Online Tax Filing

Customer Guide

Pay and File Federal and Provincial Business Taxes Online

April 2002

Table of Contents

Online Tax Filing Service Overview

This service has been designed to facilitate payment and filing of various Federal and Provincial business taxes including GST, payroll source deductions and corporate income taxes. For each tax transaction registered, you specify the information required to file and/or pay the tax transaction. Your designated Royal Bank account will be debited for the amount specified and paid to the recipient on value date. If there are insufficient funds in your account, the payment/filing will not be made and you may incur a government penalty. It is your responsibility to ensure that there are sufficient funds in your account.

These payments are processed overnight. Transactions are reflected in your account activity on the due date. Entries do not immediately show in your Online Banking activity when you enter them. Payments must be entered by midnight (local time) the business day BEFORE the due date. If you are making payment ON the due date the payment is late and you may be subject to government penalties. The transactions have date logic built into them and a pop-up message will indicate that you are filing late.

A complete list of current transactions available can be found at ***http://www.royalbank.com/business/services/gov_creditor_list.html***

Canada Customs and Revenue Agency (CCRA) encourages you to file electronically and does accept transactions made through this service. For more information please visit their Web site at **http://www.ccra-adrc.gc.ca/eservices/payments/business/menu-e.html**

To enrol in this service click on the **TAX ENROL** button on the Account Summary page of Online Banking and follow the prompts. If you do not subscribe to Online Banking, please contact your Account Manager for further information.

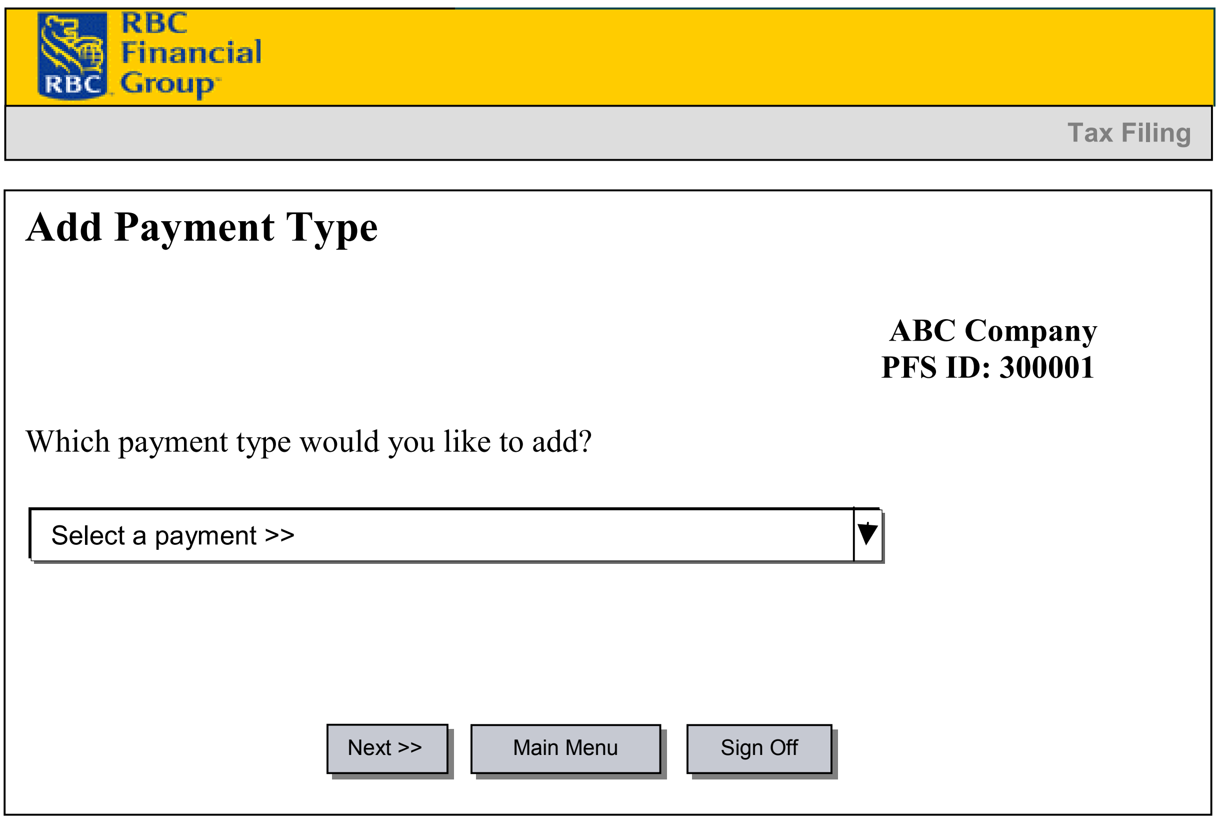
Help

If you have specific inquiries relating to your bank accounts, please contact your Account Manager or Cash Manager. General inquiries may also be directed to the Royal Direct Call Centre at 1-800-ROYAL-70.

Technical support issues or inquiries specific to tax transactions should be directed to the Tax Filing Help Desk at 1-800-206-9444. The Help Desk hours are 8 a.m. to 8 p.m. (Eastern Time).

1. Adding a New Transaction

After a successful logon, the first screen to appear will be a Main Menu screen. This screen contains function buttons and other screen options, but there will be no payment types available for use. You must first add a transaction, and then use it to pay or file. This is done by selecting 'Add Payment Type' from the menu options at the bottom of the Main Menu screen.



Select a transaction from the drop down list, press the 'Next>>' button at the bottom of the screen, and fill in the required fields of information. The transactions are grouped alphabetically by province. Most transactions are fairly simple to add, requiring only the business number assigned to you by CCRA or the province, and some dates. All of the identifying numbers can be found on the paper copies of your filings, so be sure to have these handy when setting up your tax transactions for the first time.

A confirmation screen will appear once the payment type has been added. You then have the option of selecting 'Add another' or 'Main Menu'. We recommend that you add all of your payment types before returning to the main menu screen.

Tips:

- Corporation Installment Tax – the date required is the FISCAL YEAR BEGIN. If the Fiscal Year End date is used, the default date logic will be incorrect.

- The 'Special Accounting' date choice should be used if your remitting schedule does not fit any of the other choices. With this option, all date logic and field edits are turned off and you are required to enter all fields of information.

- British Columbia (BC) Social Service Tax requires pre-approval by the province before use. For this transaction, the form is filled out online as part of the 'Add Payment Type' process. It is then sent electronically to BC who approves it and returns the confirmation. The transaction is then activated. There is a delay of up to three business days until this confirmation is received.

- GST 58 is not a GST filing. It is to be used for installment or arrears payments only.

Ontario Family Responsibility Office payment requires a separate transaction setup for each employee case number. If your company submits payments on behalf of many employees you may prefer to use the MAG E-CLIPS program. The Ontario Ministry of the Attorney General (MAG) provides this Internet based program free . Information and enrolment procedures can be obtained from Kevin Desmarais at MAG (416) 243-1900 ext 7042.

2. Making a Filing/ Payment

Once all the required transactions have been added you can file at any time. All of the added transactions will appear on the Main Menu Screen. Select a transaction by clicking on the radio button to the left of the transaction. Then press the 'Make a payment' button on the bottom of the screen.

The selected transaction screen will appear.

Make a payment – specify details

ABC Company
PFS ID: 300001

Payment to Federal – GST /HST RETURN

Pay from	99999-9999996
Tax/utility account to pay	231313131RT0001 ▼
Period end	31 January 2002 ▼
Due date	28 Feb 2002
101 Sales and other revenue	$ 50000.00
105 Total GST and adjustments	$ 6500.00
108 Total ITC and adjustments	$
109 Net GST	$ 6500.00
110 Paid by installments	$ 0.00
111 Rebates	$ 0.00
114 Refund claimed	$ 0.00
115 Payment amount	$ 6500.00
205 Tax due on acquisition of real property	$ 0.00
405 Tax due on taxable supplies	$ 0.00
Payment date	28 Feb 2002 **(dd mm yyyy)**

Pay | Main Menu | Sign Off

Fill in the fields required and press the ‘Pay’ button. The transaction will be warehoused based on the payment date and a confirmation screen will be displayed along with the confirmation number.

The payment date of the transaction must be at least one business day in the future, up to one year. The transaction will be processed on the payment date specified. The confirmation number with the description of the payment will appear on your account statement when the funds are withdrawn on the ‘Payment Date’.

Tips:

- The reporting period dates are on a drop down list. Be sure to choose the correct month.
- If you have multiple bank accounts available, the account choices will be on a drop down list.
- Payment dates will default to the due date. If this is a weekend or holiday the system will automatically display a warning, then it will adjust the date to the next business day.
- Payment dates can be changed to allow for earlier or post-dated payments.
- Most of the fields on a payment screen have edit functions built in. These will check various fields such as valid dates and payment information. For example, some fields do not require the ‘cents’ to be input. Warning messages will explain the error and some have sample data.
- Date and calculation logic is built into most transactions. If the dates seem to be incorrect, ensure that the data in the transaction setup is correct. This can be checked by going to the ‘Edit Payment Type’ from the Main Menu.

3. Confirmation Screen

There is a secondary 'Please Confirm Payment' screen once the 'Pay' button has been selected. Please check this screen carefully and make any corrections at this time. Once the transaction has been submitted it cannot be recalled. If a mistake has been made you must go to the 'View /Cancel Future Dated Transactions' screen in order to cancel the payment, then re-enter it.

ABC Company
PFS ID: 300001

Payment to Federal – GST /HST RETURN

Please Confirm Payment Below

Pay from	99999-9999996
Tax/utility account to pay	231313131RT0001
Period end	31 Jan 2002
Due date	28 Feb 2002
101 Sales and other revenue	$ 50000.00
105 Total GST and adjustments	$ 6500.00
108 Total ITC and adjustments	$ 0.00
109 Net GST	$ 6500.00
110 Paid by installments	$ 0.00
111 Rebates	$ 0.00
114 Refund claimed	$ 0.00
115 Payment amount	$ 6500.00
205 Tax due on acquisition of real property	$ 0.00
405 Tax due on taxable supplies	$ 0.00
Payment date	28 Feb 2002

Confirm Cancel

4. Canceling A Payment

Transactions can be cancelled by selecting 'View/Cancel Future Transactions' from the Main Menu. This will bring up a screen with various search criteria. Select the correct payment to cancel. A confirmation of the cancellation will appear when it has been successful

ABC Company
PFS ID: 300001

Payment to Federal – GST /HST RETURN

Confirmation number	**8116480**
Pay from	99999-9999996
Tax/utility account to pay	231313131RT0001
Period end	31 Jan 2002
Due date	28 Feb 2002
101 Sales and other revenue	$ 50000.00
105 Total GST and adjustments	$ 6500.00
108 Total ITC and adjustments	$ 0.00
109 Net GST	$ 6500.00
110 Paid by installments	$ 0.00
111 Rebates	$ 0.00
114 Refund claimed	$ 0.00
115 Payment amount	$ 6500.00
205 Tax due on acquisition of real property	$ 0.00
405 Tax due on taxable supplies	$ 0.00
Payment date	28 Feb 2002

Cancel this transaction | Return to request | Main Menu | Sign Off

Tips:

- Payments can only be cancelled up to midnight the day before the due date.
- In the ‘Transaction History’ file, a cancelled payment will have two entries. The original payment will have a status of ***Cancelled*** and the request to cancel the payment will have a status of ***Cancellation Request***. All of these will have different confirmation numbers and are provided for audit trails.
- Any Federal Government and Quebec NSF payments will also show in the ‘Transaction History’ report as unprocessed payments. The original transaction will appear as ***Returned Item*** and the request will appear as ***Returned Item Audit Record.*** Payments to other Provincial agencies cannot be tracked in the same manner and NSF payments will not appear in the Transaction History.

5. Removing a Tax/Payment Type

Any payment type can be cancelled from the system if it is no longer required. This is done from the Main Menu through the ‘Remove Payment Type’ screen. If you have several Business Numbers associated with a particular Payment Type, they will all appear in the table and the individual payment can be removed without affecting the others.

Remove payment type – details

ABC Company
PFS ID: 300001

Federal – GST / HST RETURN

Select	Account Number	Frequency	Fiscal year begin
◉	123456782RT0002	Special Accounting	Jan 01
○	231313131RT0001	Monthly	Jan 01
○	231313131RT1010	Special Accounting	Feb 10
○	865168835RT0001	Quarterly	Jan 01

Remove | Main Menu | Sign Off

Tip:

- If this transaction has any post-dated payments, it cannot be removed without first canceling the post-dated payment(s).

6. Searching for Transactions

The ‘View History’ and ‘View /Cancel Future Dated’ screens are similar in that they have the same search criteria. Both allow a search by dollar amount and dollar amount range, date and date range, transaction number and confirmation number. The results are listed by ‘payment’ date order with the EARLIEST transactions showing first.. By clicking on the transaction, the complete detailed information will be displayed.

If there are no future dated or pending transactions nothing will show on the screen. If there is a single transaction, it will display automatically, by-passing the search criteria screen.

All transactions are kept in the database and they cannot be purged or erased. Historical searches will display items for 13 months online. Information is kept in archives for seven years and can be requested if required.

Future dated transaction – request

ABC Company
PFS ID: 300001

Specify any details you wish to view then select View Transactions

Transaction Type 0034 GST34 Federal – GST/HST RETURN

Account number 123456782RT0004

Payment date
- **Any date**
- **Specific date** **(dd mm yyyy)**
- **Date Range** **to**

Amount **$**

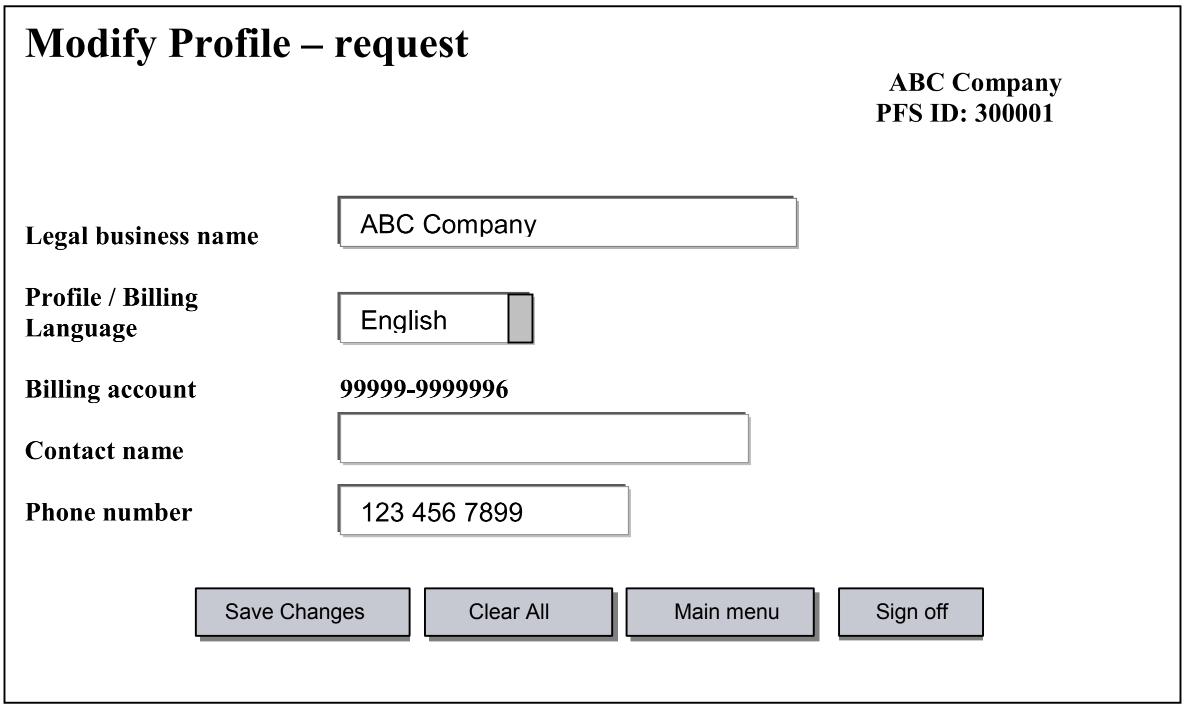
Confirmation Number
- **All**
- **Specific confirmation number**

View Transactions | Clear All | Main menu | Sign off

To delete a future transaction, select “View Transactions” first.

7. Language and Profile Information

The language of the service defaults to the choice indicated at enrolment. It can be switched between English and French by using the 'Modify Profile' button on the Main Menu screen. This brings up the profile screen and all fields can be edited. These include the business name, contact name and phone number and the preferred language for the service. Once the changes have been made, save the changes and sign off. The changes will be in effect at the next logon. Please note that these changes apply to the Tax Filing service only and will not be reflected in any other Royal Bank service.



8. Billing Account

If your account is debited directly, the transaction fees will be debited from the account indicated on the 'Modify Profile' screen. If you wish to change this account, please select your new account from the drop down list and save the changes. If you receive a Client Activity Statement, and are billed for all services through this method, the fees will be included with your monthly fee.

9. New Payment Types

Currently, there is no notification process when new tax types have been added to the service; however, by periodically checking the transaction listing by going to 'Add a Payment' the new transactions will show on the drop down menu listing.