

PAYROLL SAVINGS PROGRAM

What are you saving for?



Different people, different goals!

The 2013 *Employee How-To Guide* is designed to help you navigate through CSB Online Services (CSBOS) by giving a step-by-step approach to the most common transactions such as creating an online profile, setting up new plans, and redeeming your bonds from your CSBOS account.

Make sure to also check out the *Things to Know* section at the end of this guide for information on features such as a personalized Client ID, Password Challenge Questions, and Direct Deposit.

Which situation resembles you the most?

Bill, Alex, and Sara are three typical CSB Payroll Savings Program participants, each with different savings goals. Choose a profile that resembles you the most and go to the related section in this guide.



BILL HAS A PAYROLL SAVINGS PLAN, BUT IS NEW TO CSB ONLINE SERVICES.

Bill actively contributes to a Payroll Savings Plan, but has not yet created a CSBOS account. This year, he will create an online profile for the first time, increase his contribution amounts, and set up a new plan for his granddaughter.



ALEX IS NEW TO THE PAYROLL SAVINGS PROGRAM.

Alex wants to start saving for his annual ski trip. He has never contributed to a CSB Payroll Savings Plan and wants to take advantage of the employee benefit his employer is offering.



SARA HAS A PAYROLL SAVINGS PLAN AND IS ALREADY USING CSB ONLINE SERVICES.

Sara actively contributes to a CSB Payroll Savings Plan and has a CSBOS account. She now wants to increase her contributions because she wants to renovate her kitchen next year.

TO GET STARTED, GO TO CSB.GC.CA/EMPLOYEES AND SELECT [CSB ONLINE SERVICES](#).





ARE YOU SIMILAR TO BILL?

You are already contributing to a plan, but do not have an online account. You have a Plan Number, but no Client ID or Password.

Before getting started, you will need:

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|------------------------|--|---|--|---|--|---|
| a | | b | | c | | d |
| a valid email address; | | your 10-digit Plan Number (starts with a “2” and can be found on last year’s annual CSB statement); | | your last contribution amount (located on your pay stub); | | your Direct Deposit information (if currently set up in your plan). |

HOW TO CREATE YOUR CSBOS ACCOUNT

1. Go to csb.gc.ca/employees and select *CSB Online Services*.
2. From the Login page, select *Create a CSBOS Account*.
3. Select *Existing Payroll Plan Owner* from the Type of Registrant screen.
4. From the Authentication screen, enter First Name, Last Name, and Plan Number and select *Continue*.
5. Enter your date of birth, contribution amounts, or bank account information as indicated. Select *Continue*.
6. Read and accept the Terms of Use.
7. Review and change, if necessary, your personal information from the Contact Information screen and select *Continue*.

! You must now create a Client ID, Password, and Password Challenge Questions.

8. From the Create a Personalized Client ID screen, enter a unique and memorable name that will allow you to access your account at any time in the future. Make sure it is significantly different from your Password. Select *Continue*.
9. From the Create Password screen, enter your Password and then re-enter to confirm. Select *Continue*.
10. From the Create Challenge Questions screen, choose and answer three Password Challenge Questions. Select *Confirm*.
11. If you print a copy of the confirmation page for your records, please keep it in a secure place. Select *Continue*.

! You have successfully created your CSBOS account. This is a one-time registration. A confirmation email will be sent notifying you that you have successfully created your CSBOS account.



HOW TO CHANGE YOUR CONTRIBUTIONS

1. Select *Change Existing Contributions* from the left navigation menu.
2. Confirm your employment status and other requirements from the Employer Details screen. Select *Continue*. If applicable, contributions with former employers will be set to zero (\$0). (Step #2 is only required once during the sales campaign.) You can now change your contributions.
3. Verify accuracy of Organization ID. Enter new amount in the Contribution Amount field and select *Continue*.
4. Verify Organization Information, enter your Employee ID (if requested), and select *Continue*.
5. Review your changes on the Requested Changes to Payroll Plans screen and select *Confirm*.
6. Print a copy of your confirmation for your records and keep in a secure place.



A confirmation email will be sent notifying you that you have successfully made changes to your contribution amount. Your new contribution amount will begin with the first pay in December.

HOW TO CONTRIBUTE TO A NEW PLAN

1. Select *Set Up New Plan* from the left navigation menu.
2. Confirm your employment status and other requirements from the Employer Details screen. Select *Continue*. If applicable, contributions with former employers will be set to zero (\$0). (Step #2 is only required once during the sales campaign.) You can now contribute to a new plan.
3. Select *Contribute to a Third-Party Plan*. (Select *Joint Plan* if you wish to be co-owner of the plan.)
4. Verify accuracy of Organization ID. Enter the amount you would like to contribute to the new plan. Select *Continue*.
5. Verify Organization Information, enter your Employee ID (if requested), and select *Continue*.
6. Enter the Owner's Information (the granddaughter's in Bill's case) and select *Continue*.



HOW TO CONTRIBUTE TO A NEW PLAN (CONTINUED)

7. Review details of the new contribution amount, change if necessary, and select [Confirm](#).
8. Review agreements, tick the checkbox indicating your agreement, and select [Accept and Continue](#).
9. Print a copy of your confirmation for your records and keep in a secure place.



A confirmation email will be sent notifying you that you have successfully set up a new Payroll Savings Plan. The contribution amount for your new plan will begin with the first pay in December.

If you are setting up a Third-Party Plan, please note that the owner's date of birth is mandatory, and if the owner is 18 years or older as of 1 November, his or her SIN is also mandatory.

HOW TO REDEEM

1. Once you have logged in, select [Redemption](#) from the left navigation menu.
2. From the Redemption screen, select the plan from which you want to redeem.
3. Choose the bond series to redeem and enter the amount in that row. Select [Continue](#).
4. Review your redemption request and select [Confirm](#).
5. Print a copy of your confirmation for your records and keep in a secure place.



A confirmation email will be sent notifying you that you have successfully redeemed your bonds. Funds will be deposited to your bank account within four business days if you are set up for Direct Deposit, or a cheque will be delivered within seven to ten business days.

All funds in a Third-Party Plan are only accessible to the registered owner or a legal guardian of the plan if the owner is a minor. If the purchaser wants to access funds from a plan also owned by another person, he or she must set up a Joint Plan in both his or her name as well as the name of the co-owner.

ARE YOU SIMILAR TO ALEX?

You are new to the Payroll Savings Program and have never contributed to a plan. You have no Plan Number, Client ID, or Password.



Before getting started, you will need:

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| <p>a</p> <p>a valid email address;</p> | <p>b</p> <p>your Social Insurance Number;</p> | <p>c</p> <p>your employer's Organization ID (found on any Payroll Savings Program posters displayed in your organization during the sales campaign, or through your Campaign Director).</p> |
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HOW TO CREATE YOUR CSBOS ACCOUNT

1. Go to csb.gc.ca/employees and select [CSB Online Services](#).
2. From the Login page, select [Create a CSBOS Account](#).
3. Select [New Payroll Participant](#) from the Type of Registrant screen.
4. Read and accept the Terms of Use.
5. Enter your personal information in the Contact Information screen and select [Continue](#).

! You must now create a Client ID, Password, and Password Challenge Questions.

6. From the Create a Personalized Client ID screen, enter a unique and memorable name that will allow you to access your account at any time in the future. Make sure it is significantly different from your Password. Select [Continue](#).
7. From the Create Password screen, enter your Password and then re-enter to confirm. Select [Continue](#).
8. From the Create Challenge Questions screen, choose and answer three Password Challenge Questions. Select [Confirm](#).
9. If you print a copy of the confirmation page for your records, please keep it in a secure place. Select [Continue](#).

! You have successfully created your CSBOS account. This is a one-time registration. A confirmation email will be sent notifying you that you have successfully created your CSBOS account.



HOW TO CONTRIBUTE TO A NEW PLAN

1. If you are not already in the Plan Type screen, select [Set Up New Plan](#) from the left navigation menu.
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2. From the Plan Type screen, select [Contribute to a Single Plan](#).
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3. Enter your Organization ID and the amount you would like to contribute to the new plan. Select [Continue](#).
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4. Enter pay frequency in the Organization Information screen and select [Continue](#).
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5. Review details of new contribution, change if necessary, and select [Confirm](#).
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6. Review agreements, tick the checkbox indicating your agreement, and select [Accept and Continue](#).
.....
7. Print a copy of your confirmation for your records and keep in a secure place.



A confirmation email will be sent notifying you that you have successfully set up a new Payroll Savings Plan. The contribution amount for your new plan will begin with the first pay in December.

HOW TO REDEEM

1. Once you have logged in, select [Redemption](#) from the left navigation menu.
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2. From the Redemption screen, select the plan from which you want to redeem.
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3. Choose the bond series to redeem and enter the amount in that row. Select [Continue](#).
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4. Review your redemption request and select [Confirm](#).
.....
5. Print a copy of your confirmation for your records and keep in a secure place.



A confirmation email will be sent notifying you that you have successfully redeemed your bonds. Funds will be deposited to your bank account within four business days if you are set up for Direct Deposit, or a cheque will be delivered within seven to ten business days.

ARE YOU SIMILAR TO SARA?

You contribute to your CSB Payroll Savings Plan every year and already have a CSBOS account. You have a Plan Number, Client ID, and Password.



HOW TO LOG IN

1. Go to csb.gc.ca/employees and select [CSB Online Services](#).
2. Enter your Client ID and Password. Select [Login](#).
3. You can now view all your existing plans from the My Plans screen.

HOW TO CHANGE YOUR CONTRIBUTIONS

1. Select [Change Existing Contribution](#) from the left navigation menu.
2. Confirm your employment status and other requirements from the Employer Details screen. Select [Continue](#). If applicable, contributions with former employers will be set to zero (\$0). (Step #2 is only required once during the sales campaign.) You can now change your contributions.
3. Verify accuracy of Organization ID. Enter new amount in the Contribution Amount field and select [Continue](#).
4. Verify Organization Information, enter your Employee ID (if requested), and select [Continue](#).
5. Review your changes on the Requested Changes to Payroll Plans screen and select [Confirm](#).
6. Print a copy of your confirmation for your records and keep in a secure place.



A confirmation email will be sent notifying you that you have successfully made changes to your contribution amount. Your new contribution amount will begin with the first pay in December.

HOW TO CONTRIBUTE TO A NEW PLAN

1. Select [Set Up New Plan](#) from the left navigation menu.
2. Confirm your employment status and other requirements from the Employer Details screen. Select [Continue](#). If applicable, contributions with former employers will be set to zero (\$0). (Step #2 is only required once during the sales campaign.) You can now contribute to a new plan.
3. Select [Contribute to a Joint Plan](#) or [Contribute to a Third-Party Plan](#).
4. Verify accuracy of Organization ID. Enter the amount you would like to contribute to the new plan. Select [Continue](#).



HOW TO CONTRIBUTE TO A NEW PLAN (CONTINUED)

5. Verify Organization Information, enter your Employee ID (if requested), and select *Continue*.

6. Enter the Owner's Information and select *Continue*.

7. Review details of the new contribution, change if necessary, and select *Confirm*.

8. Review agreements, tick the checkbox indicating your agreement, and select *Accept and Continue*.

9. Print a copy of your confirmation for your records and keep in a secure place.

! *A confirmation email will be sent notifying you that you have successfully set up a new Payroll Savings Plan. The contribution amount for your new plan will begin with the first pay in December.*

HOW TO REDEEM

1. Once you have logged in, select *Redemption* from the left navigation menu.

2. From the Redemption screen, select the plan from which you want to redeem.

3. Choose the bond series to redeem and enter the amount in that row. Select *Continue*.

4. Review your redemption request and select *Confirm*.

5. Print a copy of your confirmation for your records and keep in a secure place.

! *A confirmation email will be sent notifying you that you have successfully redeemed your bonds. Funds will be deposited to your bank account within four business days if you are set up for Direct Deposit, or a cheque will be delivered within seven to ten business days.*

NOTES:

Things to Know

What is a Client ID?

Prior to September 2011, a Client ID was the 10-digit number you received after completing your online registration. You can use this Client ID to access your CSBOS account any time.

After September 2011, new participants must create a new Client ID and Payroll Plan owners can personalize their existing one. The personalized Client ID should be a minimum of six characters, contain at least one letter, one number, and no blank spaces or special characters, and should not be identical to the Password. Please ensure that your Client ID and Password are significantly different from each other.

What is a Plan Number?

Your Plan Number is a 10-digit number that starts with a “2” and is located on your annual CSB Payroll Savings Plan statement.

What are Password Challenge Questions?

They are questions that allow you to access your CSBOS account should you forget your current Password. You must choose three questions, provide appropriate answers, and ensure that only you know the answers to your questions.

What is the My Plans section?

The My Plans section will be the first page you see every time you log in to your CSBOS account. It allows you to view all existing plans and contribution changes made during the campaign.

How do I create a personalized Client ID?

1. Select [Client ID](#) from the left navigation menu.
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2. From the Create Client ID screen, enter a unique and memorable name. (Make sure it is significantly different from your Password.) Select [Continue](#).

How do I create Password Challenge Questions?

1. Select [Challenge Questions](#) from the left navigation menu.
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2. From the Create Challenge Questions screen, choose three questions and provide answers. Select [Continue](#).

How do I get online statements and T5s?

Employees that are new to the Payroll Savings Program and who signed up online will automatically receive online statements and T5s for their Single Plan.

Existing Payroll Plan Owners that currently receive paper statements and T5s can opt for the online version by doing the following:

1. Select [Statements and T5s](#) in the left navigation menu.
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2. Select [Sign Up Now](#).

How do I set up Direct Deposit?

If you have a Single Plan, you can sign up for Direct Deposit online by doing the following:

1. Select [Direct Deposit](#) from the left navigation menu.
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2. Select [Enroll Online](#) in the row of your Single Plan.
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3. Enter your banking information. Select [Continue](#).
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4. Confirm your banking information.

If you have a Joint or Third-Party Plan, you must complete the Change of Address and Direct Deposit (COADD) Form, which can be found at csb.gc.ca.

How do I change my mailing address?

1. Select [Contact Information](#) from the left navigation menu.
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2. Enter the new address in the appropriate fields. Select [Continue](#).

How do I log in to CSB Online Services?

1. Go to csb.gc.ca/employees and select [CSB Online Services](#).
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2. Enter your Client ID and Password. Select [Login](#).

Forgot your Client ID?

1. Select [Forgot Client ID](#) from the Login page.
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2. Enter the email address you have on file and select [Continue](#), or answer other Payroll Plan details.
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3. Your Client ID will be sent to your email address so you can retrieve it.
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4. Return to the Login page to re-enter your Client ID.

Forgot your Password?

1. Select *Forgot Password* from the Login page.

2. Enter your Client ID and select *Continue*.

3. Answer your Password Challenge Questions and select *Continue*. If you do not have Password Challenge Questions, you will have to provide other Payroll Plan details and select *Continue*.

4. You must now reset your Password. Create a new Password, confirm the Password, and select *Continue*.

5. You are now in the My Plans section.

When can I set up a new plan or increase my contribution amount?

Existing and new Payroll Plan participants can set up new plans or change their contribution amount for existing plans during the sales campaign from 1 October until 1 November 2013 at 8:00 p.m. ET.

Do I have to register every year?

No. You only have to register once to create your CSBOS account.

Why am I not able to redeem the entire amount of funds available in my plan?

For administrative reasons, there is a 15-day hold on the last contribution amount made to your plan. You can redeem this amount at the end of that hold period.

Can I redeem any amount at any time?

You can redeem your bonds at any time; however, you must redeem a minimum of \$100 per series or the entire balance of that series, whichever is less.

Find more FAQs at csb.gc.ca/resources/faqs