



**PAYMENTS  
CANADA**

# RULE G4

---

## CANADA REVENUE AGENCY ACCEPTANCE OF PAYMENTS GOODS AND SERVICES TAX/HARMONIZED SALES TAX (GST/HST), EXCISE, TAXATION, AND CUSTOMS PROGRAMS

2018 CANADIAN PAYMENTS ASSOCIATION

This Rule is copyrighted by the Canadian Payments Association. All rights reserved, including the right of reproduction in whole or in part, without express written permission by the Canadian Payments Association.

Payments Canada is the operating brand name of the Canadian Payments Association (CPA). For legal purposes we continue to use "Canadian Payments Association" (or the Association) in these rules and in information related to rules, by-laws, and standards.

[payments.ca](https://payments.ca)

---

## RULE G4 – CANADA REVENUE AGENCY ACCEPTANCE OF PAYMENTS GOODS AND SERVICES TAX/HARMONIZED SALES TAX (GST/HST), EXCISE, TAXATION, AND CUSTOMS PROGRAMS

### IMPLEMENTED

January 1, 1991

### AMENDMENTS PRE-NOVEMBER 2003

November 18, 1992, November 18, 1993, May 19, 1994, September 18, 1996, December 1, 1997, February 4, 1999, May 25, 2000, June 12, 2000, July 24, 2000, November 25, 2002, November 28, 2002, July 2, 2003, and September 25, 2003

### AMENDMENTS POST-NOVEMBER 2003

1. Amendment to update the name of the Canada Revenue Agency and to update remittance forms in the appendices, approved by the President, effective March 29, 2007.
2. Amendments to update CRA forms in the appendices, approved by the President, effective February 1, 2010.
3. Amendment to replace references to “General Manager” with “President”, consequential to amendments to the Canadian Payments Act (Bill C-37) that came into effect on March 1, 2010.
4. Amendments to Goods and Services Tax/Harmonized Sales Tax, approved by the Board May 26, 2011, effective July 25, 2011.
5. Amendments to update CRA forms, approved by Board February 23, 2012, effective April 23, 2012.
6. Amendments to the process for submitting RC79 forms and address and form updates, approved by Board February 18, 2015, effective April 20, 2015.
7. Amendments to amendments to change the delivery address for Excise vouchers, approved by the Board December 3, 2015 effective February 2, 2016.
8. Amendments to update appendices III, V, and VI approved by the President, effective January 30, 2017.
9. Amendments to update the delivery method for submitting CRA forms and to update appendices III, V, and VI approved by the President, effective March 12, 2018.
10. Amendment to Appendix I to add a remittance form, approved by the President, effective April 23, 2018.

---

## RULE G4 – CANADA REVENUE AGENCY ACCEPTANCE OF PAYMENTS GOODS AND SERVICES TAX/HARMONIZED SALES TAX (GST/HST), EXCISE, TAXATION, AND CUSTOMS PROGRAMS

### Scope

1. a. Subject to subsection (b), this Rule outlines the procedures pertaining to the acceptance and processing of GST/HST, Excise<sup>1</sup>, Taxation, and Customs payments by CPA Members for the GST/HST, Excise, Taxation, and Customs programs of Canada Revenue Agency (CRA).
- b. This Rule does not apply to the acceptance and processing of GST/HST remittances administered by the Ministère du revenu du Québec.

### Arrangements

2. Any branch of any CPA Member may accept GST/HST, Excise, Taxation, and Customs payments for the account of GST/HST, Excise, Taxation, or Customs. Samples of the applicable remittance forms can be found in Appendices I, II, and III and IV attached herewith.

### Remittance Forms

3. a. Subject to the following exception, CRA remittance forms shall conform to section 2.0, Part II of CPA Rule H6 - *Rules Pertaining to the Inter-Financial Institution Exchange and Settlement of Bill Payment Remittances*.

Exception: the Transit Number field of the MICR line shall contain a GST/HST, Excise, Taxation, or Customs transit number (institution number "117" with a branch number assigned by CRA) rather than a Corporate Creditor Identification Number (CCIN).

- b. Remittance forms accepted for payment shall be in two parts, both of which are to be presented when payment is made at a branch of a CPA Member.
- c. Both parts of the remittance form shall be stamped with the CPA Member branch date stamp in the designated areas on the reverse side of the remittance form.

---

<sup>1</sup> Effective July 2003, new Excise Tax remittance vouchers will be generated by CRA. They will be for Excise Tax, Duty Tax, Insurance Tax and Air Travellers Security Charges. All existing routing procedures remain unchanged and for an interim period both old Excise and new Excise forms will be circulated.

---

## RULE G4 – CANADA REVENUE AGENCY ACCEPTANCE OF PAYMENTS GOODS AND SERVICES TAX/HARMONIZED SALES TAX (GST/HST), EXCISE, TAXATION, AND CUSTOMS PROGRAMS

- d. The appropriate part of the remittance form shall be retained as the remittance advice for processing by the CPA member and the other portion of the remittance form shall be returned to the presenter as a receipt.
- e. CPA Members shall make a reasonable effort to verify that the payment amount on the remittance form is the same as the amount being paid by the presenter and that the GST/HST, Excise, Taxation, or Customs account number appears on the taxpayer's cheque and remittance form.
- f. A CPA Member shall accept a remittance form only if a payment is being made by the presenter. A remittance form indicating a nil amount owing or a refund claimed shall not be accepted by a CPA Member.

Note: The presenter entitled to a refund shall be instructed to present the remittance form to any CRA office.

- g. Where the original remittance form is not presented to the CPA Member, or where attachments accompany the remittance form, the presenter shall be instructed to make payment directly to any CRA office.

### Member Changes

4. CPA Members shall not collect a charge from remitting taxpayers. CPA Members shall be compensated by the Government of Canada in accordance with existing arrangements and practices for federal taxes remitted through financial institutions.

### Segregation of Payments and Remittances

5.
  - a. GST/HST, Excise, Taxation, and Customs payments accepted by CPA Members on behalf of CRA shall each be processed as distinct and separate payments.
  - b. Remittance forms shall be differentiated by the MICR encoded characters on each form or by referring to the list of remittance forms in Appendix I of this Rule.
  - c. Remittance forms shall be differentiated by tax program (refer to appendix II) within the Transit Number Field on the MICR line as follows:

1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> digits: identifies the Department where 122=CRA;

4<sup>th</sup> and 5<sup>th</sup> digits: identifies the Tax Program where 01=GST/HST, 03=Excise, 4=Taxation, and 05=Customs; and

7<sup>th</sup>, 8<sup>th</sup> and 9<sup>th</sup> digits: 117

---

RULE G4 – CANADA REVENUE AGENCY ACCEPTANCE OF PAYMENTS GOODS AND SERVICES TAX/HARMONIZED SALES TAX (GST/HST), EXCISE, TAXATION, AND CUSTOMS PROGRAMS

**Establishment of Receiver General Concentrator Accounts**

6. A Direct Clearer that has centralized processing of acceptance of payments of accounts shall establish a Receiver General concentrator account to which the total of each day's program payments, as determined by each processing data centre, shall be credited. Unless otherwise provided for in this Rule, the clearing and settlement of concentrator accounts shall be handled in accordance with arrangements and practices established between Direct Clearers and the Receiver General for Canada.

**Procedures for Remitting by Centralized Processing Operations and Ordering CRA Forms**

- 7.
- a. Payments received during extended business hours shall be treated as the next day's business and should be so date stamped.
  - b. Remittance forms shall be batched in separate packages by tax program in accordance with the MICR encoding requirements identified in subsection 5(c) of this Rule. They shall be batched in bundles of no more than 250 items.
  - c. Each bundle shall have attached to it a listing which identifies, in the order in which the remittance forms are bundled, the value of each remittance within the bundle and the total value of the bundle.
  - d. Recaps which list and total bundle values for each program, shall be prepared. The total value indicated on each recap shall equal the value remitted to CRA for each tax program.
  - e. A separate Deposit Advice RC79 (refer to Appendix V) shall be prepared for each package of GST/HST, Excise, Taxation, and Customs remittance forms.
  - f. A copy of the Deposit Advice RC79 shall be emailed to the Winnipeg Tax Centre (refer to Appendix V).
  - g. Each package of remittance forms, together with copy 1 of the Deposit Advice RC79, the recap and listings attached to each bundle shall be enclosed in a sealed container (e.g. bag, envelope, box, etc.) and addressed to the Winnipeg Tax Centre at the address indicated on the RC79 with the prescribed Shipping Tag/Routing Label.
  - h. The sealed container(s) shall be collected daily at each processing data centre, in conjunction with Government of Canada Paper Instruments picked up in accordance with Rule G3, by a designated Bank of Canada courier. The pick-up times shall be determined by the Bank of Canada and agreed to by Direct Clearers.
  - i. Deposit Advice RC79 may be obtained on-line (refer to Appendix VI).

---

RULE G4 – CANADA REVENUE AGENCY ACCEPTANCE OF PAYMENTS GOODS AND SERVICES TAX/HARMONIZED SALES TAX (GST/HST), EXCISE, TAXATION, AND CUSTOMS PROGRAMS

**Dishonoured Items/Direct Clearers**

8. a. In the event a cheque from a taxpayer in payment of a GST/HST, Excise, Taxation, or Customs remittance is dishonoured by the Drawee institution, the Direct Clearer that initially accepted the cheque shall seek to be reimbursed by CRA as follows:
- i. the Direct Clearer shall complete a “Bank Remitted Payments Adjustment” RC506 form (refer to Appendix IV) and fax it along with any relevant documentation, to the Sudbury Tax Centre at the fax number indicated on the RC506;
  - ii. the Sudbury Tax Centre shall process the request for reimbursement by completing Part III (Authorization for Adjustment) of the “Bank Remitted Payment Adjustment” RC506 form and faxing it to the appropriate Direct Clearer contact;
  - iii. upon receipt of the approved Authorization for Adjustment, the Direct Clearer shall debit its concentrator account for the amount shown on the “Bank Remitted Payments Adjustment” RC506 form, which should equal the amount of the dishonoured item; and
  - iv. the Direct Clearer shall complete Part IV (Confirmation of Adjustment) of the “Bank Remitted Payments Adjustment” RC506 form and forward it, along with a printed image copy of the dishonoured item, to the Sudbury Tax Centre at the fax number indicated on the RC506.
- b. CRA shall attempt to respond to a request for reimbursement for a dishonoured item within two (2) business days of receipt of such a request.

**Enquiries and General Rules for Adjustments**

9. a. Enquiries shall be directed to the Sudbury Tax Centre at the fax number indicated on the RC506;
- b. No Adjustment shall be pursued by CRA or CPA Members where the amount of the adjustment is \$20.00\* or less.
- c. Under no circumstances shall adjustments be effected through the clearing.
- d. Under no circumstances shall a CPA Member adjust the amount on a remittance for the purpose of correcting an error on a previous remittance.
- e. Each adjustment shall be handled individually. Under no circumstances shall a CPA Member combine or net out adjustments.

---

RULE G4 – CANADA REVENUE AGENCY ACCEPTANCE OF PAYMENTS GOODS AND SERVICES TAX/HARMONIZED SALES TAX (GST/HST), EXCISE, TAXATION, AND CUSTOMS PROGRAMS

**Adjustments Requested by Direct Clearers or CRA**

10. a. Adjustments requested by a Direct Clearer shall be handled as follows:
- i. the “Bank Remitted Payments Adjustment” RC506 form shall be completed by the Direct Clearer and faxed, along with any relevant documentation, to the Sudbury Tax Centre at the fax number indicated on the RC506;
  - ii. the Sudbury Tax Centre shall process the request for adjustment by completing Part III (Authorization for Adjustment) of the “Bank Remitted Payments Adjustment” RC506 form and faxing it to the appropriate Direct Clearer contact. Where additional information is required to process the request for adjustment, the Sudbury Tax Centre shall contact the Direct Clearer either by fax or by telephone;
  - iii. upon receipt of the Authorization for Adjustment, the Direct Clearer shall debit or credit the concentrator account for the amount shown on the “Bank Remitted Payments Adjustment” RC506 form; and
  - iv. the Direct Clearer shall complete Part IV (Confirmation of Adjustment) of the “Bank Remitted Payments Adjustment” RC506 form and fax it to the Sudbury Tax Centre at the fax number indicated on the RC506.
- b. Adjustments requested by CRA shall be handled as follows:
- i. a memo containing all the details shall be faxed by CRA to the appropriate Direct Clearer data centre along with a completed “Bank Remitted Payments Adjustment” RC506 form;
  - ii. the Direct Clearer shall complete Part IV (Confirmation of Adjustment) of the “Bank Remitted Payments Adjustment” RC506 form and fax it to the Sudbury Tax Centre at the number indicated on the RC506; and
  - iii. where the amount of the adjustment requires modification, CRA will fax an amended “Bank Remitted Payments Adjustment” RC506 form to the Direct Clearer for processing.
- c. CRA and Direct Clearers shall attempt to respond to a request for adjustment within two (2) business days of receipt of such a request.

---

RULE G4 – CANADA REVENUE AGENCY ACCEPTANCE OF PAYMENTS GOODS AND SERVICES TAX/HARMONIZED SALES TAX (GST/HST), EXCISE, TAXATION, AND CUSTOMS PROGRAMS

**Misrouted Remittance Forms/Direct Clearers**

11. Remittance forms not issued by CRA, which are mistakenly remitted to GST/HST, Excise, Taxation, or Customs, shall be returned to the remitting Direct Clearer in accordance with the following procedures:
- a. the Sudbury Tax Centre shall fax the “Bank Remitted Payments Adjustment” RC506 form, showing the total amount of the misrouted item(s), to the appropriate Direct Clearer data centre;
  - b. upon receipt of the fax, the Direct Clearer shall debit the concentrator account for the amount shown on the “Bank Remitted Payments Adjustment” RC506 form;
  - c. the Sudbury Tax Centre shall send the Direct Clearer the misrouted item(s) along with a copy of the “Bank Remitted Payments Adjustment” RC506 form; and
  - d. upon receipt of the misrouted item(s), the Direct Clearer shall complete the lower portion of the “Bank Remitted Payments Adjustment” RC506 form and fax it to the Sudbury Tax Centre at the fax number indicated on the RC506.

**Remitted by Indirect Clearer, Dishonoured Items/Indirect Clearers, Adjustments/Indirect Clearers**

- 12.
- a. A CPA Member that does not have centralized processing of acceptance of payments of accounts is encouraged to establish arrangements with a Direct Clearer to process GST/HST, Excise, Taxation, and Customs remittance forms on its behalf.
  - b. In the event that an Indirect Clearer has not established arrangements with a Direct Clearer to process CRA remittance forms on its behalf, the Indirect Clearer shall batch the remittance forms in separate packages by tax program as identified in subsection 5(c). Each package of remittance forms shall include a listing (the branch stamp of the CPA Member shall be enfacéd on the list) which identifies the value of each remittance and the total value of the package. Each package of remittance forms be mailed, along with a settlement/cheque in favour of the Receiver General for Canada for the total value of the program payment to the Winnipeg Tax Centre (see RC79 form for address).
  - c. In the event that an Indirect Clearer has not established arrangements with a Direct Clearer to process CRA remittance forms on its behalf, the Indirect Clearer shall forward a printed image/copy of the dishonoured items, together with the name, address and account number of the tax-payer to the Sudbury Tax Centre at the fax number indicated on the RC506. CRA shall attempt to respond to a request for reimbursement for a dishonoured item within five (5) business days of receipt of such a request.



---

RULE G4 – CANADA REVENUE AGENCY ACCEPTANCE OF PAYMENTS GOODS AND SERVICES TAX/HARMONIZED SALES TAX (GST/HST), EXCISE, TAXATION, AND CUSTOMS PROGRAMS

- d.
  - i. In the event that an Indirect Clearer has not established arrangements with a Direct Clearer to process CRA remittance forms on its behalf, the Indirect Clearer shall:
    - 1. Initiate and receive all requests for adjustment through correspondence, or by fax where possible and appropriate, with the Sudbury Tax Centre; and
    - 2. Attempt to respond to a request for adjustment and issue a settlement/cheque payable to the Receiver General for Canada within five (5) business days of receipt of such a request.
  - ii. CRA shall attempt to respond to a request for adjustment and issue a payment from the Receiver General for Canada within five (5) business days of receipt of such a request.
  - iii. Where the adjustment involves misrouted remittance forms, the Sudbury Tax Centre shall send the misrouted item(s), along with a payment from the Receiver General for Canada, to the Indirect Clearer.

RULE G4 – CANADA REVENUE AGENCY ACCEPTANCE OF PAYMENTS GOODS AND SERVICES TAX/HARMONIZED SALES TAX (GST/HST), EXCISE, TAXATION, AND CUSTOMS PROGRAMS

**APPENDIX I - LISTING OF CRA REMITTANCE FORMS**

BSF645	Remittance voucher - CSA Pièce de versement - PAD
CTB3 (E)	Child Tax Benefit Notice
CTB3 (F)	Avis de prestation fiscale pour enfant
FB6 (E)	Alberta Family Employment Tax Credit Notice
FB6 (F)	Avis de crédit d'impôt à l'emploi familial de l'Alberta
FB46 (E)	Universal Child Care Benefit Notice
FB46 (F)	Avis de prestation universelle pour la garde d'enfants
GST34 (E)	Goods and Services Tax/Harmonized Sales Tax/Harmonized Sales Tax Return (personalized)
GST34 (F)	Déclaration de la taxe sur les produits et services/taxe de vente harmonisée (personnalisée)
GST62 (E)	Goods and Services Tax/Harmonized Sales Tax/Harmonized Sales Tax Return (non-personalized)
GST62 (F)	Déclaration de la taxe sur les produits et services/taxe de vente harmonisée (non personnalisée)
GT16(E)	Remittance voucher
GT16(F)	Pièce de versement
INNS3 (E)	Instalment remittance form
INNS3 (F)	Formulaire de versement d'acomptes provisionnels
NR92 (E)	Non-Resident Tax remittance voucher
NR92 (F)	Pièce de versement de l'impôt des non-résidents
NR93	Non-Resident Tax remittance voucher Pièce de versement de l'impôt des non-résidents
PD101 (E)	PIER
PD101 (F)	RGAP
PD4R (E)	Source Deductions Balance Due Remittance Voucher
PD4R (F)	Retenues à la source Pièce de versement solde dû
PD7A (E)	Current source deductions remittance voucher
PD7A (F)	Pièce de versement de retenues à la source courantes
PD7A-RB	Remittance voucher for current source deductions Pièce de versement de retenues à la source courantes
PD7A-TM (E)	Remittance voucher for current source deductions
PD7A-TM (F)	Bon de versement de retenues à la source courantes
PD7D (E)	Source deductions arrears
PD7D (F)	Arriérés de retenues à la source
RC107 (E)	Current source deductions
RC107 (F)	Retenues à la source courantes
RC155 (E)	Source deductions arrears

RULE G4 – CANADA REVENUE AGENCY ACCEPTANCE OF PAYMENTS GOODS AND SERVICES TAX/HARMONIZED SALES TAX (GST/HST), EXCISE, TAXATION, AND CUSTOMS PROGRAMS

**APPENDIX I - LISTING OF CRA REMITTANCE FORMS (con't)**

RC155 (F)	Pièce de versement d'arriérés à la source
RC157 (E)	Corporation remittance voucher - Payment on filing
RC157 (F)	Impôt des sociétés – Paiement sur production
RC158 (E)	Remittance voucher – Payment on filing
RC158 (F)	Pièce de versement - paiement sur production
RC159 (E)	Remittance voucher – amount owing
RC159 (F)	Pièce de versement – montant dus
RC160 (E)	Remittance voucher – interim payments
RC160 (F)	Pièce de versement – paiements provisoires
RC165	Remittance voucher – NON CAS Pièce de versement – NON PAD
RC177 (E)	Remittance voucher – interim balance due
RC177 (F)	Pièce de versement – solde provisoire dû
T1104 (E)	Remittance voucher
T1104 (F)	Pièce de versement
T1191 (E)	Business remittance voucher – Amounts owing
T1191 (F)	Pièce de versement des entreprises – Montants dus
T451 (E)	Notice of assessment
T451 (F)	Avis de cotisation
T491 (E)	Notice of reassessment
T491 (F)	Avis de nouvelle cotisation
T7D (E)	Statement of account / remittance
T7D (F)	Relevé de compte
T7DR (E)	Remittance voucher
T7DR(F)	Formulaire de versement
T7DRA(E)	Electronic filing remittance voucher
T7DRA(F)	Pièce de versement sur production électronique
T7DRC (E)	Remittance voucher (Netfile or Telefile)
T7DRC (F)	Pièce de versement (Impônet ou impôtel)
W1 (E)	Workers' Compensation Board of Nova Scotia )
WI (F)	Commission d'indemnisation des accidents du travail de la Nouvelle-Écosse
W1-B (E)	Workers' Compensation Board of Nova Scotia
WI-B (F)	Commission d'indemnisation des accidents du travail de la Nouvelle-Écosse
W1-RB (E)	Workers' Compensation Board of Nova Scotia
W1-RB (F)	Commission d'indemnisation des accidents du travail de la Nouvelle-Écosse





RULE G4 – CANADA REVENUE AGENCY ACCEPTANCE OF PAYMENTS GOODS AND SERVICES TAX/HARMONIZED SALES TAX (GST/HST), EXCISE, TAXATION, AND CUSTOMS PROGRAMS

APPENDIX III – DEPOSIT ADVICE RC79

Canada Revenue Agency  
Agence du revenu du Canada

## Deposit Advice

Protected B  
when completed

- Form for use by Clearing Centres and Financial Institutions.
- Separate form is required for each Canada Revenue Agency (CRA) program.
- Form must accompany CRA remittance forms.

---

**Taxation payments**  
↓ 2 20 4

**Customs payments**  
↓ 2 20 5

**GST/HST payments**  
↓ 2 20 ↓

**Excise (other levies)**  
↓ 2 20 3

**▶ Winnipeg Tax Centre**  
66 Stapon Road  
Winnipeg Manitoba R3C 3M2  
Email: ImageRetrieval.PRA-Winnipeg-TC@cra-arc.gc.ca

<b>Amount of deposit</b>	<input style="width: 95%; height: 20px;" type="text"/>
<b>Number of items</b>	<input style="width: 95%; height: 20px;" type="text"/>
<b>Date credited to concentrator account</b>	<input style="width: 95%; height: 20px;" type="text"/> <span style="font-size: 8px; text-align: right;">YYYY      MM      DD</span>
<b>Transit number</b>	<input style="width: 95%; height: 20px;" type="text"/>
<b>Financial institution number</b>	<input style="width: 95%; height: 20px;" type="text"/>
<b>Receiver general authorization number</b>	<input style="width: 95%; height: 20px;" type="text"/> 1   2   2

Prepared by

Date

Contact name (Please print)

Telephone number

THIS AREA FOR CANADA REVENUE AGENCY USE ONLY

Date received	Balanced by	Batch cross references

**Notes/Adjustments**

---



---

RC79 E (11/2017)



## APPENDIX V – CRA FORMS AND ROUTING LABELS

The following two forms are available in two different electronic versions

RC79 - Deposit advice at:

<https://www.canada.ca/content/dam/cra-arc/migration/cra-arc/E/pbg/tf/rc79/rc79-07-17e.pdf>

RC506 - Bank remitted payments adjustment form at:

<https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/rc506-bank-remitted-payments-adjustment-form.html>

Note: The CRA would prefer receiving the fillable version

Financial Institution Routing Labels can be obtained by contacting CRA at the telephone number indicated below:

RC78-31 for Taxation Payments and Customs payments (Winnipeg Tax Centre)

TELEPHONE	1-800-959-5525	(English)
	1-800-959-7775	(French)