

Battling bankruptcy with cloud technology

Facing unprecedented economic urgency, the State Treasury of Finland had less than two months to develop an automated application system to manage subsidy payments for Finnish companies suffering from the effects of the COVID-19 pandemic. By taking advantage of native cloud technology, the state saved hundreds of businesses from bankruptcy.





Call for Change

The financial effects of the COVID-19 pandemic in Finland – like the rest of the world – were far-reaching and devastating. Parts of some industries slowed or shut down completely; cash flows dried up; and livelihoods were threatened.

This economic shock led the government to consider a new law that would provide Finnish companies in distress with cost subsidies. And it tasked the State Treasury with processing the applications, determining eligibility and issuing payments – a completely new endeavour for the agency.

But launching the service wasn't the only

challenge. The State Treasury needed to have the service up and running and the personnel trained and ready as soon as the law was approved. It had just six weeks to implement a solution alongside corresponding legislation.

With such a tight deadline, the State Treasury turned to long-time partner Accenture to help it find the easiest, fastest and most reliable way to deliver this new service, ensuring companies get much-needed support payments. Fortunately, the State Treasury already had the basis for a digital service using the same cloud-based platform that Accenture previously developed with the agency for digital claims and compensations services.



Where Tech Meets Human Ingenuity

While the corresponding legislation was being written, the State Treasury and Accenture's multi-disciplinary teams used design-thinking and agile methodology to build the new e-service system on top of the agency's existing Microsoft Azure cloud platform and serverless technologies. The scalable infrastructure resulted in a social cloud-based tool for businesses and entrepreneurs to submit their subsidy applications online and streamlined internal capabilities for State Treasury employees to process and pay eligible applicants.

The State Treasury used automation and robotics extensively, and as a result, 80% of the e-service was automated. Technology

from suomi.fi, an existing e-identification service, authenticated and authorised applicants and because of the cloud platform integrations with the tax administration, it then automatically retrieved the applicant company's financial information to verify eligibility. This made it possible for agency employees to turn their focus on service quality, expert work and a better customer experience.

Accenture's DevSecOps process performed automated checks at all stages of the development process to reduce testing and repair time and ensure security. This was critical for meeting the strict timeline as well as ensuring robust cybersecurity.

A Valuable Difference

The cloud service peaked the State Treasury's digital efficiency and customer service. When it launched in July 2020, 97% of all subsidy applications from Finnish companies in distress were made using the new digital service. In the majority of cases, applications were processed in less than three days. Within two months, the State Treasury paid about €120 million in interest rate subsidies to about 3,500 companies. These quick payments were invaluable for Finnish companies facing financial difficulties, and hundreds of entrepreneurs were spared bankruptcy.

In addition to companies receiving fast financial aid, the record-breaking digital leap broke the myth that public sector services are slow and rigid. The Treasury's innovative payment service became one of the most advanced digital reforms in Finland. On top of that, it was

delivered remotely during a pandemic. This cost support service positioned the State Treasury as a frontrunner in using cloud technologies in the public sector and boosted confidence and citizen trust in the Finnish government. The government pointed to this service as a perfect example of successful digital citizen services and the value of cloud-first technology.

“The cost subsidy was a performance of ten from the State Treasury,” noted Mika Lintilä, Finland’s Minister of Economic Affairs. “The service was launched on time and higher risks were avoided. Customers appreciated the smooth and fast service. Feedback from the media and stakeholders was praising. The staff and partners were also satisfied.”

The State Treasury of Finland has been widely recognised for this innovation, winning three awards, including the 2020 Most Valuable Act of the Year and the Finnish Customer Experience Award 2020. Users also gave the service a satisfaction rating of 9 out of 10. The State Treasury will continue to build on this success as it incorporates new criteria for additional pandemic-related subsidies.

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