CLIENT GUIDE · JULY 2026

How to pay the CRA, without the headaches

Every way to pay — personal, corporate, GST, or payroll — and the traps to sidestep. Keep this one handy.

⚠ Two things to know before anything else

Over $10,000? It must be electronic. Since 2024 that's the law — cheques above that amount can attract a penalty.

The CRA counts the day they receive it, not the day you send it. Online banking takes 1–2 business days. Don't cut it close.

1 Have these ready

- ✓ **Individuals:** your SIN — that's your CRA account number.
- ✓ **Businesses:** your 15-character business number with the right suffix — **RT** 0001 = GST, **RP** 0001 = payroll, **RC** 0001 = corporate tax. The wrong suffix sends money to the wrong account.
- ✓ The amount, and what it's for. Not sure? Call us first.

2 Online banking — the everyday way

1. In your bank's app, go to **Bill Payments** and add a payee — search **"CRA"**.
2. **Pick the right payee. "Current-year tax return"** = the return you just filed · **"Tax amount owing"** = older balances · **"Tax instalment"** = quarterly instalments. Businesses: "Federal – GST/HST Payment", "Federal Payroll Deductions", or "Federal – Corporation Tax Payments".
3. Account number = your SIN or 15-character business number.
4. Pay, keep the confirmation number, and allow 1–2 business days.

3 Two smarter options

CRA My Payment — deadline day

Instant confirmation, no fee. Search "My Payment" on canada.ca and pay by debit through your own bank login. No credit cards.

↻ Pre-authorized debit — autopilot

The CRA withdraws what you choose, when you choose — perfect for instalments. **Or one call to us and we set it up for you.**

4 Everything else

▣ Credit card / PayPal / e-Transfer

You can't pay the CRA itself by card — but CRA-listed services accept these and forward your payment: **paysimply.ca** (card, PayPal, e-Transfer) or Plastiq (card). ~2.5% fee on cards; allow a few days.

✉ Canada Post

Cash or debit with a QR code (voucher or paysimply.ca). Fee $3.95–$7.95.

◎ Bank teller

Needs a personalized remittance voucher — request it first. Counts as electronic for the $10K rule.

✎ Cheque — under $10,000 only

To "Receiver General for Canada" with a voucher. Received date counts, not postmark.

5 Watch out for scammers

No legitimate CRA payment ever happens by gift cards, crypto, or an e-transfer to someone's personal email — and the CRA never threatens arrest by phone. Anyone demanding those is a scammer, no matter how official they sound. **When in doubt: hang up, call us.**

Unsure about any payment?

Call 604-322-7100. Getting it right the first time beats chasing a misapplied payment later — and we can check exactly where any payment landed.