciel comptable ou du service de comptabilité en ligne d'un fournisseur qui est approuvé pour fonctionner sur un réseau créé à cette fin.
- 2) Son logiciel ou son service de comptabilité envoie la facture électroniquement au fournisseur de services de facturation électronique.
- 3) Les données de facturation sont transmises électroniquement au fournisseur de services de facturation électronique de l'acheteur.
- 4) Le fournisseur de services de facturation électronique de l'acheteur transmet les données de la facture directement dans le logiciel comptable ou de facturation électronique de l'acheteur.



Afficher la diapo 1:

L'ARC a donné la définition suivante de la facturation électronique. La facturation électronique est l'échange numérique automatisé de renseignements sur les factures, directement entre les systèmes comptables et opérationnels d'un acheteur et d'un fournisseur, par l'intermédiaire d'un réseau de facturation électronique sécurisé.

J'ai trouvé cette définition un petit peu difficile à bien saisir, alors je vais vous donner une explication plus longue. Ceci prendra plusieurs diapositives.

- La facturation électronique est assurée par des **fournisseurs de services de facturation électronique** qui offrent des solutions pour transmettre les données de facturation en ligne. Simplement pour que vous le sachiez, ces fournisseurs de services de facturation électronique utilisent un réseau de données en ligne sécurisé qui suit les normes internationales et canadiennes en matière de sécurité et de façon d'encoder et transmettre les données.
- Les entreprises utiliseraient le *fournisseur de services de facturation électronique* de leur choix. Ces fournisseurs se concurrencent entre eux en matière de coûts et de tout autre service supplémentaire qu'ils offrent. Une entreprise choisirait le fournisseur de services de facturation électronique qui convient le mieux à son entreprise.
- Pour envoyer une facture, l'expéditeur et le destinataire doivent tous les deux être connectés à un *fournisseur de services de facturation électronique*. Ils peuvent cependant utiliser des fournisseurs de services de facturation électronique **différents**. Ceci s'explique par le fait que les fournisseurs de services de facturation électronique sont interconnectés, pas mal de la même manière que les différents fournisseurs de service de téléphonie cellulaire sont interconnectés.

Afficher la diapo 2:

Alors, comment fonctionne la facturation électronique? Dans ce processus, nous avons un expéditeur qui envoie une facture et un acheteur qui reçoit la facture.

Premièrement, l'expéditeur crée une facture à l'aide de son propre logiciel comptable ou de son service de comptabilité en ligne.

Deuxièmement, son logiciel ou son service de comptabilité envoie la facture électroniquement au fournisseur de services de facturation électronique.

Troisièmement, les données de facturation sont transmises électroniquement au fournisseur de services de facturation électronique de l'acheteur.

Et finalement, le fournisseur de services de facturation électronique de l'acheteur transmet les données de la facture directement dans le logiciel ou service comptable de l'acheteur.

Afficher la diapo 3:

Sur cette diapositive, je vous montre un exemple qui compare le processus de facturation papier avec le processus de facturation électronique.

Avec le processus de facturation papier: vous créez la facture soit manuellement ou à l'aide d'un logiciel ou d'un service comptable, vous l'imprimez, vous la mettez dans une enveloppe et vous la postez ou, dans le cas d'un PDF, vous l'envoyez par courriel. L'entreprise qui reçoit la facture, ouvre l'enveloppe ou le courriel, vérifie la facture, puis saisit les données de la facture manuellement dans son système ou dans le logiciel ou le service comptable qu'elle pourrait utiliser.

Avec un processus de facturation électronique, on n'a pas besoin de papier ou de PDF. La facture est créée électroniquement et envoyée directement à partir du logiciel ou du service comptable de l'expéditeur. L'acheteur reçoit la facture directement dans son propre logiciel ou service comptable. Parce que la transmission se fait directement dans le système de l'acheteur, on n'utilise pas de PDF ou de courriel.

Afficher la diapo 4:

Alors, comment une entreprise obtient-elle la facturation électronique?

Parlez à votre fournisseur de logiciel ou de service comptable pour savoir s'il est capable de faire de la facturation électronique ou s'il peut le devenir. Si c'est le cas, il va effectuer tout le travail pour vous connecter à un fournisseur de services de facturation électronique. Il pourra vous facturer un petit montant forfaitaire unique pour ce faire.

Vous pouvez soit utiliser un fournisseur de service qu'il vous recommande ou en choisir un vous-même.

En termes de coûts, le coût de l'abonnement dépend de variables telles que le volume de factures, la taille de l'entreprise, le logiciel de comptabilité et le fournisseur de services que vous choisissez. Cependant, il y a un certain nombre d'options rentables pour les petites et moyennes entreprises.

Pour les petites entreprises, le coût se situerait typiquement entre 15\$ et 30\$ par mois.

Pour les moyennes entreprises, le coût se situerait typiquement entre 40\$ et 65\$ par mois.

Afficher la diapo 5 (même que la diapo 2 Comment ça marche?), et retourner au guide de discussion

French: PowerPoint and Script for Step 5c

Avantages de la facturation électronique

- **Augmente les économies de coûts** : La facturation électronique réduit les coûts de facturation d'environ 60 à 80 %, passant d'un coût moyen de 20 \$ CA par facture papier à moins de 8 à 10 \$ par facture électronique.
- **Réduit la fraude** : Le réseau de facturation électronique constitue un moyen plus sécuritaire que les factures envoyées par courriel ou par la poste.
- **Améliore les délais de paiement** : Une transmission plus rapide et un traitement plus rapide peuvent accélérer les délais de paiement.
- **Une connexion unique, plusieurs échanges commerciaux** : La facturation électronique peut être utilisée pour permettre à toutes les entreprises, dans tous les secteurs, de faire affaire avec de nombreux partenaires, peu importe leur taille, leur localisation ou le logiciel financier qu'elles utilisent au moyen de réseaux ouverts.
- **Encourage le commerce** : La facturation électronique normalisée est maintenant largement utilisée. Plus de 65 pays ont déjà adopté des exigences communes pour l'envoi électronique de factures.

La facturation électronique comporte beaucoup d'avantages pour les entreprises en simplifiant et en automatisant l'échange et le traitement des factures.

- Les vendeurs n'ont pas besoin de générer des factures papier ou PDF qui doivent être imprimées, postées ou envoyées par courriel.
- Les acheteurs n'ont plus besoin d'entrer manuellement ou de scanner celles-ci dans leur système comptable.

Qui plus est, il y a eu plusieurs études réalisées par des organismes externes de renom et d'autres gouvernements qui ont documenté les avantages que nous présentons ici.

Augmente les économies de coûts:

On estime que cela coûte environ 20 \$, tant au vendeur qu'à l'acheteur, pour traiter une facture papier ou une facture PDF. Par opposition, cela coûte moins de 10 \$ pour traiter une facture électronique. La différence est attribuable au temps sauvé en n'ayant pas à traiter manuellement chaque facture.

Note au modérateur:

- La facturation électronique peut sauver du temps en ne requérant pas de : 1) ressaisir ou de numériser (scanner) les factures, 2) faire des corrections, 3) chercher de l'information manquante.
- Une norme commune pour la facturation électronique assure : 1) que les renseignements importants sont saisis de façon exacte avant qu'une facture électronique soit envoyée et, 2) un échange constant d'information sur la facture. Conséquemment, les données sont plus justes et complètes puisqu'elles circulent d'un système à l'autre.
- Les estimés ci-dessus sont fournis par: EY, SAP Concur, Ecosio, and IMB Sterling.

Réduit la fraude:

La facturation électronique a le potentiel de réduire grandement les fraudes en s'assurant qu'on envoie ou qu'on reçoive seulement des factures sécuritaires et légitimes dans les systèmes

financiers des entreprises. Le réseau de facturation électronique fournit un canal de communication plus sûr et plus sécuritaire que les courriels, comme l'ont indiqué par les ministères d'autres gouvernements comme le ministère du revenu d'Australie. Seuls les fournisseurs de services fiables et accrédités sont capables de transmettre des données de facturation. Ceci atténue le risque de demande ou d'interception de factures frauduleuses. Les seules parties qui voient la facture électronique sont les fournisseurs de logiciels, les acheteurs et les fournisseurs.

Améliore les délais de paiement :

Une transmission plus rapide de la facture et un traitement plus rapide de celle-ci par le destinataire peuvent entraîner des délais de paiement plus rapides. Gardez cependant à l'esprit que la facturation électronique n'automatise pas le paiement. Le payeur demeure en plein contrôle du moment et de la manière dont les factures sont payées.

Une connexion unique, plusieurs échanges commerciaux:

Une approche de facturation électronique basée sur des normes ouvertes signifie que toutes les entreprises, dans tous les secteurs, peuvent ouvrir leurs réseaux et faire des échanges commerciaux avec plusieurs partenaires, peu importe leur taille, leur localisation ou le logiciel financier que chacun utilise.

Encourage la commerce:

La facturation électronique normalisée est déjà largement utilisée. Plus de 65 pays ont déjà adopté des exigences communes pour l'échange électronique de factures.

French: PowerPoint and Script for Step 6

L'Agence du Revenu du Canada (l'ARC) et la facturation électronique

- La facturation électronique est déjà largement utilisée dans beaucoup d'autres pays pour faciliter la conformité fiscale pour les entreprises. Lorsque la facturation électronique est intégrée aux systèmes fiscaux, elle peut:
 - fournir des données précises entraînant moins d'erreurs fiscales et d'ajustements de la part des contribuables, et
 - créer de nouveaux services fiscaux pour réduire le fardeau de la conformité fiscale (par exemple, l'Italie utilise la facturation électronique pour générer pré-population automatisée des déclarations de TPS).
- L'ARC examine comment la facturation électronique s'aligne avec d'autres priorités gouvernementales pour soutenir les petites et moyennes entreprises (PME), comment la facturation électronique peut aider à améliorer les services aux entreprises et si la facturation électronique pourrait réduire le fardeau des déclarations de TPS et de TVH.
- La facturation électronique sert aussi à réduire les coûts opérationnels, à aider les entreprises à fonctionner plus efficacement et à aplanir la complexité des échanges entre les entreprises dans différents pays.
- Plusieurs des avantages de la facturation électronique profiteraient à la fois aux entreprises et au régime fiscal – par exemple: conformité fiscale plus facile et plus précise, réduction de la fraude et de l'économie clandestine.

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