



Campaign Guide

CDKIT07

Payroll Savings Program

www.csb.gc.ca
www.mybonds.gc.ca

Canada Savings Bonds
the way to save. guaranteed.

Canada

Remember!

- Your Organization ID (Org ID) must be visible on all employee applications and prepaid envelopes (used for returning employee applications to the Bank of Canada). Envelopes and labels for returning applications are included in your package of Campaign materials.
- *Payroll Deduction Change Forms* completed by employees must remain at your payroll department. Please DON'T send them to the Bank of Canada.
- It is very important that employees' purchase data is transmitted in a timely fashion since the contributions are dated as of the day the Bank of Canada receives the employees' payroll deductions from the employer.



Contacts and Information

- **Your CSB Payroll Representative**
- **General Information**
www.csb.gc.ca
Your gateway to resources for Campaign Directors and Employees.
- **Employer Profile Update**
www.update.csb.gc.ca
Please update your organization's information as often as required.
- **Secure Online Access to Payroll Savings**
www.mybonds.gc.ca
Dedicated Support Line
1 866 565-8405, Monday to Friday, 8 am to 8 pm (ET).
- **Order Form for Additional Campaign Materials**
www.cdorders.csb.gc.ca
- **Employer Information and Technical Support Line**
1 888 467-5999, Monday to Friday, 8 am to 6 pm (ET).
- **Employee Information Line**
1 877 899-3599, Monday to Friday, 8 am to 8 pm (ET).
- **TTY (Teletypewriter) only**
1 800 354-2222, Monday to Friday, 8 am to 8 pm (ET).
- **E-mail for employees**
csb@csb.gc.ca
- **E-mail for employers**
employerhelpdesk@csb.gc.ca

Information on transmission methods

If you use a Proprietary Payroll System:

- Technical Specifications booklet, available at www.csb.gc.ca/eng/payroll_com_transmission_payroll.asp
- Contact Employer Information and Technical Support Line 1 888 467-5999, Monday to Friday, 8 am to 6 pm (ET)

If you use a Payroll Service Provider:

- Contact your Payroll Service Provider

If your organization has less than 250 employees:

- Web Site Transmission guide, available at www.csb.gc.ca/eng/payroll_com_transmission_web.asp
- Contact Employer Information and Technical Support Line at 1 888 467-5999, Monday to Friday, 8 am to 6 pm (ET)

Important Dates

	2007 Fall Campaign	2008 Spring Campaign
	<i>Your organization can participate ONLY in either the Fall or Spring Campaign</i>	
Canada Savings Bond rates are announced	Early October	February 2
Last day of the CSB Payroll Campaign. Employee applications due at the Bank of Canada.	October 31	February 29
	<i>This deadline can't be missed</i>	
Last day for entering employee records for organizations using Web Site Transmission. Remember to complete your last November (March for Spring Campaign) payroll first. Organizations already participating must synchronize entering new employee records and updating existing records for participating employees after their last pay in November (March for Spring Campaign), and before their first pay in December (April for Spring Campaign).	November 30	March 31
Payroll deductions begin. For organizations already participating, the current payroll deductions will continue up to the last pay in November (March – Spring Campaign).	First Pay in December	First Pay in April

Sample Campaign Timeline

4 weeks before your campaign

- Check quantities of campaign materials received.
- Establish dates for the beginning and the end of your campaign. Fall Campaign should be conducted between early October and October 31. Spring Campaign should run between February 2 and 29.
- Set campaign objectives.
- Prepare a personal letter, or memo to employees signed by a senior manager.
- Arrange for an article to be included in your newsletter, or on your Intranet.
- Recruit your canvasser team (if applicable).
- Obtain permission, if necessary, to forward e-mails to your employees during the Campaign.

3 weeks before

- Arrange to have a pay insert included in employees' pay envelopes.
- Contact your CSB Payroll Representative to request an on site presentation during your campaign to encourage employee participation.

2 weeks before

- Schedule a brief informational meeting with your team.
- Plan your promotional campaign using provided support materials.

1 week before

- Prepare and distribute promotional letters or memos to encourage participation.

CAMPAIGN LAUNCH

- Place posters in visible areas indicating the closing date of your campaign.

Week 1

- Distribute brochures with applications and endorsement from a senior manager.
- Forward the first e-mail to your employees.
- Start submitting completed applications to the Bank of Canada in batches of 50, or on a weekly basis.

Week 2

- Arrange an employee meeting to give campaign information and answer questions. Please invite your Payroll Representative to attend.

Week 3

- Send a final reminder to your employees about when your Campaign ends.
- Forward the second e-mail to your employees.

Week 4

- Deadline for employees to submit applications.
- Make sure to forward to the Bank of Canada all applications by October 31 (February 29 for Spring Campaign).
- Send thank you letters to your team.
- Send feedback to your Payroll Representative – we would love to hear from you.

Campaign Resources

The following resources will help you run your campaign. You can download most of them in electronic format from www.csb.gc.ca/eng/payroll_com_resources.asp Additional materials can be ordered through your CSB Payroll Representative, or online at www.cdorders.csb.gc.ca

Campaign Materials



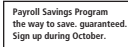
Interactive e-mails

These two e-mail messages will be sent to you during your campaign in a format designed for easy sharing with your employees. You can preview them online at www.csb.gc.ca/eng/payroll_com_emails.asp



Poster (16PSP07)

Use it throughout your workplace to promote the value of saving and indicate the closing date of your campaign.



Intranet banner

If your organization has an Intranet Web site you can use this animated banner to increase awareness. You can find it at www.csb.gc.ca/eng/images/banner.gif You will need the help of your IT support staff to install the banner.



Technical Specifications (S3CONV07 and Web Site Transmission Guide (S3CONVWEB07)

Used by IT staff at organizations with up to 250 employees to set up transmission of employee purchase information to the Bank of Canada via the Internet.



Letters, memos and articles

Use these motivational and informational materials to bolster participation. You can download them from www.csb.gc.ca/eng/pdf/com_letters.rtf



Pay Inserts (I07)

Arrange to have these inserts included in employees' pay envelopes. This is a special order; please order online at www.cdorders.csb.gc.ca or request from your CSB Payroll Representative.



Payroll Savings Program – An Introduction (INTRO07)

It provides an overview of employer and employee benefits of the Payroll Savings Program. This document is only available by downloading from www.csb.gc.ca/eng/pdf/intro.pdf

Employee Materials



Canada Savings Bonds Brochure (10PSP07) with Application Form for CSBs

Brochure describes the benefits of the Payroll Savings Program. A calendar and a *Payroll Deduction Change Form* allowing participants to adjust their contributions are included.



The Canada RSP Brochure (10RSP07) with Application Form for The Canada RSP

Brochure describes the benefits of The Canada RSP. A *Payroll Deduction Change Form* allowing participants to adjust their contributions is included. Use ONLY if your organization offers The Canada RSP option.

You can download the following examples from www.csb.gc.ca/eng/pdf/com_letters.rtf

Motivational Letter Option A

Realizing your dreams just got a little easier with the Payroll Savings Program.

Dear Employee,

For over 60 years millions of Canadians have been able to achieve their dreams quickly and easily by purchasing the Canada Savings Bond (CSB) through the Payroll Savings Program. That's because the Program makes it:

- **Affordable and easy to save:** For as little as \$2 per weekly pay period, you can start buying the CSB. Your purchases start earning daily interest, at competitive rates, from the date your funds are received.
- **Easy to start and easy to reach your goals:** Simply sign up one time, and the amount you choose is deducted automatically. Since the money is deducted before you see it, it just keeps adding up and you don't miss it.
- **Safe to put money away:** With the CSB your savings are safe and secure because the Government of Canada fully backs your bonds.
- **Easy to access your savings:** You can access your money online at www.mybonds.gc.ca, or by phone, virtually anytime.

If you're one of the many Canadians already participating in the Payroll Savings Program, why not increase your contribution, especially since you have access to your savings at any time? Simply complete the Payroll Deduction Change Form attached to the brochure to make your dreams come true that much quicker.

To start purchasing the Canada Savings Bond through the Payroll Savings Program, complete an application form and return it by <Cut-off Date>. It really is that easy. If you ever have any questions, visit www.csb.gc.ca, or contact your Campaign Director.

With the safety, security and convenience of the CSB Payroll Savings Program, it's easy to save for your dreams.

Sincerely

<Your Signature>

<Your Name>

<Your Title>

Motivational Letter Option B

Dear Employee,

There's nothing more satisfying than attaining your goals, and for over 60 years, the Canada Savings Bond (CSB) has made it easier for millions of Canadians to do so. It's as easy as purchasing the safe and secure CSB through the Payroll Savings Program. This no-fee Canadian investment could be your ticket to a dream vacation, down payment on a house, or a strong retirement fund.

With the Payroll Savings Program you can:

- **Make easy automatic deductions.** You'll be able to get closer to your goals with deductions that come off your pay without you even noticing.
- **Buy bonds affordably.** For as little as \$2 per weekly pay period you can purchase the CSB.
- **Save easily and safely.** You put a little money away at a time, so you don't feel the impact all at once. Your savings will grow quickly and safely thanks to no fees, competitive rates, compound interest and being fully backed by the Government of Canada.
- **Access your savings anytime.** You can access your money online at www.mybonds.gc.ca or by phone.

To start purchasing the Canada Savings Bond through the Payroll Savings Program, complete an application form and return it by <Cut-off Date>. It really is that easy. If you ever have any questions, visit www.csb.gc.ca or contact your Campaign Director.

If you're one of the many Canadians already participating in the CSB Payroll Savings Program, why not increase your contribution, especially since you have access to your savings at any time? Simply complete the Payroll Deduction Change Form attached to the brochure to feel the satisfaction of attaining your goals sooner than ever before.

Sometimes goals need that extra little push – purchase the CSB through the Payroll Savings Program.

Sincerely

<Your Signature>

<Your Name>

<Your Title>

You can download the following examples from www.csb.gc.ca/eng/pdf/com_letters.rtf

Memo/Informational Article Option A

To: All Employees
From: <Name>, Campaign Director,
Payroll Savings Program
Re: Realize your dreams with the
Payroll Savings Program

Saving for your dreams doesn't have to be challenging. Purchase the Canada Savings Bond (CSB) through the Payroll Savings Program for a safe, simple and secure way to plan for your future.

By participating in the Payroll Savings Program, your bond purchases are deducted from each pay and start earning interest quickly.

Purchasing a CSB is as simple as these three steps:

- 1. Decide how much you want to contribute per pay.**
There is a minimum weekly contribution of \$2 for the bond or \$10 for the RRSP option.
- 2. Complete the application form.**
Once completed, automatic deductions will start with your first pay in December <or April for the Spring Campaign> and continue until you want to make a change or stop your purchase.
- 3. Sign and return your form.**
Completed forms must be received by <Campaign Director Name> at <Address>, no later than <Deadline Date>.

With the no-fee CSB, your savings will grow safely thanks to competitive rates, compound interest and being fully backed by the Government of Canada. You can access your bonds at any time online at www.mybonds.gc.ca or over the phone, so your money is always there when you need it.

If you are already purchasing bonds through the Payroll Savings Program, your deductions will continue. To change the amount you're currently investing, please complete the Payroll Deduction Change Form attached to the brochure. By increasing the level of your contribution, you'll be able to realize your dream of a sunny vacation, or a first home even sooner.

If you have any questions please visit www.csb.gc.ca, or speak with our Campaign Director.

Memo/Informational Article Option B

It's easy to save for your dreams with the Payroll Savings Program.

Realizing your dreams can be simple and straightforward. Especially when you have the right savings plan. That's why purchasing the Canada Savings Bond (CSB) through the Payroll Savings Program makes so much sense.

Since 1946, millions of Canadians have invested in CSBs. It's a no-fee investment, so your money is never decreased through service charges. When you purchase a CSB through the Payroll Savings Program, your contribution is invested effortlessly through payroll deductions, and you can start saving with as little as \$2 per week. The amount you choose automatically comes off your pay, so you never have to worry about making a contribution.

Whether you're saving for a dream vacation or a down payment on a house, you can count on the CSB for your short and long-term savings. You never have to worry about changing market conditions, since your bonds have competitive rates and are fully backed by the Government of Canada. And remember, you can access your bonds online at www.mybonds.gc.ca or over the phone.

To start contributing, please complete an application form. With the safety and security of the CSB and the Payroll Savings Program, your dreams may be easier to achieve than you think.

How to Complete Applications

In the course of the campaign employees will complete one or both of these applications:

1. Canada Savings Bonds form: **PSP06**. This form consists of three copies with the Terms and Conditions included in the attached brochure.
2. The Canada RSP form (if offered by your organization): **PSPRSP06**. This form consists of three copies with the Terms and Conditions and the Declaration of Trust included in the attached brochure.

A separate application form is required for each bondowner, i.e.: if an employee purchases bonds for three children, three respective forms must be completed and three Plans will be opened.

Employees must:

1. Print legibly, using BLOCK CAPITAL LETTERS.
2. Use only black or blue ink.
3. Write within the white boxes.
4. Omit titles, credentials and honorifics such as Ms., Mr., Mrs., MBA or PhD from sections 1 and 2 of the application.
5. Provide their home address and that of the bondowner (or RSP owner for the RRSP form) in sections 1 and 2 of the application. This will ensure prompt delivery of statements and tax information slips.

Employees return Copy 1 and 2 of their application to you, the Campaign Director, and retain Copy 3 for their records.

Remember:
Copy 1 is sent by you to the Bank of Canada.
Copy 2 is returned by you to your payroll department.
Copy 3 is kept by the participating employee.

Processing Completed Applications

Review and ensure that each application form:

- **Is legible.**
- **Indicates deductions at or above the minimums.** See section 3 (or section 4 of the RRSP form) to ensure that the deduction is at or above the minimum amount indicated in the table below.
- **Includes the appropriate SIN.** See section 1 to ensure that the employee's Social Insurance Number (SIN) is indicated. If someone other than the employee is the owner of the bonds or the RRSP, ensure that this owner's SIN is included in section 2.
- **Includes a void personalized cheque.** See section 4. Only if the purchaser is the owner, a void personalized cheque can be attached for direct deposit of redemptions.
- **Is signed.** See section 5 (or sections 5 and 6 for the RRSP form).

Pay Frequency	Minimum Purchase Per Pay CSBs	Minimum Purchase Per Pay RRSP Option
Weekly	\$2	\$10
Every 2 weeks	\$4	\$20
Monthly	\$8	\$40

COMPLETING THE EMPLOYER SECTION

A section at the top of each application must be completed by you prior to remitting to the Bank of Canada:

1. In the five box strip *Organization ID* please record your organization's unique code, which the Bank of Canada sent you after receiving your Sponsorship Form. If your organization is already sponsoring the Payroll Savings Program, use exactly the same Organization ID as provided previously. Your payroll department must also include it in the electronic file sent to the Bank of Canada at each pay cycle.
2. In the blank strip *Organization information*, record the name of your organization. Using a stamp will speed up this process.
3. (Optional) In the twelve box strip *Employee no.* record the employee reference number that identifies the purchaser in your organization's payroll records.

IMPORTANT
 Your Organization ID **MUST** appear on every completed Employee Application. The Bank of Canada cannot create or update employees' Plans without the Organization ID.
 Please call **1 888 467-5999**, Monday to Friday, 8 am to 6 pm (ET) if you have any questions about completing forms.

Submitting Completed Applications

For your convenience a supply of postage prepaid envelopes (each for up to 50 applications) and labels with your Organization ID and reference number are included with your materials shipment.

- After completing an application employees retain Copy 3 for their records and return Copies 1 and 2 to you.
- Place Copy 1 of the application forms flat (unfolded) into the envelope after ensuring that your Organization ID is visible on all copies.
- Affix the preprinted label onto the envelope in the space provided and put envelopes in the mail. They will be sent to:

Canada Savings Bonds
Payroll Savings Program
Imaging and Data Processing Unit
Bank of Canada
372 Welton Street
Sydney, NS B1P 5S4

Remember to forward Copy 2 of all applications to your payroll department as signed instructions for payroll deductions.

FREQUENCY OF SUBMITTING COMPLETED APPLICATIONS

Once you have collected 50 completed forms, a shipment should be submitted, otherwise, submit forms on a weekly basis.

Your final shipment of completed applications should be sent to the Bank of Canada no later than October 31 (or February 29 for the Spring Campaign), to allow sufficient time to create employees' records before your first electronic transmission.

Changes After Sign-up

Once employees are signed up in the Payroll Savings Program, all that remains are minor administrative matters. *Payroll Deduction Change Forms* are attached to the CSB and RRSP brochures included in your shipment of materials. These forms are **not** to be returned to the Bank of Canada, but must be sent to your payroll department.

Multiple Accounts

Employees contributing to more than one Plan can change the allocation their deduction amount by calling **1 877 899-3599**, Monday to Friday, 8 am to 8 pm (ET). Should an employee wish to increase their deduction amount, the employee will also need to complete a *Payroll Deduction Change Form* and forward it to their payroll department in order to adjust the total contribution. The new amount will be pro-rated across all the plans unless a call is made to **1 877 899-3599** to allocate a new amount for each Plan.

When an employee closes one of their Plans, they must call **1 877 899-3599** to adjust their contribution to the remaining Plans.

Amendments

Bondowners can make changes (but not contribution changes as these are made through a payroll office) or acquire information directly by calling Customer Service toll free at **1 877 899-3599**, Monday to Friday, 8 am to 8 pm (ET).

Suspensions and Resumptions

Employees may suspend their purchases at any time. Resumption of purchases can take place before any payroll run, within whichever frequency is designated by your organization. There is no penalty or fee, and the balance continues to earn interest even while bond purchases are suspended. When employees choose to suspend bond purchases, you and your payroll department (or payroll service provider) must ensure

that the employee's name and other information are removed from the electronic file submitted to the Bank of Canada at each payroll cycle. However, keeping a record of a suspended deduction ensures that it can be readily restarted when desired. Employees can keep track of suspensions and resumptions by checking their pay stubs, the annual statement, or by accessing their Plan online at www.mybonds.gc.ca.

Increases and Reductions

Employees may reduce their purchase amount at any time, subject to the frequency you have set. Increases above the purchase amount on record for the year are not permitted between campaigns. However, increases above that amount will be accepted for catch-up purposes as long as the annual purchase amount remains approximately the same (i.e. an employee returns to work after maternity leave and would like to catch up on her bond purchases). Otherwise, employees can only increase purchase amounts at the next annual campaign.

Cancellations

Employees may cancel payroll deductions at any time. Bondowners may redeem their bonds or leave them in their Plan to continue to earn interest. Whenever there is a cancellation, it is important for your organization (or payroll service provider) to ensure that the employee name and information are removed from the electronic file submitted to the Bank of Canada.

Departures

When participating employees leave your organization, it is important for your organization (or payroll service provider) to ensure that the employee name and information are removed from the electronic file submitted to the Bank of Canada. Departing employees may:

1. Have their Plan transferred to a new employer if that organization is a Payroll Savings Program sponsor. The new employer should call **1 888 467-5999** to update information and have the following ready: organization name and ID (5 digit number), first and last name of the employee, and former employer name. Additional information may be required to identify the new employee.
2. Contact **1 877 899-3599** for further options.

Redemptions

Bondowners can cash their CSBs at any time. They can sign up for secure online access to their Plan at www.mybonds.gc.ca, or call **1 877 899-3599**. Their money will then be deposited into their bank account after three business days.

If redemption is requested in the first three months after the issue date, no interest is paid, and no partial redemptions are allowed. Also, an employee's purchase amount will be held for 15 days from the date the Bank of Canada receives that purchase amount. Employees

must arrange with the Bank of Canada to have the redemption payment deposited directly into their personal bank account.

If bonds are owned by more than one person, or the owner is not the employee, arrangements for direct deposit of payments can be made by calling **1 877 899-3599**, Monday to Friday, 8 am to 8 pm (ET). Redemption requests from the RRSP should be made in writing to: Canada Savings Bonds, Registered Products, PO Box 2390, Station D, Ottawa, ON K1P 1K8.

Bondowners receive an annual statement listing bonds held, interest earned, and bond purchases and redemptions for the year. If the accumulated annual interest is equal to, or more than \$50, a T5 receipt will be issued for income tax purposes.

For more information please call **1 877 899-3599**, or **1 800 354-2222** (TTY/Teletypewriter), Monday to Friday, 8 am to 8 pm (ET).

Frequently Asked Questions

Who is eligible to own the CSB under the Payroll Savings Program?

Only Canadian residents may own a CSB. Federal and provincial government employees, including armed forces personnel and their immediate family, stationed outside the country may also purchase the CSB.

Can I buy a Canada Savings Bond and register it in someone else's name?

Yes – as indicated in Section 2 of the CSB Payroll Application Form, you may choose to add the name of the co-owner/owner of the bonds.

I am purchasing bonds for myself, my wife and each of my two children. What happens if I change my deduction amount?

You must tell us how much you would like to re-direct to each Plan. However, if you don't relay this information directly to Customer Service at **1 877 899-3599**, Monday to Friday, 8 am to 8 pm, Eastern Time, then the new deduction amount will automatically be pro-rated across each of the Plans. For example, if your current deduction amount is \$100 with each Plan receiving \$25, and you change the deduction amount to \$80, then each Plan will now receive \$20.

Can I obtain bond certificates?

No – Bond certificates are not issued. Bondowners will receive an annual statement and can access their Plan online at www.mybonds.gc.ca.

How can I be sure that the amount deducted from my pay is correct?

You can easily verify that the amount deducted from your pay has been credited to you by accessing your Plan online at www.mybonds.gc.ca, or by checking your pay slips. You can also obtain information about your Plan by calling **1 877 899-3599**, Monday to Friday, 8 am to 8 pm, Eastern Time. Bondowners receive a year-end statement that shows the amount of their current bond holdings as well as all transactions made during the year.

How can I check the status of my bonds or redeem them if I do not have Internet access?

You can call toll-free **1 877 899-3599**, Monday to Friday, 8 am to 8 pm, Eastern Time and either use the automated service option or talk to a Customer Service Representative for redemptions and enquiries about your Plan. All bondowners receive an annual statement outlining their holdings.

What is the RRSP option?

The RRSP option allows you to purchase the CSB directly in The Canada RSP – a no-fee Plan created when you select the RRSP option during any sales campaign. RRSP contributions are tax deductible and grow tax-deferred while held in the RRSP.

What is The Canada RSP?

The Canada RSP is the no-fee Registered Retirement Savings Plan (RRSP) designed to hold compound interest Canada Savings Bonds as investments. The Canada RSP is created when you choose the RRSP option.

Can I contribute directly to The Canada RSP?

Yes you can, by choosing the RRSP option (i.e. The Canada RSP) when purchasing the CSB during any sales campaign. The minimum purchase within The Canada RSP is \$10 per weekly pay, \$20 per bi-weekly pay, or \$40 per monthly pay. RRSP contributions are subject to the annual personal contribution limit as defined by the Income Tax Act (Canada).

Can I transfer my existing compound interest CSB to The Canada RSP?

Yes, you can transfer all or part (\$500 minimum per series) of your bonds to The Canada RSP – subject to your personal contribution limit and the limits prescribed by the Canada Revenue Agency. Simply call **1 877 899-3599**, Monday to Friday, 8 am to 8 pm, Eastern Time to make arrangements at no charge to you!

Is it possible to contribute on behalf of a spouse to The Canada RSP?

Yes. You may open The Canada RSP for your spouse with you as the contributor (i.e. spousal Plan). With a spousal Plan, you, as the contributor, can claim the tax deduction. The owner of the RRSP is your spouse. This option is not available if your organization is participating in E-Campaign.

Who can use online access?

Customers of the Payroll Savings Program can access their Plan online. This service is not available for bonds that have certificates, bonds purchased through investment dealers or bonds held in The Canada RSP and The Canada RIF.

Can I have access to my wife's (husband's, child's) Plan through the Web?

Yes, you will have access if you are the co-owner of the Plan. If you are contributing to another individual's Plan, you will only be able to see the contribution activity.

What transactions can I perform online?

Bondowners can check the status of their holdings including current balance and Plan activity as well as their personal and tax information. Bondowners can also request redemptions. Purchasers can check their personal information and purchase transactions for Plans in another individual's name for whom they contribute.

Why can't I use this service to find out the status of my bonds purchased through a bank?

We are introducing access to bonds purchased through the Payroll Savings Program as a pilot. Expanded access to bonds purchased through other channels is under consideration for the future.

How do I register for secure online access at www.mybonds.gc.ca?

It's easy. You will need to provide your Plan number and other information such as your date of birth, last purchase amount or bank account information. If the information you give us matches with what we have on file, then you will set your password and a Client ID will be generated for you. You will only require your password and Client ID for all of your subsequent visits. If you participated in E-Campaign in the past years, you must use your Client ID and password established upon completing your transaction.

What if I forget my Client ID or password for online access to my Plan?

You can re-register directly online at www.mybonds.gc.ca. You will need to provide your plan number and other information such as your date of birth, last purchase amount or bank account information. If the information you give us matches with what we have on file, then, your Client ID will be provided to you. Alternatively, you may call toll-free **1 866 565-8405**, Monday to Friday, 8 am to 8 pm, Eastern Time and speak to a Customer Service Representative. After confirming your identity, your Client ID will be revealed.

When can I access my Plan online?

You can access your Plan online virtually anytime except on **Sundays**, when access is only available from **8 am Eastern Time**. Regular site maintenance takes place between **midnight on Saturday and 8 am on Sunday**.

Can I buy online at the same time as I am checking my Plan balance?

You can increase your regular deduction amount or start a new purchase during the time that the bonds are on sale for payroll through E-Campaign (i.e. in October, if your employer is a participant in E-Campaign). You can access the E-Campaign site at www.e-campaign.csb.gc.ca. Alternatively, you can purchase bonds for cash through our other secure Web site at www.csbonline.csb.gc.ca between early October and April 1.

How can I purchase a \$1,000 bond?

There are no fixed denominations for bonds since no certificates are issued. To save \$1,000 through the Payroll Savings Program you will have to divide this amount by the number of your pay periods and round it up to the nearest dollar. This is how much you should contribute from each pay.

Transmission Options

There are three options for transmitting employee purchase information available to organizations depending on their size.

Size of Organization	Internet FTP or VAN Provider	Payroll Service Provider	Web Site
Small (less than 250 employees)	X	X	X
Medium/Large	X	X	

Proprietary Payroll System

If your organization is large or medium-sized and you have a Proprietary Payroll System.

Transmitting information to the Bank of Canada

1. Completing the Employer Sponsorship Form

This information is necessary to register your organization as a participant in the Payroll Savings Program.

2. Sending Organization ID

Please remember to give your payroll department your organization's five-digit Organization ID (Org ID), which the Bank of Canada will send you after receiving your completed Employer Sponsorship Form. This code must be included in each transmission to the Bank of Canada. The Bank of Canada CANNOT process a file with an incorrect or missing Organization ID.

3. Setting up automatic transmissions

Refer to the Technical Specifications booklet in your Sponsor's kit. If you require additional copies of this booklet please contact your Payroll Representative or download it from www.csb.gc.ca/eng/payroll_com_transmission_payroll.asp.

4. Ensuring successful testing before the first transmission

Both the file format and the system for its electronic communication to the Bank of Canada must be set up and successfully tested before your first transmission can be received and processed by the Bank of Canada. Testing must be completed no later than October 31st (or February 29th for the Spring Campaign.)

5. Sending electronic files to the Bank of Canada

Once these instructions are implemented, your payroll system will be capable of sending an electronic file to the Bank of Canada at each pay cycle. The file contains the details of all your employees' purchase information (e.g. name, SIN, effective pay date, and amount to be deducted) as well as the total amount of purchases. The information provided here is protected under the provisions of the PRIVACY ACT and will be used only for the purposes for which it was collected. For more information on our Privacy policy please visit www.csb.gc.ca/eng/notices.asp.

Important! Ensure your payroll department is aware of the technical specifications. If you have any questions please call Technical Support at **1 888 467-5999**, Monday to Friday, 8 am to 6 pm (ET).

6. Remitting employee purchases to the Bank of Canada

Upon receipt of the file and confirmation of its validity, the Bank of Canada will complete an authorized debit from your organization's bank account in the amount of the total of your employees' bond purchases. Each employee's purchase amounts will be credited toward the purchase of their bonds and their Plans will be updated accordingly.

7. Confirming a successful electronic transmission

The Bank of Canada can send three types of confirmation of an effective electronic transmission:

1. Confirmation that the file was received.
2. Confirmation that the payroll batch(es) contained in the file can be processed.
3. Confirmation that your corporate bank account will be debited for the total purchase amount indicated in the file or in the payroll batch(es).

To receive the first two confirmations (1 and 2), refer your IT staff to the Technical Specifications booklet. To receive confirmation of payment via the debit of your bank account (3), provide us with the appropriate e-mail address or fax number in the completed Sponsorship Form.

If you have any questions please call **1 888 467-5999**.

8. Modifications between pay periods

You must inform your payroll department of any suspension, resumption, cancellation or modification to any subscription made between two pay periods, before the next pay period. Don't forget that you can determine the frequency of modifications throughout the year.

9. Merging with another organization and/or changing your payroll system

If your organization merges with another one, or decides to use an external Payroll Service Provider, or changes its payroll system, please call Technical Support immediately at **1 888 467-5999**, Monday to Friday, 8 am to 6 pm (ET) to make the necessary adjustments.

Payroll Service Provider

Configuring your payroll system with your Payroll Service Provider

1. Completing the Employer Sponsorship Form

This information is necessary to register your organization as a participant in the Payroll Savings Program.

2. Preparing the electronic data transmission system

Once the Sponsorship Form has been completed and returned, please ensure that your payroll department contacts your Payroll Service Provider to make an official request to start the electronic data transmission of employees' deductions to the Bank of Canada. Otherwise, employee deductions will be withheld without being transferred to the Bank of Canada and will not be credited to their Savings Plans. This request must be made before October 31st for Fall Campaign, or February 29th for Spring Campaign.

3. Sending Organization ID

Please remember to give your payroll department your organization's five-digit Organization ID (Org ID), which the Bank of Canada will send you after receiving your completed Employer Sponsorship Form. Your Payroll Service Provider must include this code with each data transmission to the Bank of Canada to clearly identify your organization. The Bank of Canada CANNOT process a file with an incorrect or missing Organization ID.

4. Sending electronic files to the Bank of Canada

At each pay period, your Payroll Service Provider sends an electronic file to the Bank of Canada. The file contains the details of all your employees' purchase information (e.g. name, SIN, effective pay date, and amount to be deducted) as well as the total amount of purchases. The information provided here is protected under the provisions of the PRIVACY ACT and will be used only for the purposes for which it was collected. For more information on our Privacy policy please visit www.csb.gc.ca/eng/notices.asp.

5. Remitting employee purchases to the Bank of Canada

Upon receipt of the file and confirmation of its validity, the Bank of Canada will complete an authorized debit from your organization's bank account (or the account of your Payroll Service

Provider) in the amount of the total of your employee bond purchases. Each employees' purchase amounts will be credited toward the purchase of their bonds and their Plans will be updated accordingly.

6. Confirming a successful electronic transmission

The Bank of Canada can offer you confirmation in two ways:

- a) *Confirmation that data sent by your Payroll Service Provider has been processed.*

If you would like this confirmation, just ask your Payroll Service Provider to indicate your electronic address or fax number in each file. Obtaining this service may depend upon your Payroll Service Provider.

- b) *Confirmation that your corporate bank account will be debited for the total amount of purchases indicated in the file.*

You will only receive this confirmation in the case of automatic withdrawals from your organization's bank account (not the account of your Payroll Service Provider). If this is the case, add your e-mail address or fax number on the Sponsorship Form. For complete information, please contact Technical Support at 1 888 467-5999, Monday to Friday, 8 am to 6 pm (ET).

7. Modifications between pay periods

Make sure that your payroll department informs your Payroll Service Provider of any suspension, resumption, cancellation or modification to any subscription made between two pay periods, before the next pay period. Don't forget that you can determine the frequency of modifications throughout the year.

8. Merging with another organization and/or change of Payroll Service Provider

If your organization merges with another one, changes Payroll Service Provider or decides to use a private payroll system, please call Technical Support immediately at 1 888 467-5999, Monday to Friday, 8 am to 6 pm (ET) to make the necessary adjustments.

Web Transmission Option

If you are a small business with less than 250 employees, you can transmit employee purchase information via: Internet FTP, VAN, or your Payroll Service Provider. Alternately you can use Web Site Transmission. This option stores a separate database of employee payroll deduction records for the purchase of CSBs on our secure Web site that is accessible and maintained by your organization. The data is subsequently transmitted to the Bank of Canada, once authorized by your organization, on a pre-determined schedule.

To enroll for the Web Site Transmission option:

1. Complete the Sponsorship Form

This information is necessary to register your organization as a sponsor of the Payroll Savings Program and to establish who will be responsible (as the subscriber) for accessing, maintaining and transmitting data to the Bank of Canada.

2. Obtain an epass

Epass is a unique electronic credential (username / password) that you use to communicate securely with on-line Government services. Your epass will not expire if you use it at least once a year. To obtain an epass, please visit

http://canada.gc.ca/MGA/moreinfo_e.html to register. On this site you will be able to create your own unique User ID and Password. You will also be able to select and answer 3 questions that epass Canada will use in the event that you forget, wish to change your password, or if you want to revoke your epass.

3. Access the Web Site Transmission site for the first time

When the Bank of Canada receives the Sponsorship form indicating the identity of the subscriber, a Personal Identifier (PID) and a Personal Identification Number (PIN) will be e-mailed to the subscriber. By accessing www.transmit.csb.gc.ca the subscriber will be directed to the epass site where they will enter their epass User ID and Password. Once the user clicks OK they will be directed to the Web Site Transmission application and will then enter their Bank of Canada supplied PID and PIN. (Note that the PID and PIN are required only the first time a subscriber accesses the Web Site Transmission site. For subsequent visits only the epass User ID and Password are required).

4. Run the Annual CSB Campaign

The Campaign Director will run the payroll sales campaign.

5. Enter the Employee Records

The subscriber enters the employee records in the database (name, SIN, deduction amount, etc.). This must be completed prior to your organization's first pay in December (or April for Spring Campaign). Copies of the completed employee applications will have to be provided to the subscriber to create employee records for transmission.

6. Submit Employee Application Forms to the Bank of Canada

The Campaign Director will submit the organization's Employee Application Forms (originals) to the Bank of Canada.

7. Wait for Notification of First Deduction

Once the subscriber has confirmed the organization's pay schedule, a notification of the forthcoming deduction will automatically be sent by fax or e-mail, 4 business days before each effective payday, as specified on the organization's pay schedule. In the event that we haven't heard from the subscriber, a reminder will be sent, beginning 2 business days before the effective payday.

Should you have any questions please contact our Technical Support line at 1 888 467-5999, Monday to Friday, 8 am to 6 pm, Eastern Time.