Canada Border Services Agency | Agence des services frontaliers du Canada

CARM Client Portal

User Guide

Financial information, payment processing and tariff tools in the CARM Client Portal

Revision date: December 13, 2022

Canada

Purpose of this guide

This guide details the types of financial information available within the CBSA CARM Client Portal as of Release 1, and how to navigate the portal to access this information. In addition, this guide covers how to make an electronic payment via the CARM Client Portal towards your account balance.

Furthermore, this guide details the **Duties and taxes calculator** and the **Classification tool** available on the CBSA CARM Client Portal as of Release 1, and how to navigate the portal to access these tools.

Prior to reading this guide, it is suggested that you first review the **User Guide – Onboarding to the CARM Client Portal**. This guide offers step by step processes for creating both individual and business accounts in the CARM Client Portal, as well as steps for linking these accounts. These actions must be completed before users can **view their financial information**, **make payments** or access the **Duties and taxes calculator** and the **Help me classify tool**.

Table of contents

1. Overview of financial information in the CARM Client Portal

1.1 Difference between a correction and an adjustment request

The CARM Client Portal allows you to view your financial information in real time and electronically receive invoices.

Within the CARM Client Portal, it will be possible to view your **latest balance**, **transaction history**, **statement of accounts** and list of **CBSA invoices**.

Important notes:

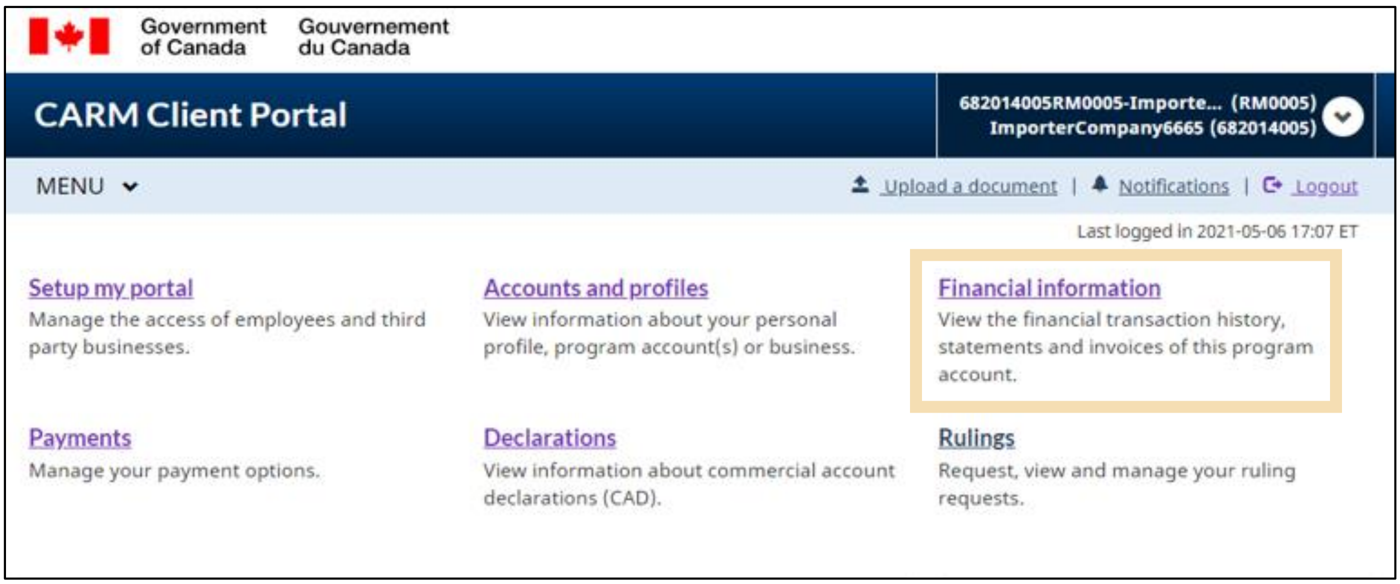
A) **Only existing importers, customs brokers**, and **trade consultants** with a valid BN9 and RM can access billing functionality via the CARM Client Portal during Release 1. New trade chain partners (TCPs) who wish to use CARM during Release 1 need to first obtain a BN9 and RM by registering and enrolling with the CRA as one of the above TCP types to enable access to CARM functionality.

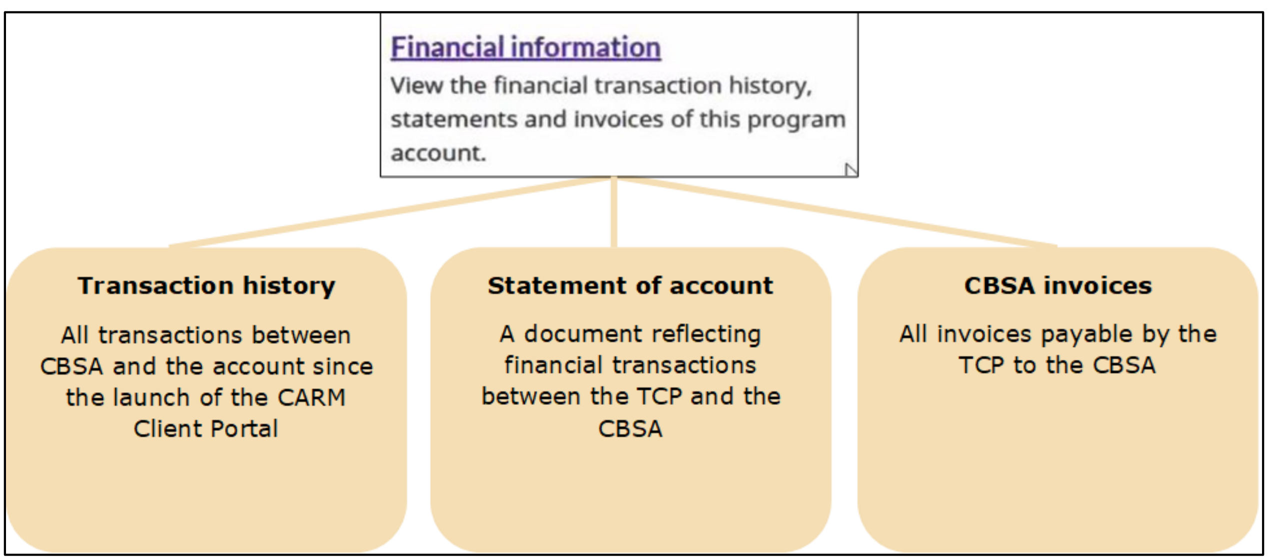
B) Some financial records **will not be accessible as part of the launch of the CARM Client Portal**, such as declaration data (which will be made available in future updates to the CARM Client Portal). Any payments or invoices that predate this launch will not be available within the CARM Client Portal.

2. Accessing your financial information

2.1 Navigation

All users with access to financial information will see the **Financial information** link at the top of their CARM Client Portal landing page. This link gives users access to three important sets of financial data.





2.2 Transaction history

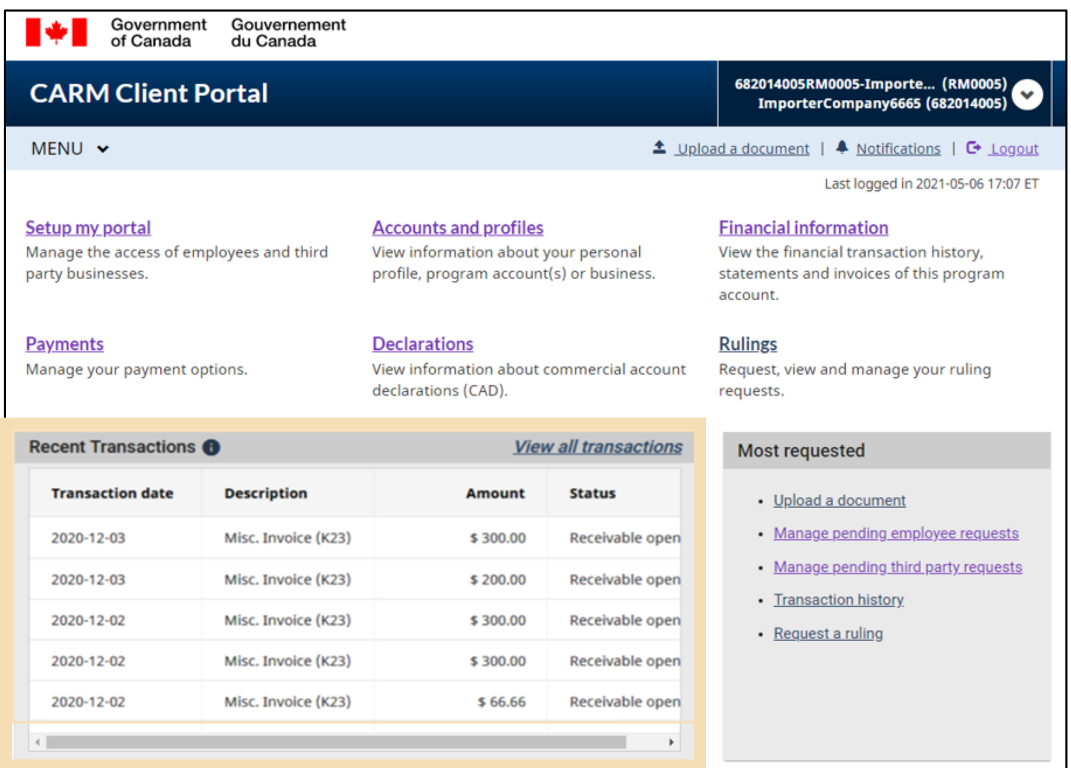
Real-time transaction history allows you to access financial transactions that have been posted to the account, including but not limited to:

- Line-item details for invoices,
- Summary information for Notices of Penalty Assessments (NPAs), B3 and B2 transactions
- New credits posted to the account (such as payments or refunds), and
- Due dates for each transaction, if applicable.

Important note:

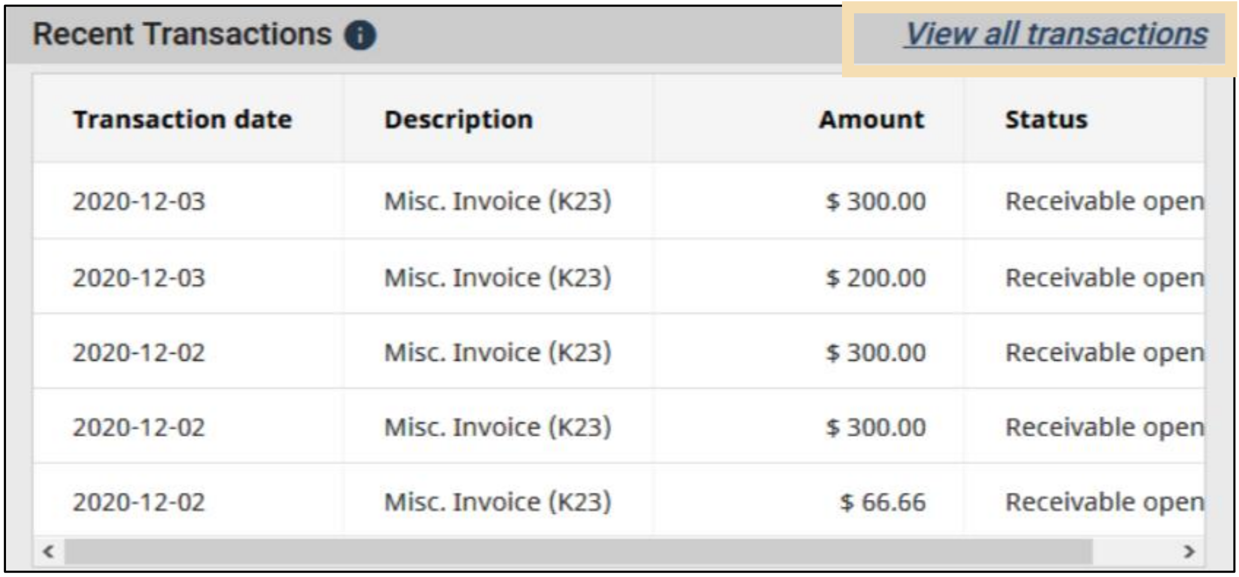
You will only be able to view the transactions that have occurred **since the CARM Client Portal's launch** on the portal.

Upon logging onto the portal, you will be able to see the five most recent transactions posted to your account.

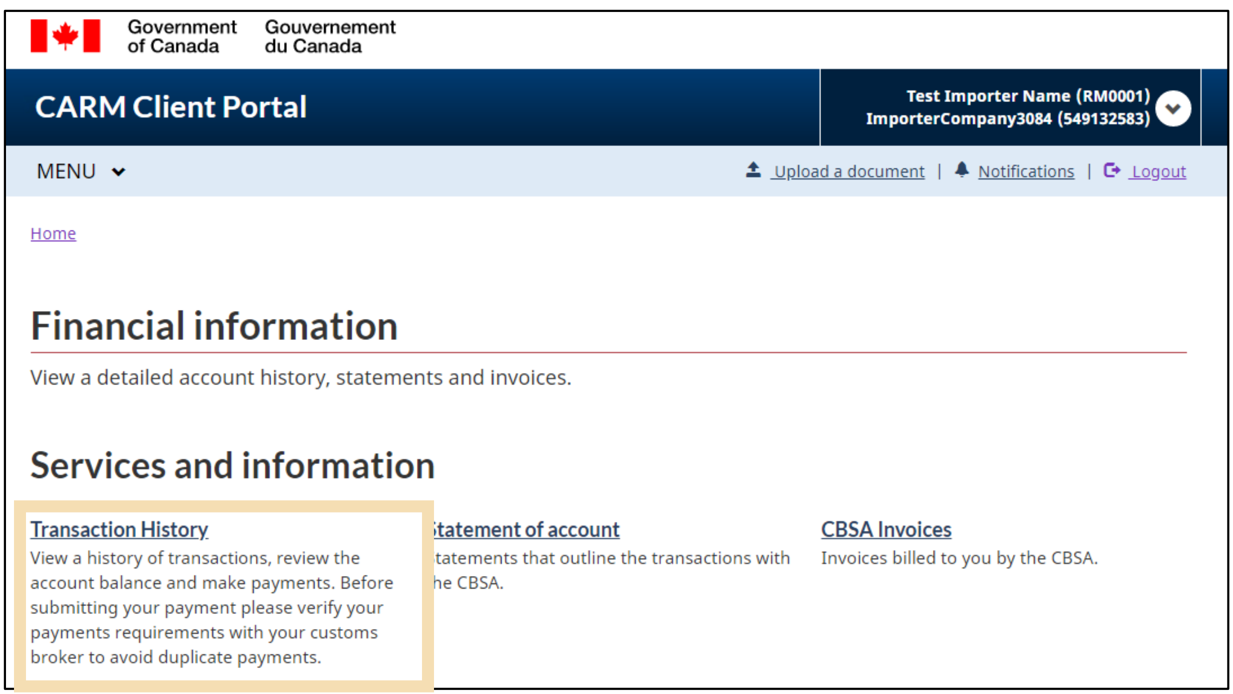


To view your full transaction history there are two options:

1. Click **View all transactions** as shown below within the **Recent Transactions** block to access the list of transactions made on your account.

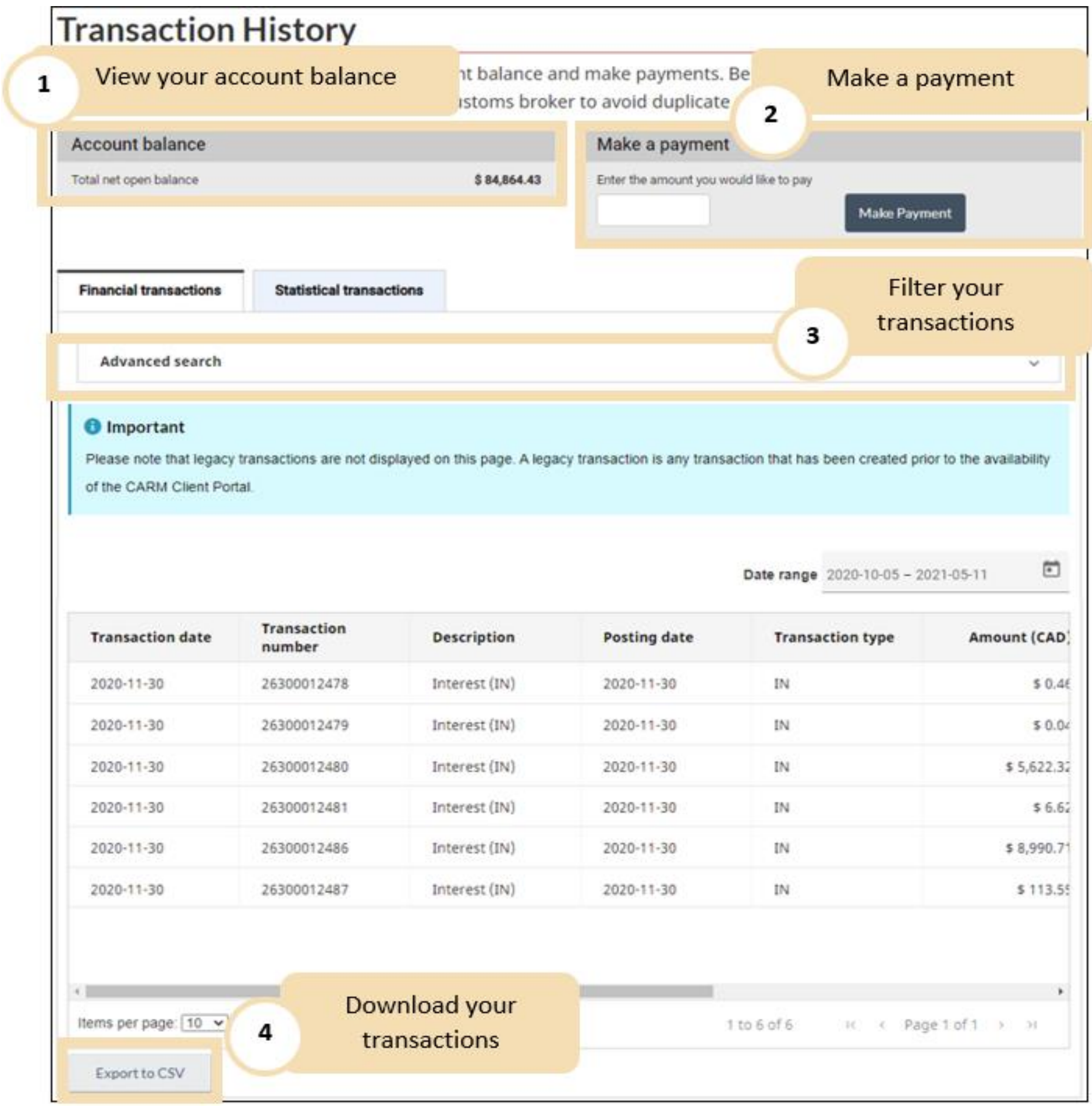


2. Alternatively, you can look up your transaction history from the **Transaction History** link under **Financial information**.

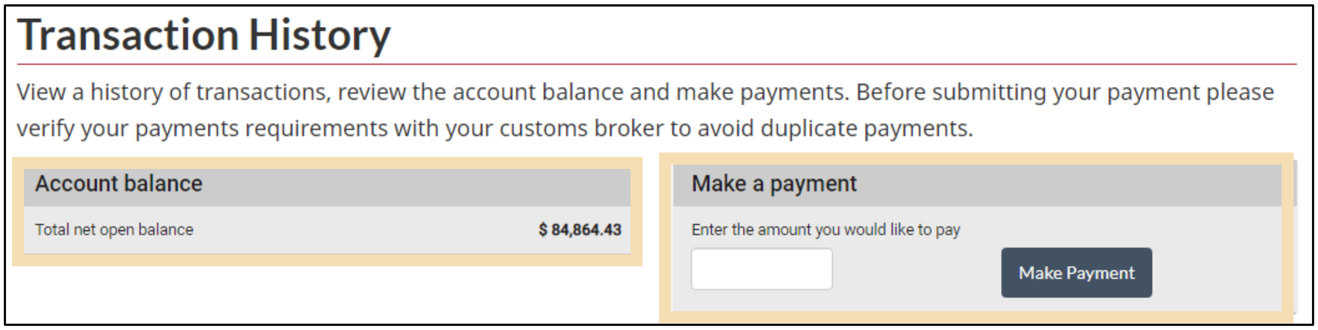


Shown below is a sample of what the **Transaction History** page may look like for you. Here you can:

1. View your account balance – including any amount owed to CBSA or any credits posted by CBSA
2. Make a payment – for more details, see the [Payments on the CARM Client Portal](#) section of this guide
3. Filter or sort your transaction data
4. Download your transaction history



2.2.1 View your account balance and make a payment

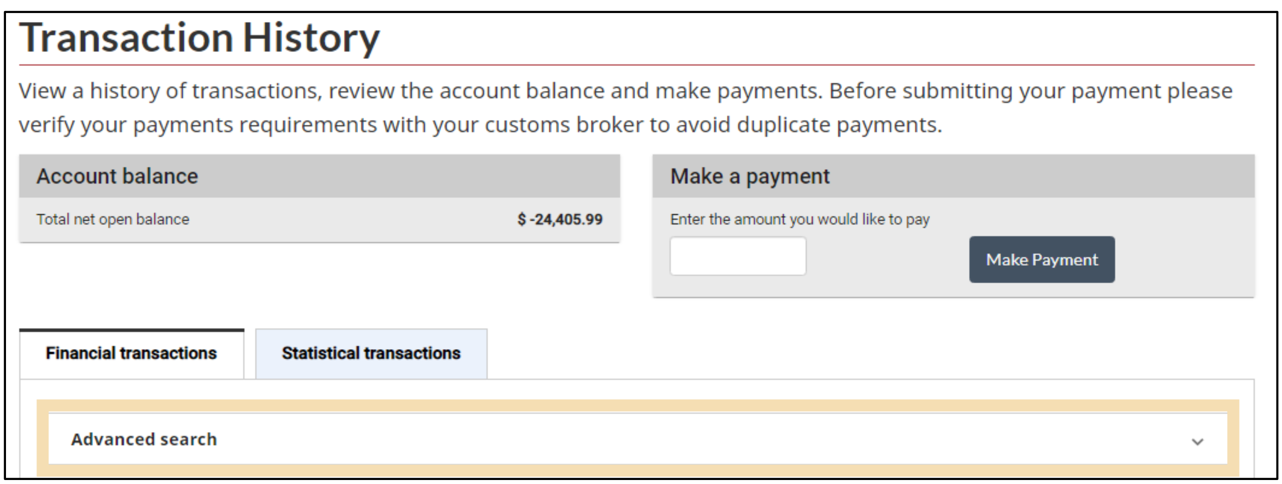


From here you can view your account balance and make a payment. For more details see the [Payments on the CARM Client Portal]() section of this guide.

2.2.2 Filter your transaction data

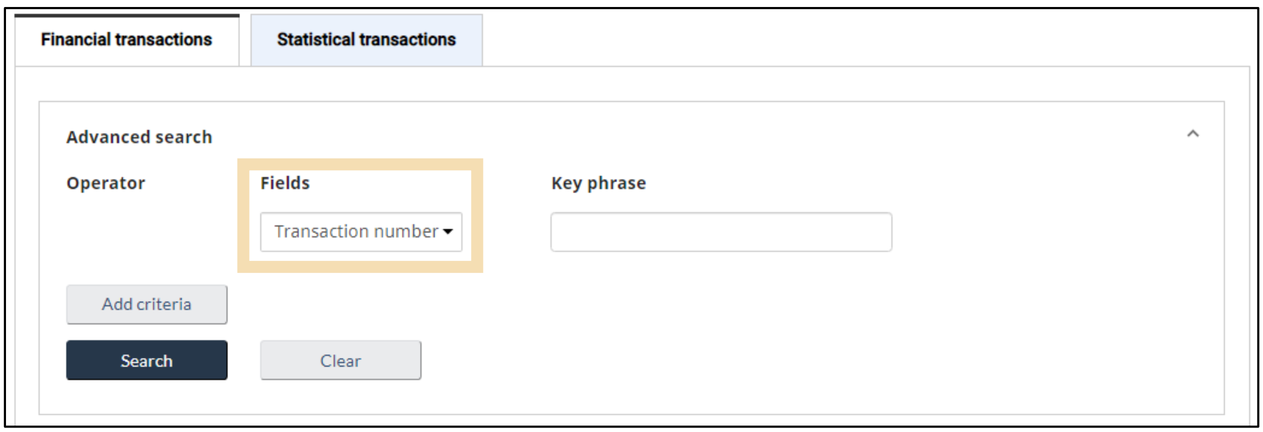
The most recent ten transactions will be displayed by default. You can change this to display up to 100 transactions by clicking on the drop-down arrow beside **Items per page**. You can conduct an **Advanced search** if there are many transactions and you wish to search or filter for particular types of transactions, or transactions within a certain date range.

1. Press on the **Advanced search** bar to begin.

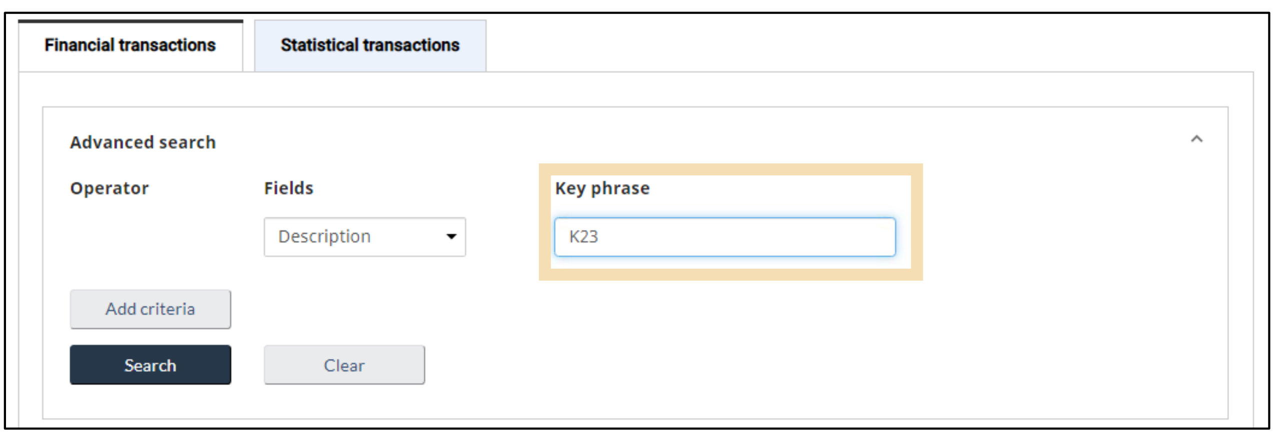


2. Select the type of data you wish to filter on in the **Fields** drop-down. Filters for transactional data can be made on the following fields:

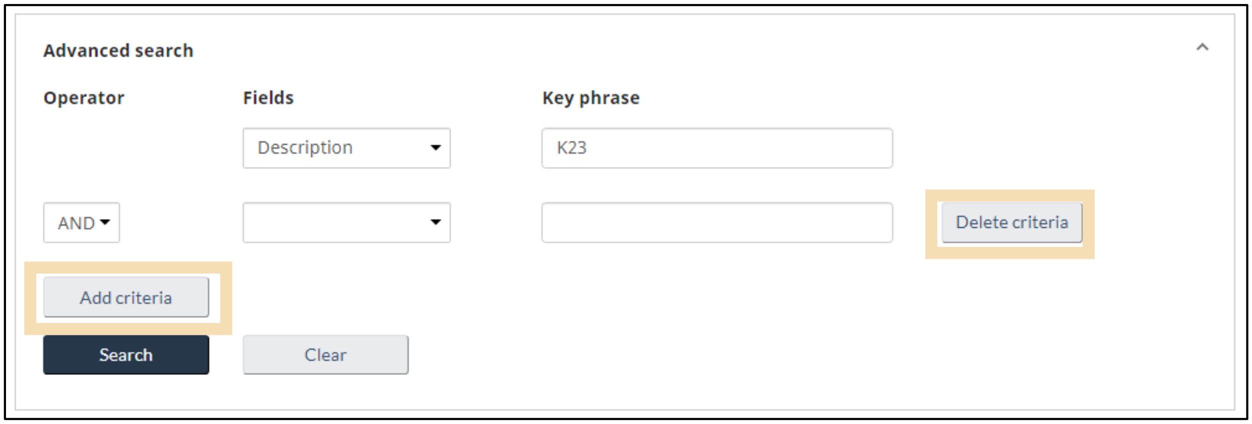
    - Transaction date
    - Transaction number
    - Description
    - Posting date
    - Transaction type
    - Amount
    - Status
    - Due date



3. Enter the criteria for your search. In this example, **K23** transactions were chosen by selecting **Description** from the drop-down under **Fields**, then entering K23 in the **Key phrase** field.



4. Additional criteria can be added using the **Add criteria** button. This adds another row of criteria to be specified. To remove an additional criterion, simply press the **Delete criteria** button located to the right of any row.



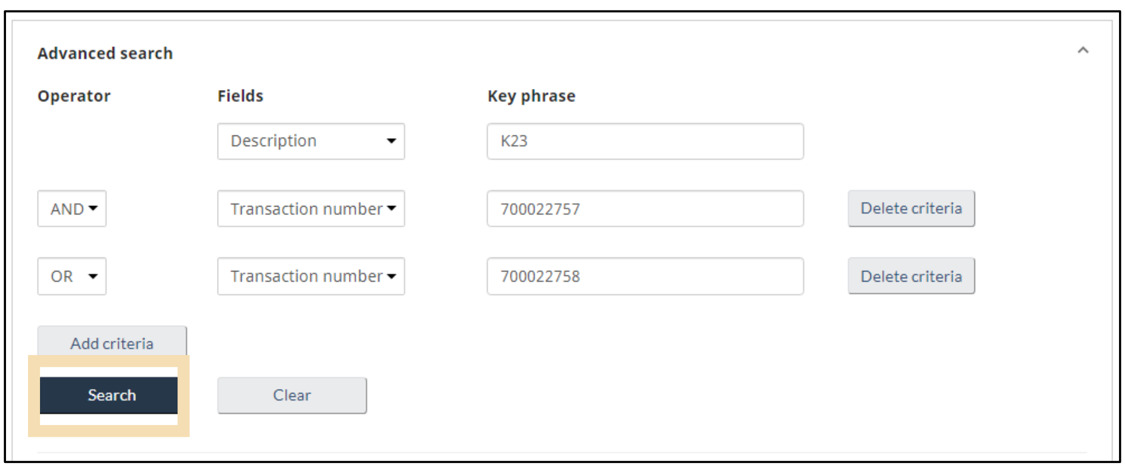
Important note:

Filtering by additional criteria is optional.

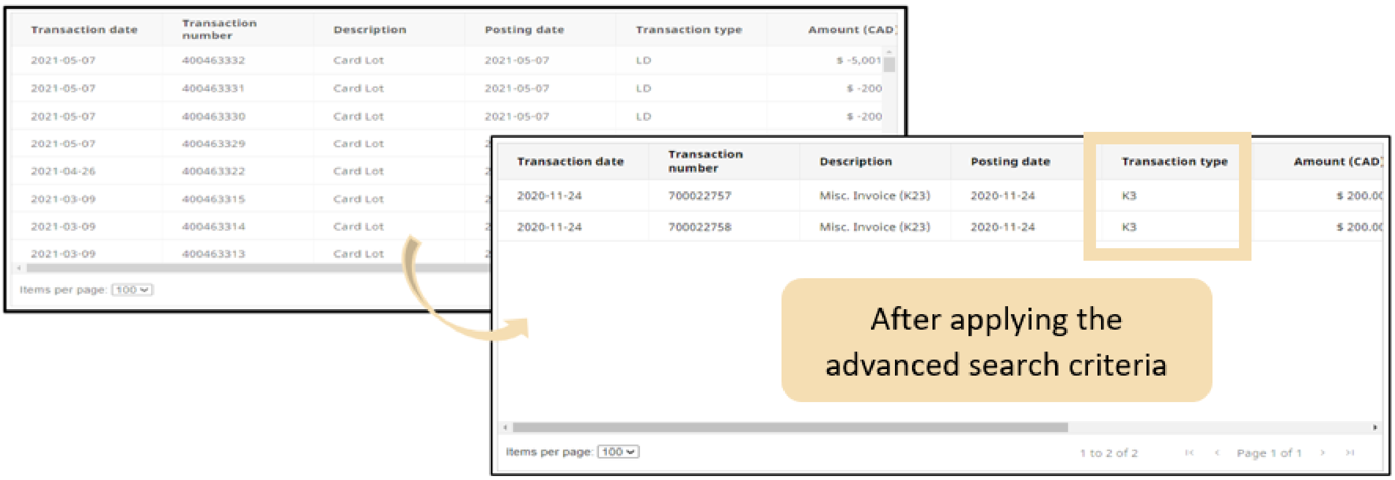
5. Each additional criterion needs the **Operator** specified. There are two options:

- AND – use the AND operator when all criteria need to be met
- OR – use the OR operator when one or more criteria need to be met

The example below shows an advanced search for **K23** invoices with either of the following transaction numbers: **700022757** OR **700022758**. Press the **Search** button to retrieve your transactions with the specified filter criteria.



6. The results are shown below:



Transaction date	Transaction number	Description	Posting date	Transaction type	Amount (CAD)
2021-05-07	400463332	Card Lot	2021-05-07	LD	$ -5,001
2021-05-07	400463331	Card Lot	2021-05-07	LD	$ -200
2021-05-07	400463330	Card Lot	2021-05-07	LD	$ -200
2021-05-07	400463329	Card Lot			
2021-04-26	400463322	Card Lot			
2021-03-09	400463315	Card Lot			
2021-03-09	400463314	Card Lot			
2021-03-09	400463313	Card Lot			

Items per page: 100

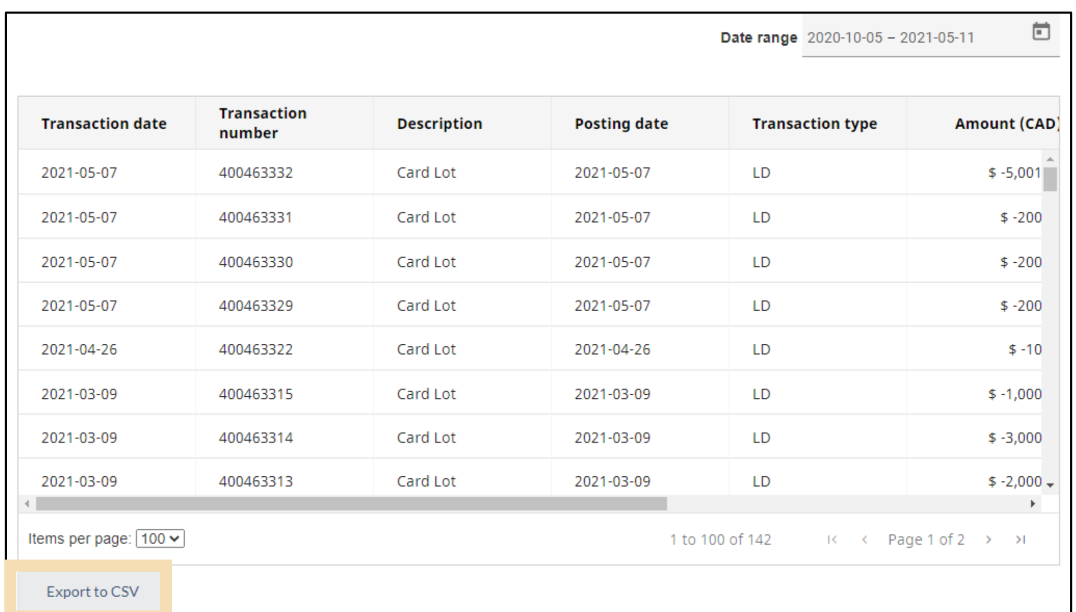
Transaction date	Transaction number	Description	Posting date	Transaction type	Amount (CAD)
2020-11-24	700022757	Misc. Invoice (K23)	2020-11-24	K3	$ 200.00
2020-11-24	700022758	Misc. Invoice (K23)	2020-11-24	K3	$ 200.00

Items per page: 100 1 to 2 of 2 Page 1 of 1

2.2.3 Download your transaction data

You may download this transaction data to your device as a .csv (comma-separated values) file and analyze it using the software of your choice.

1. To do so, simply hit the **Export to CSV** button located at the bottom of the transactions table.



Date range 2020-10-05 – 2021-05-11

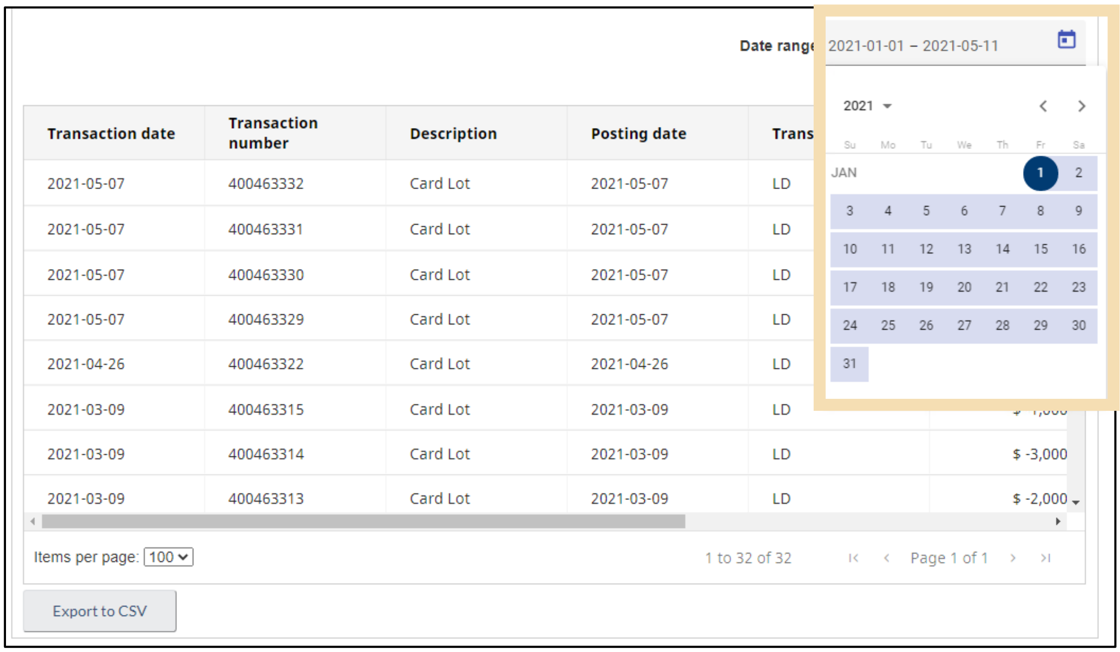
Transaction date	Transaction number	Description	Posting date	Transaction type	Amount (CAD)
2021-05-07	400463332	Card Lot	2021-05-07	LD	$ -5,001
2021-05-07	400463331	Card Lot	2021-05-07	LD	$ -200
2021-05-07	400463330	Card Lot	2021-05-07	LD	$ -200
2021-05-07	400463329	Card Lot	2021-05-07	LD	$ -200
2021-04-26	400463322	Card Lot	2021-04-26	LD	$ -10
2021-03-09	400463315	Card Lot	2021-03-09	LD	$ -1,000
2021-03-09	400463314	Card Lot	2021-03-09	LD	$ -3,000
2021-03-09	400463313	Card Lot	2021-03-09	LD	$ -2,000

Items per page: 100 1 to 100 of 142 Page 1 of 2

Export to CSV

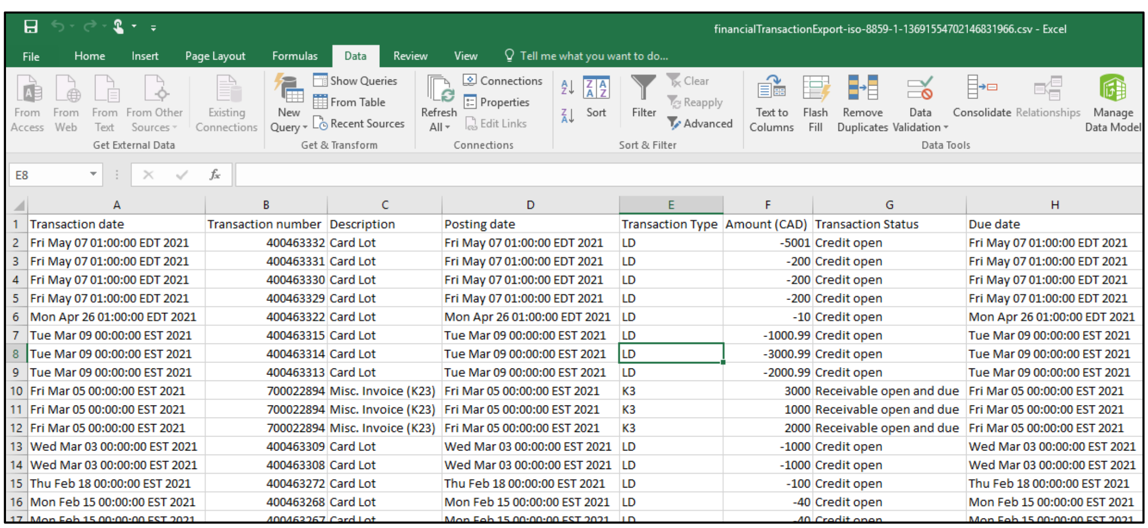
2. (Optional) The export file will include all transactions by default. In the example above, there are **142** total transactions. To reduce the number of transactions that are exported, apply a filter to the date range by pressing in the **Date range** field and selecting the desired date range via the calendar pop-up.

   The example below shows the date range from 2021-01-01 to 2021-05-11.



Transaction date	Transaction number	Description	Posting date	Trans
2021-05-07	400463332	Card Lot	2021-05-07	LD
2021-05-07	400463331	Card Lot	2021-05-07	LD
2021-05-07	400463330	Card Lot	2021-05-07	LD
2021-05-07	400463329	Card Lot	2021-05-07	LD
2021-04-26	400463322	Card Lot	2021-04-26	LD
2021-03-09	400463315	Card Lot	2021-03-09	LD
2021-03-09	400463314	Card Lot	2021-03-09	LD
2021-03-09	400463313	Card Lot	2021-03-09	LD

3. After clicking on the **Export to CSV** button, the results can be viewed in a spreadsheet (**Microsoft Excel** shown here):



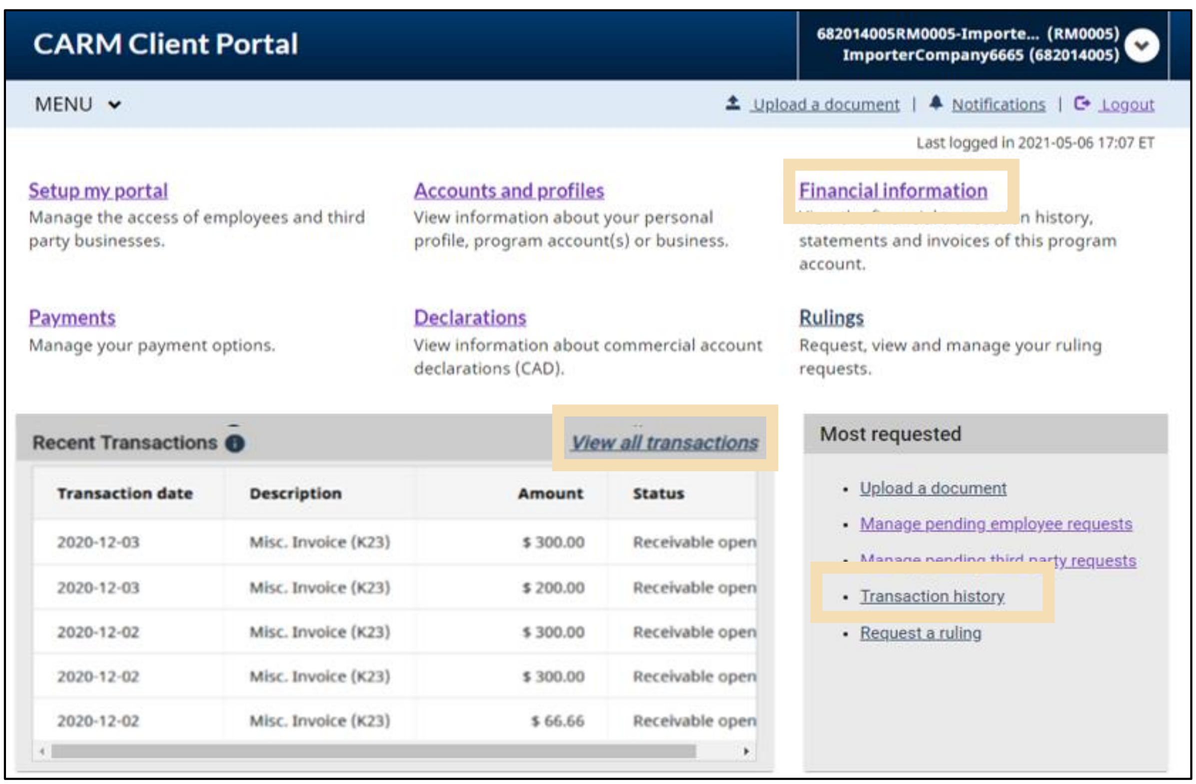
	A	B	C	D	E	F	G	H
1	Transaction date	Transaction number	Description	Posting date	Transaction Type	Amount (CAD)	Transaction Status	Due date
2	Fri May 07 01:00:00 EDT 2021	400463332	Card Lot	Fri May 07 01:00:00 EDT 2021	LD	-5001	Credit open	Fri May 07 01:00:00 EDT 2021
3	Fri May 07 01:00:00 EDT 2021	400463331	Card Lot	Fri May 07 01:00:00 EDT 2021	LD	-200	Credit open	Fri May 07 01:00:00 EDT 2021
4	Fri May 07 01:00:00 EDT 2021	400463330	Card Lot	Fri May 07 01:00:00 EDT 2021	LD	-200	Credit open	Fri May 07 01:00:00 EDT 2021
5	Fri May 07 01:00:00 EDT 2021	400463329	Card Lot	Fri May 07 01:00:00 EDT 2021	LD	-200	Credit open	Fri May 07 01:00:00 EDT 2021
6	Mon Apr 26 01:00:00 EDT 2021	400463322	Card Lot	Mon Apr 26 01:00:00 EDT 2021	LD	-10	Credit open	Mon Apr 26 01:00:00 EDT 2021
7	Tue Mar 09 00:00:00 EST 2021	400463315	Card Lot	Tue Mar 09 00:00:00 EST 2021	LD	-1000.99	Credit open	Tue Mar 09 00:00:00 EST 2021
8	Tue Mar 09 00:00:00 EST 2021	400463314	Card Lot	Tue Mar 09 00:00:00 EST 2021	LD	-3000.99	Credit open	Tue Mar 09 00:00:00 EST 2021
9	Tue Mar 09 00:00:00 EST 2021	400463313	Card Lot	Tue Mar 09 00:00:00 EST 2021	LD	-2000.99	Credit open	Tue Mar 09 00:00:00 EST 2021
10	Fri Mar 05 00:00:00 EST 2021	700022894	Misc. Invoice (K23)	Fri Mar 05 00:00:00 EST 2021	K3	3000	Receivable open and due	Fri Mar 05 00:00:00 EST 2021
11	Fri Mar 05 00:00:00 EST 2021	700022894	Misc. Invoice (K23)	Fri Mar 05 00:00:00 EST 2021	K3	1000	Receivable open and due	Fri Mar 05 00:00:00 EST 2021
12	Fri Mar 05 00:00:00 EST 2021	700022894	Misc. Invoice (K23)	Fri Mar 05 00:00:00 EST 2021	K3	2000	Receivable open and due	Fri Mar 05 00:00:00 EST 2021
13	Wed Mar 03 00:00:00 EST 2021	400463309	Card Lot	Wed Mar 03 00:00:00 EST 2021	LD	-1000	Credit open	Wed Mar 03 00:00:00 EST 2021
14	Wed Mar 03 00:00:00 EST 2021	400463308	Card Lot	Wed Mar 03 00:00:00 EST 2021	LD	-1000	Credit open	Wed Mar 03 00:00:00 EST 2021
15	Thu Feb 18 00:00:00 EST 2021	400463272	Card Lot	Thu Feb 18 00:00:00 EST 2021	LD	-100	Credit open	Thu Feb 18 00:00:00 EST 2021
16	Mon Feb 15 00:00:00 EST 2021	400463268	Card Lot	Mon Feb 15 00:00:00 EST 2021	LD	-40	Credit open	Mon Feb 15 00:00:00 EST 2021

2.2.4 Print your transaction receipts

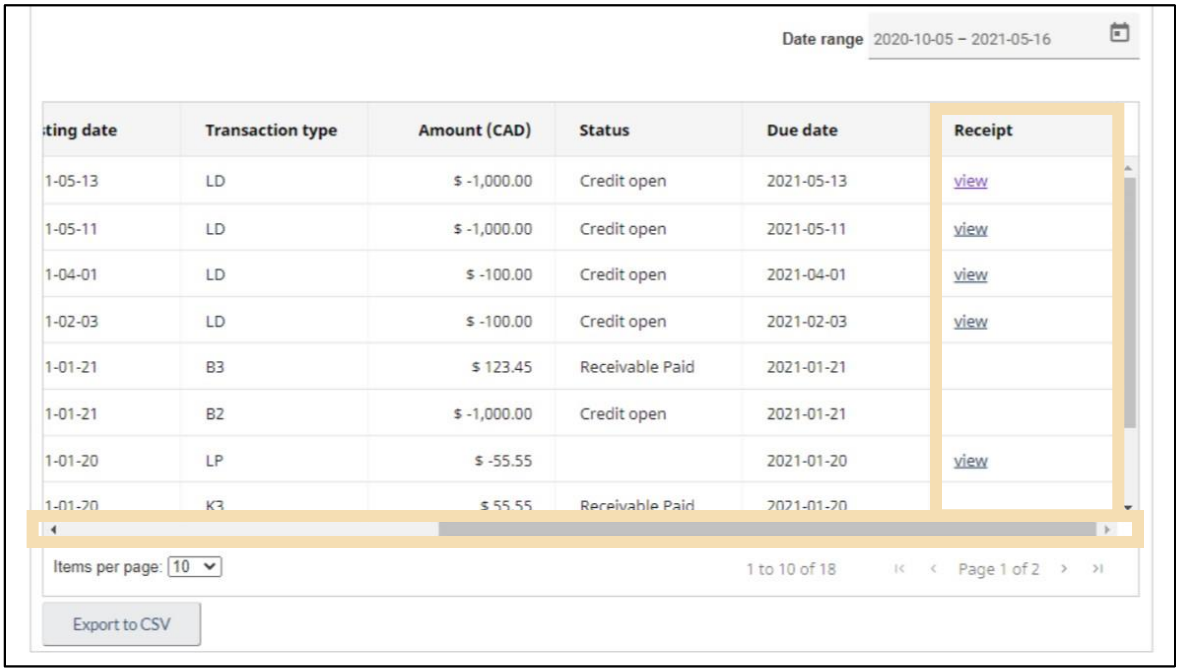
Once logged into the CARM Client Portal, you may view and print your transaction receipts from the Transaction History page or immediately after completing a transaction (See section **Online Banking or Credit Card Payments via the CARM Client Portal** for instructions on printing a receipt following the completion of a payment transaction).

To access your transaction receipts from the Transaction History page and print a receipt:

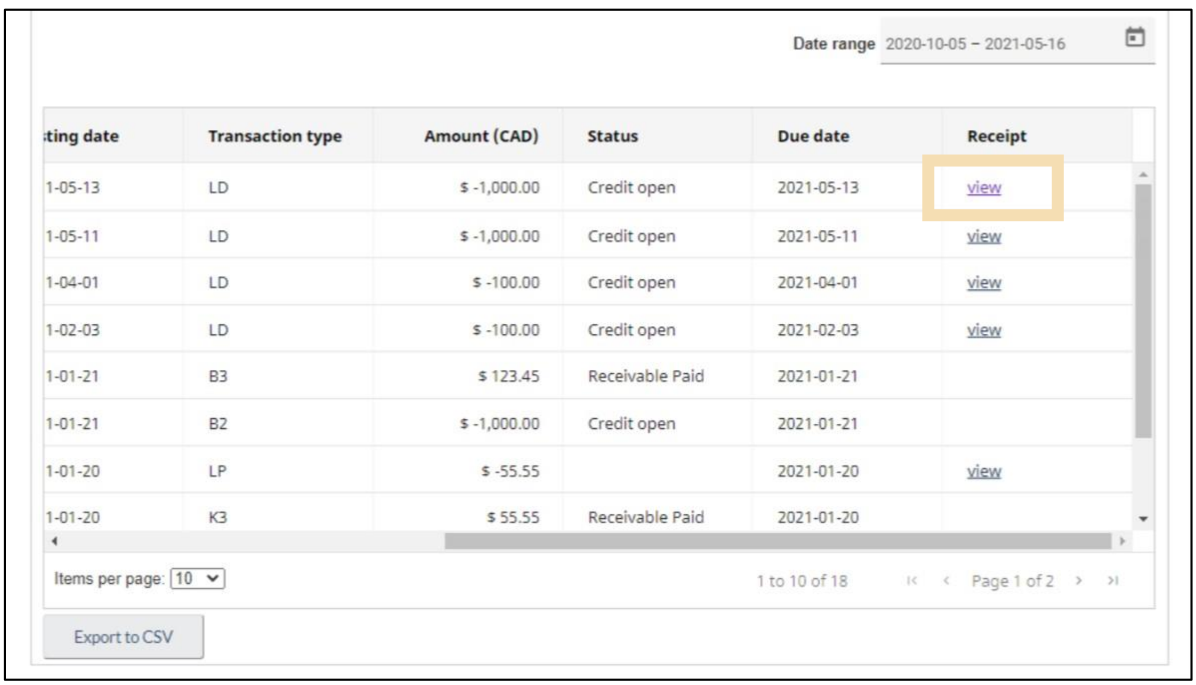
1. Once logged into the portal, you may access the **Transaction History** page from any of these options:
    - Select the **Financial information** link, then select the **Transaction History** link from the **Financial information** page
    - Select the **View all transactions** link
    - Select the **Transaction history** link from the **Most requested** section.



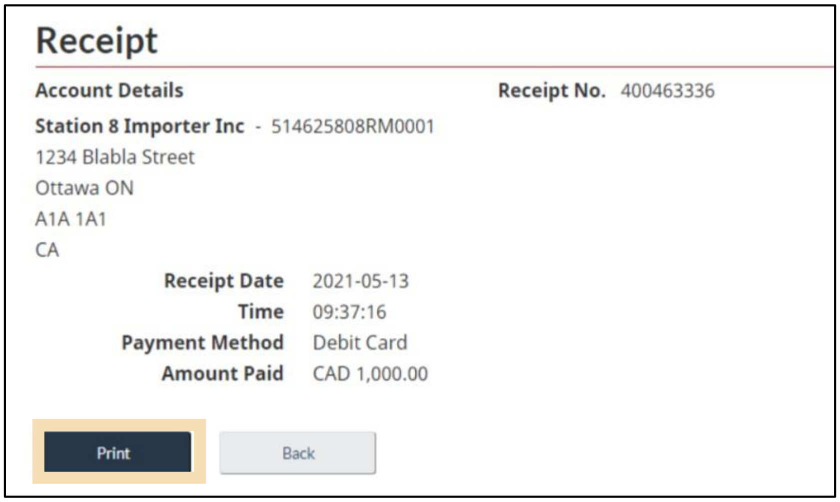
2. Once on the **Transaction History** page, use the horizontal scroll bar to scroll to the right of your transactions table until you see the **Receipt** column.



3. Click the **View** link for the receipt that you wish to view and print.



4. The **Receipt** page with the receipt details will appear. Select the **Print** button and follow your Internet browser's print prompts to print your receipt or save it to your computer.



2.3 Statements and invoices

Statements are generated automatically by the CBSA to summarize account activity. These statements can include:

Statement	Description	Availability	Where can I find this?
Statements of Account (SOA)	**SOAs** summarize transactions for the statement period, including payments made, interest owing, credits on account, and disbursements issued. SOAs do not reflect line item details.	Delivered monthly	✓ Accessible on the CARM Client Portal ✓ Delivered via Electronic Data Interchange (EDI) to EDI-enabled clients
Daily Notices (DN)	**DNs** reflect the transactions posted on the transaction date specified.	Delivered daily	X Unavailable on the CARM Client Portal ✓ Delivered via EDI to EDI-enabled clients

The following sections will focus on the Statements of account (SOA) and how you will access them on the CARM Client Portal.

2.3.1 Statements of account

A statement of account (SOA) combines multiple transaction types into one statement. This enables you to view everything at the account level, including your payment due dates.

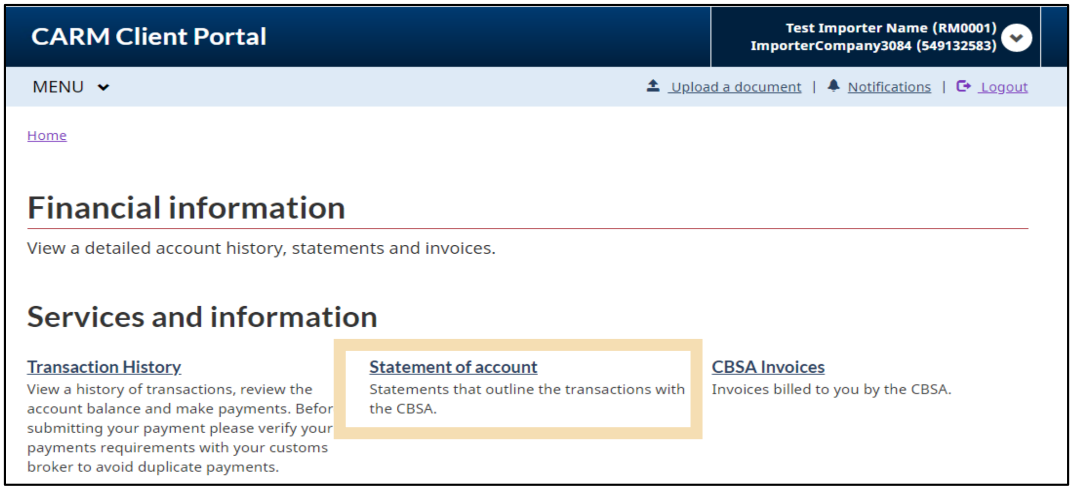
Your SOA contains:

- Payments made
- Interest owing
- Credits on accounts
- Disbursements issued

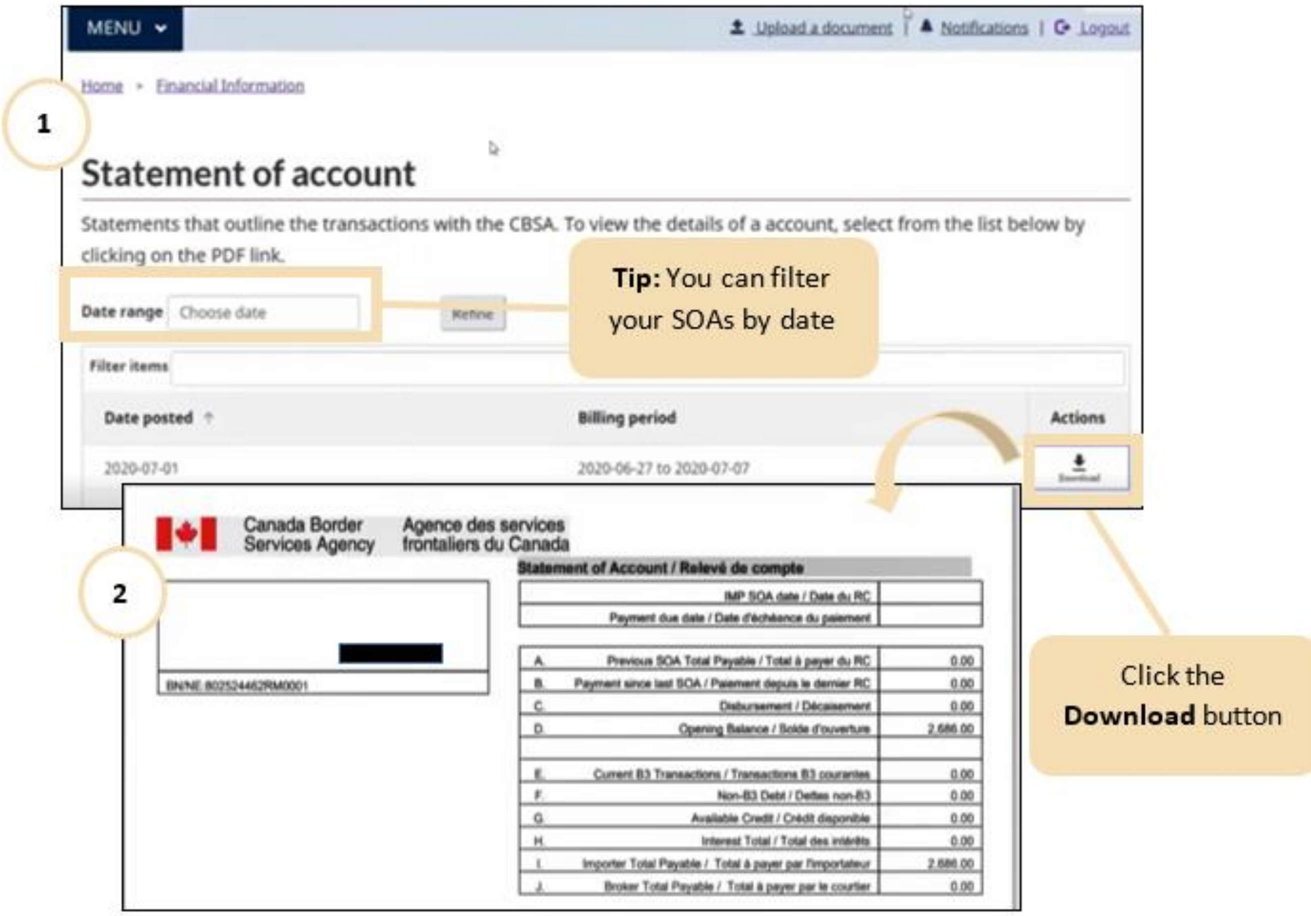
Important notes:

A notification will be sent to your CARM Client Portal account to inform you that a statement was posted to your account. This can be found by going to the notification section on the top right of the home page of your portal account.

You can download your SOA from the **Financial information** page on the portal.



Upon accessing the **Statement of account** page, you will see:



As with the Transaction History, you can filter your SOAs using the **Date range** calendar widget. Simply press on the **Date range** button and select your desired date range.

Furthermore, you can download the statement as a PDF document to your local device via the **Download** button.

2.3.2 CBSA invoices

Invoices are generated by the CBSA for fees and charges to a TCP's account. Invoices will add a debit to your account and will update the account balance, if applicable. These invoices can include:

Type	Description	Availability
K23s	K23s are **miscellaneous invoices**. They are issued by the CBSA for fees and service charges.	✓ Accessible on the CARM Client Portal
K9s	K9s are **ascertained forfeitures**. They are monetary penalties issued when the CBSA believes that goods have been imported into Canada illegally (or without reporting the goods) and are issued when the goods cannot be seized. **Note:** K9s only apply to importers. This invoice type will not appear on transaction histories for other client types. Customs brokers who wish to see an importer's K9 must obtain the appropriate delegation of authority.	✓ Accessible on the CARM Client Portal

Invoices are reflected on the **transaction history page** and on SOAs, even if the amount due has been paid. Please refer to the Transaction History section for more information on how to access your transaction history.

In addition, K23 invoices can be downloaded via the **invoices page** as a PDF document for use outside of CARM.

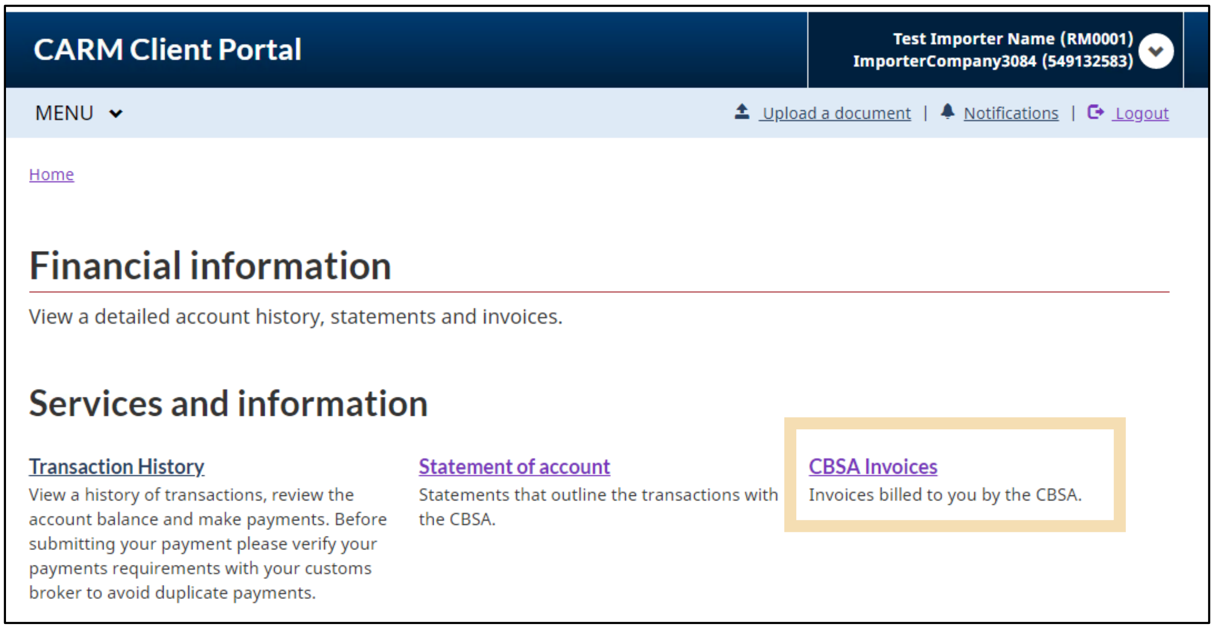
Important note:

A notification will be sent to your CARM Client Portal account to inform you that an invoice was posted to your account.

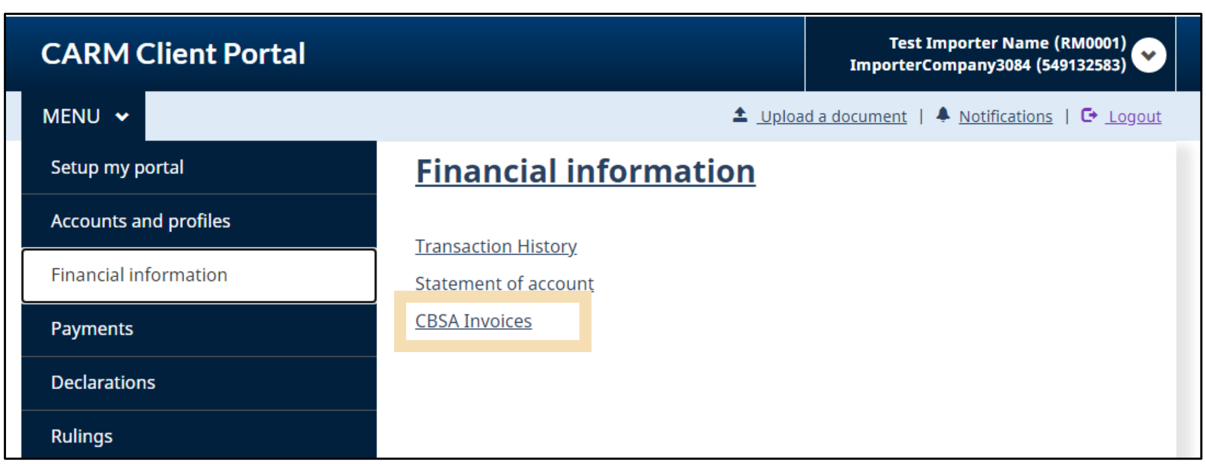
To access your invoices:

There are two methods to access your invoices:

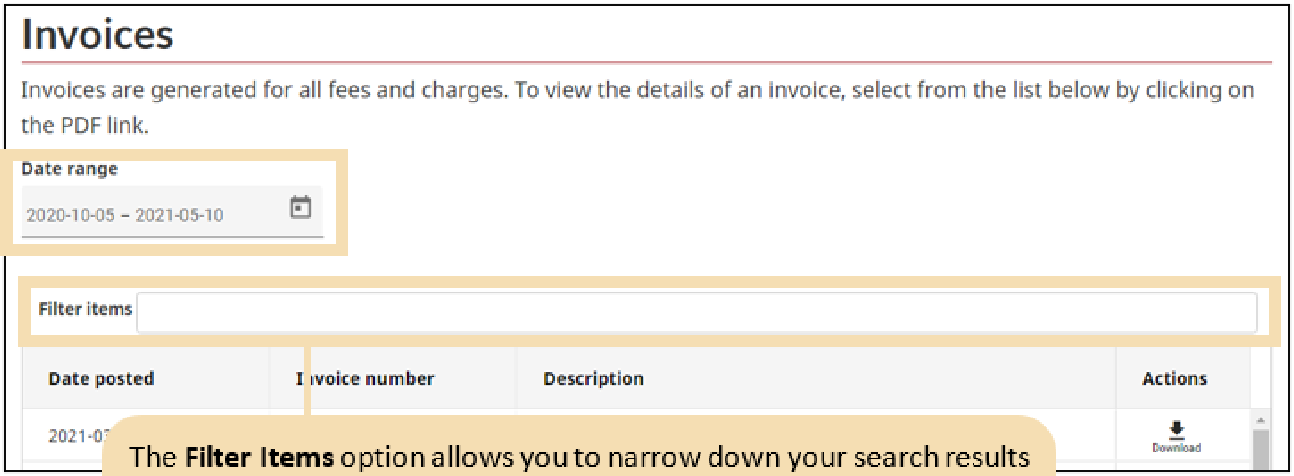
1. Under **Financial information**, you can open the **CBSA Invoices** link, which will display a list of your invoices.



2. Alternatively, these can be accessed via the top menu bar in the CARM Client Portal, select **Financial information** and then **CBSA Invoices**.

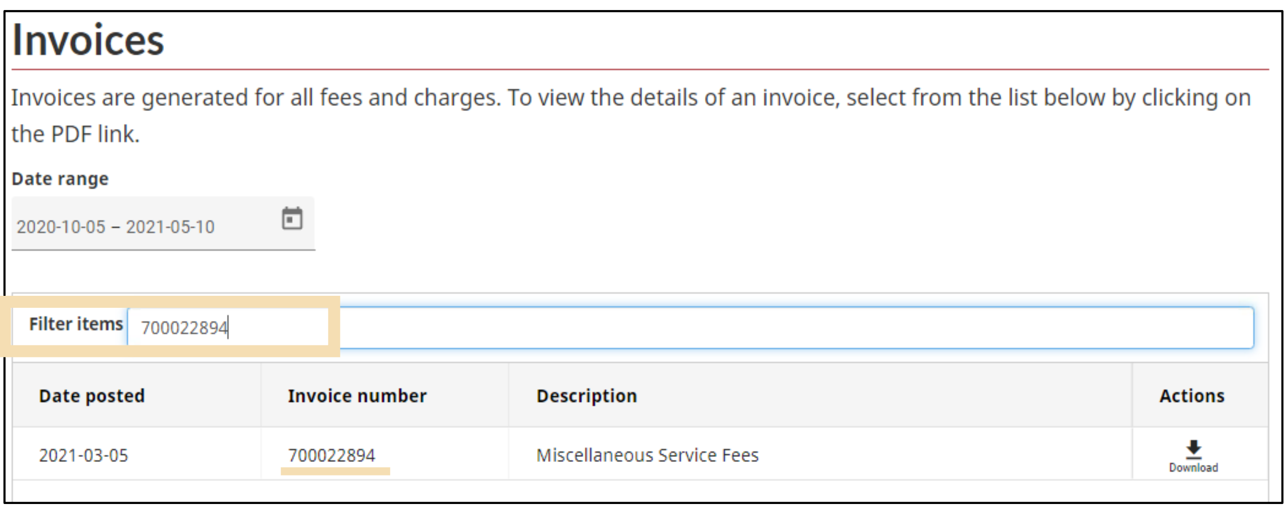


Once on the **Invoices** page, you can search for the desired invoice by selecting a **Date range** or by using the **Filter items** field.

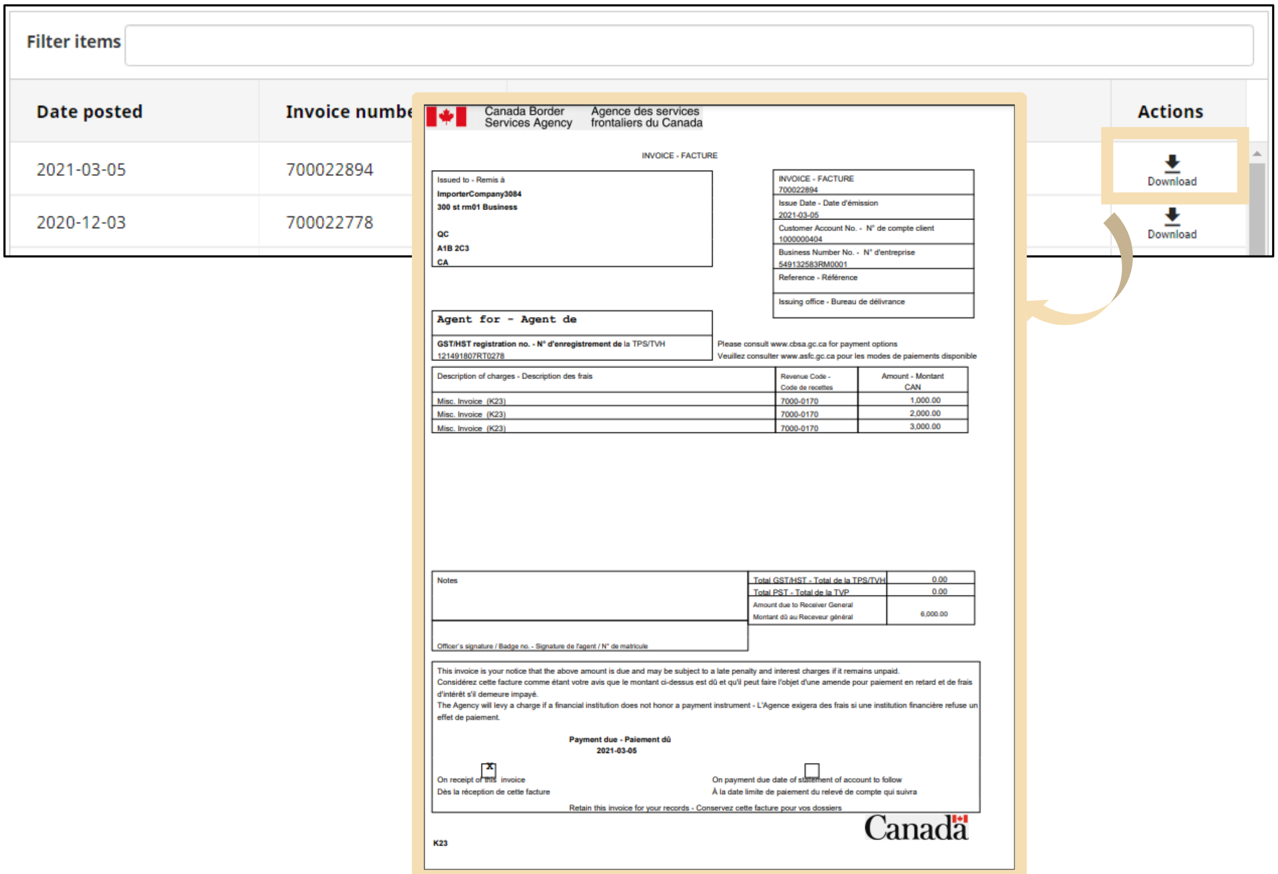


The **Filter Items** option allows you to narrow down your search results using different data, such as the **Date Posted**, the **Invoice Number** (standard CBSA 10-digit invoice number), or by **Description**, which allows you to search for text written within the invoice's description.

To filter by the **Invoice Number** or **Description**, simply type in the **Filter items** box and press Enter:



Selecting the **Download** button next to any invoice exports it as a **.PDF** document to your local device. Below is a sample **K23** invoice:



2.3.3 Other transaction types

Other transactions that are listed in the transaction history section include B3 Customs Coding Documents, B2 Adjustments, and Notice of Penalty Assessments (NPA). These documents are sent to TCPs separately and are not available for download as of Release 1 of the CARM Client Portal.

3. Payments on the CARM Client Portal

Important note:

Only **existing importers and customs brokers**, with a valid BN9 and RM can access the payment functionality via the CARM Client Portal during Release 1.

3.1 Payment processing

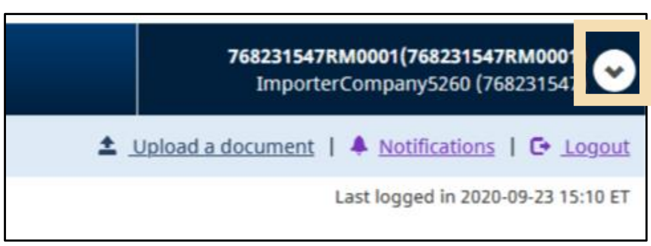
Payment amounts and their respective due dates are outlined in statements and invoices that are posted to your account. Payments made are recorded in the CARM Client Portal and reflected on the account via the transaction history and account balance. For more information on how to view your account balance, transaction history, and invoices please refer to the **Accessing your Financial Information** section of this guide.

Important note:

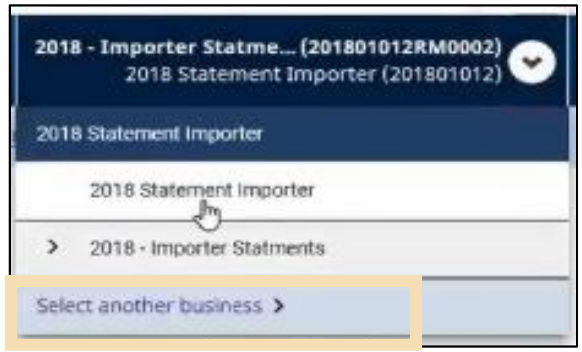
All payments must be made in Canadian dollars and must be paid by the payment due date otherwise interest and penalties may accrue.

Before making a payment, you need to ensure you are in the right account.

1. Click the **drop-down arrow** at the right top corner of your home page.



2. Click **Select another business** if you are not already in the correct business account.



3. Select the correct business by clicking the **Select** button corresponding to the desired business name.

If there is only one business, there will be no **Select** button. In this case, click **X** to close the window and the **Menu** page of the business account will display.

Important note:

A company can operate a business account with multiple program accounts (e.g., two importer RMs) within the CARM Client Portal, **but it is your responsibility to ensure that payments made are submitted to the correct RM account**.

3.2 Payment methods

At Release 1, clients have the option to use seven (7) payment methods. The following table outlines the methods available:

Payment Channel	Payment Method	Limit (in $CAD)	CBSA Approved Bank Required?
Electronic Payment	★**Online via CCP** **Credit Card:** Visa, MasterCard, American Express **Other Forms of Payment:** Visa Debit, MasterCard Debit	5K for all card types	N/A
	Online Banking	Unlimited	Yes
	Electronic Data Interchange (EDI)	Unlimited	Yes
	★**Pre-Authorized Debit (PAD)** (One-time and On-going)	100M	Yes
Point of Sale (POS) Payment	**Credit or Debit**	5k	N/A
	Cash	50k	N/A
	Bank Draft or Certified Cheque (Phased out as of Release 2)	25M	N/A

This User Guide will focus on the two new electronic payment options available on the CARM Client Portal, marked by a star (★): 1) **Online via the CARM Client Portal** and 2) **Pre-Authorized Debit (PAD)**.

For more details on other payment methods, please refer to the **Commercial Payments and Accounts page of the CBSA website**.

3.2.1 Payments via the CARM Client Portal

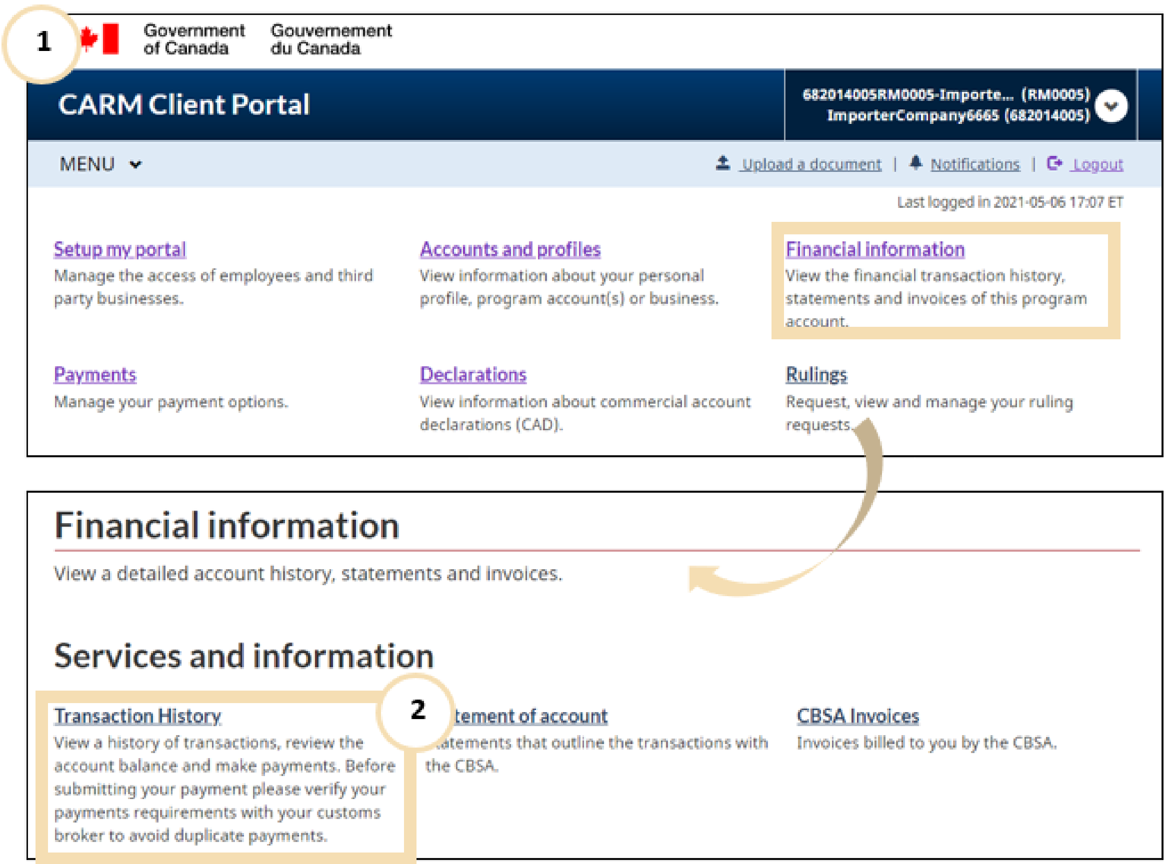
Unless you set up Pre-Authorized Debit (PAD), most payments will be in the form of discrete, ad-hoc (one-time) payments by either **Credit Card** or **other forms of payment such as Visa Debit or MasterCard debit.**

Important: If you have arranged with your customs broker for them to pay the duties and taxes to CBSA on your behalf, any payments you make on the CARM Client Portal will not be applied against these amounts to avoid the possibility of duplicate payments. You are encouraged to consult with your customs broker prior to making any payments.

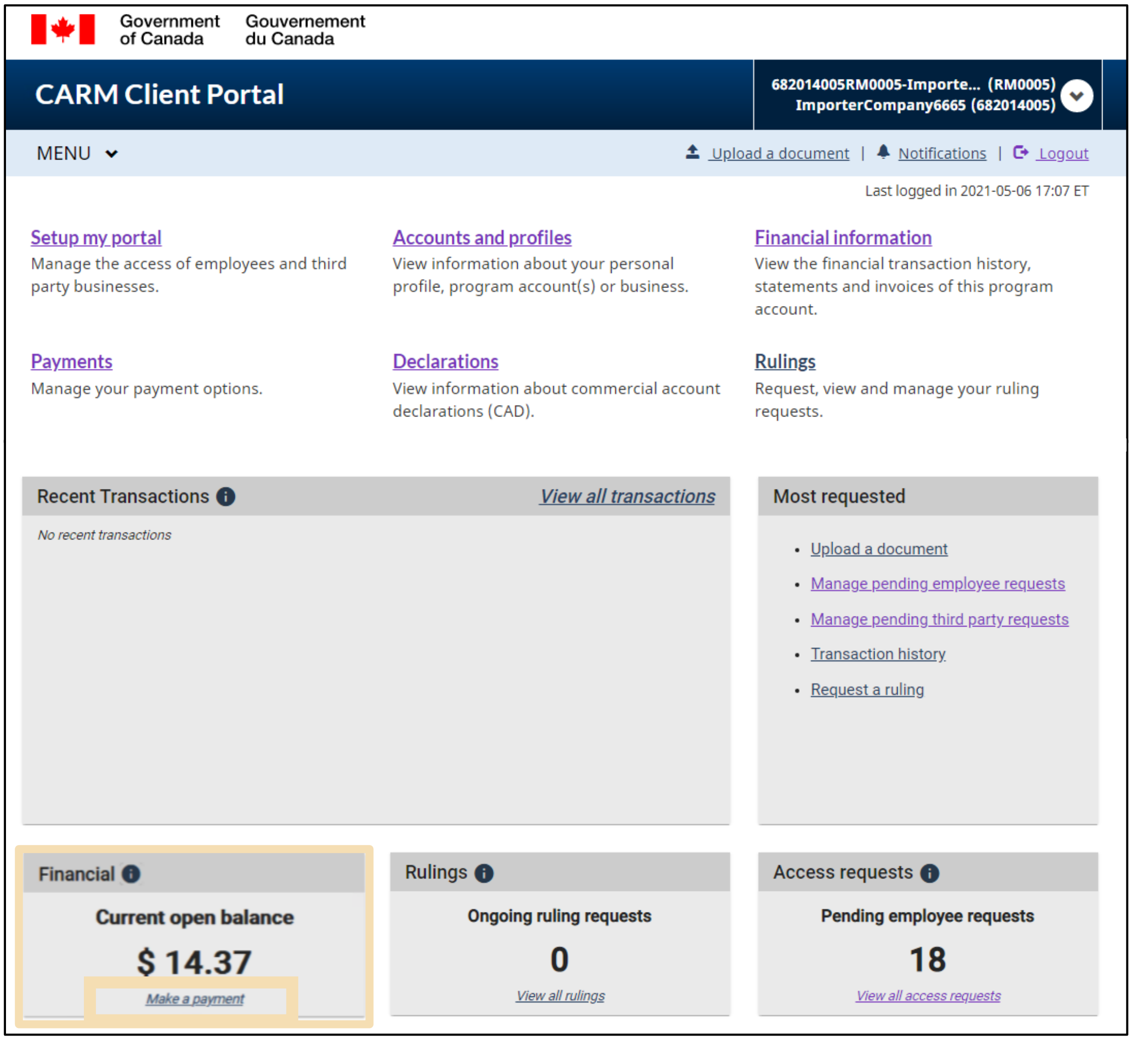
To make an Ad-hoc payment:

1. Once you are logged into the CARM Client Portal, do one of the following to access the **Transaction History** page:

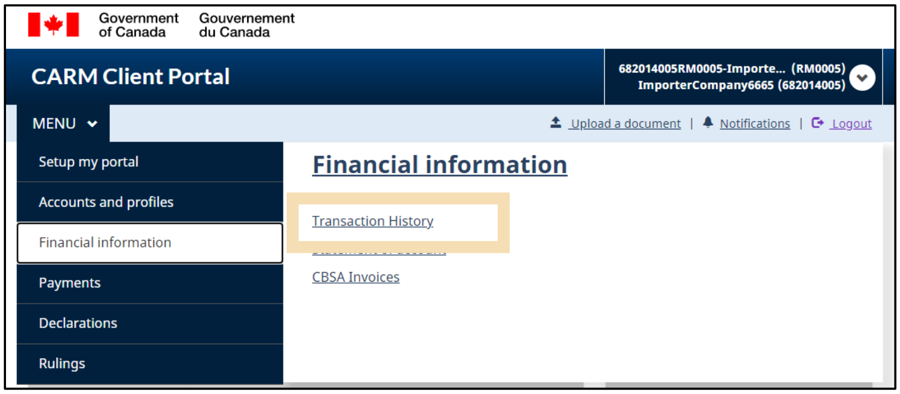
a) Click on **Financial Information** via the homepage and then click on **Transaction History**.



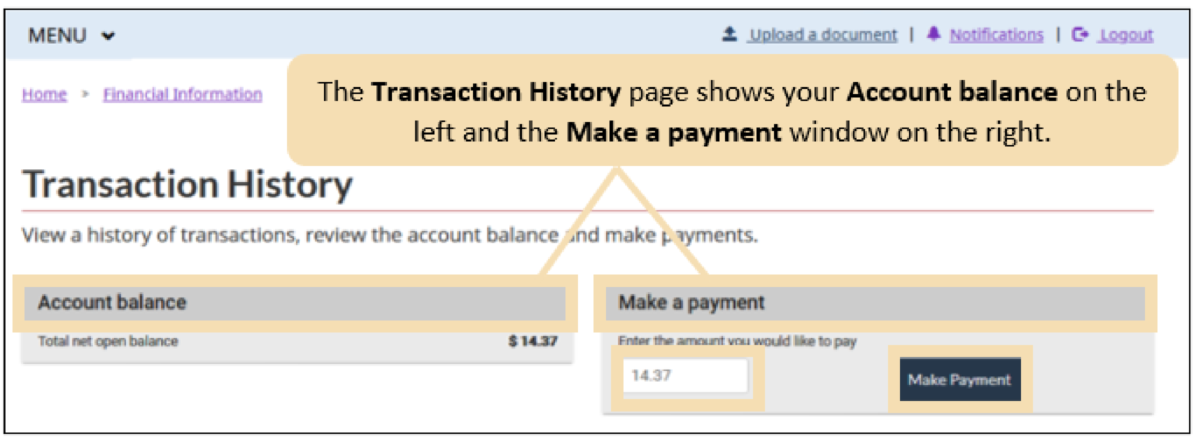
b) Or scroll to the bottom of the screen where there is a **Financial** section that displays the **Current open balance** and click the **Make a payment** link.



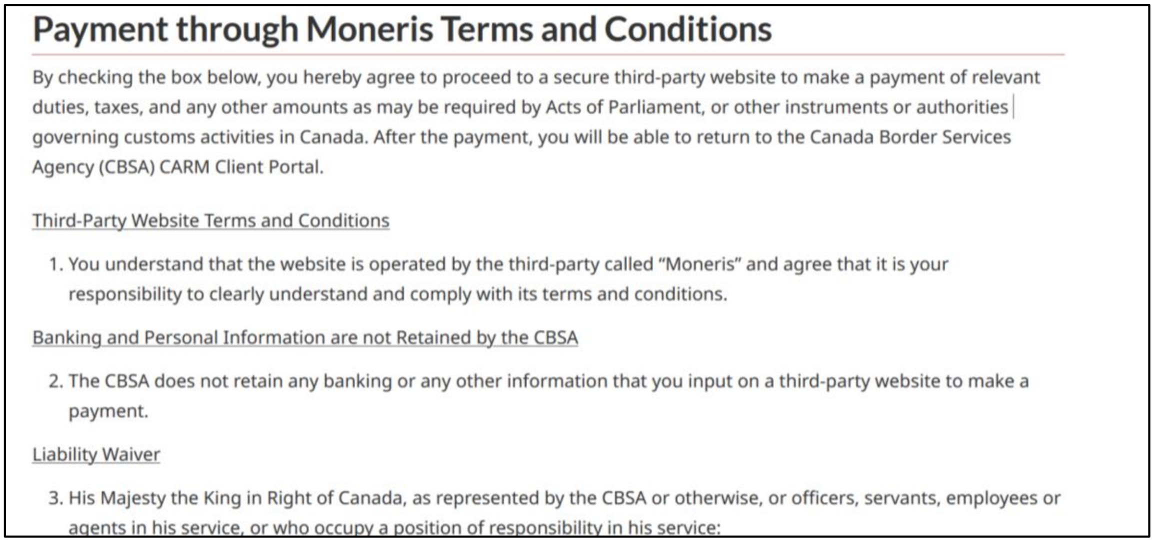
c) Or click on the **Menu** button at the top-left to display a drop-down list. Select **Financial Information**, then **Transaction History**.



2. Once on the Transaction History page, we see the **Account balance**. Enter the amount you wish to pay towards your balance and click **Make Payment**. **Do not enter the dollar sign or commas. Only enter the dollars and cents separated by a period.**



3. Read the **Payment through Moneris Terms and Conditions**. Check the box to confirm you have read, understood, and agree to the terms and conditions listed previously and click the **Agree** button to continue.



Payment through Moneris Terms and Conditions

By checking the box below, you hereby agree to proceed to a secure third-party website to make a payment of relevant duties, taxes, and any other amounts as may be required by Acts of Parliament, or other instruments or authorities governing customs activities in Canada. After the payment, you will be able to return to the Canada Border Services Agency (CBSA) CARM Client Portal.

Third-Party Website Terms and Conditions

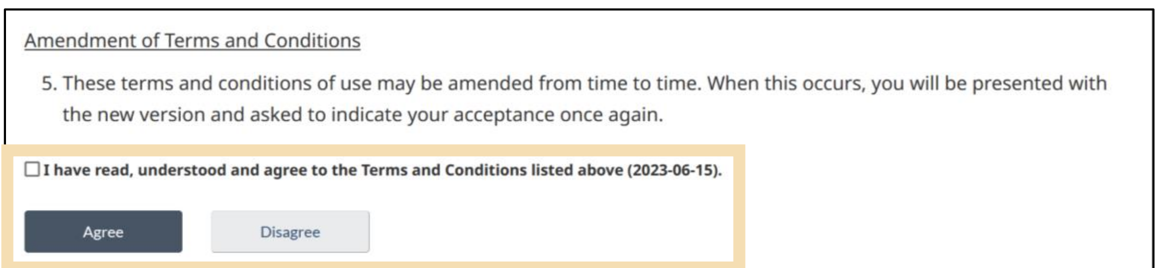
1. You understand that the website is operated by the third-party called "Moneris" and agree that it is your responsibility to clearly understand and comply with its terms and conditions.

Banking and Personal Information are not Retained by the CBSA

2. The CBSA does not retain any banking or any other information that you input on a third-party website to make a payment.

Liability Waiver

3. His Majesty the King in Right of Canada, as represented by the CBSA or otherwise, or officers, servants, employees or agents in his service, or who occupy a position of responsibility in his service:



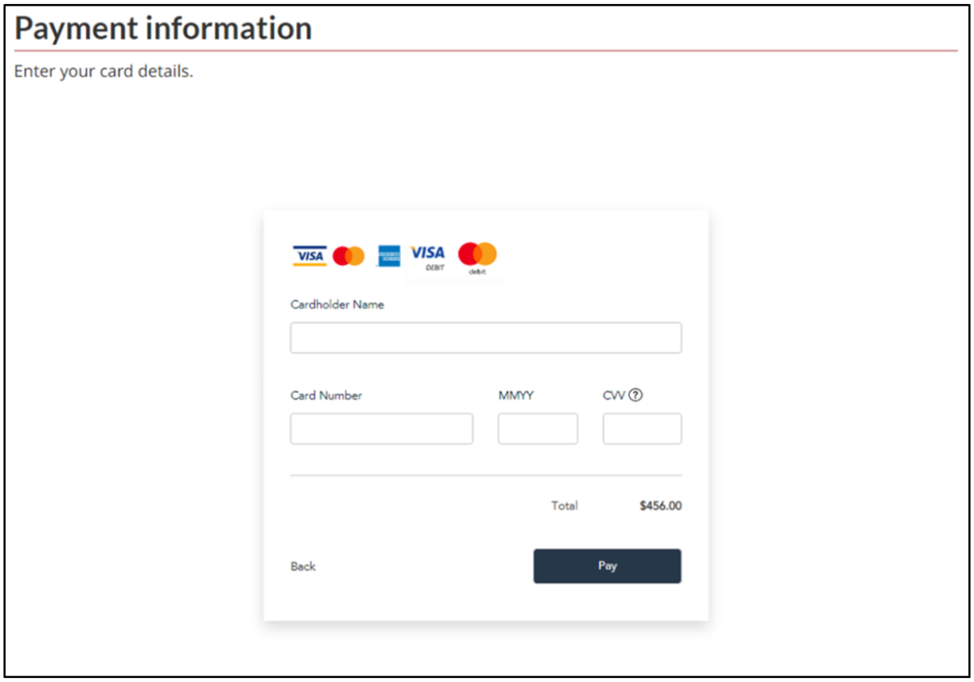
Amendment of Terms and Conditions

5. These terms and conditions of use may be amended from time to time. When this occurs, you will be presented with the new version and asked to indicate your acceptance once again.

☐ **I have read, understood and agree to the Terms and Conditions listed above (2023-06-15).**

Agree Disagree

4. Enter your card information here and click pay:

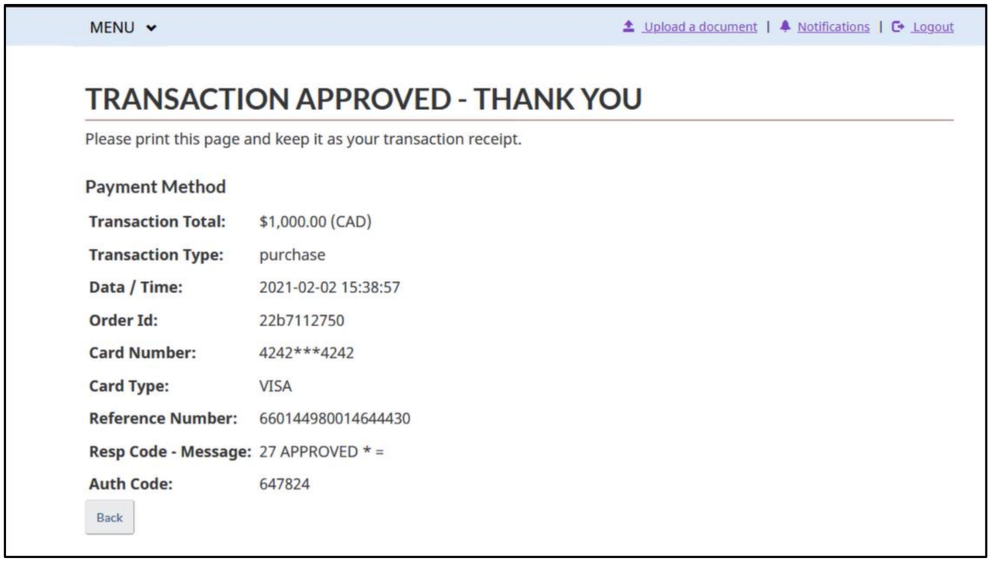


Important notes:

A) There is a $5,000 limit for all card type payments.

B) Cheque payments will no longer be accepted following future planned updates to the CARM Client Portal. Therefore, it is recommended that you start using the CARM Client Portal for online payments or other available electronic payments (such as online banking with CBSA set up as a Payee for bill payments).

5. Once the transaction is completed, you will see the **Transaction Approved** page. You may choose to use your Internet browser print page function to print a paper copy of your receipt or to save it as a PDF document on your computer.



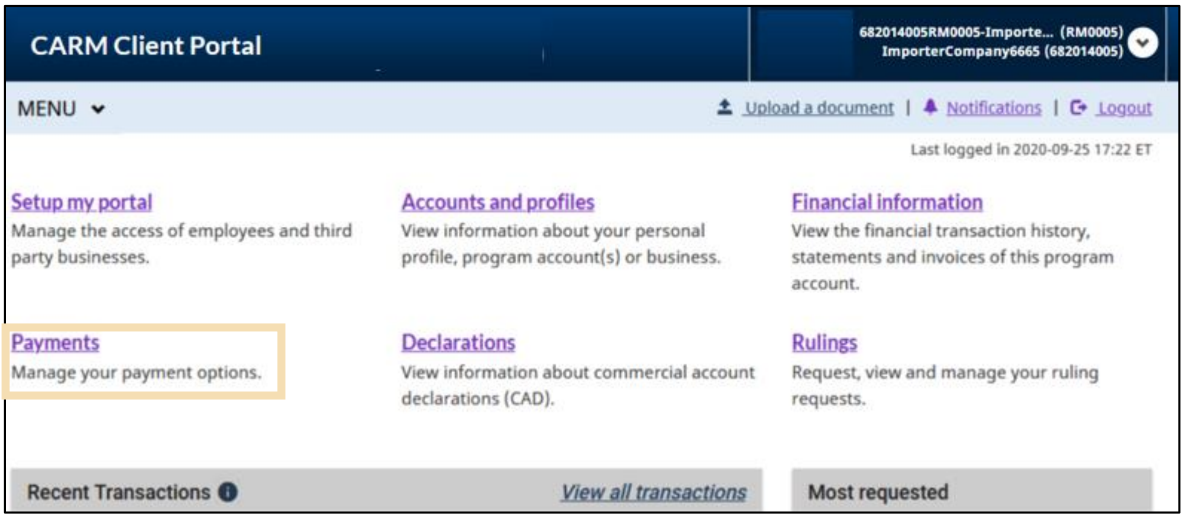
3.2.2 Applying credits to specific invoices

Credits are applied to your account whenever you make a payment, or if you receive a refund. These credits will be automatically applied to invoices as they come due. There are certain circumstances when you may wish to apply credits to one or more specific transactions before they are due (for example, to be eligible to submit an appeal). If you wish to apply credits as payment to a specific invoice, you can clear a transaction (open debit) by applying the credits that are on your account.

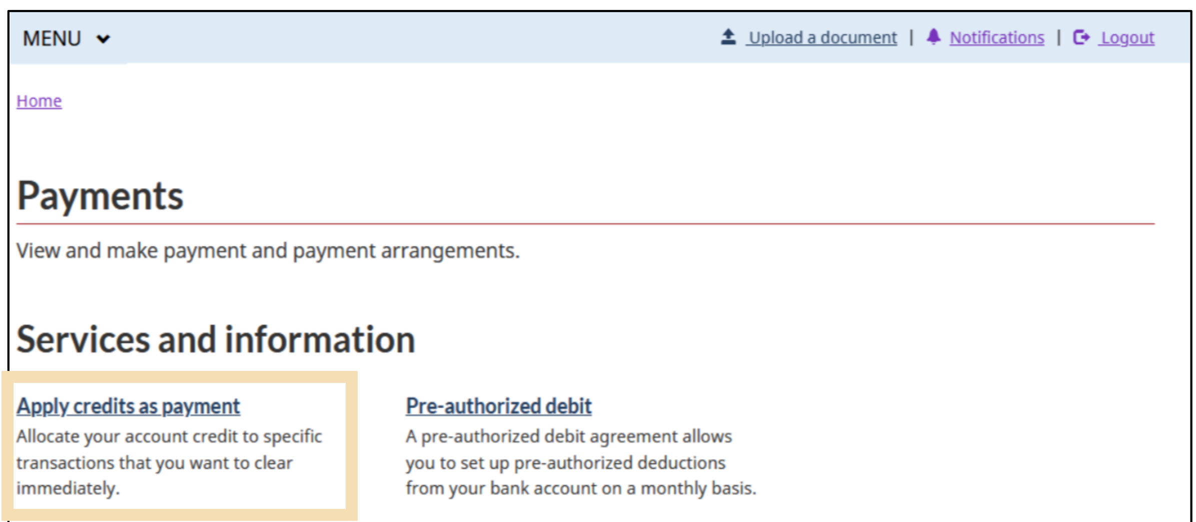
Note that you are not able to partially clear a transaction: you must have sufficient credits to clear the amount in full.

To do so:

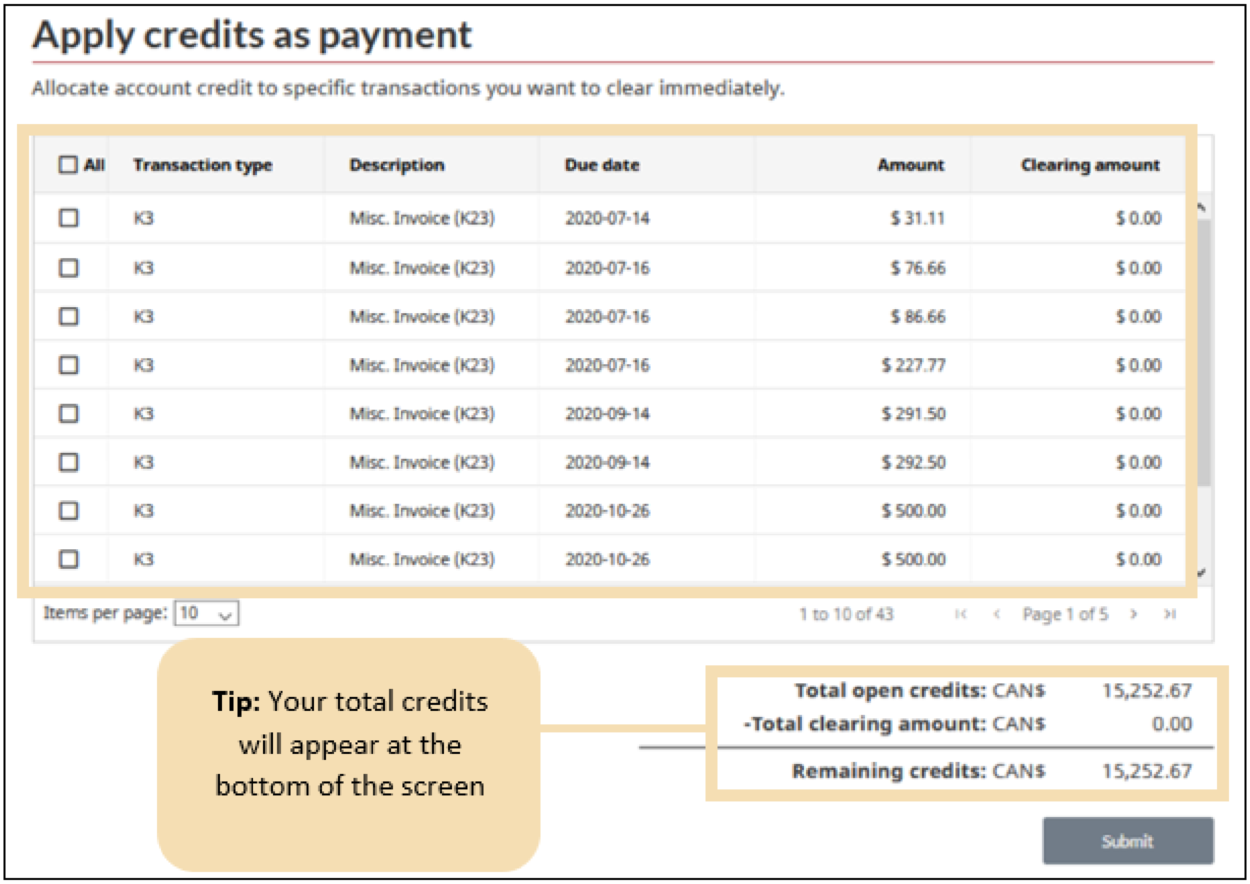
1. Once you are logged into the CARM Client Portal, navigate to the **Payments** page via the homepage:



2. Click **Apply credits as payment**.



3. You will see a list of open debit transactions to which you may immediately apply credits as payment.



Apply credits as payment

Allocate account credit to specific transactions you want to clear immediately.

All	Transaction type	Description	Due date	Amount	Clearing amount
☐	K3	Misc. Invoice (K23)	2020-07-14	$ 31.11	$ 0.00
☐	K3	Misc. Invoice (K23)	2020-07-16	$ 76.66	$ 0.00
☐	K3	Misc. Invoice (K23)	2020-07-16	$ 86.66	$ 0.00
☐	K3	Misc. Invoice (K23)	2020-07-16	$ 227.77	$ 0.00
☐	K3	Misc. Invoice (K23)	2020-09-14	$ 291.50	$ 0.00
☐	K3	Misc. Invoice (K23)	2020-09-14	$ 292.50	$ 0.00
☐	K3	Misc. Invoice (K23)	2020-10-26	$ 500.00	$ 0.00
☐	K3	Misc. Invoice (K23)	2020-10-26	$ 500.00	$ 0.00

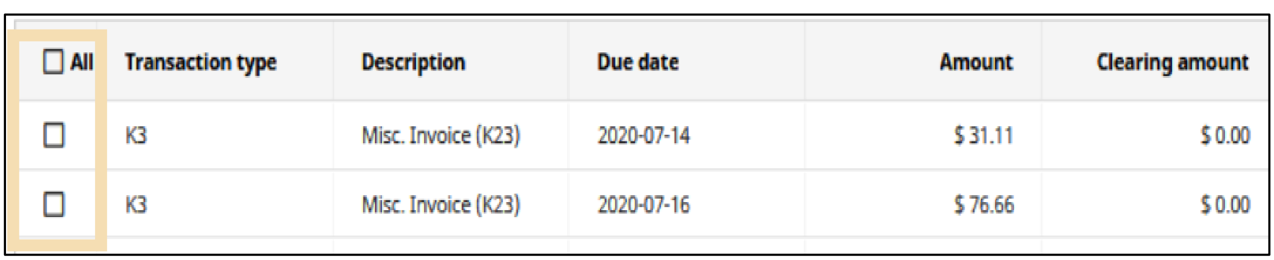
Items per page: 10 — 1 to 10 of 43 — Page 1 of 5

Tip: Your total credits will appear at the bottom of the screen

Total open credits: CAN$ 15,252.67
-Total clearing amount: CAN$ 0.00
Remaining credits: CAN$ 15,252.67

Submit

4. Click the checkbox to the left of the invoice(s) that you want to apply your credits to **OR** click the checkbox to the left of **All** at the top of that column to select all your pending invoices.



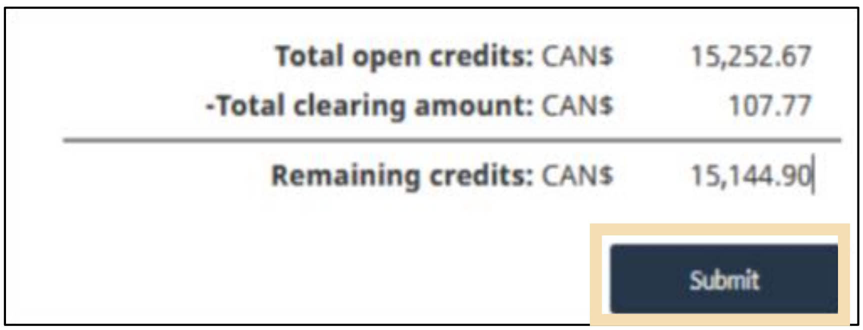
All	Transaction type	Description	Due date	Amount	Clearing amount
☐	K3	Misc. Invoice (K23)	2020-07-14	$ 31.11	$ 0.00
☐	K3	Misc. Invoice (K23)	2020-07-16	$ 76.66	$ 0.00

Important notes:

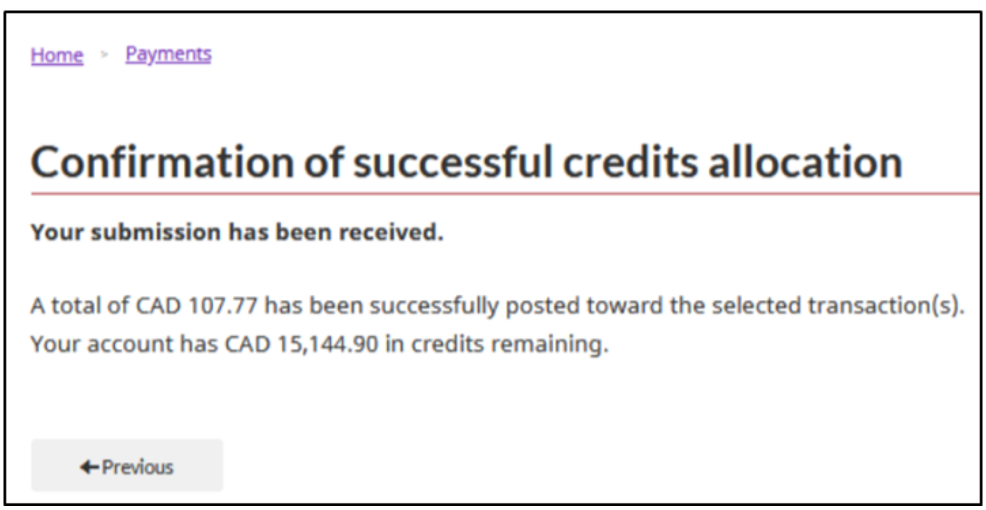
Partial credits to invoices **cannot be made**.

As an example, if you have **$100** in credits and an invoice in the amount of **$180, you will be unable to apply credits to this invoice**. You would require an additional $80 in credits to clear the transaction.

5. Click the **Submit** button below where your total remaining credits are shown.



6. You will then see a **Confirmation of successful credit allocation** screen. This will clearly state the amount posted, and the amount of remaining credits you have.



3.2.3 Pre-Authorized Debit (PAD)

A pre-authorized debit (PAD) agreement allows certain TCPs to set up monthly pre-authorized deductions from their bank account. Follow the steps below to set-up a pre-authorized debit agreement for payments with the CBSA.

Important notes:

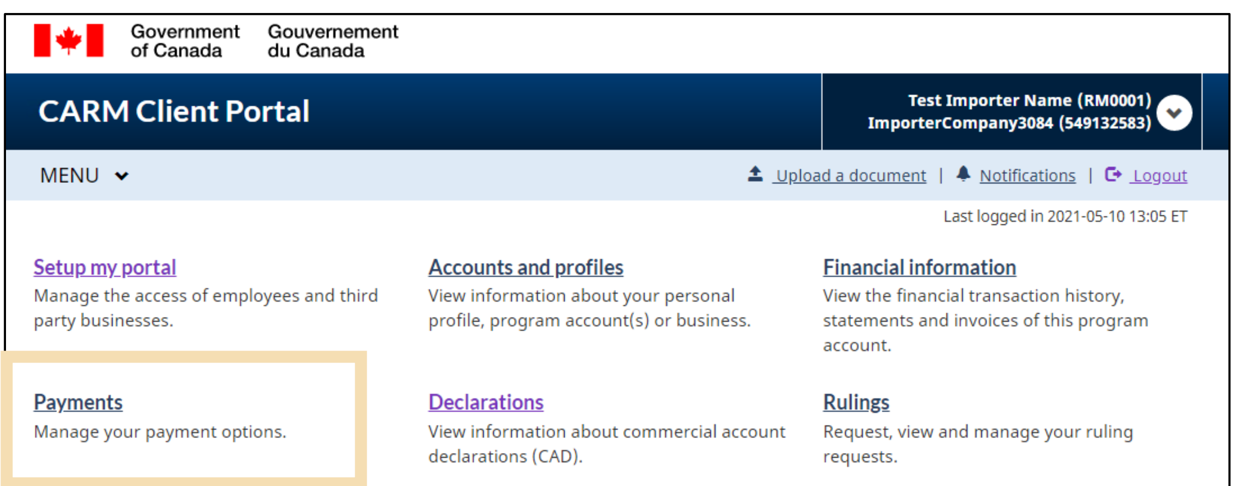
A) At Release 1, only clients with an **importer RM** and Release Prior to Payment privileges can register for PADs in the CARM Client Portal.

B) PAD payments must be set up or modified at minimum ten (10) business days before the payment due date.

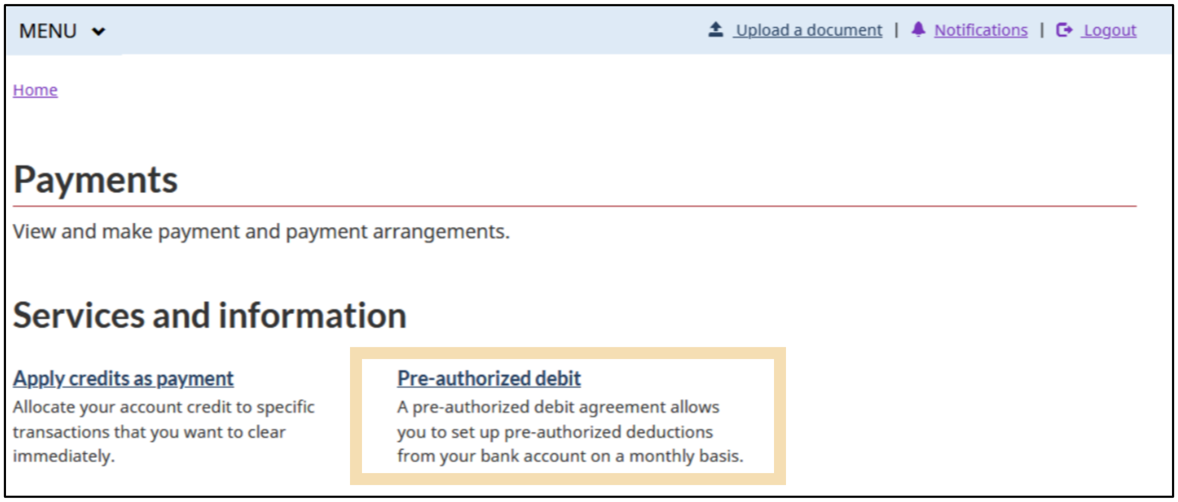
C) Once enrolled, you can view and manage your PAD agreement at anytime via the CARM Client Portal. You can cancel a PAD agreement at anytime, except within 24 hours of the next PAD payment.

Setting up a PAD (first-time users)

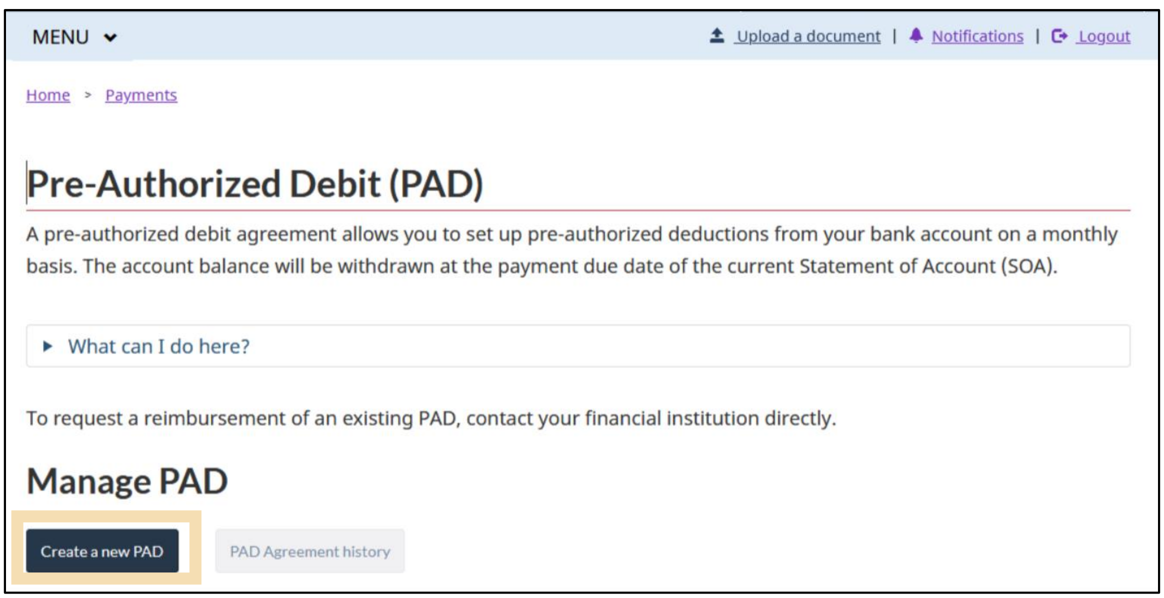
1. Once you are logged into the CARM Client Portal, navigate to the **Payments** page via the homepage:



2. On the Payments page, click **Pre-authorized debit** to go to the Pre-Authorized Debit (PAD) screen.

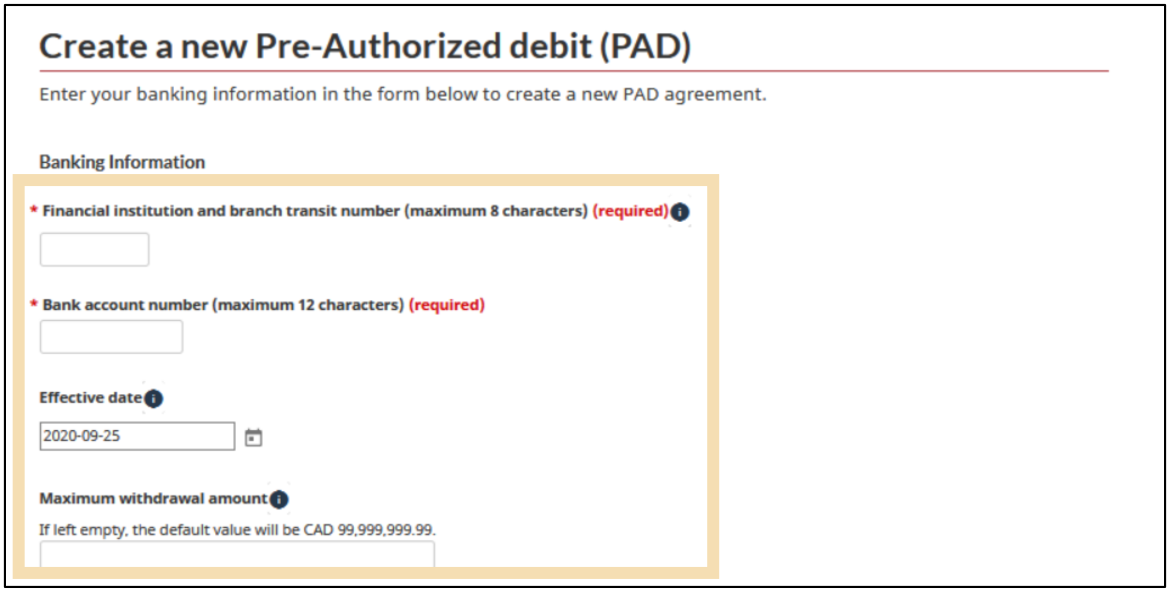


3. For users setting up a PAD agreement for the first time, click **Create a new PAD** to create a new agreement. For users looking to modify an existing PAD agreement, please refer to the **Modify an Existing PAD Agreement** section below.



4. Enter all the relevant banking information:
   - **Financial institution and branch transit number**
   - **Bank account number**

- **Effective date** (This will be set to the present day by default, so change if necessary)
- Enter the **maximum withdrawal amount**. If left empty, this field will default to CAD 99,999,999.99.


Create a new Pre-Authorized debit (PAD)

Enter your banking information in the form below to create a new PAD agreement.

Banking Information

* Financial institution and branch transit number (maximum 8 characters) (required)

* Bank account number (maximum 12 characters) (required)

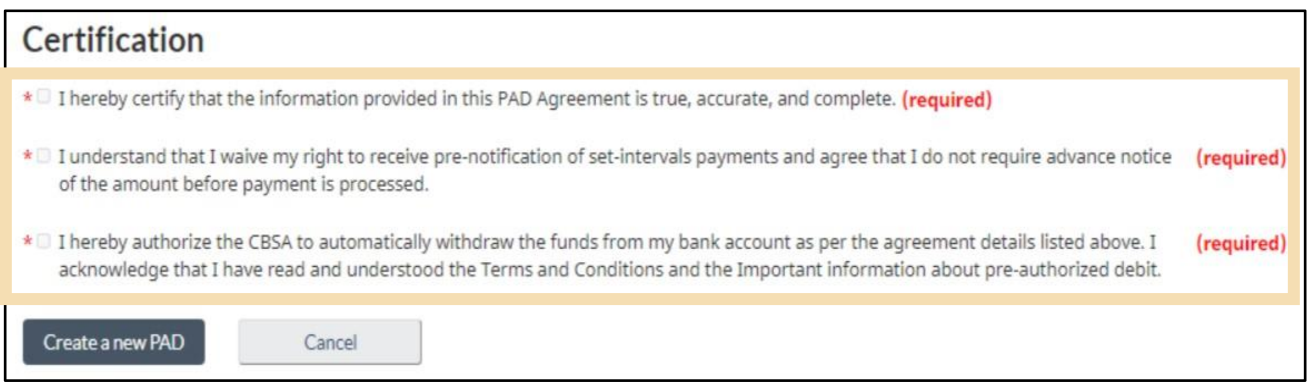
Effective date

2020-09-25

Maximum withdrawal amount

If left empty, the default value will be CAD 99,999,999.99.

5. Click the required **Certification** checkboxes to authorize the CBSA to withdraw the funds.


Certification

* I hereby certify that the information provided in this PAD Agreement is true, accurate, and complete. (required)

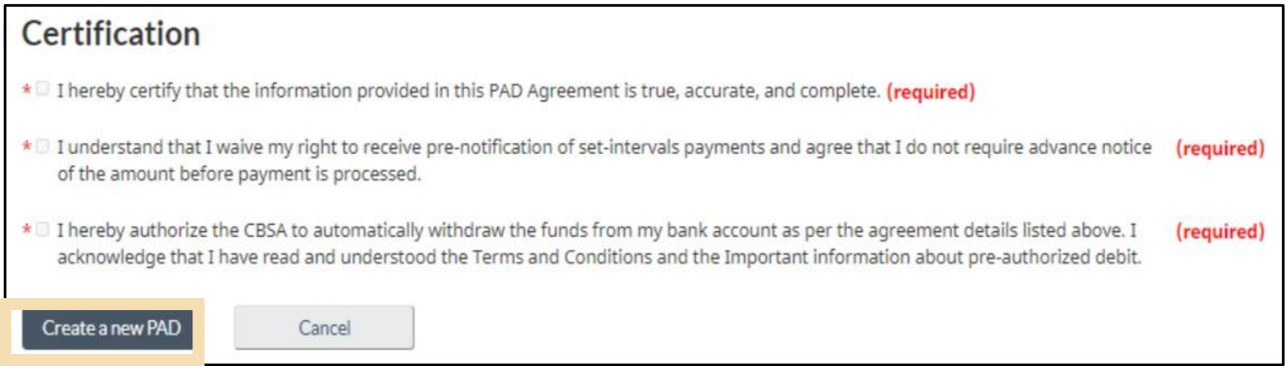
* I understand that I waive my right to receive pre-notification of set-intervals payments and agree that I do not require advance notice of the amount before payment is processed. (required)

* I hereby authorize the CBSA to automatically withdraw the funds from my bank account as per the agreement details listed above. I acknowledge that I have read and understood the Terms and Conditions and the Important information about pre-authorized debit. (required)

Create a new PAD

Cancel

6. Click the **Create a new PAD** button.



7. You will then see a **confirmation** screen.

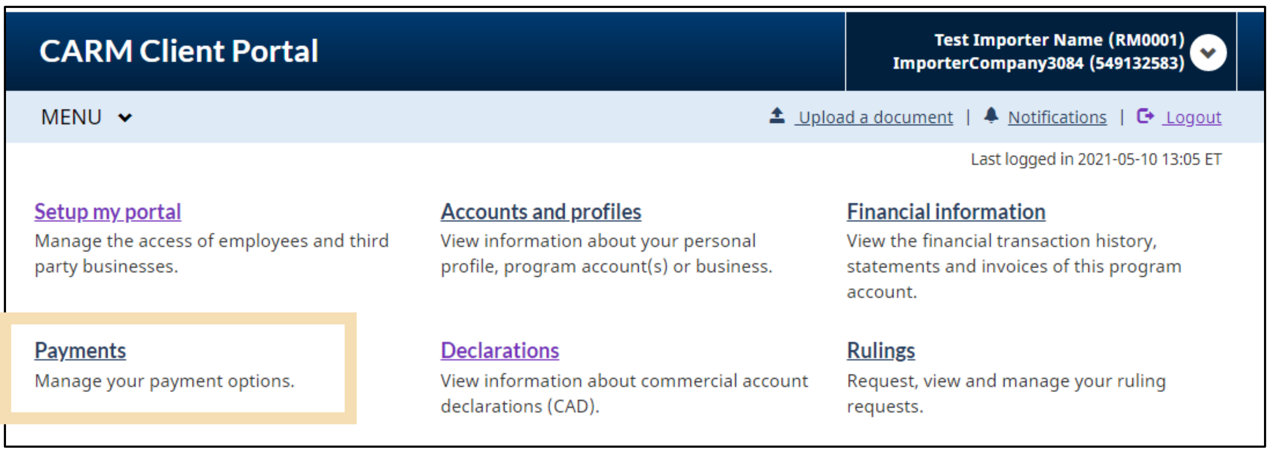
Important notes:

A) You will receive a notification on your portal account confirming your PAD enrolment and any subsequent notifications for the account's PAD payments.

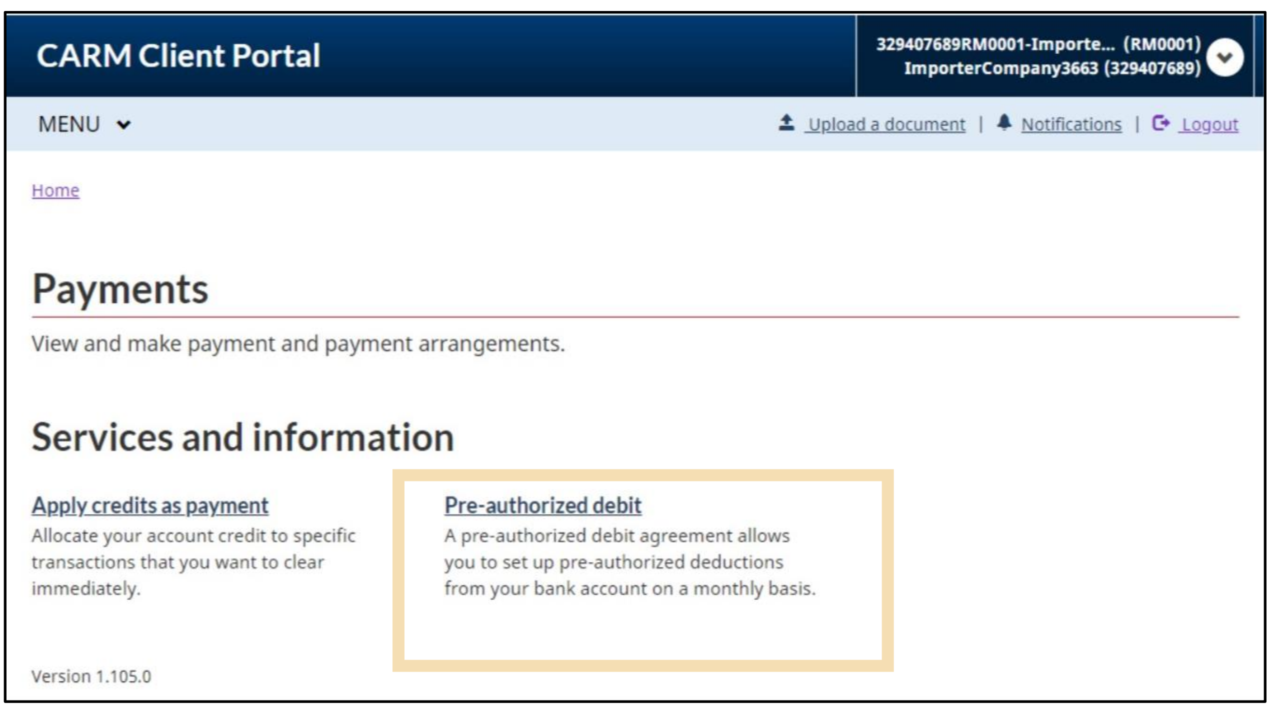
B) PAD withdrawals are for the full amount owing on your SOA. The full amount owing must be available in your bank account at the time of withdrawal. Otherwise, the PAD will not be completed. If your bank account does not have the full amount, the payment will be returned from the bank with an insufficient funds reason code. The open items that were cleared by that payment will be re-opened, and an NSF charge of $25 will be applied. Late payment and interest charges may also be applied.

Modify an existing PAD agreement

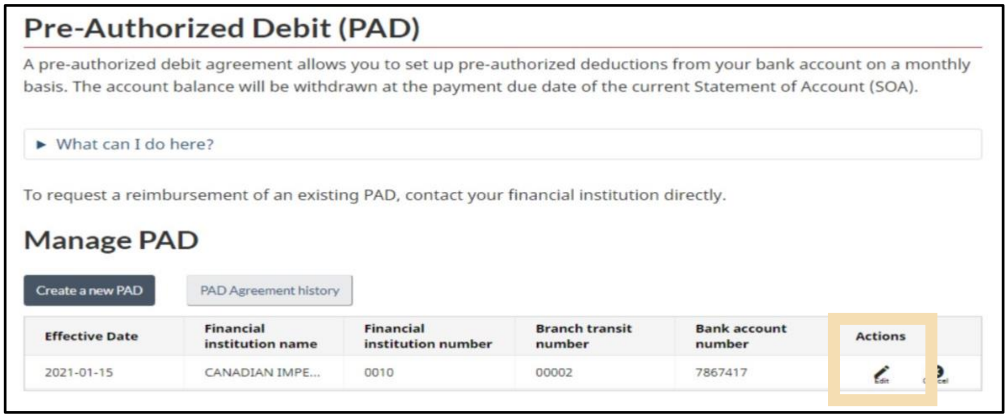
1. Modifying an existing PAD should be done at least ten (10) days prior to the PAD withdrawal date to ensure that the changes are made. Once you are logged into the CARM Client Portal, navigate to the **Payments** page via the homepage:



2. On the Payments page, click **Pre-authorized debit** to go to the Pre-Authorized Debit (PAD) screen.

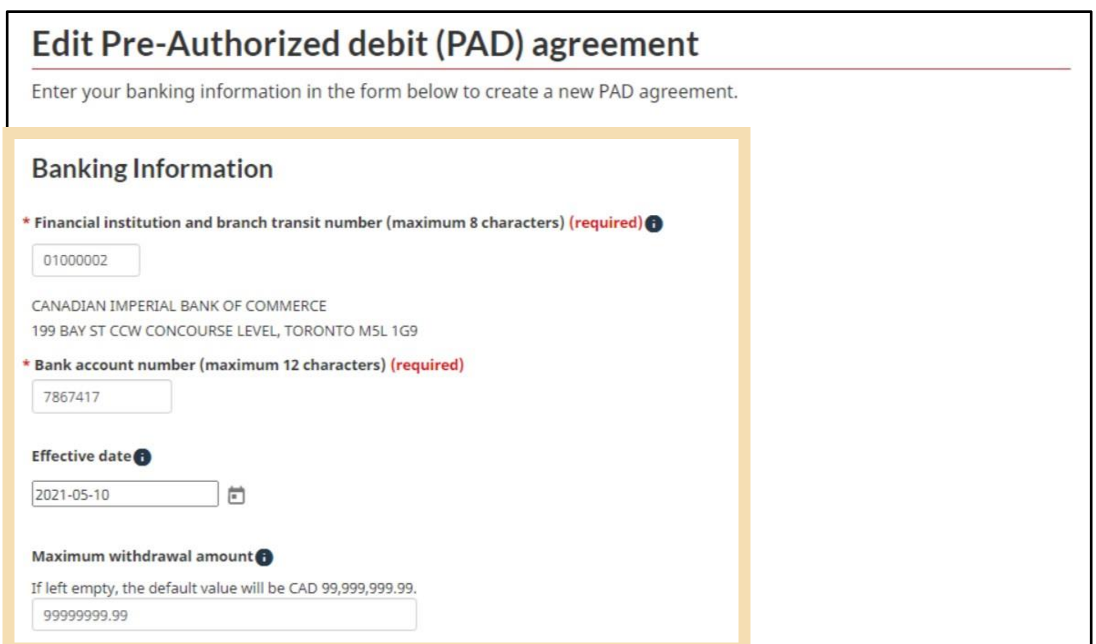


3. From here, press the **Edit** button to the right of the existing PAD that you want to modify.

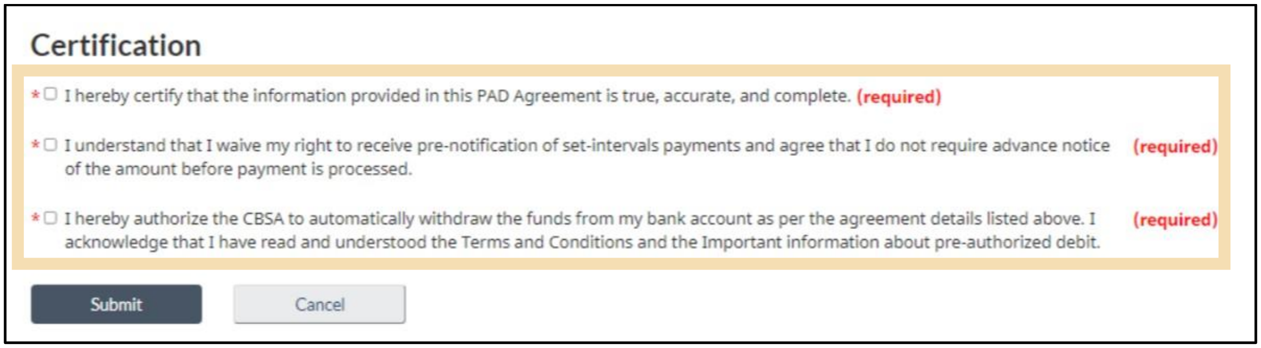


4. Edit all the relevant banking information as required:

- **Financial institution and branch transit number**
- **Bank account number**
- **Effective date** (This will be set to the present day by default, so change if necessary)
- Enter the **maximum withdrawal amount**



5. Read the terms and conditions of use and provide the required certifications by selecting the checkboxes.



6. Click the **Submit** button.

4. The Duties and taxes calculator

The new Duties and taxes calculator will help TCPs obtain estimates for the duties and taxes that would be owing on imported goods. Within the **Duties and taxes calculator** is a **Help me classify** tool which will help to identify the appropriate tariff classification number (i.e., HS code).

4.1 Duties and taxes calculator

The Duties and taxes calculator can be used to **estimate** the duties and/or taxes that may be owed for goods, prior to their importation. Use of the **Duties and taxes calculator** requires the following information:

- Country of Origin
- Place of Export
- Tariff Treatment
- Classification Number (available in the **Classification Tool**)
- Unit of Measure
- Quantity
- Value
- Currency Code

Important notes:

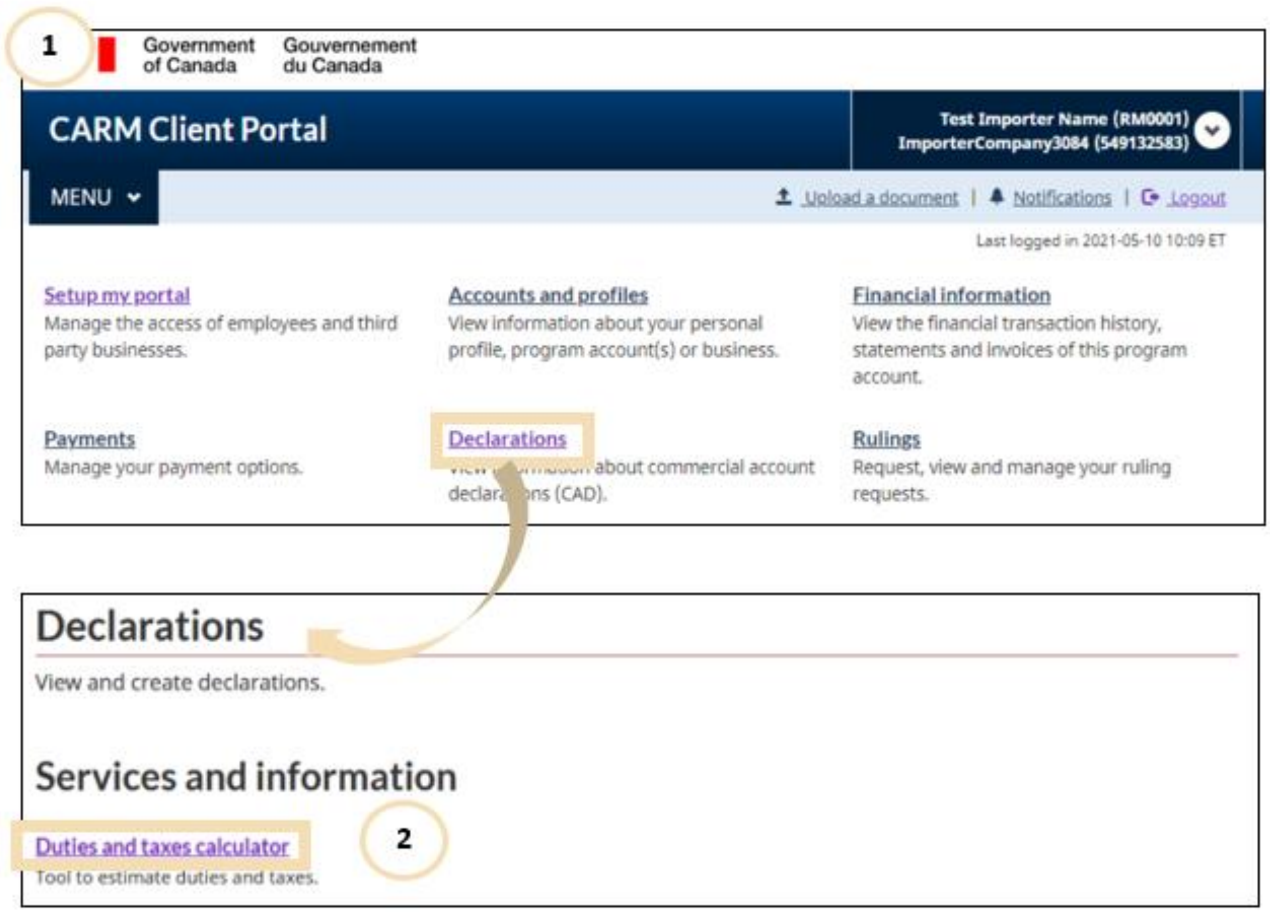
A) This tool offers estimates only and does not replace professional advice. Goods subject to various exceptions may required additional calculations beyond the scope of this tool.

B) Since the exchange rate may fluctuate, the CBSA does not guarantee that the rate used by the tool during estimation will match the rate used during formal assessment.

C) The CBSA is not responsible for ensuring that clients enter accurate information in the displayed fields when using this tool.

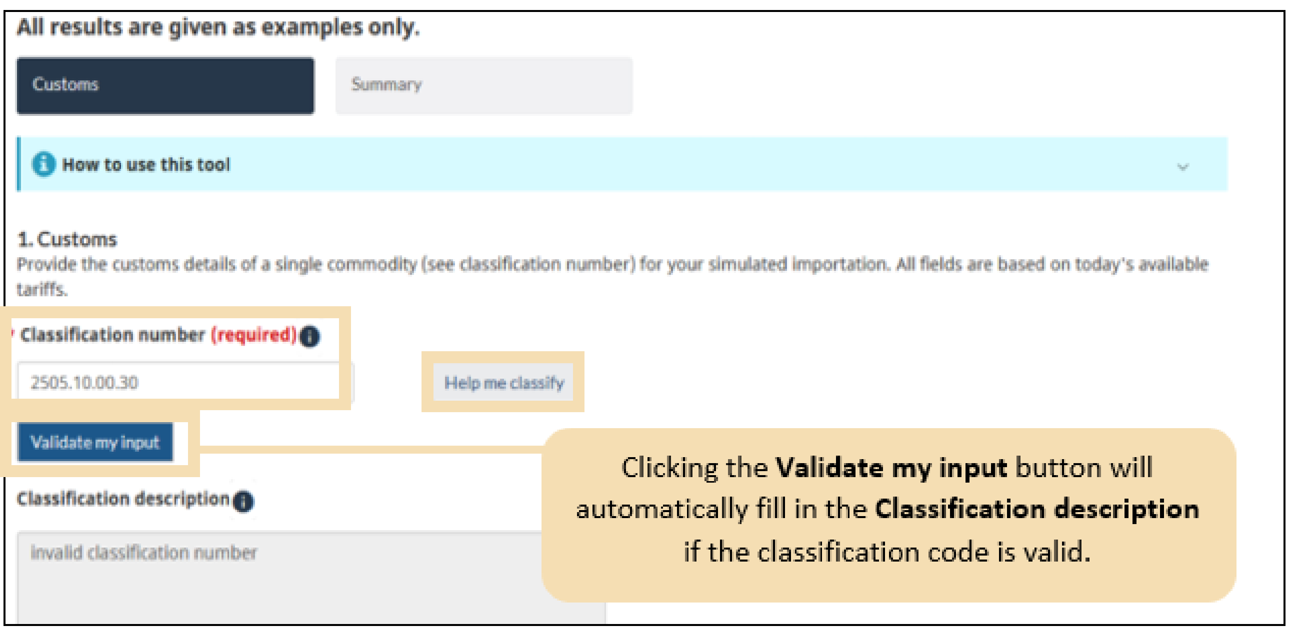
There are two ways to access the **Duties and Taxes Calculator:**

1. After logging onto the CARM Client Portal, click the **Declarations** link on your Home page and then click the **Duties and taxes calculator** link.



2. Alternatively, click the **Duties and taxes calculator** link from the Declarations drop-down option within the **Menu** option on the top-left of the CARM Client Portal Homepage.

3. Duties and taxes will be calculated based on the **classification number** entered for the goods and other information such as the origin and value of the goods. If you know the classification number, simply enter it and press **Validate my input**.



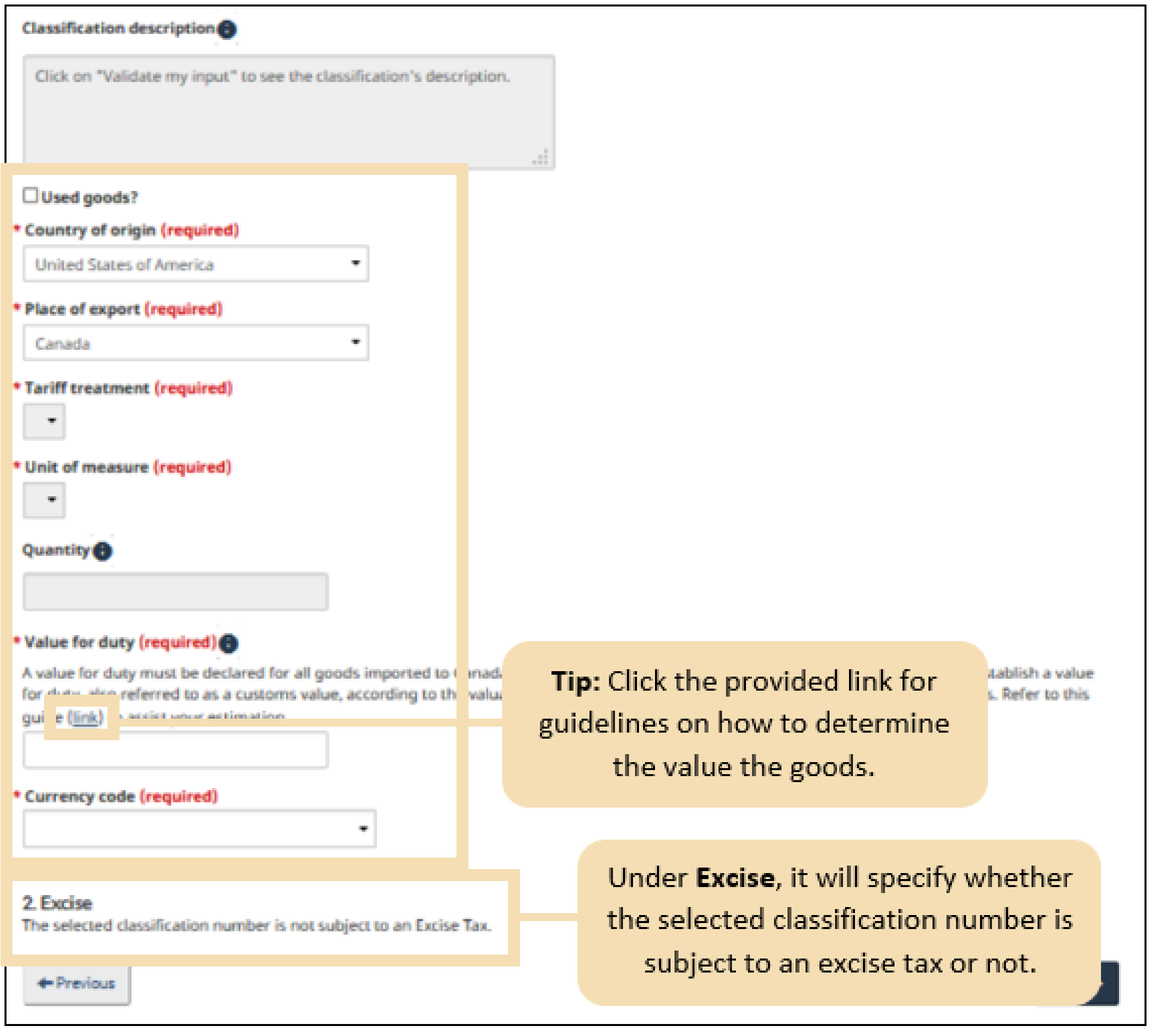
Otherwise, you can use the Classification tool by clicking on **Help me classify**. Please refer to the [Classification Tool](#) section of this guide for more details.

4. If you have entered a valid classification number, the next page will ask for you to:

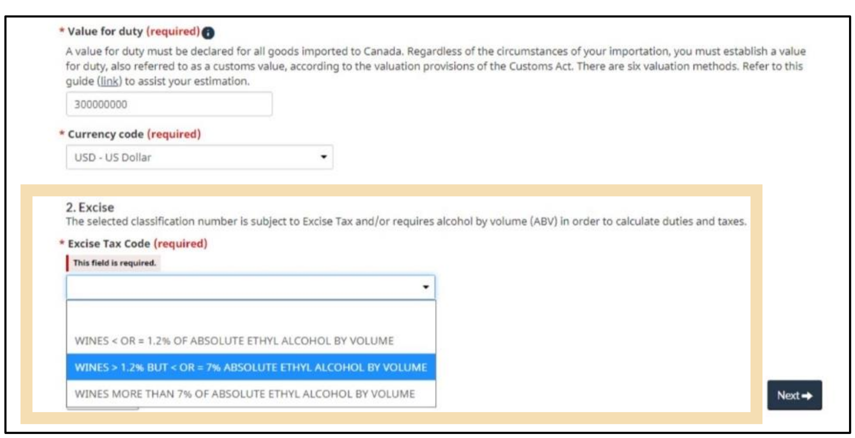
- Choose the **Country of Origin** from the drop-down menu.
- Choose a **Place of export** from the drop-down menu.
- Choose a **Tariff treatment** from the drop-down menu.
- Choose a **Unit of measure** from the drop-down menu.
- Enter the **Quantity** of the goods to be imported.
- Type a **Value for duty** into the given field.
- Choose the appropriate **Currency code.**

Important note:

Selecting the **Used goods** checkbox will multiply the duty rate by 125%. Please only select this option if it applies to your type of goods.



Excise tax: If the goods that you are classifying qualify for excise tax, you will be required to complete the **Excise Tax Code** which you can do by making a selection from the dropdown menu options shown below.



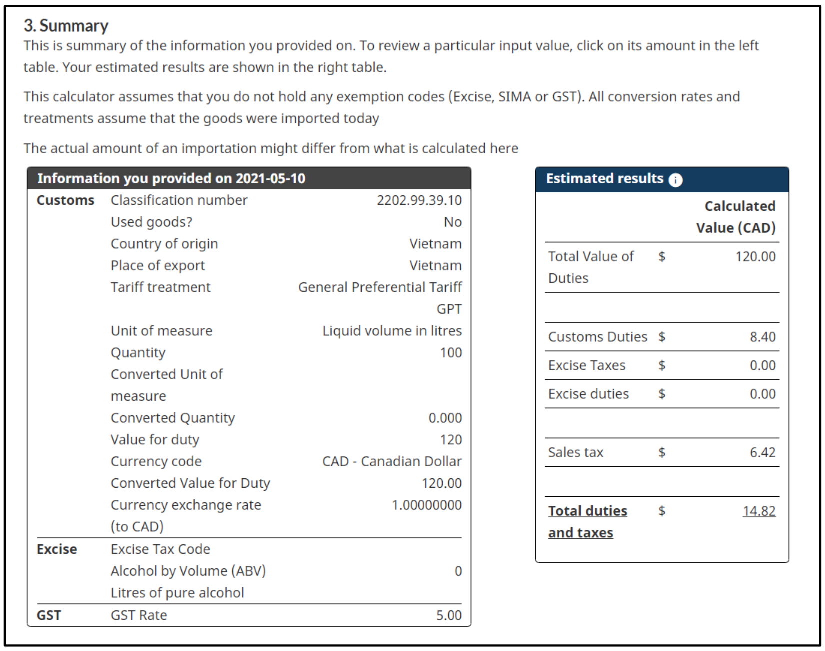
5. Click **Next**.

2. Excise

The selected classification number is not subject to an Excise Tax.

← Previous | Next →

6. The **estimated** results of the calculation are presented.



3. Summary

This is summary of the information you provided on. To review a particular input value, click on its amount in the left table. Your estimated results are shown in the right table.

This calculator assumes that you do not hold any exemption codes (Excise, SIMA or GST). All conversion rates and treatments assume that the goods were imported today

The actual amount of an importation might differ from what is calculated here

Information you provided on 2021-05-10		
Customs	Classification number	2202.99.39.10
	Used goods?	No
	Country of origin	Vietnam
	Place of export	Vietnam
	Tariff treatment	General Preferential Tariff GPT
	Unit of measure	Liquid volume in litres
	Quantity	100
	Converted Unit of measure	
	Converted Quantity	0.000
	Value for duty	120
	Currency code	CAD - Canadian Dollar
	Converted Value for Duty	120.00
	Currency exchange rate (to CAD)	1.00000000
Excise	Excise Tax Code	
	Alcohol by Volume (ABV)	0
	Litres of pure alcohol	
GST	GST Rate	5.00

Estimated results		Calculated Value (CAD)
Total Value of Duties	$	120.00
Customs Duties	$	8.40
Excise Taxes	$	0.00
Excise duties	$	0.00
Sales tax	$	6.42
Total duties and taxes	$	14.82

Important note:

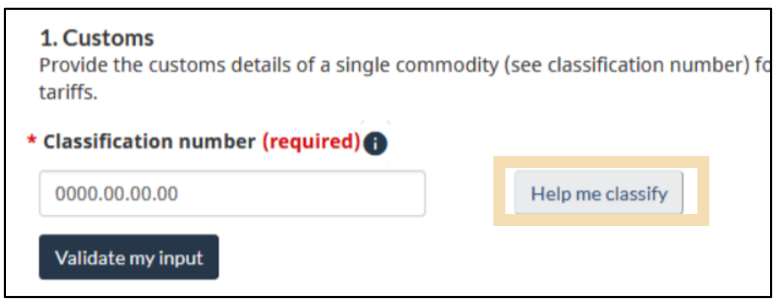
The **Duties and taxes calculator** tool allows for a **single commodity** per calculation. It is your responsibility to update the estimate if you are subject to program-specific duties and taxes, or remission of duties.

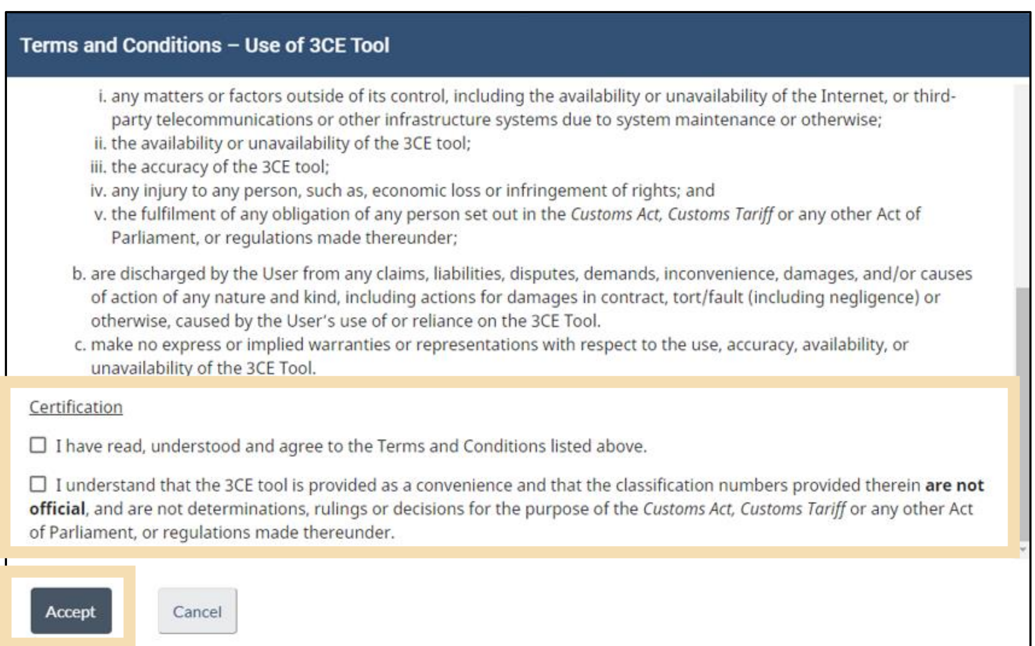
4.2 Classification tool

The classification tool (Help me classify) provides recommended tariff classification numbers based on characteristics provided by you. This tool can be accessed through the duties and taxes calculator.

Steps to access the Classification tool:

1. The **Classification Tool** can be accessed by clicking on **Help me classify** within the **duties and taxes calculator** (refer to the [Duties and taxes calculator]() section above for more details). Read and accept the **Terms and Conditions** that displays before checking both checkboxes.



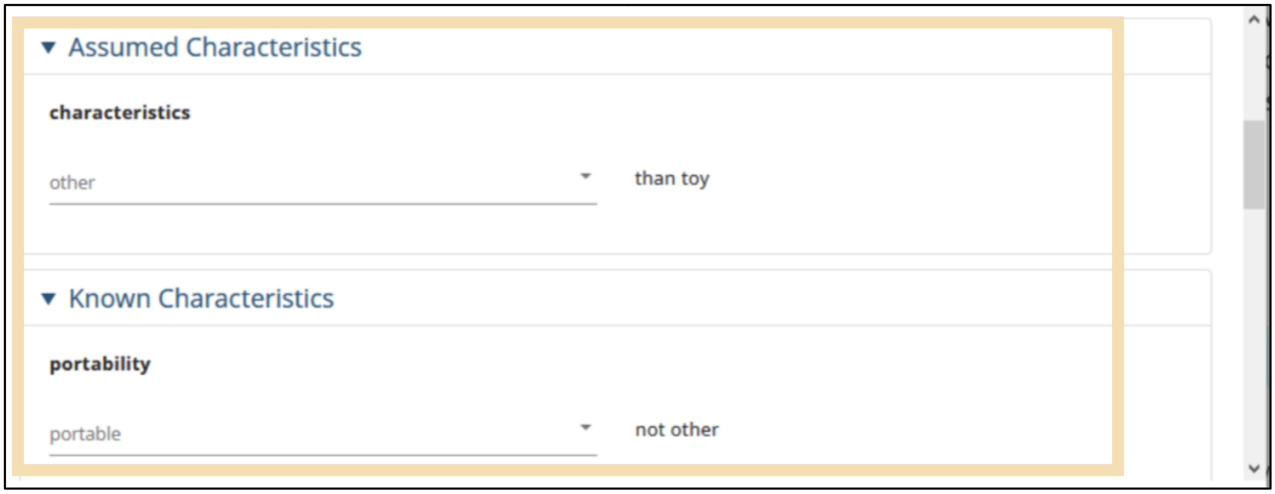


You will need to click the two checkboxes to accept these terms, then click **Accept**.

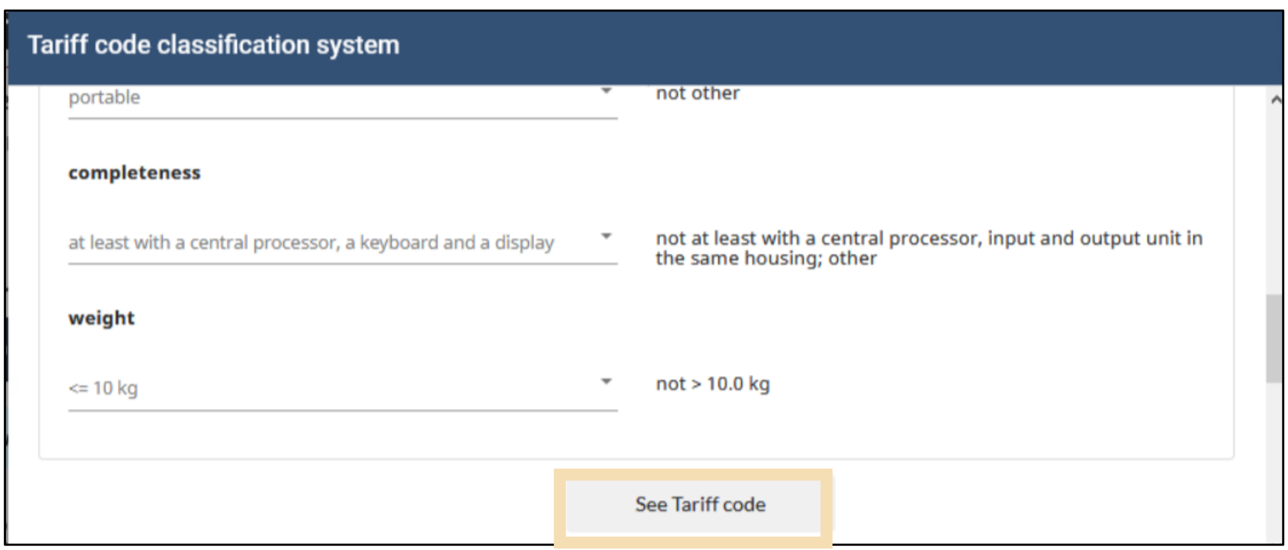
2. You will then be prompted to type a word that **describes the product**, or part of its classification number. A list of applicable products will display, and you will need to select the most appropriate one.

3. After you have entered a description of the product, click the **Classify** button.

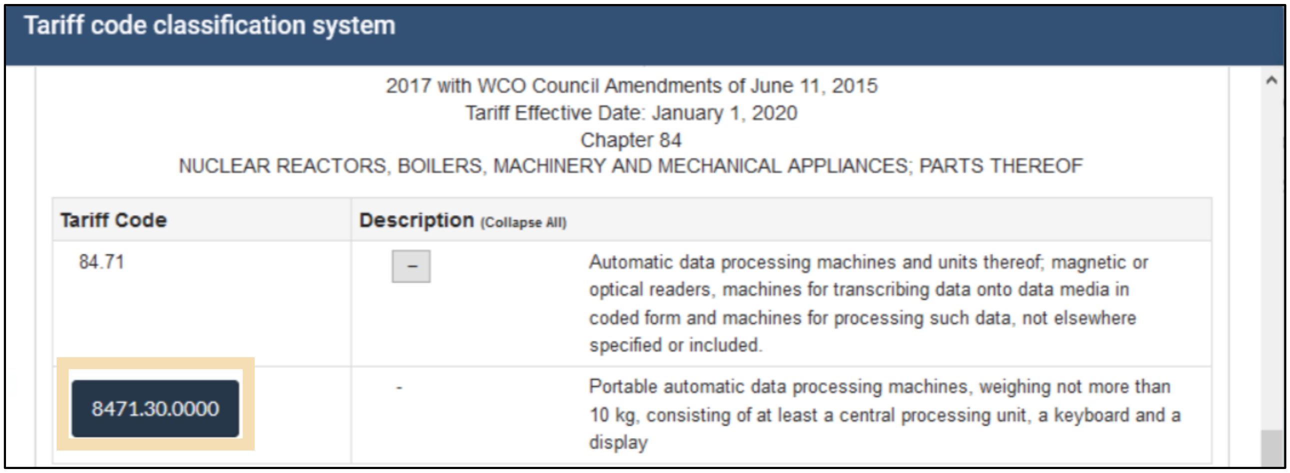
4. Scroll down to note the **Assumed** and **Known characteristics** of the goods and select the correct ones from the drop-down menu. These can vary from one good to another, depending on the description. If none of the characteristics seem appropriate, it may be necessary to start over with a different description.



5. Click on **See Tariff code** once the correct characteristics have been selected.



6. One or more ten digit numbers may be presented as a result of this search. This is the tariff classification number (referred to here as tariff code). Click on the correct one to copy it to the field in the **duties and taxes calculator**.



Important note:

- The duties and taxes calculator is a tool designed to estimate your duties and taxes for a single commodity.
- Make sure to enter the correct details if using the classification tool in order to obtain the appropriate tariff classification number.
- Remember that this tool is here to help you, but it does not replace professional advice .