

How to make a payment to CRA

For all **business payments**, you will need

- your 9-digit business number and the reference number for the account you wish to pay
 - o RP0001 for payroll
 - o RT0001 for GST/HST
 - o RC0001 for corporate tax
- the ending of the period you are paying for if it is a regular payment

A. By Cheque By Mail

- **IMPORTANT:** Include as much information as possible on the memo line
- **Businesses:**
 - o Note your business number and account from above (RT0001, RP0001 or RC0001)
 - o Note the ending of the period you are paying for if it is a regular payment
 - o If paying arrears, note "arrears"
- **Individuals:**
 - o Note your SIN
 - o Note the tax year you are paying for
- Include a completed voucher if available

B. To Pay On The Same Day

- Only with a voucher at your bank
 - o same day, no fees, no limits for payment amount

C. Options To Pay On The Next Day

1. Through your online banking – Not through the banking app

- Payments will be processed overnight, so they need to be entered before midnight ET the day before
- A fee of \$2.00 per transaction applies
- Use the internet to access your online banking website:
 - o **TD:**
 - Select "Pay Bills"
 - Then select "Tax Payment and Filing"
 - o **CIBC:**
 - Select "Customer Services"

- Then select “Account Services”
 - Then select “Pay and file business taxes”
- **Royal Bank:**
 - Select “Pay Bills and Transfer Funds”
 - Select “Tax Filing Service”
- Set up your payments using your business number or SIN
 - You may need only your 9-digit business number, or you may also need the program account reference as mentioned above (top of page)
- Select Payment type category “Federal”
- **Program Account Payments for Businesses:**
 - To find your program account, it helps to expand the payment type list to 50 rows per page (choice available at the bottom)
 - **Corporate Tax**
 - Most commonly used: “Corporation Tax Payments – TXINS” for:
 - Amount owing
 - Interim
 - Payment on filing
 - “Corporation Income Tax Balance Due – TXBAL (RC177)” for:
 - If the final payment due date for the return is before the filing due date of the return
 - **GST/HST**
 - Most commonly used: “GST/HST Payment Only – GST-P (GST-P)” for:
 - Interim Payments
 - Amount owing
 - “Return and Payment (GST34)”
 - If you file your return yourself and pay at the same time
 - “GST/HST Balance Due – GST-B (RC177)” for:
 - If the final payment due date for the return is before the filing due date of the return
 - **Payroll**
 - Most commonly used: “Payroll Deductions – Regular/Quarterly – EMPTX (PD7A):
 - For monthly and quarterly remitters
 - “Payroll Deductions – Arrears – EMPTX (PD7D)” for arrears payments
 - “Payroll Source Deductions – Balance Due – EMPD (PD4R)”
 - To pay “Tax Deductions, CPP and EI discrepancy notice (PD4R)”
 - “Payroll Deductions – Payment on Filing – EMPOF (PD7R)” for:
 - When special requirements apply
 - Payment of T4 reconciliation on last day of February

2. CRA My Payment - With your debit card

https://www.canada.ca/en/revenue-agency/services/e-services/payment-save-time-pay-online.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_cra-my-payment

- No guarantee for same-day-payment
- Same day or next day, no login required, no fees

- Amount you can pay will be limited by your daily debit amount as set by your bank
 - o You may have to increase your debit limit for one day with your bank
- **Payment Types available on CRA My Payment**
 - a. "Amount owing":
 - i. Is the most common payment type
 - ii. For all returns that have been filed, even if the payment is not due yet
 - b. "Interim"
 - c. "Payment on filing": if you file your return yourself and pay at the same time
 - d. "Balance Due": when a payment is due prior to filing the return

3. Through Canada.ca

- Select "Taxes"
- Under "Most requested" to the right: Make a Payment to the Canada Revenue Agency
- Make a payment
- Follow the links
- Payments can be made through
 - o **Online Banking** (will provide link to your bank)
 - o **My Payment** (debit only)
 - o **Credit Card, PayPal or Interac e-transfer**
 - Follow the links to the third-party providers
 - PlastiQ (accepts all card brands)
 - PaySimply (Visa, MC, Amex, PayPal, Interac e-transfer)
 - Might take longer, fees will apply

4. Through the CRA BizApp

https://apps5.ams-sga.cra-arc.gc.ca/golged/mnbr/mbr/pub/publicIndex.action?request_locale=en

Account required (sign up) with

- o social insurance number
- o address
- o date of birth
- o filed income tax and benefit returns from the last two tax years
- o takes 5 to 10 business days

5. Through My Business Account

<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-businesses/business-account.html>

- Account required, sign up takes 5 to 10 business days

6. Through My Account for Individuals

<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

- Account required, sign up takes 5 to 10 business days