

PAYROLL SAVINGS PROGRAM

What are you saving for?



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What Campaign Directors Are Saying About the Payroll Savings Program

We have offered the convenience of the Payroll Savings Program for over 15 years. The program is a benefit easily administered by our payroll department at no cost to the employer. Each year the dollar value and the number of employees contributing to the plan increase.

Ron Kitchen
Sunrise Health Region
Yorkton, Saskatchewan

The employee online registration is very seamless. The employees like to have the money deducted from their pay and then use it for vacation or Christmas shopping. I would definitely recommend the Payroll Savings Program to other organizations.

Carmela Zappulla
Thomson Reuters Canada Limited
Toronto, Ontario

Welcome to the 2013 Payroll Savings Program Campaign

Whether you're a new or returning Campaign Director, this guide will provide you with all the necessary information to help run a successful campaign.

PROMOTE THE PAYROLL SAVINGS PROGRAM TO EMPLOYEES

The Payroll Savings Program encourages healthy saving habits for over 750,000 Canadians. As Campaign Director, you are bringing this benefit to your employees, helping them achieve goals that matter to them. You can promote the program by distributing the Employee Sales Brochure, which promotes benefits of the program, to all your employees, by displaying campaign posters prominently throughout your workplace indicating your Organization ID, and by sending the three employee emails during the month of October.

CSB.GC.CA/EMPLOYERS

The employer's web page is a primary source of information for Campaign Directors. It provides access to a multitude of reference materials such as forms and guides, including the Employee How-To Guide, a guide to help employees with their online transactions. The employer's web page also gives you access to online services such as Update your Organization's Profile and Download your Employee Payroll Data File that are required to run a campaign.

ANNUAL CAMPAIGN DIRECTOR SURVEY

Thank you to those who participated in the 2012 Campaign Director Survey. Your invaluable feedback helps us deliver better campaign tools and services. We thank you for your continued support!

What's New in 2013

YEAR-ROUND INCREASES TO CONTRIBUTIONS

As Campaign Director, you have the option to allow employees to increase or decrease their contributions outside the annual sales campaign, subject to the frequency you have set. Employees must communicate changes to you or your Payroll Administrator and then contact Payroll Savings Program Customer Service.

DIRECT DEPOSIT ONLINE ENROLMENT FOR SINGLE PLANS

Direct Deposit is a fast and convenient way for employees to access their funds. Employees with a Single Plan can sign up for Direct Deposit online by logging in to their CSB Online Services (CSBOS) account at mybonds.gc.ca. For Joint or Third-Party Plans, employees must complete the Change of Address and Direct Deposit Form (COADD) found on csb.gc.ca.

NEW LOOK

You may have noticed that the Payroll Savings Program brand design has changed. The new look is part of our direction to encourage employees to adopt healthy saving habits by participating in the program, a simple and convenient way to save for things they want.

Contact Information

FOR EMPLOYERS

WEB: csb.gc.ca/employers

EMAIL: employerhelpdesk@csb.gc.ca

MAIL: Canada Savings Bonds Program
50 O'Connor Street, Suite 201
Ottawa, Ontario K1P 6L2

PHONE: 1 888 467-5999 (Monday to Friday, 8 a.m. to 6 p.m. ET)

FOR EMPLOYEES

WEB: csb.gc.ca/employees

EMAIL: csb@csb.gc.ca

PHONE: 1 877 899-3599 (Monday to Friday, 8 a.m. to 8 p.m. ET);
TTY: 1 800 354-2222

Important Dates – 2013 Campaign

SEPTEMBER

11 Receive “What’s New?” email.

26 Receive email with Organization ID
— needed for employee registration
27 and online transactions.

.....
Receive email with your Director ID and password for access to the CSB Campaign Statistics site.

OCTOBER

1 **SALES CAMPAIGN LAUNCH**
Payroll Savings Program sales campaign begins. Set-ups for new plans and contribution changes to new and existing plans can be made until 1 November at 8 p.m. ET.

NOVEMBER

1 **SALES CAMPAIGN CLOSED**
Payroll Savings Program sales campaign closes 1 November. Set-ups for new plans and contribution changes to new and existing plans end at 8 p.m. ET.

2 Download the Employee Payroll Data File from the CSB Campaign Statistics site.

30 Organizations must update employee records after the last pay in November and before the first pay in December.

DECEMBER

31 Last day to download the Employee Payroll Data File from the CSB Campaign Statistics site.

Managing the 2013 Payroll Savings Program

BEFORE THE CAMPAIGN – FOURTH WEEK OF SEPTEMBER

1. Test your system's capability to download the **Employee Payroll Data File** at csb.gc.ca/employers.
2. Verify the campaign material you have received and, if required, order more at csb.gc.ca/employers.
3. Set your campaign objectives (i.e., new enrolments).
4. Recruit your canvassing team (if applicable).
5. Obtain permission, if necessary, to forward emails to employees during the campaign.

CAMPAIGN LAUNCH – 1 OCTOBER

1. Indicate your **Organization ID** on the campaign posters.
2. Place campaign posters in visible areas throughout your workplace.
3. If permitted, forward the first employee email to employees (add Organization ID in the subject line before forwarding your email to ensure employees have all required information).
4. Distribute the **Employee Sales Brochure** to all employees.

DURING THE CAMPAIGN – 1 OCTOBER TO 1 NOVEMBER

PROMOTE THE PAYROLL SAVINGS PROGRAM TO EMPLOYEES!

1. Direct employees to csb.gc.ca/employees to access *CSB Online Services (CSBOS)*.
2. Encourage employees to set up new plans or increase their existing contributions.

3. Have employees download the **Employee How-To Guide**. The guide describes three different profiles, Bill, Alex, and Sara, which will help employees create a CSBOS account and complete their online transactions.



Bill has a Payroll Savings Plan, but has never created a CSBOS account on CSB Online Services.



Alex has never contributed to a Payroll Savings Plan.



Sara has a Payroll Savings Plan that she actively contributes to. She has created a CSBOS account and knows how to make changes to her plan online.

EMPLOYEE CSBOS ACCOUNT

- Employees with existing plans who have not yet created a CSBOS account (Bill) will **need to create an online profile** (personalized Client ID and password) **and provide a valid email address** to access their plans online.
- New participants (Alex) will **need to create an online profile** (personalized Client ID and password), **provide a valid email address, and then set up new plans.**
- Employees with existing plans who already have a CSBOS account (Sara) **can use their existing Client ID and password** to access their plans online.

During the sales campaign, employees may log in to **CSB Online Services** and make changes to their contributions. At any time throughout the year, they can redeem their funds or manage their CSBOS accounts.

A PERSONALIZED CLIENT ID : A personalized Client ID is a unique name (at least six characters with at least one letter and one number, and no blank spaces or special characters) that allows Payroll Plan Owners to identify themselves online and access their plans at future dates.

PASSWORD CHALLENGE QUESTIONS : All employees can create password challenge questions to access their CSBOS account should they forget their password.

AT THE END OF THE CAMPAIGN – EARLY NOVEMBER TO DECEMBER

- In early November, you must download the **Employee Payroll Data File**.
- Go to csb.gc.ca/employers and select *Download your Employee Payroll Data File*.
- Use this file (a zip-format data file containing the summary of your employees' transactions) to update your employees' pay records.
- For more information concerning the **Employee Payroll Data File**, please go to the **Using the Employee Payroll Data File** section of this guide.
- Employee pay deductions start with the first pay in December (for new plans or changes to contribution amounts requested by participating employees).
- Go to csb.gc.ca/employers and select *View Campaign Statistics* to find out how successful your campaign was.

YEAR-ROUND ACCOUNT CHANGES

SUSPENSIONS AND RESUMPTIONS

Employees may suspend their contributions at any time. Resumption of contributions can take place before any payroll period, according to the frequency designated by your organization. There is no penalty or fee, and the balance continues to earn interest even while contributions are suspended. When an employee chooses to suspend contributions, you and your payroll department must ensure that the employee's name and other information are removed from the **Employee Payroll Data File** submitted to the Bank of Canada at each payroll cycle. Employees can track suspensions and resumptions by checking their pay stubs, their annual statement, or by logging in to their CSBOS account at mybonds.gc.ca. Keeping a record of suspended contributions ensures that they can be resumed when desired.

INCREASES AND REDUCTIONS

New this year, at your discretion, employees may also increase or reduce their contribution amount throughout the year, subject to the frequency you have set. If you choose not to allow increases or reductions year round, employees can only increase or reduce contributions during the campaign or wait until the next annual campaign. You or your payroll department must ensure that changes to your payroll system are made and that the **Employee Payroll Data File** is sent to the Bank of Canada at each pay cycle.

CANCELLATIONS

Employees may cancel payroll contributions at any time. Payroll Plan Owners may redeem their funds or leave them in their plans to continue to earn interest. Whenever an employee cancels their contributions, it is important for your organization (or payroll service provider) to remove the employee's name and information from the **Employee Payroll Data 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's name and information are removed from the **Employee Payroll Data File** submitted to the Bank of Canada. Departing employees may 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 complete the transfer and provide the following information: Organization Name and ID (five-digit number), first and last name of the employee, and the name of the former employer. In the case where an employee joins a new organization that is not a program sponsor, the employee can call Customer Service at 1 877 899-3599 for more information.

REDEMPTIONS

Payroll Plan Owners can redeem their funds at any time by logging in to their CSBOS account at mybonds.gc.ca. An employee's contribution amount will be held for 15 days from the date that the Bank of Canada receives the purchase amount. If Direct Deposit instructions are already on file, the money will be deposited into the employee's bank account within four business days. Employees with a Single Plan can sign up for Direct Deposit online by logging in to their CSBOS account. For Joint or Third-Party Plans, employees must complete the *Change of Address and Direct Deposit (COADD) Form* found on csb.gc.ca.

Canada RSP redemption requests can be made by calling Customer Service at 1 800 575-5151 or by writing to Canada Savings Bonds, Registered Products, P.O. Box 2390, Station D, Ottawa, ON, K1P 1K8.

STATEMENTS AND T5s

Payroll Plan Owners receive an annual statement listing bonds held, interest earned, contribution amounts, and redemptions for the year. If the accumulated annual interest is greater than or equal to \$50, a T5 slip will be issued for income tax purposes. Employees can sign up for electronic statements and T5s for their Single Plan by going to csb.gc.ca/employees and selecting *CSB Online Services*.

Campaign Materials and Communication Tools

TO HELP RUN YOUR CAMPAIGN, THE FOLLOWING PROMOTIONAL MATERIALS CAN BE DOWNLOADED FROM CSB.GC.CA/EMPLOYERS.

For additional campaign materials, go to csb.gc.ca/employers and select *Order Additional Campaign Material*.



POSTERS

Display them at your workplace to promote the campaign and indicate your Organization ID. Available full size or online in an 8.5" x 11" format (pdf version).



INTRANET BANNER

If your organization has an Intranet website, you can use our animated banner to increase employee awareness. Go to csb.gc.ca/employers and select *Campaign Material* under *Promote the Program*. Consult with your IT support staff to install the banner.



LETTER

Use the informational letter found on the csb.gc.ca/employers website under *Promote the Program* to encourage participation in the program.



EMAILS

Three email messages on the benefits of the Payroll Savings Program will be sent to you during the campaign in a format designed for easy sharing with your employees.



EMPLOYEE SALES BROCHURE

A convenient pamphlet that promotes the program benefits to employees.



EMPLOYEE HOW-TO GUIDE

A step-by-step manual that shows employees how to navigate through the different online transactions. Available online. If you would like to obtain hard copies, please contact your Regional Account Manager.

csb.gc.ca/employers

AS A CAMPAIGN DIRECTOR, YOUR PRIMARY SOURCE OF INFORMATION IS THE EMPLOYER'S WEB PAGE AT CSB.GC.CA/EMPLOYERS.

The screenshot shows the 'PAYROLL SAVINGS PROGRAM' page for employers. The page features a navigation menu on the left with categories like 'Canada Savings Bonds Program', 'Financial Institutions and Investment Dealers', and 'Resources'. The main content area includes sections for 'Employers', 'New employers', 'Running the Payroll Savings Program', and 'Employer Websites'. A mouse cursor is pointing to the 'Employer Websites' section, which lists services like 'Update your Organization's Profile' and 'Order Additional Campaign Material'. A blue callout box on the right points to the 'Forms & Materials' section, which includes links for '2013 Employer Sponsorship Form' and 'Campaign Director Guide'.

Immediate access to frequently used documents.

Essential links on how to manage your campaign at launch time and throughout the year.

Direct access to your employer online services:

- Update your Organization's Profile: Review and update information for your organization.
- Order Additional Campaign Material: Order additional copies online to help promote the campaign.
- View Campaign Statistics: View up-to-date information on the progress of your campaign.
- Download your Employee Payroll Data File: At the end of the campaign, download the Employee Payroll Data File which contains a summary of your employees' transactions.
- Test the Download Function for your Employee Data File: A test that allows you to determine whether you can download the file properly before the Payroll Savings Program campaign begins.
- Transmit your Employee Purchase Data: For organizations transmitting employee purchase information using the Web Transmission site (not for use by Payroll Service Provider or FTPS users).

Using the Employee Payroll Data File

This section is for Campaign Directors who download the *Employee Payroll Data File*.

QUICK OVERVIEW

During the campaign, employees set up new plans or make changes to their contributions by going to csb.gc.ca/employees and selecting *CSB Online Services*.

These transactions are processed and stored electronically at the Bank of Canada. Within a few days after the Payroll Savings Program sales campaign is closed, your employee transaction data is saved in your **Employee Payroll Data File** and is ready to be downloaded.

DOWNLOAD FILE

Go to csb.gc.ca/employers. Select *Download Your Employee Payroll Data File*. This file has your employees' transaction data and is available in two different record layouts. These are:

- **Employee Payroll Data File – Split layout:** shows each employee's total contribution amount (CSBs and RSPs) divided on two lines: one for CSBs and one for RSPs.
- **Employee Payroll Data File – Combined layout:** shows each employee's total contribution amount (CSBs and RSPs, if applicable) combined in one field.

You can refer to the Record Layout section of this guide to choose the file best suited to your organization. The information contained in either of these files must be used to update your organization's payroll system so that the correct amounts are deducted from the employee's pay. It is essential that you have these updates in time to implement them before the first pay in December.

DURING THE MONTH OF NOVEMBER, YOU MUST DOWNLOAD A COMPRESSED (ZIP FORMAT) FILE FROM OUR SECURE WEBSITE AND THEN UPLOAD IT TO YOUR PAYROLL SYSTEM.

FILE FORMAT

Employers may use the **Employee Payroll Data File** to load the payroll deduction data to the employer's payroll system, either by writing a small program to read each field of each record in the file and update the payroll system, or by printing the file and manually entering the data. It is the responsibility of each employer to ensure that the correct deductions are made.

Each **Employee Payroll Data File** (Combined or Split) is provided as an ASCII tab delimited text file (zipped archive) available for downloading from the secure website. The filename will be: OrgID.txt, where *OrgID* is the Organization Identification allocated to each participating employer, e.g., 2013_12345.txt. Both files are plain text and not encrypted. Use a word-processing program such as Microsoft Word or Corel WordPerfect to print the file (e.g., for manual input to a payroll system).

However, the formatting is best preserved by using a simple text editor such as Microsoft Notepad (found in the “Accessories” folder in most operating systems). See the *Record Layout* section of this guide to understand more about the contents of both files.

If you wish to manipulate the data, the file can be imported to a spreadsheet program such as Microsoft Excel. If you use Microsoft Excel to open the file, simply follow the instructions in the import wizard to convert the file from text format to the spreadsheet format (testing shows that accepting the default values on each wizard window will give the desired result). Once imported, you should save the file in its new format using a new name and an appropriate file extension to avoid overwriting the original file (i.e., save as filename 2013_12345.txt). Employers with large numbers of participating employees may wish to write a small program to import the data in the text file to their payroll systems.

Details about each record and the characteristics of each field within the records are provided in the next section. It is the responsibility of each participating employer to test and otherwise ensure the accuracy of any software import program used.

YOU MUST DOWNLOAD ONLY ONE OF THESE TWO FILES TO SYNCHRONIZE EMPLOYEES’ TRANSACTIONS AFTER THE LAST PAY IN NOVEMBER.
It is the only secure way to transfer this sensitive information.

- To download the file, you will need the following:
 - the ability to download files;
 - the ability to receive compressed (ZIP) files;
 - the ability to allow pop-up windows; and
 - the ability to recognize the website www.e-campaign.csb.gc.ca/statistics as a trusted site.
- For security reasons, you can attempt to download your file only five times; therefore, make sure that the settings on your computer allow it to accept downloaded files.
- Your file contains new purchases as well as changes to existing purchases.
- If you are responsible for more than one organization, download the **Employee Payroll Data File** for each one.
- Prior to the campaign, ideally by 20 September, you can test your system’s ability to download the file by going to csb.gc.ca/employers and selecting *Test the Download Function for your Employee Data File*.

RECORD LAYOUT

TWO EMPLOYEE PAYROLL DATA FILES ARE AVAILABLE FOR DOWNLOAD. EACH FILE CONTAINS THE SAME INFORMATION BUT IS DISPLAYED DIFFERENTLY.

EMPLOYEE PAYROLL DATA FILE – COMBINED LAYOUT

- Use this file if your organization does not offer the RSP option.
- Each employee's total contribution amount (CSBs in non-registered accounts and CSBs in the Canada RSP, if applicable) is combined in one field.
- One line (record) for each employee (i.e., carriage return and line feed combination denotes end of a record).
- Each employee record contains 11 fields (pieces of information).
- A tab character separates each field (i.e., a tab denotes the end of a field).
- If a field is blank, the file will contain only a tab to represent that field.
- The fields are not fixed length, have no padding, and do not contain leading spaces or trailing blanks.

EMPLOYEE PAYROLL DATA FILE – SPLIT LAYOUT

- Each employee's total contribution amount (CSBs and RSPs) is divided on two lines: one for CSBs and one for RSPs.
- If your organization is participating in the RSP option and is using two transmission codes for regular CSB plans and RSP plans (30/40), the text file will hold an extra field indicating whether an employee's contribution is going towards a regular CSB plan or an RSP plan (total number of fields inside the text file is twelve).
- If one of your employees participates in both plans, there will be two records (lines) for that specific employee, one record indicating the CSB contribution, the other indicating the RSP contribution.

The fields of each record (in order from left to right) are as indicated below:

FIELD NAME	CHARACTERISTICS
Employee ID	The unique identifier provided by the employer (often the employee's payroll number) – maximum of 20 characters.
Employee's first name	Text – maximum of 15 characters.
Employee's middle name	Text – maximum of 15 characters.
Employee's last name	Text – maximum of 30 characters.
Social Insurance Number	Integer – 9 numeric characters – no separators.
Date of birth	10 characters in the format "yyyy-mm-dd".
Home phone number	Integer – 10 numeric characters – no separators.
Office phone number	Integer – 10 numeric characters – no separators.
Language preference	Single character – "E" for English or "F" for French.
Purchase	The amount to be deducted from each pay. Amount is always positive and contains a decimal point with two digits to its right. No separators.
Action	This field will contain the word "Add" to denote an employee participating in the program for the first time, or "Change" to denote that a participating employee has a revised deduction amount.
Plan	This field will contain the word "CSB" to denote a contribution towards a regular CSB plan, or "RSP" to denote a contribution towards an RSP plan. This field is present in the text file only if: – you downloaded the split file format; and – if your organization is participating in the RSP option and would like to differentiate between regular CSB plan contributions and RSP plan contributions.

NOTICES

1. The action words “ADD” or “CHANGE” appearing in the **Employee Payroll Data File** refer to the employee’s registration type. For example, if the employee is registered as:
 - a “new” participant to the Payroll Savings Program, then the **Employee Payroll Data File** will show the employee’s total deduction amount for confirmed transactions as “ADD”;
 - an “existing” participant to the Payroll Savings Program, then the **Employee Payroll Data File** will show the employee’s total deduction amount for confirmed transactions as “CHANGE.”
2. If an employee has registered more than once under your Organization ID, then your **Employee Payroll Data File** will contain a record line for each of the employee’s individual purchases.

TECHNICAL SUPPORT



IF YOU HAVE DIFFICULTY READING THE EMPLOYEE PAYROLL DATA FILE OR UNDERSTANDING ITS CONTENTS, CONTACT CUSTOMER SERVICE AT 1 888 467-5999, MONDAY TO FRIDAY, 8 A.M. TO 6 P.M. (ET).

