



Setting Up CRA Business Payments in Online Banking

This guide will assist you in setting up CRA Business Payments online. Sudbury Credit Union allows remittances for HST, Payroll and Corporation Tax. You must already be registered with a business number (BN) at CRA.

Business Tax (CRA) Payments

You can now manage your CRA business filing and payments in online banking. This service is not available through the mobile app.

Disclaimer: Sudbury Credit Union does not provide support for businesses to register their Business numbers and program accounts OR complete their remittances. It is recommended that any remittance and filings be conducted by (or in the presence of) a professional who is qualified and has experience with such reporting. Sudbury Credit Union is not responsible for any damages or misrepresentations conducted from use of this function. Further it is suggested that the user review the legal "CONDITIONS OF USE" for MemberDirect and all software and functions contained within before using the function.

You can file and pay/remmit the following business tax payments in online banking:

- GST/HST 34
- GST/HST Amount Owing Remittance (RC 159)
- GST/HST Interim Payments Remittance (RC 160)
- Corporation Tax (RC 159/RC 160)
- Payroll & Source Deduction - Current Year

You can also view and print the payment history for each of these types of payments. Filing information is sent automatically to the Canada Revenue Agency (CRA) for processing.

Business tax payments (CRA) is only for business use. For personal payments use the pay bills and search for Revenue Canada. You may pay taxes for the current tax year, tax installments and previous years owing (tax arrears).

Because business tax payments (CRA) require a filing with each payment, they can be made in Online Banking only. Payments cannot be made in a branch or using telephone banking.

Getting Your CRA Account Numbers

Your BN (business number) must be registered with CRA. In addition, your BN must be pre-registered with each of the three types of accounts available above (orange, green and red) that you wish to pay.

- RT – GST/HST
- RP – Payroll
- RC – Corporate Income Tax

You must register each of these accounts with CRA directly and they will provide you with the appropriate account number. For more information on how to get register an RT, RP or RC account number please visit www.cra-arc.gc.ca or call 1-800-959-5525.



How to File and Pay Business Tax Payments

1. Log in to Online Banking.
2. Click the **Pay Bills** tab.
3. Click **Business Tax Payments (CRA)** in the left-hand menu.
4. Select the type of bill you wish to pay, and click **Remit** or **File**. (To add a CRA payment account, see below.)
5. Enter your remittance and payment information, and click **Continue**.
6. Confirm your payment information, click **Remit**.

Your business tax payment (CRA) is now filed and paid. For scheduled payments, your account will be debited and the filing information will be sent to the Canadian Customs and Revenue Agency.

Insufficient Funds

Please ensure you have sufficient funds in the account you are making the payment from or your transaction will not be processed.

Problems Processing Business Tax Payments

When making business tax payments in Online Banking be sure to note the confirmation number when a payment is made. Contact us if you encounter problems with a business tax payment.

Adding Business Tax Payments

1. Log in to Online Banking.
2. Click the **Pay Bills** tab.
3. Click **Business Tax Payments (CRA)** in the left-hand menu.
4. Select the type of bill you wish to add, and click **Add Account**.
5. Enter your **CRA account number (either RT, RP or RC). The CRA account number is 15 digits - alpha and numeric**. Click **Add Account**.

Your business tax payment (CRA) is now added, and can be paid in Online Banking.

Reminder: Business tax payments (CRA) require a filing with each payment, they can be made in Online Banking only. Payments cannot be made in a branch or using telephone banking.

GST/HST 34 Filing and Remittance

GST Form 34 allows you to file GST/HST owing to the CRA with or without remitting a payment.

- Click on **File**
- You will be prompted to enter information from your hard copy form (GST 34-2).
- You will have an opportunity before submitting the information to make edits should any of the information you have typed be incorrect.
- You will then be prompted for the option to **File and Pay** or **File Only**.
- You will be asked to confirm the transaction, and will be provided with a confirmation number for the payment.
- If you click on File and Pay you will also be prompted for a payment date and the account to debit for the payment.
- At the end of your transaction you will receive a confirmation number



GST/HST Remittance (RC 159 & RC 160)

GST Form 159/160 is used to make remittances to CRA, regardless of whether you have filed the information with CRA.

- Click on Remit
- Enter information into the form provided
- You will then have the option to remit the payment to the CRA.
- At the end of your transaction you will receive a confirmation number

RC 159 allows for current payments.

RC 160 allows for interim payments.

Corporation Tax (RC159/RC 160)

- Click on **Remit**
- Enter information into the form provided and select one of the 3 types of payments
INSTALLMENT
ARREARS/AMOUNT OWING
PAYMENT ON FILING
- You will then have the option to remit the payment to the CRA
- At the end of your transaction you will receive a confirmation number

Payroll and Source Deduction - Current Year

- Click on **File**
- Enter information into the form provided
REGULAR
ACCELERATED - THRESHOLD 1
ACCELERATED - THRESHOLD 2
- You will then have the option to remit the payment to the CRA.
- At the end of your transaction you will receive a confirmation number

Making Future-Dated Payments

As with other bill payments in online banking, you can set up future-dated CRA payments. If you cancel a future-dated GST 34 payment, the filing information will still be sent to CRA even though the payment itself will be cancelled. If a non-GST 34 payment is cancelled, no information will be sent to the CRA.

If there are insufficient funds in the source account when the future-dated payment is to be made, no payment will be made. If the payment was a GST 34 payment, the filing information will still be sent to the CRA.



What to do if you run into problems

All payments made provide a tracking (confirmation) number (the same as our other online bill payments). Please contact a branch and they can submit a trace request on your behalf. **Payments rejected by CRA due to incorrect account numbers being added is not the responsibility of the credit union.**

If for some reason the bill payment system is unavailable at the time of the payment, the payment will not be allowed and you may enter the information at a later date.

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