



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IMPORTANT INFORMATION: These payments will not be debited from your account immediately – they are withdrawn from your account on the value date.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.

The screenshot shows the BMO Bank of Montreal online banking interface. At the top, there is a navigation bar with tabs for Financial Summary, Bill Payments, Transfers, Message Centre, Customer Information, and Accounts & Plans. The 'Bill Payments' tab is selected, and a sub-menu is open showing options like 'Pay Bills', 'epost-View Bills', 'Modify Biller List', 'Investigate Bill Payments', 'List / Delete Future-Dated Bill Payments', 'Bill Payment History', and 'Tax Payment & Filing'. The 'Tax Payment & Filing' sub-tab is active, displaying the 'PFS ID' section. It states: 'Your Tax Payment & Filing Service (PFS) ID is: 185757'. Below this, there are buttons for 'User Guide' and 'Make a Payment'. To the right, there is a 'Tax Payment & Filing' sidebar with links for 'Make a Payment', 'View Agreement', 'PFS ID', and 'User Guide'. Below that is a 'Short Cuts' section with links for 'Add Billers', 'Cash Advance', 'Tax Payment & Filing', 'Stop Payment on One Cheque', and 'View Bills Online'. At the bottom left, there is an 'Important Information' box with a bullet point: 'Use your PFS ID when you contact us by phone or through the Contact Us section of Online Banking.'

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.

The screenshot shows the BMO Bank of Montreal online banking interface. At the top, there is a navigation bar with tabs for Financial Summary, Bill Payments, Transfers, Message Centre, Customer Information, and Accounts & Plans. The 'Bill Payments' tab is selected, and a sub-menu is open showing options like 'Pay Bills', 'epost-View Bills', 'Modify Biller List', 'Investigate Bill Payments', 'List / Delete Future-Dated Bill Payments', 'Bill Payment History', and 'Tax Payment & Filing'. The 'Tax Payment & Filing' sub-tab is active, displaying the 'Tax Payment & Filing' page. It features a heading 'Tax Payment & Filing' and a paragraph: 'Tax Payment & Filing service provides the ability to initiate payroll source deductions, corporate income tax, GST, PST, and Harmonized GST and PST payments directly from your BMO Bank of Montreal account.' Below this, there are buttons for 'User Guide' and 'Make a Payment'. To the right, there is a 'Tax Payment & Filing' sidebar with links for 'Make a Payment', 'View Agreement', 'PFS ID', and 'User Guide'. Below that is a 'Short Cuts' section with links for 'Add Billers', 'Cash Advance', 'Tax Payment & Filing', 'Stop Payment on One Cheque', and 'View Bills Online'.

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.

BMO Bank of Montreal
Tax Payment & Filing

Sign Out

Add Payment Type

BMO Customer name
PFS ID: 185733

Which payment type would you like to add?
Select a payment >>

| Payment | Account Number | Frequency | Fiscal year begin |
|---|-----------------|-----------|-------------------|
| Alberta Finance - Fuel Tax Collectors (ABOMC) | 123456789 | Monthly | |
| | 231313131RC0003 | Monthly | Jan 01 |
| | 231313131RC0004 | Monthly | Jan 01 |
| Federal - Corporation Tax Installments (TDNS) | 231313131RC0005 | Monthly | Jan 01 |
| | 231313131RC0006 | Monthly | Jan 01 |

Next >> Main Menu

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:

BMO Bank of Montreal
Tax Payment & Filing

Sign Out

Add a new payment type - specify details

BMO Customer name
PFS ID: 185733

Ontario Corporations Tax

Tax account number

Frequency: Monthly

Period start date (month/day): January 01

Add this Payment Type Clear All Main Menu

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:

| | |
|--|------------|
| BMO Bank of Montreal | |
| Tax Payment & Filing | |
| Sign Out | |
| Add payment type - confirmation | |
| BMO Customer name PFS ID: 185733 | |
| Ontario Corporations Tax | |
| The following payment account has been added to your payment list. | |
| Tax account number | 1234567 |
| Frequency | Monthly |
| Period start date (month/day) | January 01 |
| Add another Payment Type Main Menu | |

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:

BMO Bank of Montreal
Tax Payment & Filing

Sign Out

Main Menu

BMO Customer name
PFS ID: 185733

List of registered payments and accounts

| Select | Payment | Account Number | Frequency |
|-----------------------|--|-----------------|-----------|
| <input type="radio"/> | Alberta Finance - Fuel Tax Collectors (ABOMC) | 123456789 | Monthly |
| <input type="radio"/> | Federal - Corporation Tax Installments (TDINS) | 231313131RC0003 | Monthly |
| | | 231313131RC0004 | Monthly |
| | | 231313131RC0005 | Monthly |
| | | 231313131RC0006 | Monthly |
| <input type="radio"/> | Ontario Corporations Tax (ONCT) | 1234567 | Monthly |

Make a Payment Edit Payment Type Remove Payment Type

Other options:

- Add Payment Type
- View Transaction History
- View / Cancel Future Dated Transactions
- Modify Profile

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

BMO Bank of Montreal
Tax Payment & Filing

Sign Out

Make a payment - specify details

BMO Customer name
PFS ID: 185733

Payment to Federal - Corporation Tax Installments

Pay from: Select an account >>

Tax account to pay: Select an account >>

Reporting month end: 31 December 2006

Fiscal year end: 31 Dec 2007

Due date: 31 Dec 2006

Arrears payment: \$ [] to pay an outstanding balance owing

Installment payment: \$ [] to make installment payments

Payment on annual filing: \$ [] to pay your tax balance owing when filing your return

Total payment: \$ []

Payment date: 31 Dec 2006 (dd mm yyyy)

Pay Main Menu

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.

Please Confirm Payment details will appear:

The screenshot displays the BMO Tax Payment & Filing interface. At the top left is the BMO Bank of Montreal logo and the text 'Tax Payment & Filing'. A 'Sign Out' button is located at the top right. The main heading is 'Make a payment - specify details'. Below this, it says 'Payment to Federal - Corporation Tax Installments'. A yellow box with the text 'Please Confirm Payment Below' is centered on the screen. To the right, the customer information is shown: 'BMO Customer name' and 'PFS ID: 186733'. At the bottom, there are 'Confirm' and 'Cancel' buttons.

| | |
|--------------------------|-----------------------|
| Pay from | 00011-1000022 -cheque |
| Tax account to pay | 231313131RC0003 |
| Reporting month end | 31 Dec 2006 |
| Fiscal year end | 31 Dec 2007 |
| Due date | 31 Dec 2006 |
| Arrears payment | \$100.00 |
| Installment payment | \$100.00 |
| Payment on annual filing | \$100.00 |
| Total payment | \$300.00 |
| Payment date | 19 Jan 2007 |

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 [Government Creditors List](#).

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 [is available here](http://www.microsoft.com/windows/ie/default.asp) (http://www.microsoft.com/windows/ie/default.asp)
- Netscape Navigator [is available here](http://browsers.netscape.com/browsers/main.tmpl) (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 [by accessing “modify profile”](#). **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.