

BMO Tax Payment & Filing Service User Guide

BMO Tax Payment & Filing Service

USER GUIDE

This service provides a facility to initiate payroll source deductions, corporate income tax, GST, PST, and Harmonized GST and PST payments directly from your BMO Bank of Montreal® account.

FOR BUSINESS BANKING CUSTOMERS.

Use of BMO Tax Payment & Filing Service is subject to applicable agreements.

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BMO TAX PAYMENT & FILING SERVICE

Welcome to BMO Tax Payment & Filing Service. This guide outlines all the information and procedures required to pay and file Provincial & Federal business taxes via the Internet.

OVERVIEW

You can conveniently pay and file your Federal and Provincial business taxes online while taking advantage of these benefits:

- Arrange payment of your taxes online when it's convenient for you 24
 hours a day, 7 days a week. (NOTE: Scheduled maintenance activities may
 cause the system to be unavailable for short periods of time. During maintenance activities, a notice will be posted on the Online Banking website.)
- Control your cash flow by future-dating your payment up to one year in advance in most cases and help prevent late payment charges. Payments to Quebec recipients can only be made up to 2 months in advance.
- Reduce time and paperwork by filing and paying electronically
- No need to write cheques or go to a branch to make your payments
- Get up to 13 months tax payment history electronically

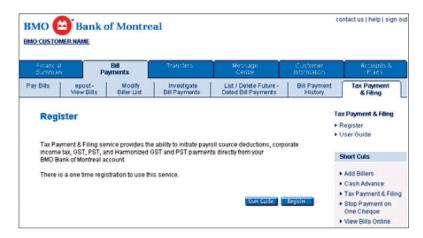
IMPORTANT INFORMATION: These payments will not be debited from your account immediately – they are withdrawn from your account on the value date. Payments MUST be entered before midnight (local time) the day BEFORE the due date. For example, if your payments are due tomorrow, you must enter them today before midnight. Payments entered ON the due date are late and may be subject to government penalties. Local time refers to the primary time zone for the province selected during enrolment.

READY TO START?

There is a one-time self-registration for this service, with no enrolment costs. To qualify you must be a business banking customer with a FirstBank Card® for Business and have the ability to make bill payments through BMO Bank of Montreal Online Banking.

ALREADY REGISTERED FOR ONLINE BANKING?

If you're already registered for Online Banking, and qualify for the service, then you're ready to begin. Simply sign-in to the Online Banking site, click on the Bill Payment tab and then select the Tax Payment & Filing tab.



On that page, click on the Register button, review and accept the terms and conditions of the legal agreement. Proceed with the registration by entering in:

- Legal Business Name
- Contact name
- Contact phone number
- Select from a pull-down menu the applicable province/territory that the business resides

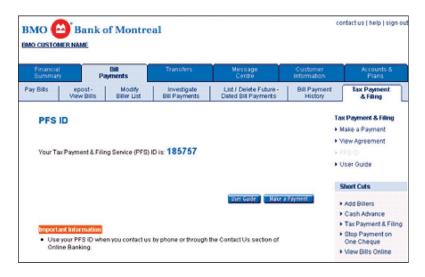
IMPORTANT NOTES:

- Payments must be entered before midnight (local time) the day BEFORE the due date.
- Local time refers to the primary time zone for the Province/Territory as listed in the chart below:

PROVINCE/TERRITORY	TIME ZONE
Newfoundland and Labrador	Newfoundland
New Brunswick, Prince Edward Island, Nova Scotia	Atlantic
Quebec, Nunavut, Ontario	Eastern
Manitoba, Saskatchewan	Central
Alberta, Northwest Territories	Mountain
British Columbia, Yukon	Pacific

PFS ID

Once you confirm all the information on the registration page, you will be provided with a Payment & Filing Service (PFS) ID. For your reference, this PFS ID will always be displayed on the Online Banking site under the Tax Payment & Filing Tab. Use this PFS ID every time you contact us by phone or through the Contact Us section of Online Banking with any inquiries.



NOT REGISTERED FOR ONLINE BANKING?

Please contact your branch to enrol for this service.

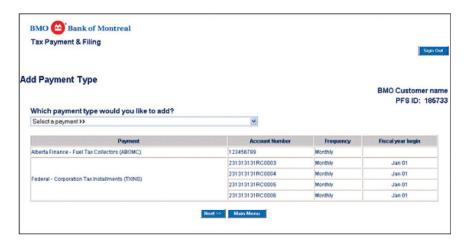
To use Tax Payment & Filing service after your initial registration, you always need to sign-in to Online Banking, select Bill Payments tab, and then select the Tax Payment & Filing tab and click on the 'Make a Payment' button. You will seamlessly be transferred over to the Tax Payment & Filing site. For security reasons, your Online Banking session will be logged off.



ADD A PAYMENT TYPE

After a successful logon, the first screen to appear will be the Main menu screen. No values appear in the table labelled **List of registered payments and accounts** because you have not yet added a Payment Type yet. Once you add a Payment Type, you'll be able to start using the service.

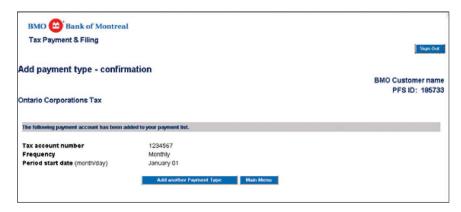
In the Main Menu screen, select the Add Payment Type option.



A drop down list of Payment Types appears under **Which Payment Type would you like to add?** Locate the Payment Type you want to add, highlight it and select the Next>> button. The **Add a new Payment Type – specify details** screen will appear:



The fields that appear on this screen will vary, depending upon what you selected. Once you have completed filling in the fields or selecting values from the pull-down menus, select the **Add this Payment Type** button at the bottom of the screen. The **Add Payment Type – confirmation page** appears:



Choose from one of three options by selecting a button at the bottom of the screen:

- You may add another Payment Type by selecting the **Add another** button
- You may return to the Main Menu screen, or
- You may end your session by selecting the Sign off button

IMPORTANT INFORMATION - ADD A NEW PAYMENT TYPE

- **1. GST 58** this is not a GST filing. It is to be used for installment or arrears payment only
- 2. Corporation Installment Tax the date required is the value you enter in the field labelled Fiscal year begin in the Add a new Payment Type specify details screen (see the procedure in the Add a Payment Type section). For example, if your fiscal year begins on January 1, then enter January 1. Do not enter the value from the field labelled Period end in the Make a payment specify details screen. If you use the Period End Date, the Period End Date will be incorrectly calculated.
- 3. BC Social Service Tax requires pre-approval before you can submit payments electronically. When you select this Payment Type in the Add Payment Type screen, the approval form appears in the Add a new Payment Type specify details screen. Carefully read the form, fill out the fields, and then submit the form online by selecting the I agree button at the bottom of the screen. You will not receive a separate confirmation of approval from the BC government. Instead, if you are approved you will be able to use the service within four business days after you submit the form. This is a separate agreement with the government of British Columbia, and does not involve BMO Bank of Montreal.

If you do not receive access to the BC-SST transaction within four business days, please contact us.

- **4. Paying Ontario Corporations Tax** When paying the Ontario Corporations Tax, you must select one of the two values from the Payment class pull-down menu. Select either Regular or Arrears.
- **5. Ontario Family Responsibility Office Payment** requires a separate transaction setup for each employee case number.

EDIT A PAYMENT TYPE

If any details are incorrect on any Payment Type, adjust them by returning to the **Main Menu** screen, and select the **Edit Payment Type** button. The **Edit a Payment Type – specify details** screen will appear:



Adjust the information in the fields or select valid information from the drop-down Menus. Select the **Save changes** button. The Edit Payment Type confirmation screen appears.

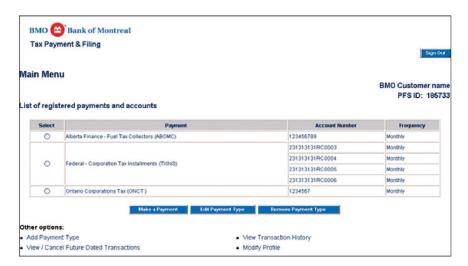
REMOVE A PAYMENT TYPE

If you wish to remove a Payment Type entirely, select the **Remove Payment Type** button on the **Main Menu** screen. The **Remove Payment Type – details** screen will appear. Select the Payment Type you wish to remove by clicking on the button beside it in the Select column. Select the Remove payment button at the bottom of the screen. Despite its name, the **Remove payment** button does not affect any payments that have already been submitted. Instead, it just removes the Payment Type from your list of Payment Types.

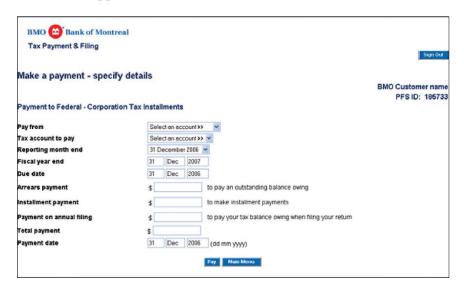
TIP: Before removing a Payment Type, you must first cancel any future dated payments which you have associated with the Payment Type.

MAKE A PAYMENT OR FILING

After you have set up your Payment Types, you may file or pay at any time. The Payment Types you have set up will appear in the Main Menu screen in a table labelled **List of registered payments and accounts**. Select a Payment Type by clicking on the button beside it under the Select column:



Now press the **Make a payment** button and the **Make a payment – specify details** screen will appear:



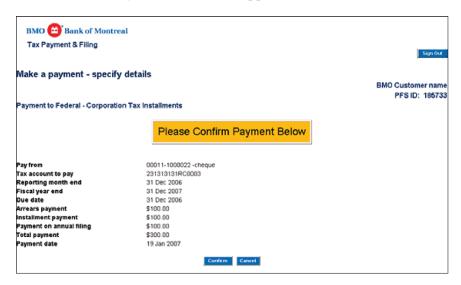
TIP: Do not use commas to separate numeric values. For instance, enter ten thousand dollars as \$10000 – not as \$10,000.

The fields that appear will vary, depending upon which Payment Type you selected in the Main Menu screen. Enter information in the appropriate fields or select information from the drop down menus. Select the Pay button.

IMPORTANT INFORMATION:

- 6. Before you select the Pay button, review the information for accuracy. Most fields in the screen have a self-editing function or provide warning prompts, to help ensure that the information you submit is valid. These functions are aids only and cannot guarantee the accuracy of all the information you submit.
- **7. Reporting Period Dates** The reporting period dates are on a pull-down menu. Be sure to select the correct month.
- 8. Due Date and Payment Date There is a difference between the due date and the payment date. The due date is the date the payment is due to the government entity or agency. In most federal transactions the due date is a specific calendar date, such as the end of the month for GST, for instance, or, the 15th of the month for a monthly payroll. The payment date is the date your funds are debited from your bank account to make payment. Usually the due date and the payment date are the same, but it is possible in many cases to pay a tax earlier than the day it is due, in which case the payment date will be earlier than the due date.
- 9. Payment dates default to the due date If the payment date falls on a weekend or holiday, the system automatically displays a warning. It will then adjust the payment date to the following business day. For that reason, if your payment is due on a weekend or holiday, be sure to enter the payment two business days ahead of the due date.
- **10.** Payment date must be in the future The payment date must be at least one business day in the future, up to a maximum of one year in the future (2 months for Quebec government recipients). In other words, if your payment is due tomorrow, you must submit your payment today at the latest. The payment will be processed on the payment date specified.
- 11. Troubleshooting dates and calculations Date and calculation logic is built into most transactions. If the dates or calculations appear to be incorrect, ensure that the data in the transaction set up is correct. The data can be checked by going to the Edit Payment Type screen from the Main Menu.
- 12. The forms displayed on the Internet are used to enter information that is used in process appropriate calculations. If the systems calculations differ from your calculations, re-check the data that you entered on the screen.
- 13. Sufficient funds or adequate credit must be available in your account at the beginning of the business day on the payment date. If there are insufficient funds the transaction will be returned.





If you do not wish to proceed with the payment, select the **Cancel** button at the bottom of the screen and the **Make a payment – specify details** screen will reappear. You can adjust the information and re-submit or, if you wish, return to the Main Menu screen.

If you wish to submit the payment, select the **Confirm** button at the bottom of the screen. The **Make a payment – confirmation** screen will then appear. The screen lists the details of your payment and now supplies a Confirmation Number and a Confirmation Security Number.

The payment or filing information is now submitted. It is warehoused in a database to be activated on the payment date. After funds for this transaction are withdrawn on the payment date, the confirmation number and a description of the payment appears on your bank account statement.

IMPORTANT INFORMATION: When you select the **Confirm** button, the payment will be warehoused and processed on the payment date you entered. The payment date of the transaction must be at least 1 business day in the future.

CORRECT OR CANCEL A PAYMENT OR FILING

Transactions can be cancelled by simply selecting the **View/Cancel Future Dated Transactions** option on 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 successfully deleted.

SEARCH FOR A TRANSACTION

All transaction history is available online for 13 months. To locate a transaction, select either the **View Transaction History** option or the **View/Cancel Future Dated Transactions** option in the Main Menu screen. In both cases a screen appears that contains search functions.

You can search for transactions by date, by dollar amount, by transaction number, or by confirmation number, or by using a combination of these criteria. The results of your search, if successful, are listed by payment date order, earliest transaction first. Click on a transaction to retrieve detailed information

IMPORTANT INFORMATION: To delete a future dated transaction, first select the **View transactions** button.

REVIEW OR CHANGE YOUR SERVICE PROFILE INFORMATION

If you want to change your contact information, such as your contact name/ phone number or legal business name, select the **Modify Profile** button in the **Main Menu** screen. Once the changes have been made, save the changes and log out. The changes will be in effect at the next login.

FREQUENTLY ASKED QUESTIONS

What taxes can I pay using this service?

The Tax Payment & Filing Service includes payroll source deductions, corporate income tax, GST, PST, and Harmonized GST and PST. For a complete list of taxes you can pay by using this service, please see our <u>Government Creditors List</u>.

How do I receive a refund from the Federal Government?

When you submit a transaction that indicates a refund is due, the government, after it receives the information, verifies it. If the information is validated, the government then issues a refund cheque. You should receive the cheque in about two weeks.

How far in advance can I future date a transaction?

Most transactions can be future dated up to **one year** in advance. The only exception is transactions to the Quebec Government. Transactions to the Quebec Government can only be future dated up to **two months** in advance.

How do I upgrade my browser to 128-bit encryption?

In order to use this service, your Internet browser must be enabled for SSL/128 bit encryption (Microsoft Internet Explorer 5.0 or equivalent).

If your browser is not 128-bit encryption enabled, when you attempt to sign in to the service an alert will appear.

If you need to upgrade to 128 bit encryption:

- Microsoft Internet Explorer <u>is available here</u> (http://www.microsoft.com/windows/ie/default.asp)
- Netscape Navigator <u>is available here</u>
 (http://browsers.netscape.com/browsers/main.tmpl)

Can I enter negative numbers in fields in the transaction pages?

No. All amounts that you enter in the fields in the transaction pages must be positive, although the values you enter may, when calculated, result in a negative amount and therefore qualify you for a refund. You cannot enter negative sales amounts for GST, BC SST, RST, or any other Payment Type.

How do I process payments for bi-weekly payrolls?

Revenue Canada confirms that Federal Payroll Deductions submitted electronically can be either weekly, twice-monthly, or monthly frequencies. Customers who wish to make bi-weekly payments must choose the Weekly Payment Type and file every two weeks (to select the Weekly Payment Type, see the instructions at section Add a Payment Type). Having added the Weekly Payroll Deductions Payment Type, when you make a payroll payment, enter correct values in the day-month-year fields labelled **Date payment made to employees**. When you enter these values, the system will automatically calculate the payment due date and display the day-month-year information in the fields labelled **Payment due date**.

When are the bi-weekly payroll remittance periods?

Make your remittance by the third working day (not counting Saturdays, Sundays, or holidays) after the end of the following periods:

- from the 1st through the 7th day of the month
- from the 8th through the 14th day of the month
- from the 15th through the 21st day of the month
- from the 22nd through the last day of the month

For example, if you use a bi-weekly payroll and the date payment is made to your employees is the 12th of the month, the payroll period falls within the 8th through the 14th, which results in the Payment Due Date being the 17th. On the next bi-weekly payroll run, payment is made to employees on the 26th (12th plus 14 days), and the payroll period is from the 22nd through the last day of the month, which results in the Payment Due Date being the 3rd day of the next month.

What happens if we change signing officers?

If your company changes signing officers, you may need to amend the contact name and number in your profile. Simply link to the Tax Payment & Filing site and amend your profile <u>by accessing "modify profile"</u>. **NOTE:** It is important to keep your contact information up to date as the service provider will only provide information and support to the contact person listed in the profile.

Why do I need to select a province/territory that the business resides during the initial registration?

This will determine what time zone will be associated with your profile and when your payments are processed. For example, if you select Ontario as the province, you will have up until 12 midnight eastern time to make the payment. The primary time zone for each Province/Territory is listed in the chart below:

PROVINCE/TERRITORY	TIME ZONE
Newfoundland and Labrador	Newfoundland
New Brunswick, Prince Edward Island, Nova Scotia	Atlantic
Quebec, Nunavut, Ontario	Eastern
Manitoba, Saskatchewan	Central
Alberta, Northwest Territories	Mountain
British Columbia, Yukon	Pacific

Can more than one person from my company have access to the Tax Payment & Filing Service?

Anyone from your company who can sign alone to withdrawn funds and has a FirstBank Card for Business with eligible accounts linked to it can enrol in the service. Please note that when you go to the Tax Payment & Filing site, you will only be able to see a history of those payments that you made with your specific card, as well as any post-dated payments that you initiated. Each enrolment is treated as a separate account.

NEED HELP?

If you require assistance on a matter not covered in this guide, please contact us at 1-877-262-5907.