ONLINE TAX FILING
CLIENT GUIDE
SINGLE USER VERSION
ONLINE BANKING FOR BUSINESS

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WELCOME TO ONLINE TAX FILING

For business clients, Online Tax Filing provides a convenient and efficient method for paying/filing many Federal and Provincial business taxes, including GST/HST, Payroll Source Deductions and Federal Income Taxes. The service, which is provided by Can-Act Payment Services LP, can be accessed by following a link in RBC® Online Banking for business.

This Client Guide contains pertinent information to assist you and your business in navigating and using Online Tax Filing. The document outlines the service and provides a step-by-step guide to setting up your company profile, registering your tax types and submitting payments.

This Client Guide is available for download; a link can be found at the bottom of the **Registered payments and accounts** page within the Online Tax Filing application.

The following tools/resources are also available to assist you with the Online Tax Filing application:

- The Online Tax Filing Client Guide
- A list of Available tax types
- Frequently asked questions
- Client Support Centre – 1-800-769-2535

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ADMINISTRATION

If you have enrolled in Online Tax Filing via RBC Online Banking for business, you will be using the Single User version of the product. This version is used for companies that have only one User and no Administrators (e.g sole proprietors) with only one User ID and one password. This version does not have multiple approval levels; a single user enters and submits payments on behalf of the company.

To convert from the Single User version to a Multi User/Admin version of Online Tax Filing, please contact your RBC representative. **Please note that you will be able to retain all history and payment types that have previously been set up for this service if you need to change versions.

ACCESSING THE SERVICE

Once you have successfully enrolled your company, access Online Tax Filing via RBC Online Banking for business by following these steps:

1. Log on to RBC Online Banking for business

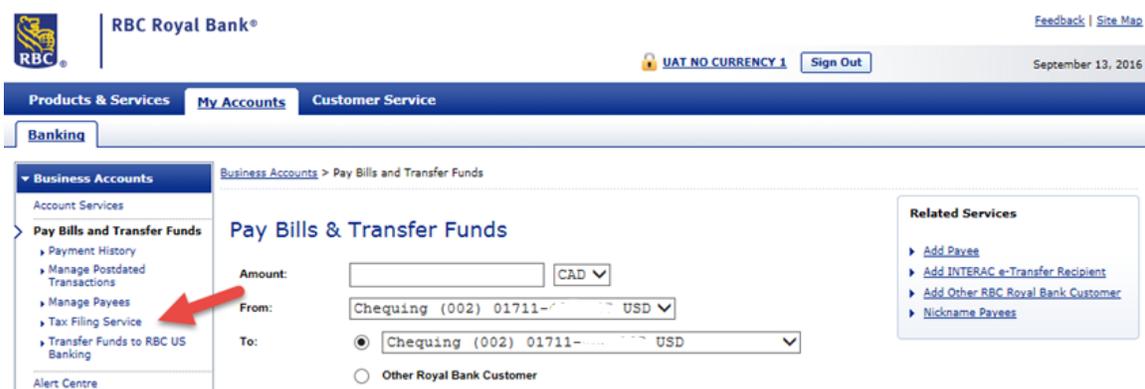2. Select **Pay Bills and Transfer Funds** under the Banking Tab
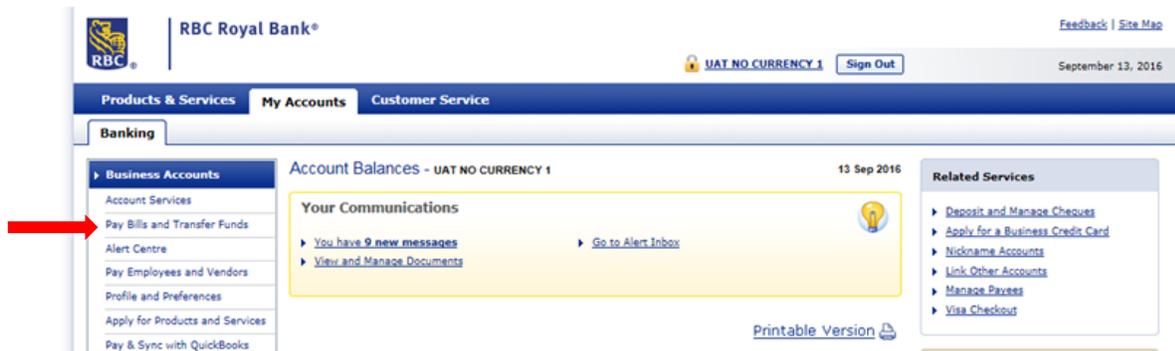
3. On the **Pay Bills and Transfer Funds** screen, click on the **Tax Filing Services** link.

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4. When the **Tax Filing Services** page is displayed, click **Continue** to leave RBC Online Banking for business and enter the Can-Act Payment Services site.

Once you have entered the Can-Act site, you will be able to modify your profile, add new payment types and make tax payments.

COMPANY PROFILE

To access your profile, click on the down arrow on the top right of the screen and select **Modify my profile:**

At this point, the following fields can be configured:

Legal business name
The name entered in this field will be displayed on the screens within the Online Tax Filing application and will accompany your payments in the EDI remittance file.

Profile/Billing language
The language of the application can be changed by switching the Profile/Billing language from English to Francais or vice versa. Once the change is verified and submitted, the screens will be displayed in the new language.

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Billing account

This field will be populated with the Billing Account that was provided on the original Online Tax Filing Enrolment form. You can select a different billing account from the drop-down menu.

Contact Name/Phone Number/Email Address

This will display the company contact information from the original Online Tax Filing enrolment form. Any changes entered here will update the records on the Online Tax Filing system. This is the contact information that will be used should Can-Act need to contact you.

Province

This will display the province your business is based in.

To edit your Company Profile:

1. Modify the fields on your profile and click the **Next** button.

2. Verify the details and click the **Submit** button.

3. Your will receive the following message, indicating that your profile has been updated.

4. Click on the **Done** button to return to the **Registered payments and accounts** screen**.**

PAYMENT TYPES

Adding New Payment Types

The **Registered payments and accounts** screen lists all Payment Types/Account Numbers that you currently have set up for your company.

To add a new Payment Type:

1. On the **Registered payments and accounts** screen, click on the **Add payment type** button.

2. On the **Add payment type** screen:

   a) Select one of the following payment type categories to narrow your search results:
      - All tax types
      - Federal tax
      - Provincial tax

b) If you select Provincial tax, select the appropriate province from the drop down list.

c) Select a payment type from the displayed list and click the **Next** button.

d) The **Add payment type** screen will be displayed for the selected payment type.

e) Enter the required payment information and click on the **Next** button.

f) The following message should display:

Tax account number
999999998RG0001

g) Click on **Done** to return to the **Registered payments and accounts** screen. The Payment Type you have added should be displayed.

Note: A complete list of the payment types that are currently available for Online Tax Filing can be found at http://www.royalbank.com/business/services/gov_creditor_list.html

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Adding New Payment Types – Important Notes:

Federal – Corporation Tax Payments – the date required is the date your Fiscal Year **begins**. If the Fiscal Year End date is used, the default date logic will be incorrect and your Period End date will be incorrectly calculated on the payment input screen.

Federal – GST/HST Payment – this 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 E- CLIPS program. The Ontario Ministry of Community and Social Services (MCSS) provides this Internet based program free of charge. Information and enrolment procedures can be obtained from the e-Commerce Coordinator at MCSS-FRO (416) 243- 1900 ext 7042.

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Editing Payment Types

You are able to edit the information for existing payment types you have set up for Online Tax Filing.
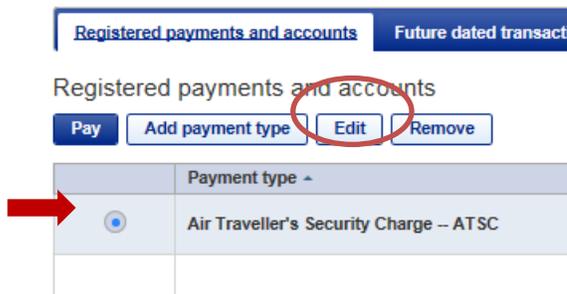
Note:
- Any future dated payments for the payment type will be updated with the new account information.
- Past transaction history will not be affected by the change.

To edit an existing payment type:

1. On the **Registered payments and accounts** screen, select the **radio button** beside the payment type you would like change and click on the **Edit** button.

2. On the **Edit payment type** screen, update the payment details and click the **Save** button.

3. The following message should be displayed:

The following payment type has been updated in your payment list. 0 future dated payments have been updated with the new account number.

4. Click the **Done** button to return to the **Registered payments and accounts** screen.

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Deleting Payment Types/Accounts

You are able to delete payment types/accounts that are no longer required.

Note:

- A payment type/account cannot be removed if there are future dated transactions associated with it; you must either cancel any future dated transactions or wait until they have been processed to remove the payment type/account.
- Past transaction history for the deleted payment type/account will not be affected.

To delete a payment type/account:

1. On the **Registered payments and accounts** screen, select the **radio button** beside the payment type/account you would like delete and click on the **Remove** button.
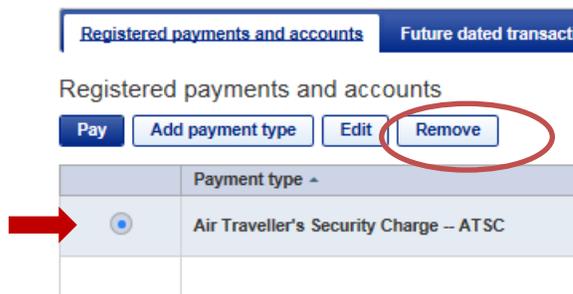
2. If you have more than one account number for the payment type, you must select the account number you would like to delete and click **Next**.

3. On the **Remove payment type** screen, highlight the account you would like to delete and click on the **Remove** button. Verify the Tax account number that will be deleted and click on the **Remove** button.

4. The following message will be displayed:

5. Click on the **Done** button to return to the **Registered payments and accounts** screen.

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MAKING TAX PAYMENTS

The available Payment Types that have been set up for the Online Tax Filing service will be listed on the **Registered payments and accounts** screen.

To make a tax payment:

1. Select the type of payment you would like to make by clicking on the radio button next to the Payment Type

2. Click on the **Pay** button.

3. On the **Make a payment** screen, enter the required payment details and click **Next.**

Note:

- The **Due Date** is the date your payment is due to the government agency. In the case of most Federal transactions, there is a specific date you are required to remit by.
- The **Payment Date** is the date the payment will actually be made and the funds debited from your RBC account.
- These dates may be the same but you may choose to make a payment prior to the due date.

Note:

- The Payment Date will default to the Due Date. If the Payment Date falls on a weekend or statutory holiday, a warning will be displayed at the top of the screen and the Payment will be adjusted to the following business day. **Please review the default Payment date carefully to ensure your payment will not be late.**
- Holidays follow the Canadian Bank Holiday schedule.
- Transactions will be processed on provincial holidays (e.g. Family Day, Jean Baptiste Day, etc.)

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- If the amount of your payment is greater than $100,000, you will receive a warning message; this will allow you to verify that the payment amount is correct and reduces the risk of keying errors.

4. Verify the details you have entered are correct and click on **Submit**.

Make a payment

Federal - Corporation Tax Payments

① Enter payment details   ② Verify and submit   ③ Confirmation

Please verify details and click on the submit button.

Accounts

Pay from	Tax account to pay
11111-3030003	231313131RC0004

Payment

Period ending	Amount owing
2016 Aug 31	$0.00
	Interim
	$0.00
	Payment on filing
	$100.00
Payment date	Total payment
2016 Aug 31	$100.00

Cancel   Back   Submit

5. The following message will be displayed with the confirmation number to confirm that your payment was successfully added.

✓ Payment has been successfully scheduled to be processed
Confirmation number: 7000030
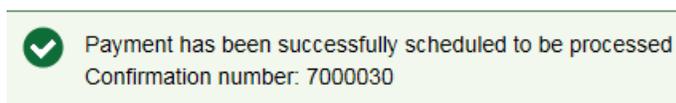
- Your payment transaction has now been submitted for processing. The payment will be warehoused and processed on the specified payment date.

- Once the payment has been processed, the payment confirmation number will appear on your RBC account statement to assist with account reconciliation.

6. Click the **Done** button to return to the **Registered payments and accounts** screen.

Note:
- It is very important to review all information for accuracy.
- You are responsible for any payment/filing errors.
- Funds are remitted directly to the government agency you are paying; neither RBC nor Can-

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Act will be able to recover funds from the government on behalf of your company. You must contact the government agency directly for assistance.

- Once a payment has been submitted, it cannot be modified. If you need to modify a payment, it must be cancelled and re-submitted.

Timing of payments

Note: It is important to be aware of the timing of your payment transactions.

- **Payments must be entered by 11:59pm local time the business day BEFORE the due date**. Local time is determined by the Province that has been selected on your Company Profile.
- The payment date field will default to **tomorrow's** date.
- Funds will not be withdrawn from your account and paid to the recipient until the Payment Date you have selected.
- All payments entered prior to midnight are processed early in the morning of the payment date.
- If there are insufficient funds in your account on the morning of the payment date, the payment will not be made and you may incur a government penalty. It is your responsibility to ensure there are sufficient funds in your account on the payment date.
- If you are entering your payment on the due date, it is late and you may be subject to government penalties.

VIEWING/CANCELLING FUTURE DATED TRANSACTIONS

- Tax payments can be entered up to 365 days prior to the due date.

- Transactions are 'future dated' and can be cancelled up until 11:59pm local time on the day before the payment due date.

To view your future dated transactions:

1. Click on the **Future dated transactions** tab at the top of the page.

2. To search for future dated transactions:

    a) Enter the Payment Dates you would like to search for and click the **Search** button

    or

    b) To enter additional search criteria, click on the **Advanced search** link, enter the

relevant details and click the **Search** button.

3. The list of transactions matching your search criteria will be displayed, sorted in ascending order by date.

   To sort the transactions in descending order, click on the arrows next to the Payment date heading.

4. Click on a transaction in the list to view the transaction details.

To cancel a future dated transaction:

1. Click on the transaction in the list of future dated transactions to display the payment details.

2. Click on the **Cancel this transaction** button. The following message will be displayed:
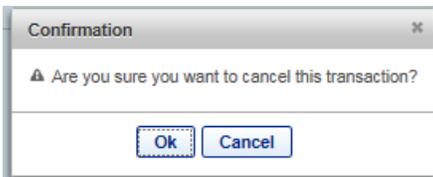
3. Click **OK**. The status of the transaction will be updated to 'Cancellation Request' and the Cancel confirmation number will be displayed.

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4. Click on the **Back** button; you will return to the list of future dated transactions and the transaction you cancelled will no longer be displayed.

Note:

- **Payments can be cancelled up to 11:59pm local time on the day before the payment date.**
- Once the cancellation request has been completed, a cancelled payment will be displayed as two entries in your transaction history. The original payment/confirmation number will be displayed with a status of **'Cancelled'** and the request to cancel the payment will have a status of **'Cancellation Request'**. A different confirmation number is provided for each of these entries for audit purposes.

SEARCHING TRANSACTION HISTORY

- You can view up to 13 months of historical transactions online.

- History includes all transactions that have been processed, cancelled, or that have expired.

- Each transaction search will return a maximum of 200 payments.

To search transaction history:

1. Click on the **Transaction history** tab at the top of the page.

2. To search for historical transactions:

    a) Enter the Payment Dates you would like to search for and click on the **Search** button.

       or

    b) To enter additional search criteria, click on **the Advanced search** link, enter the relevant details and click on the **Search** button.

3. The list of transactions matching your search criteria will be displayed, sorted in ascending order by date.

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To sort the transactions in descending order, click on the arrows next to the Payment date heading.

4. Click on a transaction in the list to view the transaction details.

5. Click on the **Back** button to return to the list of transactions.

Note:

- Any payments to the Federal Government or the Province of Quebec that are returned NSF will be displayed in the Transaction History.

- The original payment transaction will appear with a status of **'Returned Item'** and the request will have a status of **'Returned Item Audit Record'**.

- Returned payments to other government agencies cannot be tracked and NSF payments will not be reported in your transaction history.

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NEED HELP?

Contact your RBC representative if:

- If you have inquiries related to your RBC business banking account.

- If you would like to convert from the Single User version to a Multi-User version of Online Tax filing.

- General inquiries may also be directed to the Royal Direct Call Centre at 1-800-ROYAL-70.

Contact the Tax Filing Help Desk for:

- Technical support issues with the Online Tax Filing service, including Administrator password resets
- Inquiries that are specific to Tax Payment transactions

Tax Filing Help Desk	*1-800-206-9444*
Hours	*Monday to Friday* *8:00am to 5:00pm (Eastern Time)* *(Excluding bank holidays)*

Note: *The Tax Filing Help Desk is operated by Can-Act and is outside of RBC; the agents will not be able to assist with account related inquiries or questions regarding other RBC services.*