

## **MAKE A TAX PAYMENT USING CRA'S ONLINE PORTAL**

Do you have taxes owing, installments, or a payroll remittance due? We've created a step-by-step instruction sheet on how to set up this payment using the following options below:

- Option 1: Preauthorized debit (PAD)
- Option 2: CRA Online Payment
- Option 3: Online Banking

Note: As of **January 1, 2024**, if your payment amount to the CRA is more than **\$10,000**, it must be made as an electronic payment.

### **OPTION 1: PRE-AUTHORIZED DEBIT (PAD)**

1. To use this method, you must create a CRA My Account or My Business Account.
2. Once you have logged into your CRA account, select the "Proceed to Pay" button under Accounts and payments category

**Accounts and payments**  
As of October 13, 2023

**Account balance and statement of account**  
Income tax balance: **\$0.00**  
[Statement of account](#)

**Available payment(s)**  
Balance: **\$0.00** Credit

**Payments made on filing**  
We currently have no payments on record for you.

**Instalments**  
Once your return has been assessed, payments will no longer appear here.  
Total amount of instalment payments to be entered on line 47600 of your tax return

Year	\$ Amount
2023	

Would you like to make instalment payment(s)?

**Proceed to pay**

3. On the next page, select the “Schedule” option to create your PAD agreement

**1 Enter payment details**

Fields marked with an asterisk ( \* ) are required.


**Payment allocation:** Individual income tax (T1) - Instalments

\* Amount to be paid:

\$ 1.00

\* Select a method of payment: ?

Credit cards are not accepted

☐ Pay by Interac® Online, Visa ® Debit, or Debit MasterCard® 

☒ Schedule one or more payment(s) from your Canadian chequing account

☐ Pay in person at any Canada Post outlet using a QR code. (Third party service provider fees apply.)

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**2 Create a pre-authorized debit agreement**

4. Access ‘Manage pre-authorized debit’ under the Related services within the Accounts and payments section to view, modify, cancel, or skip a payment.
5. You set the payment amount and authorize the Canada Revenue Agency (CRA) to withdraw it from your Canadian chequing account on the date, or dates, you choose.
6. Your selected first payment date must be at least five business days from the date your PAD agreement is created.

Important to note: Business representatives are unable to create a PAD through ‘Represent a client’ on behalf of their client. The PADs payment option is only available through My Business Account or My Account.

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## OPTION 2: CRA ONLINE PAYMENT

1. Navigate to CRA's Make a Payment page linked below and click "Pay Now".

### [Make a payment](#)




**Pay now with My Payment**

**My Payment** is an electronic service that lets you make payments directly to the Canada Revenue Agency (CRA) using your bank access card.

You cannot use credit cards with My Payment. For credit card payment options, go to [Pay by credit or debit card](#), [PayPal](#), or [Interac e-Transfer](#).

**What you need**

To use My Payment, you need an activated debit card with one or more of the following logos:

-  **Interac** Debit  
If your card has **only** this logo use the Interac option to pay.  
▶ Participating Canadian financial institutions using the Interac logo
-  **VISA** Debit  
If your card has this logo **and** the Interac logo, use the Visa Debit option to pay.  
▶ Participating Canadian financial institutions using the Visa Debit logo
-  **Debit Mastercard**  
If your card has this logo **and** the Interac logo, use the Debit Mastercard option to pay.  
▶ Participating Canadian financial institutions using the Debit Mastercard logo

[Pay now](#)

2. Select a Payment Type (For example, Corporation Income Tax for Business Client)

### Individuals

- [Individual income tax \(T1\)](#)
- [Benefits and credits repayment](#) ⓘ

### Businesses

- [GST/HST](#)
- [Payroll source deductions](#)
- [Corporation income tax \(T2\)](#)
- [Lease duty](#)
- [Excise tax](#)
- [Fuel charge](#)
- [Luxury tax](#) ⓘ
- [Air traveller's security charge \(ATSC\)](#)
- [Excise Tax on insurance premiums](#)
- [Softwood lumber products export charge](#)
- [Nova Scotia Workers' Compensation Board](#)
- [Information returns penalty](#)
- [Rent subsidies repayment](#)  
Note: Step 2 is not applicable for Rent repayment.
- [Underused housing tax](#) ⓘ

### Non-residents

- [Part XIII - non-resident withholding tax](#)

### Trusts

- [Trusts \(T3\)](#)
- Note: Step 2 is not applicable for Trusts

3. Select payment allocation. You can pay with Visa Debit, Debit Mastercard, or Interac Online.

## Corporation income tax (T2)

Summary of payments to be made: \$0.00

- [Payment on filing](#) ?
- [Interim](#) ?
- [Amount owing](#) ?
- [Balance due](#) ?

4. Enter payment details

## Corporation income tax (T2)

### Balance due

Summary of payments to be made: \$0.00

\* Account number (required) ?



\* Period end (required)

\* Amount (required)

5. Proceed to pay

\* Please select your method of payment (required)

Note: Effective May 30, 2023, RBC Royal bank no longer offers Interac as a payment option for individuals or businesses. Individuals can use the Visa Debit option with the appropriate card.

- ☐ Interac® debit card 
- ☐ Visa Debit® or Debit Mastercard® 

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[Cancel session](#)

[Pay now](#)

6. Once completed, you will be redirected back to the CRA My Payment website and a confirmation receipt will be displayed.

### **OPTION 3: ONLINE BANKING**

#### **For Individuals**

1. Sign in to your financial institution's online banking service for individuals.
2. Under "Add a payee" look for an option such as:
  - **CRA (revenue) – YEAR tax return**
    - Use this option to make a payment for the current year's tax return.
  - **CRA (revenue) – tax amount owing**
    - Use this option to make a payment for any amount owing, as shown on your notice of assessment / reassessment, on your statement of account, remittance voucher, or in letters issued by the Canada Revenue Agency.
  - **CRA (revenue) – tax instalment**
    - Use this option to make payments towards the next year's tax instalment
  - **CRA (revenue) – Canada emergency benefit repayment**
    - Use this option to repay COVID-19 benefits: Canada emergency response benefit (CERB) with the CRA, Canada emergency student benefit (CESB), Canada recovery benefit (CRB), Canada recovery caregiving benefit (CRCB), Canada recovery sickness benefit (CRSB), or Canada worker lockdown benefit (CWLb).
3. Enter your 9-digit social insurance number as your CRA account number. Make sure the number is accurate so that the CRA can apply your payment correctly.

#### **For Businesses**

1. Sign in to your financial institution's tax filing service or online banking service for businesses. Some financial institutions require their clients to sign up for a business bank account in order to make business payments. Please check with your financial institution if you require assistance.
2. Select the tax payment type and select an option such as:
  - Federal – Corporation Tax Payments – TXINS
  - Federal – GST/HST Payment – GST-P (GST-P)
  - Federal Payroll Deductions – Regular/Quarterly – EMPTX – (PD7A)
  - Federal Payroll Deductions – Threshold 1 – EMPTX – (PD7A)
  - Federal Payroll Deductions – Threshold 2 – EMPTX – (PD7A)
  - Federal – Canada emergency wage subsidy repayment
3. Follow the instructions which would include entering your 15-digit business number as your CRA account number. The ending letters and numbers will need to be added as follows:
  1. "RC0001" – Corporate Taxes
  2. "RP0001" – Payroll Taxes
  3. "RT0001" – GST Taxes

Make sure the number is accurate so that the CRA can apply your payment correctly.

When you make a payment, your financial institution's online banking app or website will display the date your payment was made. Payments are usually received by the CRA within 5 business days. To avoid fees and interest, please make sure you pay on time.