



DMC Chartered Professional Accountants Inc.

Guide to Incorporating

The following guide is a high level overview of some of the steps involved with incorporating and starting a business. This guide is designed to assist you with some of the basic compliance requirements that corporations must perform and give you an introduction to these items only. For more detail with respect to your Company's individual circumstance, please contact DMC Chartered Professional Accountants Inc. (DMC) for assistance.

Pre-incorporation

Prior to incorporation and meeting with your lawyer, it is important that you meet with your accountant who will be able to discuss with you the various types of business structures available and to ensure you are incorporating for the right reasons. In addition, your accountant will be able to discuss with you, various share structures that should be considered to allow for efficient tax planning in the future. Once this has been discussed, this information will be communicated with your lawyer who will then incorporate your business.

Checklist

Now that you have decided that you would like to incorporate your business and have met with your accountant, here is a checklist of all the items that you will need to have:

- Incorporation package from lawyer
- GST #
- Payroll # (if applicable)
- WCB #
- PST # (if applicable)
- Year End File

Incorporation Package

Once you have visited your lawyer, they will have secured a business name for you and registered your incorporation with the Canada Revenue Agency.

They will provide you with the following:

- Certificate of Incorporation
- Incorporation Application
- Notice of Articles
- Articles of Incorporation
- Business number

When you first meet with your accountant, you will want to make sure that you provide all of this information to them. These documents will be needed to complete your corporate year end.

You and your accountant will also want to decide on a corporate year end date. To choose this it is best to think of a slow time of year in your industry and time in between corporate tax deadlines and personal tax deadlines for tax planning advantages. Please note, your corporation's year end is not the anniversary of your incorporation date. In your first year of operations, you can choose which month end suits you the best and file your first period tax return using your selected month end date. This first corporate tax return establishes your official year end date with the Canada Revenue Agency.

CRA Numbers

When you incorporate your business, your business will be assigned a CRA Business Number (BN). Your business number will be a nine-digit number. It would be similar to this

99999 9999BN.

When you register your BN for a GST Account and payroll account, the numbers will be the same, but the letters behind the number will indicate which account it is for.

99999 9999RT0001 =	GST Account
99999 9999RC0001 =	Corporate Tax Account
99999 9999RP0001 =	Payroll Account

This is the quickest way to determine which account documents coming from CRA are for.

GST

The very first thing that you should do is research if the goods and/or services that you are providing or selling are taxable (GST).

This link to CRA's website should walk you through if you need to charge GST.

<http://www.cra-arc.gc.ca/tx/bsnss/tpcs/gst-tps/rgstrng/menu-eng.html>

If your product or service is taxable and if your revenue is more than \$30,000.00 in any 12-month period, you will be required to charge GST on top of your revenue amounts.

You may register for your GST number by using the same link as above or you can call 1-800-959-5525. When doing so please make sure you have the following information with you;

- Your social insurance number and contact information
- Your incorporation certificate number
- Your business number
- Your industry that you will be conducting business in
- Your estimated annual taxable revenue
- Your estimated annual non-taxable revenue if applicable
- Your corporate year end (best to talk with your accountant)

- Your preferred GST remittance frequency. This can only be changed prior to the next fiscal year. If you choose annual, think about what impact that might have on your cash flow when you have to make a lump sum payment once a year. Quarterly is our normal recommendation, however if your sales exceed a certain amount, CRA might require you to file monthly.

A GST number can only be back dated 30 days without any proof of sales.

The mandatory thresholds, according to the CRA website are.

Assigned reporting period

Annual Taxable Supplies	Assigned reporting period	Optional reporting period
\$1,500,000 or less	Annual	Monthly or Quarterly
More than \$1,500,000 up to \$6,000,000	Quarterly	Monthly
More than \$6,000,000	Monthly	Nil
Charities	Annual	Monthly or Quarterly
Listed financial institutions (except if deemed to be a listed financial institution)	Annual	Monthly or Quarterly

Prior to your GST due date, you will receive your GST remittance form in the mail. Your first return will have a form, similar to the one on the following page, and an access code. You have a choice to fill out this form and mail it in with your payment, or you can use the access code and file your return online. Just remember that your return and your payment must be received at the CRA office prior to the due date.

If you have the original form, you also have the option to pay the balance owing at the bank.

CRA now offers debit payment when filing online. Just follow the link at the bottom of the page once you submit your net file form.

Canada Revenue Agency / Agence des Revenus du Canada **GOODS AND SERVICES TAX / HARMONIZED SALES TAX (GST/HST) RETURN (NON-PERSONALIZED)** **Part 1**

Business Number: _____ Name: _____
 Reporting period From: _____ To: _____ Due date: _____
 Working copy (for your records) / Disponible en français

Protected B when completed / Adressé(e) par l'Agence des Revenus du Canada

Copy your Business Number, the reporting period, and the amounts from the highlighted line numbers in Part 1 of this return to the corresponding boxes in Part 2. Keep Part 1 for your records.

Privacy Act / Loi sur l'accès à l'information: Enter your total sales and other revenue. Do not include provincial sales tax, GST or HST. If you are using the Quick Method of accounting, include the GST or HST. **101** _____ **00**

Net tax calculation
 Enter the total of all GST and HST amounts that you collected or that became collectible by you in the reporting period. **103** _____
 Enter the total amount of adjustments to be added to the net tax for the reporting period (for example, the GST/HST obtained from the recovery of a bad debt). **104** _____
 Total GST/HST and adjustments for period (add lines 103 and 104) → **105** _____

Enter the GST/HST you paid or that is payable by you on qualifying expenses (input tax credits - ITCs) for the current period and any eligible unclaimed ITCs from a previous period. **106** _____
 Enter the total amount of adjustments to be deducted when determining the net tax for the reporting period (for example, the GST/HST included in a bad debt). **107** _____
 Total ITCs and adjustments (add lines 106 and 107) → **108** _____

Net tax (subtract line 108 from line 105; if the result is negative, enter a minus sign in the separate box next to the line number): **109** _____

Other credits if applicable
 Do not complete line 111 until you have read the instructions on the back of this return.
 Enter any instalment and other annual fee payments you made for the reporting period. If the due date of your return is June 15, see the instructions on the back of this return. **110** _____
 Enter the total amount of the GST/HST rebates, only if the rebate form indicates that you can claim the amount on this line. File the rebate application with this return. If you file the return electronically and do not file the rebate application electronically, send the rebate application to us by mail. **111** _____
 Total other credits (add lines 110 and 111) → **112** _____

Balance (subtract line 112 from line 109; if the result is negative, enter a minus sign in the separate box next to the line number): **113 A** _____

Other credits if applicable
 Do not complete lines 205 or 405 until you have read the instructions on the back of this return.
 Enter the total amount of the GST/HST due on the acquisition of taxable real property. **205** _____
 Enter the total amount of other GST/HST to be self-assessed. **405** _____
 Total other credits (add lines 205 and 405) → **113 B** _____

Balance (add lines 113 A and 113 B; if the result is negative, enter a minus sign in the separate box next to the line number): **113 C** _____

Line 114 and line 115: If the result entered on line 113 C is a negative amount, enter the amount of the refund you are claiming on line 114. If the result entered on line 113 C is a positive amount, enter the amount of your payment on line 115.

REFUND CLAIMED **114** _____ **Amount owing** **115** _____

Part 2
GST/HST RETURN (NON-PERSONALIZED)
 Reporting period: _____
 Business Number: _____
 Sales and other revenue: **101** _____
 Instalments and other annual fee payments: **110** _____
 Rebates: **111** _____
 GST/HST due on acquisition of taxable real property: **205** _____
 Other GST/HST to be self-assessed: **405** _____
 Total GST/HST and adjustments for this period: **105** _____
 Total ITCs and adjustments: **108** _____
 Net tax: **109** _____
 Refund claimed: **114** _____
 Payment realized: **115** _____

COMPLETE THE IDENTIFICATION SECTION ON THE BACK OF THIS RETURN BEFORE YOU SEND IT TO US.

Authorized signature: _____ Date: _____

Regardless of whether you are filling out the manual form or the online form, the information that you will need will be the same. At the top of your letter will be the reporting period that you will gather information for.

- Box 101 – Total amount sales before taxes
- Box 105 – Total amount of GST that you have collected on those sales
- Box 108 – Total amount of GST that you have paid out on business expenses
- Box 109 – The sum of Box 105 minus Box 108
- Box 115 – If you owe CRA money, put the amount in this box
- Box 114 – If CRA owes you a refund, put the amount in this box

If you are interested in filing your GST return electronically, this link will walk you through the variety of ways that you are able to do so. <http://www.cra-arc.gc.ca/esrvc-srvce/tx/bsnss/fl-gsthst-tpstvh-eng.html>

Please remember to keep all of your working papers and back up attached to your GST return. This will provide proof of how you came up with the figures should there be questions or an audit later on.

PST

The provincial sales tax can be a bit complicated depending on your industry. The Ministry of Finance has a guide called “Small Business Guide to PST”. This would be the first place to go and start researching if your industry is applicable to PST.

If you discover that you do need to register for a PST number, you can apply online at <http://www2.gov.bc.ca/gov/content/taxes/sales-taxes/pst/register>, in person at a Service BC office, or by mail or fax.

You will need the following information prior to applying:

- Your CRA Business Number
- Your driver’s license number
- Your incorporation number
- Your business contact information
- The amount of your estimated total annual sales
- The amount of your anticipated monthly taxable sales

This is not an instant process. Someone from the Ministry of Finance will contact you in a couple of days with your PST information. They will let you know what your remittance frequency will be, either monthly, quarterly, semi-annually or annually.

GST and PST are not remitted the same. If you are reporting your PST online or on a manual FIN400 form, the process is still the same.

- Box A – Record all of your sales before taxes
- Box B – Record the PST that you collected from your sales (the PST that you pay out on your expenses is to be included in the expense amount, you do not get to claim it back)
- Box C – You can follow the amount on the form to figure out the amount of commission that you get to keep.

- Box D – The sum of Box B Minus Box C
- Box E – If you need to self-assess your PST I would discuss the proper methods with your accountant.
- Box K – Total amount owing

Provincial Sales Tax (PST) Return Worksheet		Period Covered
STEP 1	Total Sales and Leases (excluding PST and GST) Enter your taxable, non-taxable and exempt sales and leases in Box A. This includes in-province and out-of-province sales/leases.	A
STEP 2	PST Collectable on Sales and Leases Enter all PST that you have collected or have levied but not collected (e.g. credit sales) in Box B. This includes the 0.4% tax on energy products and the \$1.50 passenger vehicle rental tax. Do not deduct any amounts from this box. For more information, see the Guide to Completing the Provincial Sales Tax Return online at gov.bc.ca/pst (under Report & Pay). Commission (To deduct commission, you must submit your return and pay in full by the due date.) # Box B is ... Enter in Box C ... \$22.00 or less Amount of PST collectable \$22.01 – \$333.33 \$22.00 More than \$333.33 0.6% of PST collectable. Maximum amount is \$198.00	B C
	Net PST Due on Sales and Leases (Do NOT include Box D on the Remittance Form.)	D $B - C = D$
STEP 3	Purchase and Lease Price of Taxable Goods, Software and Services Used for registrant's consumption on which NO PST has been paid. Enter this amount in Box E. PST Due on Purchases and Leases Enter PST on purchases and leases for registrant's consumption in Box F.	E F
	PST Payable Before Adjustments (Do NOT include Box G on the Remittance Form.)	G $D + F = G$
STEP 4	Adjustments You must keep documentation supporting each adjustment for audit purposes. You must provide the documentation on request. PST on Bad Debt Write-Off PST on Amounts Refunded or Credited to Customers	H I
	Total Adjustments	J $H + I = J$
STEP 5	Total Amount Due (Enter the amount paid on front of Remittance Form.) Make cheque or money order payable to the Minister of Finance . A \$30 fee will be charged for dishonoured payments.	K $G - J = K$

PLEASE FILL IN REMITTANCE FORM BELOW WITH INFORMATION FROM THE WORKSHEET

REMITTANCE FORM	
Provincial Sales Tax (PST) Return	
Total Sales/Leases (excluding PST and GST) Box A	
PST Collectable on Sales/Leases Box B	
Commission Box C	
Purchase/Lease Price of Taxable Goods/Software/Services Box E	
PST Due on Purchases/Leases Box F	
PST on Bad Debt Write-Off Box H	
PST on Amounts Refunded/Credited to Customers Box I	
Total Adjustments Box J	
Total Amount Due Box K	

CERTIFICATION: I certify that the information I have provided on this form is true and correct, knowing that there are penalties for false statements.

Signature: X _____ Print Name: _____ Daytime Telephone: () _____

Payroll

One of the first conversations that you should have with your accountant after you incorporate, is how YOU are going to get paid. Your accountant will offer two options.

1. Dividends
2. Payroll

Together with your accountant, you will discuss these options in detail. Both have pros and cons. Your accountant will want to look at your whole financial picture to be able to tax plan accordingly.

However, if putting you on payroll is the option you both choose or if you are planning on hiring an employee, you will need contact CRA for a payroll number.

You may register for your payroll account number by using this link <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/bn-ne/bro-ide/rgstr-eng.html> or you can call 1-800-959-5525.

You will need the following information;

- Your legal business name
- Business number
- Contact information
- Major business activity
- How often you are going to pay your employees (Please consult the employment standards act)
 - Bi-Weekly
 - Semi-Monthly
- The number of employees (including yourself if you will be on payroll) over the next 12-months
- The estimated total salary for those employees
- When you will make your first source deduction payment/date when payroll started

Source deductions are due by the 15th of the following month. For example, all source deductions withheld from payroll in the month of June, will be due (including the employer's portion) by the 15th of July.

For more details about how to determine the source deductions to withhold, please contact your accountant or bookkeeper.

Prior to your first remittance being due, you should receive a letter from CRA. The first page is your statement of account. This will show your ongoing balance that will be applied against your T4s at the end of the year.

The second page will be more of a detail of the charges and payments made on the account.

The third & fourth pages are the pages that you will need to report your source deductions. You will need to enter the ending year and month of the period that the deductions were withheld. Next enter your total gross payroll (before deductions) for everyone that was paid for that period. Beside that is where you would enter the total number of employees in the pay period. Last is the total amount of deductions you are paying.

You can file this by


- Mail
- Online banking (please see your financial institution)
- My Business Account (CRA Website)
- At your financial institution (original forms are needed)

How do you remit?

You can remit:

- online or by phone using a Canadian financial institution's services
- online through the My Payment service at www.cra.gc.ca/mypayment
- online by setting up a pre-authorized debit agreement through My Business Account at www.cra.gc.ca/mybusinessaccount
- in person at your Canadian financial institution with the remittance voucher (for source deductions only)

For more information on how to make a payment, go to www.cra.gc.ca/payments.

 Canada Revenue Agency Agence du revenu du Canada	Tear line Account number: Employer name: Tax centre: SURREY BC V3T 5E1	Protected B
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Nil remittance

To provide a nil remittance:

- go to www.cra.gc.ca/mybusinessaccount
- call our automated TeleReply service at 1-800-959-2256
- mail this nil remittance to your tax centre

<input type="checkbox"/> No employees subject to deductions or business temporarily discontinued	→	From: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th>Year</th> <th>Month</th> <th>Day</th> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table>	Year	Month	Day				→	To: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th>Year</th> <th>Month</th> <th>Day</th> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table>	Year	Month	Day				
Year	Month	Day															
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Effective date																	
<input type="checkbox"/> Business closed or ceased to employ, legal entity or ownership changed, or account opened in error	→	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th>Year</th> <th>Month</th> <th>Day</th> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table>				Year	Month	Day									
Year	Month	Day															

Note: If your business is closed, you must remit all income tax deductions, Canada Pension Plan contributions, and employment insurance premiums within 7 days and file a "T4 type" information return within 30 days of the date your business was closed.

Employer or authorized person (please print)	Position	Telephone number	Date
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 Canada Revenue Agency Agence du revenu du Canada	Tear line Current Source Deductions Remittance Voucher Pay online or at your financial institution	PD7A E (16)X Protected B when completed
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SURREY BC V3T 5E1

Account number	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">06</td> <td style="width: 30%;">RP0001</td> <td style="width: 50%; text-align: right;">Do not use this area</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table>	06	RP0001	Do not use this area			
06	RP0001	Do not use this area					

End of remitting period for which deductions were withheld	Year	Month

Gross payroll in remitting period (dollars only)	Number of employees in last pay period

Amount paid	.

DMC CPA INC.
696 BRUNSWICK ST
PRINCE GEORGE BC V2L 2C1

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96

WCB

It is really important to apply for WCB. This covers yourself and your employees should you/they get injured on the job.

If you are working as a subcontractor, you will need to provide your WCB account number as part of your contract.

The best way to apply for a WCB# is to do it online.

<https://www.worksafebc.com/en/insurance/apply-for-coverage> If you are not able to apply online you can also apply by mail or fax. You can download the application from the same link or visit a WCB office to pick up an application.

Each province has its own WCB regulations. Make sure that you contact the provincial office that you are working in as well as the provincial office where your office is. There may be overlapping regulations.

You will have your option of reporting your WCB premiums on a quarterly basis or an annual basis.

To apply you will need the following information:

- The full legal name of your business
- Your incorporation number, date and jurisdiction of your company
- Your business number
- The name and WorkSafeBC account number of any affiliated businesses
- The name(s) of people or businesses you provided your services to (applicable mainly to subcontractors and consultants)
- The year, make and model of major equipment used to generate revenue
- An estimate of your payroll if you hire workers
- The start date of operations and of your first work if applicable
- The email address and contact details for your business
- The names, birth dates and contact information of all proprietors, partners and active shareholders.

WCB premiums are calculated on your gross payroll (with the exception of any non-cash benefits) and dividends. Unlike your CRA business numbers, it could take up to two weeks for WCB to contact you with your account information and your eligibility.

If you are hiring subcontractors for your business, you will want to ensure that you obtain clearance letters from WCB. This will show you if your subcontractors' WCB accounts are in good standings and they have coverage. If they don't, the liability will fall under your coverage.

Prior to your remittance due date, you will receive in the mail a Payroll Report and payment form. On the top right of the form you will see your due date and the reporting period. Whether you are filing your payroll on this form or online, the information that you will need is the same.

- Box A – Your gross payroll for all of your employees and dividends issued on a T5 to the shareholders. Be careful of the maximum assessable payroll.
- Box B – If you have any subcontractors that are not covered under their own WCB account, you will need to put their earnings before taxes in this field.
- Box C – The sum of Box A Plus Box B
- Box D – Shows your industry premium rate. This rate can change on an annual basis.
- Box E – Box C multiplied by Box D
- If you have a credit with WCB, this will be shown in the next box down
- Your total owing will be entered into the final box.

Payments can be made through online banking, WCB website, WCB offices or by mail. Just remember that your report and your payments are due at the WCB office prior to the due date to avoid penalties and interest.



2016 Quarterly Payroll Report and Payment

RECEIVED

JUL 2 2016 Page 1 of 1



01206

596 BRUNSWICK ST
PRINCE GEORGE BC V2L 2C1

Account number	
Payroll report ID	
DUE DATE	JUL 20 2016
Period covered	APR 01 2016 JUN 30 2016
* E-banking number	

* Electronic and internet banking

KEEP A PHOTOCOPY FOR YOUR RECORDS

For quick, easy, no delay reporting and payment choose one of these options:

- Report payroll and pay online (24/7) at WorkSafeBC.com and click Report Payroll
- Report payroll and pay over the phone (24/7) by calling 1 877 FilePay (1 877 345-3729)

Or choose one of these reporting and payment options (allow 5 days for processing):

- Mail this completed page in the enclosed envelope along with your payment
- Fax this completed page to 904 244-6490 or toll-free at 1 888 962-6622 and mail your payment (including the payment stub) in the enclosed envelope

STEP 1 REPORT YOUR PAYROLL (by the DUE DATE to avoid a payroll estimate)

Report your payroll for this quarterly period only, in whole Canadian dollars.

CLASSIFICATION DESCRIPTION	
721019 Electrical Work-technologist	
A	Wages, salaries and shareholders' earnings *
B	Payments to subcontractors
C	Total (A + B)
D	Net rate
E	Premium (C x D)

* Maximum assessable payroll per worker for 2016 is \$80,600

AVOID PENALTIES AND ESTIMATES

If we do not receive your payroll information by JUL 20 2016, we will estimate your payroll amount. This may affect your clearance status.

You must report your payroll, even if your payroll is nil or if you have no amount due.

1826 (R06/13)

Deduct credits accumulated as at JUN 18 2016	\$.
Amount due	\$.

STEP 2 MAKE YOUR PAYMENT (by the DUE DATE to avoid a penalty)



Account number:
E-banking number:

WORKERS' COMPENSATION BOARD OF BC

Have you remembered to report your payroll?

Mailing address for payment

PO Box 9030 Ste Terminal
Vancouver BC V6P 5J5

- Allow five days for bank processing
- If paying by cheque, return this payment stub and your cheque payable to WorkSafeBC in the enclosed envelope
- WorkSafeBC offices accept payment by cheque or money order in Canadian funds
- Transfer Amount due from above to payment box below
- Payment will be applied to oldest outstanding balance

Payment	\$.
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Do not write below this line

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Accounting Records

It is critical that you maintain proper records to support your income and expenses for your corporation. It is required by law that you keep your records which include information needed to meet your tax obligations as well as supporting documentation (receipts, invoices, etc.). There are many different software programs available to track your revenue and expenses ranging from the very basic to very sophisticated programs. Excel and paper ledgers are simple methods of tracking your financial information but may not be suitable depending on the volume of transactions.

It is also important to remember that your corporation is a separate entity from you personally. In order to maintain clean records, be sure to keep your personal transactions separate from your business transactions. This can easily be achieved by setting up a corporate bank account as well as dedicating a separate credit card to pay for business expenses only. We suggest using a personal credit card with points, which will allow you to benefit from the points personally without having any negative tax implications.

Below is a list of the major banks with instructions on how to set up their online banking which will help simplify your record keeping.

Year End File

One of the best things that you can do through the course of your fiscal year, is to keep a "Year End" file. As you purchase equipment, enter into loans or leases, contracts or investments, take a copy of all these and put them in this Year End file. All of these documents will be needed by accountant when it is time to process your corporate tax return. This will save you time going through all of your documents from the past year to find the information needed.

Final Notes

Just remember that DMC's accountants and bookkeepers are there to assist you in your ventures. We understand the difficulties of keeping your records compliant with regulations from all different government agencies. We also understand that you didn't go into business to do paperwork. We can help with the overwhelming demand that the paperwork and tax remittances can cause. Please do not hesitate to contact them to assist you.

Online Banking

Online banking can save you and your bookkeeper time. Each financial institution offers different online banking options and packages.

They will offer different security functions like View Only. This is a good option to provide to your trusted bookkeeper.

All of the below information was taken from the individual financial institutions websites.

RBC Express

RBC Express

Provides Online Tax Filing

Pay Federal & Provincial taxes

Payroll Source Deductions

Set up view only for Bookkeepers

Pay Vendor bills online

Wire Transfers

Payroll Deposits

View print/export bank & visa statements

View print/export cancelled cheques

Reports to see day to day activity

Issue a stop payment

An appointment with your Commercial Bank Manager is required to provide access code and initial setup or call 1-800-769-2520.

Here is a link to sign up for Free RBC Express Online Training

<https://www.rbcroyalbank.com/rbcexpress/cid-371445.html>

Scotiabank

Pay online with Government Tax Payment Service. Sign up today through Scotia OnLine and get FREE transactions for 3 months!† There are no enrolment or monthly fees, plus:

- **Convenient 24/7 access**
Pay your taxes online, any time from multiple accounts.
- **Accurate cash flow forecasting**
Time your payments to the due date for easier cash management.

- **Faster, more direct refunds**
Receive refunds faster, deposited into your Scotiabank account.
- **Avoid late payment charges**
Never miss a deadline – future-date your payments up to a year in advance.
- **Save time and eliminate clutter**
Pay online with safe, secure, and paperless recordkeeping.

Get the Government Tax Payment Service Today!

Log in to Scotia® OnLine | Visit a Scotiabank branch | Call 1-877-552-5522

CIBC

Small Business Online Banking

The future of banking is at your fingertips

Your business can save time and money by banking online instead of going to a branch. Balance inquiries, transfers, bill payments - it's up to you, any time of day or night.

Services offered by Small Business Online Banking

Unlimited account balance and account activity inquiries

Convenient one time or scheduled bill payments

Transfers between your Canadian dollar business accounts

Check balances for your CIBC bank, credit card and Small Business Line of Credit balance accounts

View, print and/or save images of your paid cheques

Pay your bills online (up to 25 bills at once) and schedule automatic payments for one-time or recurring bills

Register online to pay bills by phone and through bank machines

Send and receive payments via INTERAC e-Transfer™

Transfer funds between accounts, including cash advances from your CIBC VISA* account to your bank account

Download your bank information into financial management software such as Quicken® and Microsoft® Money

Make tax payments

Arrange stop payments

Apply for a mortgage or mortgage life insurance

How to register for Online Banking

You need a CIBC Small Business Convenience Card to register for Small Business Online Banking. If you don't have a Small Business Convenience Card but you have a CIBC VISA Card, you can register for CIBC VISA Online Banking.

To register for CIBC Online Banking, you'll need a valid **CIBC Small Business Convenience Card**

To register from the [CIBC homepage](#):

1. Select the "Register" link located on the right-hand side.
2. Enter your card number and card expiry date and select "Continue."
3. Select the delivery method for how you would like to receive your one-time verification code.
4. If we don't have your email address or mobile phone number on file, you will be prompted to provide them. We use these contact methods as options for ways you can receive the one-time verification code.
5. Following the instructions on screen, set up your password. Use the password strength indicator to determine if the password you have entered is weak, medium or strong. Confirm your password and select "Continue."
6. Read the Electronic Access Agreement and select the checkbox that acknowledges you have read the agreement. Then select "Register."
7. You will receive confirmation that you have registered successfully. Select "Sign On" to continue.

If you have questions or need assistance completing your registration, please call CIBC Online Banking customer support at 1-888-872-2422. Assistance is available 24 hours a day, 7 days a week.

There is a tour guide available once sign on or make an appointment with your Commercial Bank Manager to set up.

TD Bank

TD Commercial Banking

Offer features and flexibility to help you with your business. You can access your accounts and manage your money at a moment's notice – and you've got it with the 24/7 convenience of EasyWeb.

- Enjoy one consolidated view of your business banking portfolio.¹
- Access your business and personal account information and transactions with a single login.
- Use [Tax Payment and Filing Service](#) to initiate payroll source deductions, make GST, PST and HST payments and pay your corporate income tax online.²

- Download your account activity into a number of financial management software programs.
- Order over 50 foreign currencies at competitive exchange rates online and pick up the cash at your local TD Canada Trust branch.
- EasyWeb lets you transfer money easily – in real time – between your personal and business accounts.
- Use the *Interac e-Transfer* service to transfer money directly from your business bank account to anyone who has an email address and a bank account at a Canadian financial institution. Your customers can send money to you just as easily!
- Access your statements online to download or print at your convenience.
- Order cheques online for your Canadian and US Dollar business chequing accounts.
- The TD mobile app provides banking services on-the-go.

Small Business Banking customers can register by:

- Calling EasyLine telephone banking at [1-866-222-3456](tel:1-866-222-3456)
- Visiting your nearest TD Canada Trust branch

Bank of Montreal

BMO Online Banking for Business offers enhanced services, allowing you to make even your advanced transactions from the comfort of your home or office. You can deposit cheques online with BMO DepositEdge™, make wire transfers, and debit Canadian and U.S. dollar accounts at any financial institution in Canada via Electronic Funds Transfer (EFT).

If you are a small business banking customer, you can register for Online Banking with your BMO Debit Card for Business at your [BMO Bank of Montreal branch](#), or by calling 1-877-262-5907.

HSBC

HSBCnet

- Access local and global tools with a single sign-on
- Consolidated view of your global HSBC and third-party accounts
- Multiple international and domestic payment types; EFT, wire; transfer funds between account; bill payments; real time foreign currency rates
- Flexible reporting, electronic billing and account statements
- Payment and receivables services
- Schedule payments to be made immediately, recurring, or in the future
- Send instructions for payments to more than one party
- Send international or domestic wire transfers online in over 35 currencies
- Ability to control access for individual users, including type of transaction and dollar limit
- Gain access to real-time balance information on your HSBC accounts
- Receive previous day account information on a daily basis, for your HSBC accounts
- Access to both HSBC and third-party account balances, using HSBC Bank Canada as your consolidator

Register online <http://www.hsbcnet.com/>, call 1-866-684-4722 or visit your Commercial Bank Manager.

Online Accounts

You will always have the option to file any of the above mentioned returns via mail or online. With technology and government agencies trying to go more of a paperless route, it is extremely beneficially to create online accounts for these government agencies.

Keep your log in information and passwords in a safe place