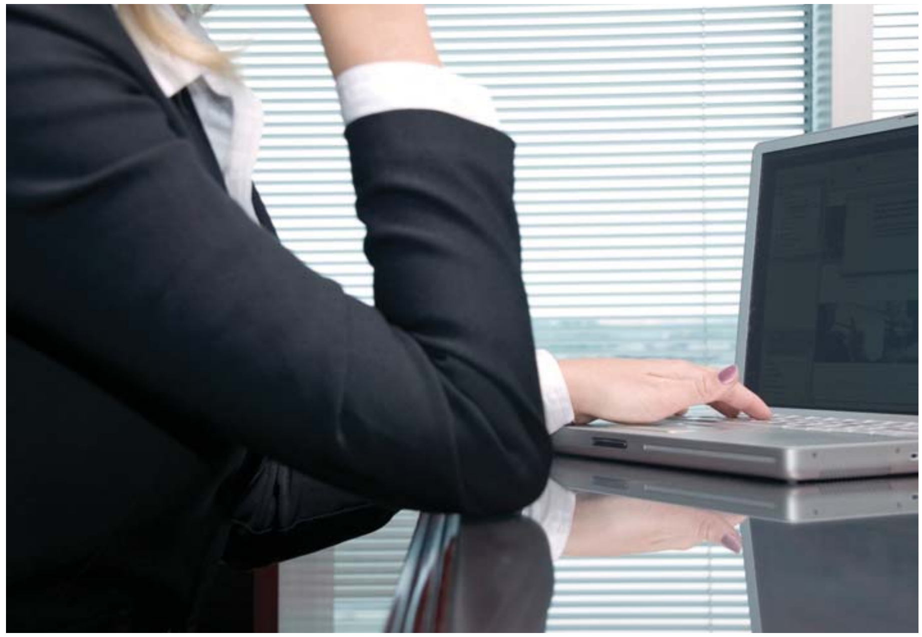
Government Tax Payment & Filing Service



Scotiabank*

June 2009

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1.0 Introduction

Pay and file your Federal and Provincial business taxes online with our Government Tax Payment & Filing Service. This service includes payroll source deductions, corporate income tax, GST, PST, and Harmonized GST and PST. For a complete list of business taxes you can pay using this service, please see our Government Creditors List located at www.scotiabank.com/taxpayments.

Payments made on this service are processed overnight. Your payment will be value dated for the next business day and the funds will be debited from your account on the value date. For instance, if your taxes are due tomorrow, the payment must be entered today before Midnight Eastern time. A service charge of $2.00 per payment/filing will be charged to your account.

As a Government Tax Payment & Filing Service customer, you can take advantage of these benefits:

- Pay your taxes online and on time at your convenience with our 24/7 service
- Time your payments to the due date, for accurate cash flow forecasting
- Receive refunds up to a week faster and have them deposited directly into your Scotiabank account
- Future-date your payments up to one year in advance and avoid late payment charges due to mailing delays
- Reduce time and paperwork by filing and paying electronically; no more mailing bulky packages or visiting the branch
- Multiple accounts can be used for this service

One-time Registration and Fees

There is a one-time registration for the service. How you register depends upon whether you are a Small Business customer or a Commercial / Corporate customer:

Small Business Customers
This service is available through Scotia OnLine. If you are already using Scotia OnLine, then you're ready to begin. If your accounts are not yet set up with Scotia OnLine, your Scotiabank branch can get you started in no time. A $2.00 per transaction fee applies.

Commercial and Corporate Customers
This service is available through ScotiaConnect or via www.scotiabank.com/taxpayments Enroll now for a one-time enrollment fee of $25.00. A $2.00 per transaction fee applies. (Please note that a minimum monthly fee of $2.00 applies to Corporate & Commercial users with no activity for a given month. As long as one tax payment is made, the minimum fee is waived. This fee also applies to Small Business customers using ScotiaConnect. There is no enrollment fee for Small Business as the enrollment process is completely automated.).

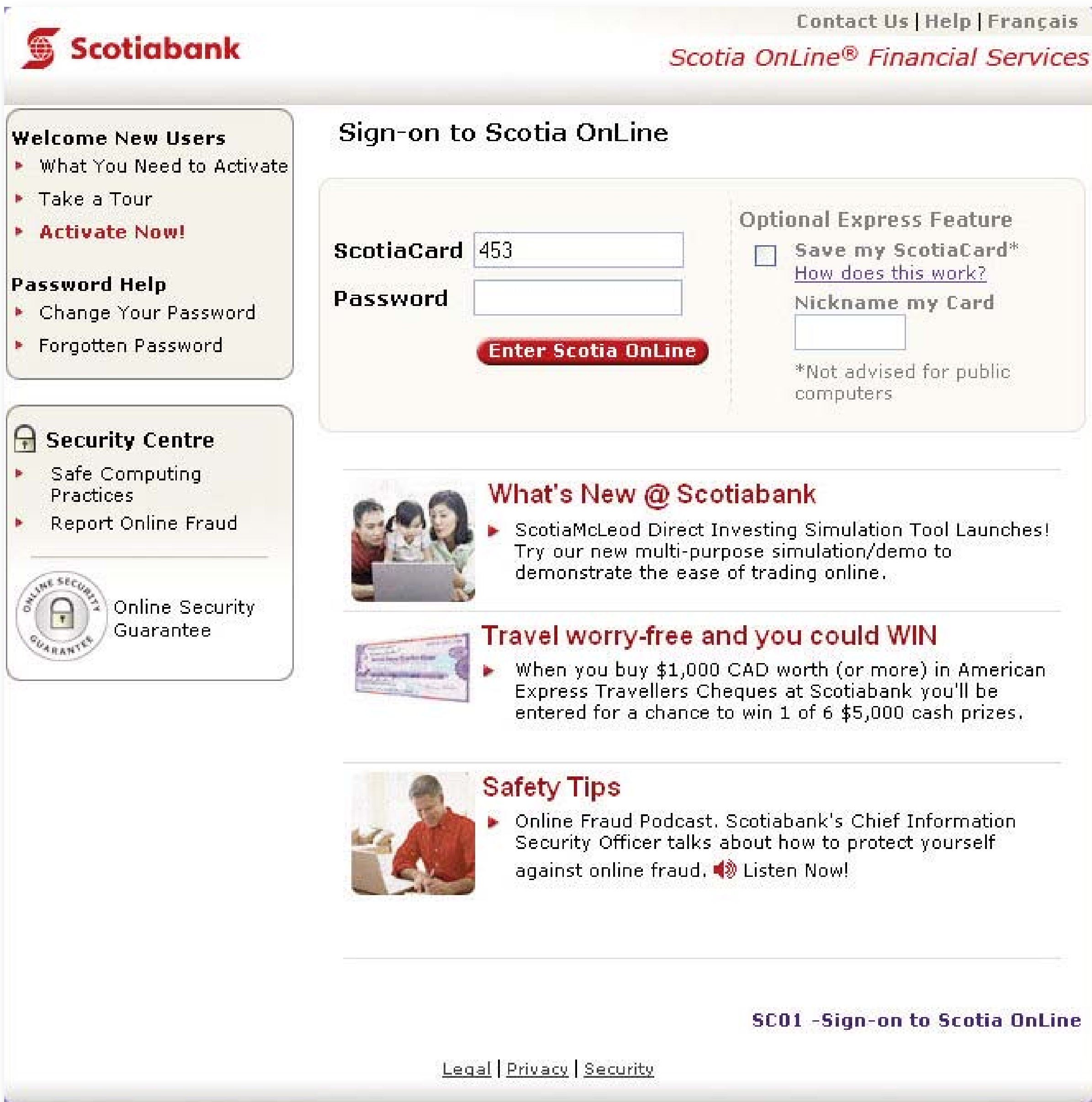
Once you have completed your registration, the service is the same for both Small Business and Commercial and Corporate Customers.

2.0 Getting Started

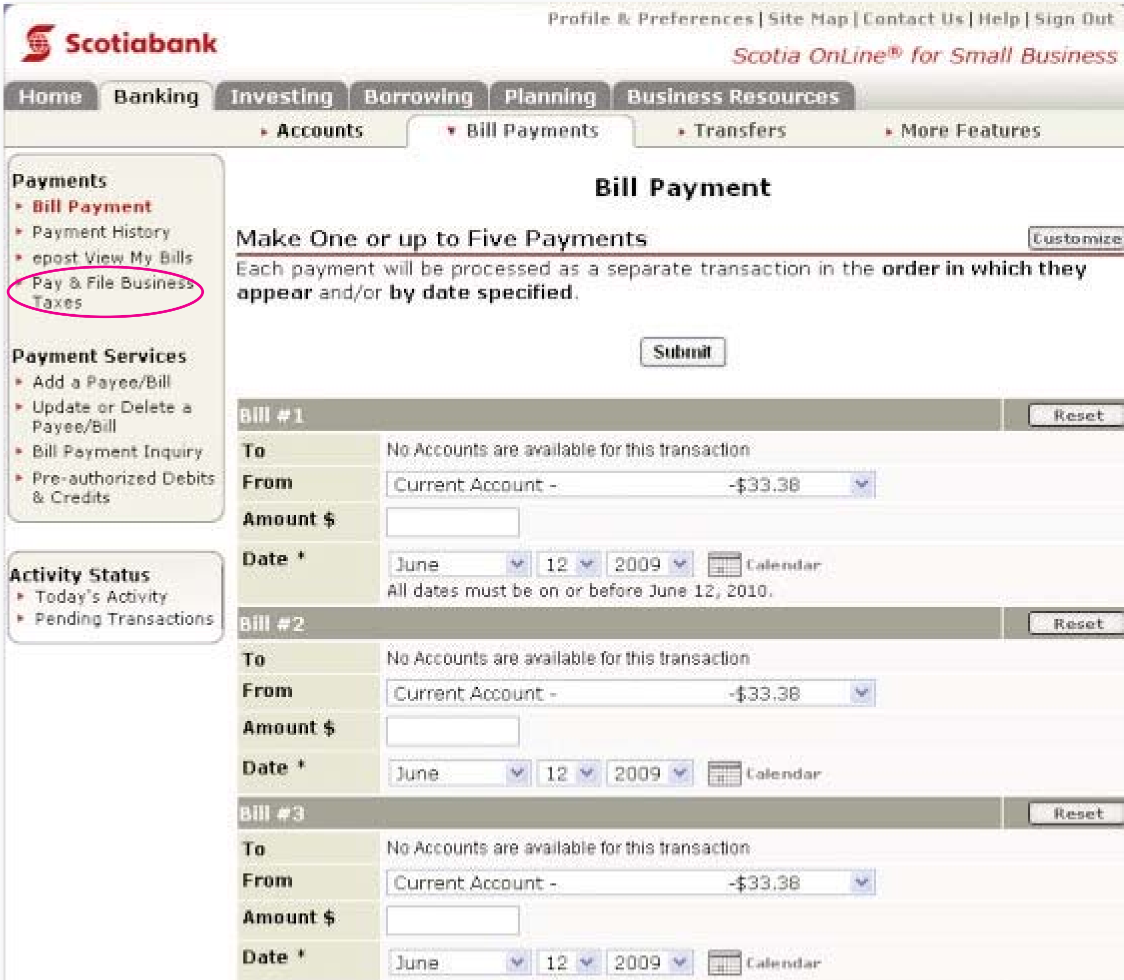
2.1 Getting started – Small Business

Go to the Scotia OnLine homepage.

- Have your Scotiacard ready.
- Enter your ScotiaCard Number and your Password in the appropriate fields in the **Sign-on to Scotia OnLine** page.



Click the **Enter Scotia OnLine** button. The **Scotia OnLine for Small Business** page displays.



Select the **Banking** tab then select the **Bill Payments** tab.

On the **Bill Payments** page, select the **Pay and File Business Taxes** option from the left navigation bar.

The first time you select this option you will be prompted to:

- Select your Primary billing account for service charges
- Enter a contact name
- Enter a contact phone number
- Select from a pull-down menu the Applicable Province/Territory that business taxes are to be paid to.

After you have entered the required information, select **Accept** to agree to the terms and conditions and enroll for the service.

The next time you select the option **Pay and File Business Taxes**, you will be directed to the Scotiabank Government Tax Payment & Filing service Main Menu page. To learn how to complete commonly used processes, proceed to section 3 – Main Processes.

2.2 Getting started – Commercial and Corporate Customer

All Commercial and Corporate customers must complete an **Enrollment Form** to obtain a PFS ID required to login to the Tax Payment & Filing Service. The Enrollment Form can also be accessed via the Tax Payment & Filing Service Sign-on page as shown at the bottom of Page 7. Select the Enroll link from the top navigation menu.

The service is available to Commercial or Corporate customers via ScotiaConnect or via the Scotiabank web site shown below.

To access the service via the Scotiabank web site:
Enter the following URL in your web browser's address field:

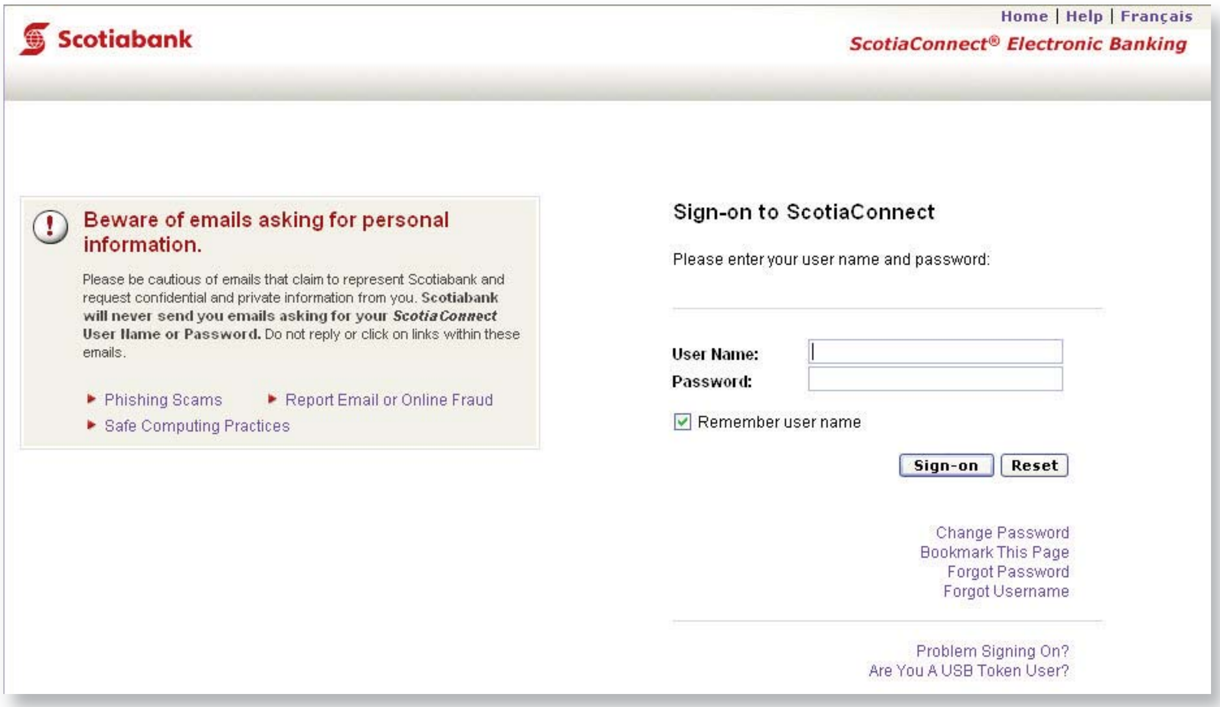
www.scotiabank.com/taxpayments

Select the **Tax Payment & Filing** option from the left navigation bar.

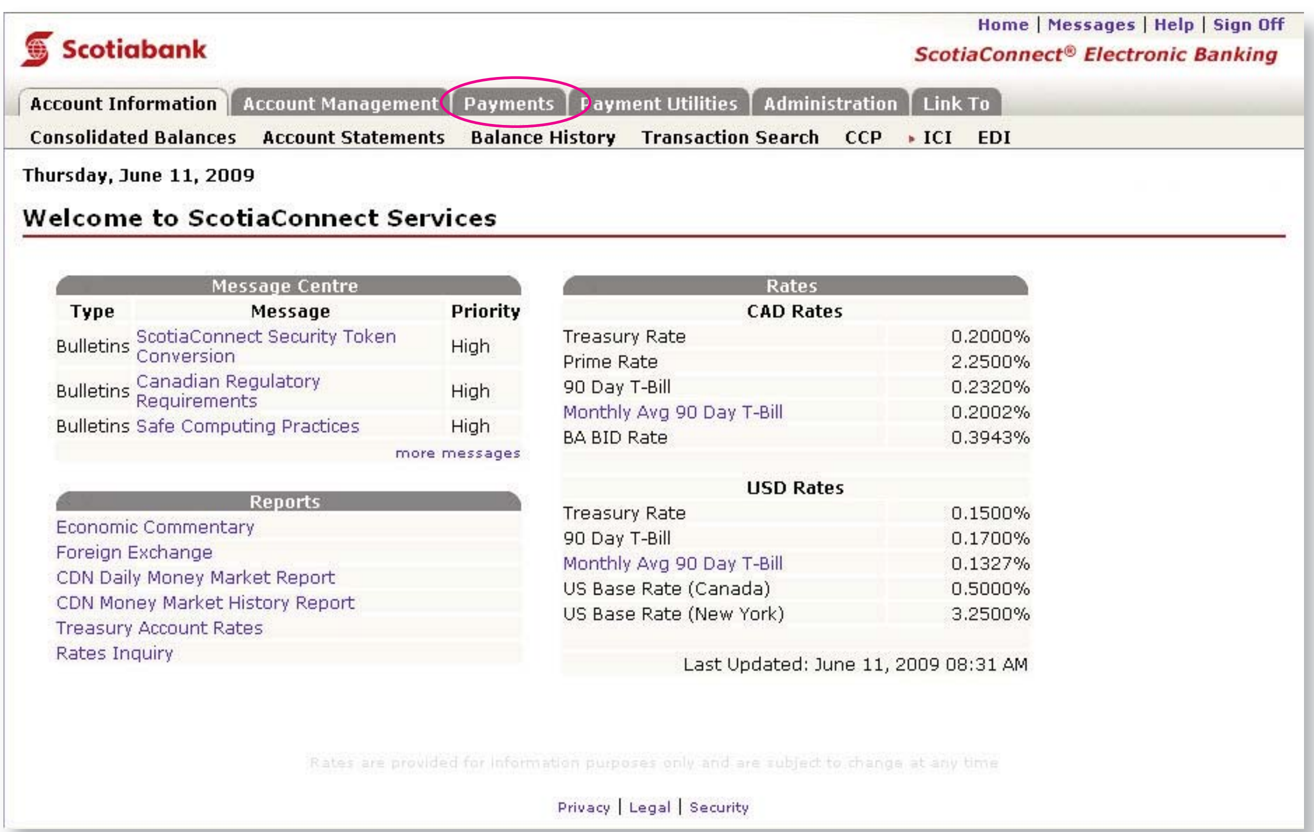
The Government Tax Payment & Filing Sign in page displays. See details below for more sign-on information.

To access the service via ScotiaConnect:

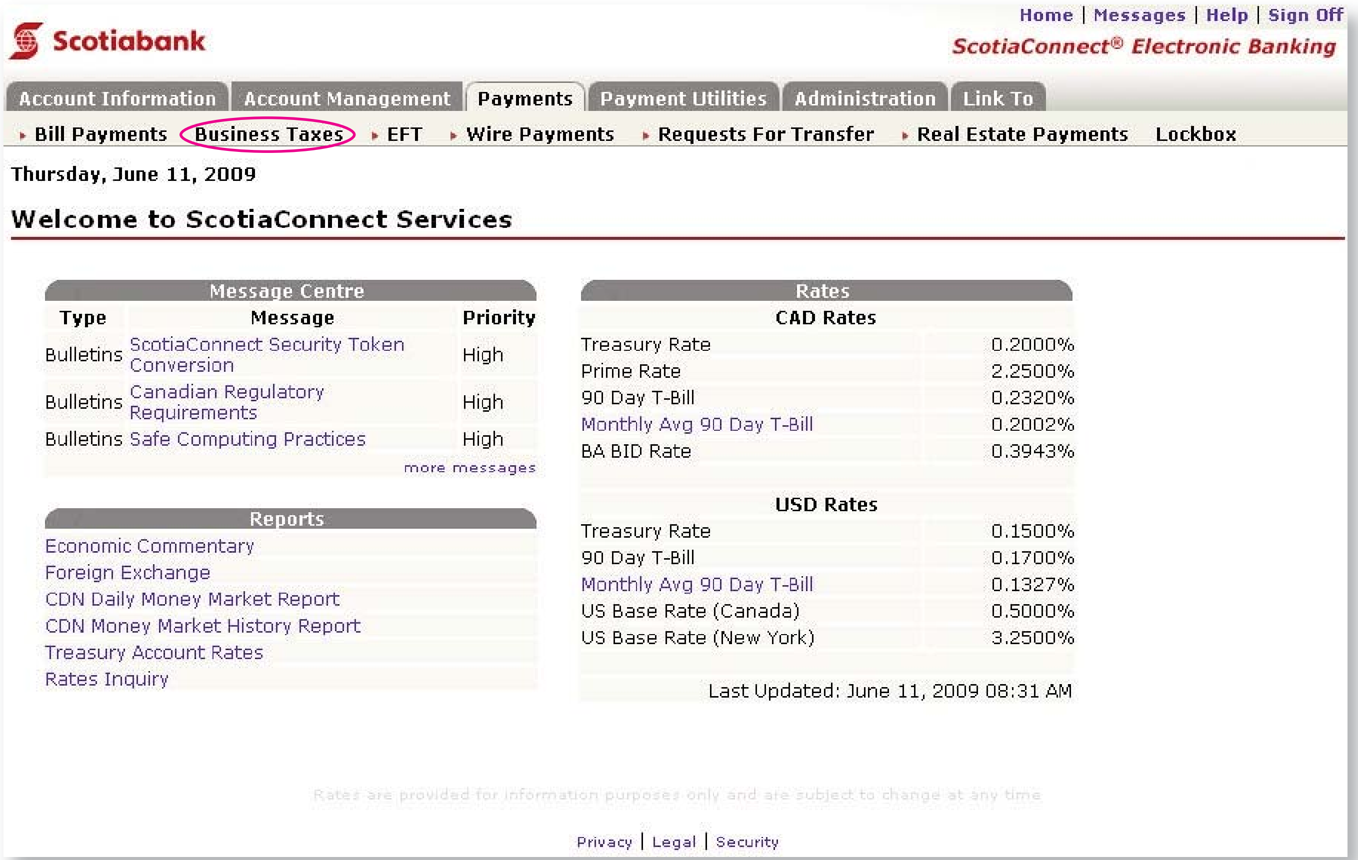
If you are already a ScotiaConnect user, login to ScotiaConnect as per usual.



Select the **Payments** tab on the ScotiaConnect home page:



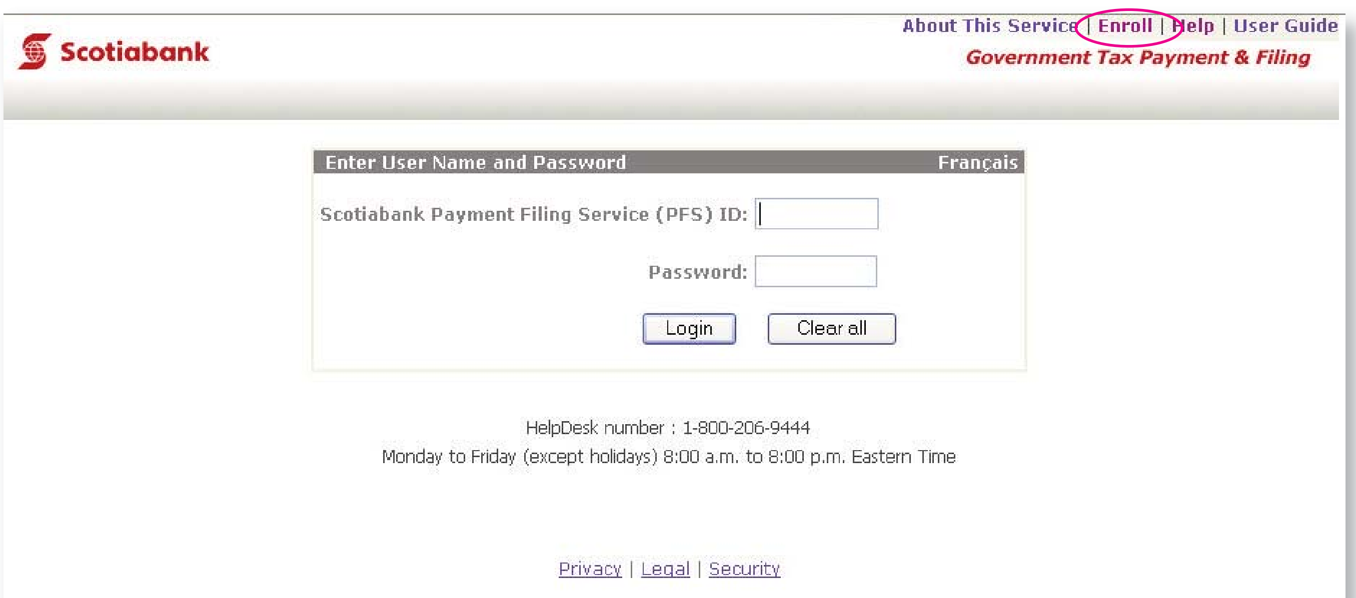
Then select the **Business Taxes** tab.



The Government **Tax Payment & Filing Sign in** page displays below.

To Enroll:

Select the **Enroll** tab from the top navigation menu, then follow the instructions on the Enrollment Form.



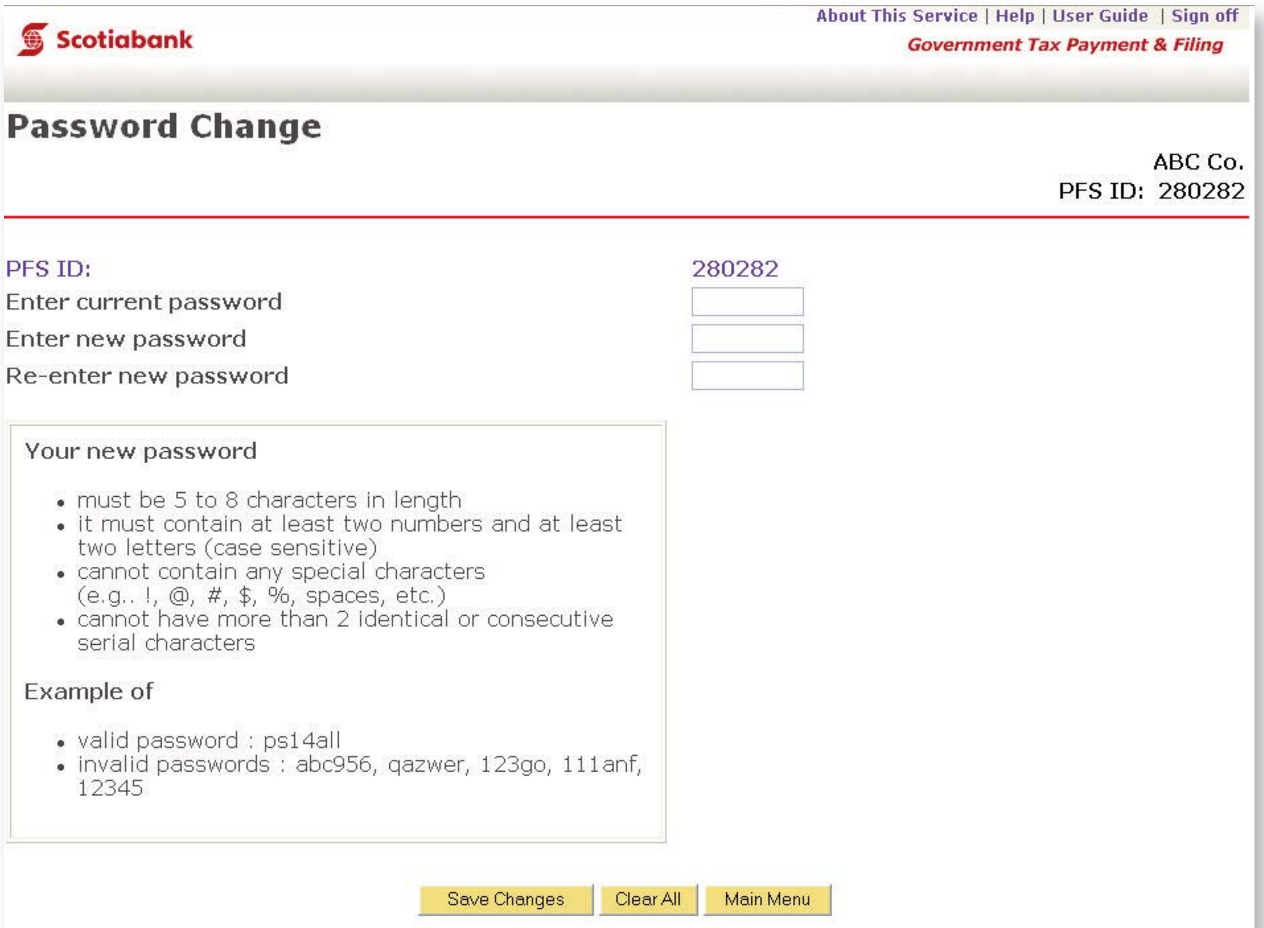
You will be notified that you have been successfully enrolled within two business days. You will also receive two separate emails: the first email will contain your PFS ID, and the second will contain your temporary default password.

At the Tax Payment & Filing Service Login page above, enter your PFS ID (login ID) in the **Scotiabank Payment Filing Service** (PFS) ID field. Then enter your temporary default password in the Password field.

Click the **Clear All** button to clear the fields if you made an error, and then enter the correct values.

Click the **Login** button.

The first time you sign in, the **Password Change** page below will appear.



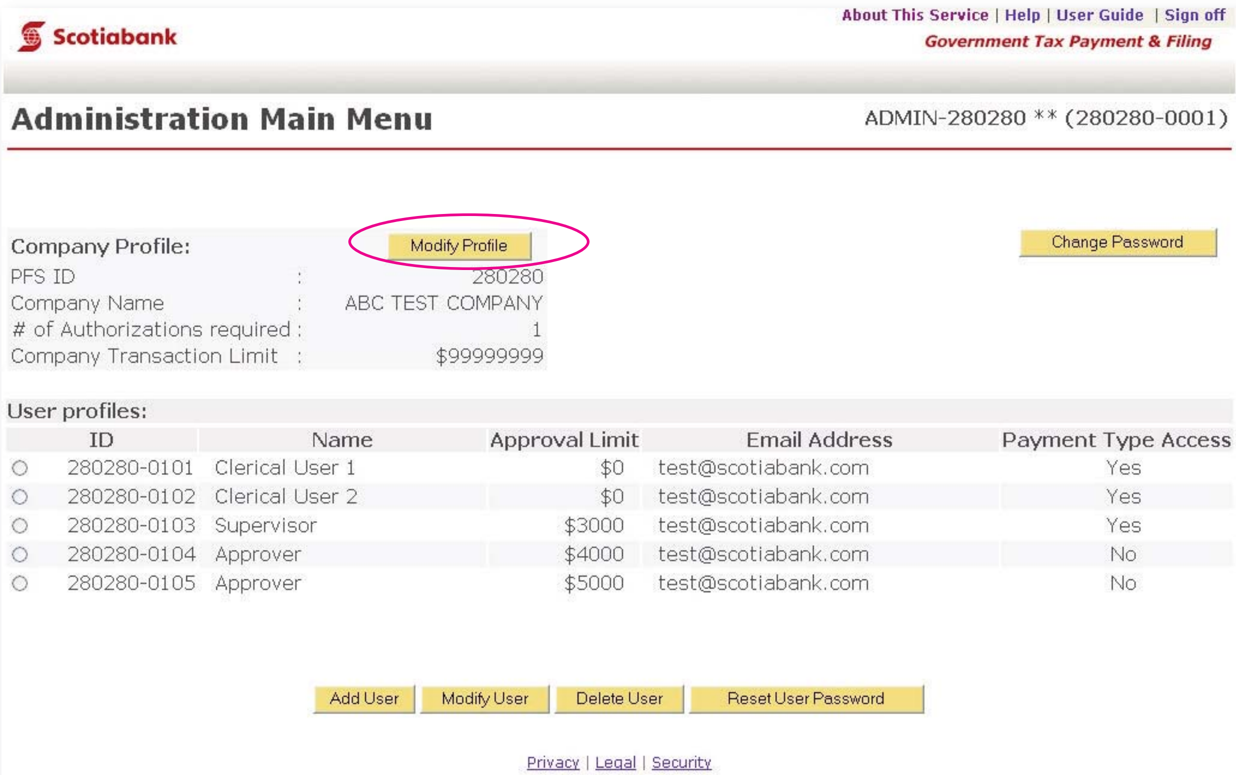
The next time you sign in, the **Main Menu** page will automatically appear.

Note: For further instruction on how to change your password, see section **3.12 Change your password.**

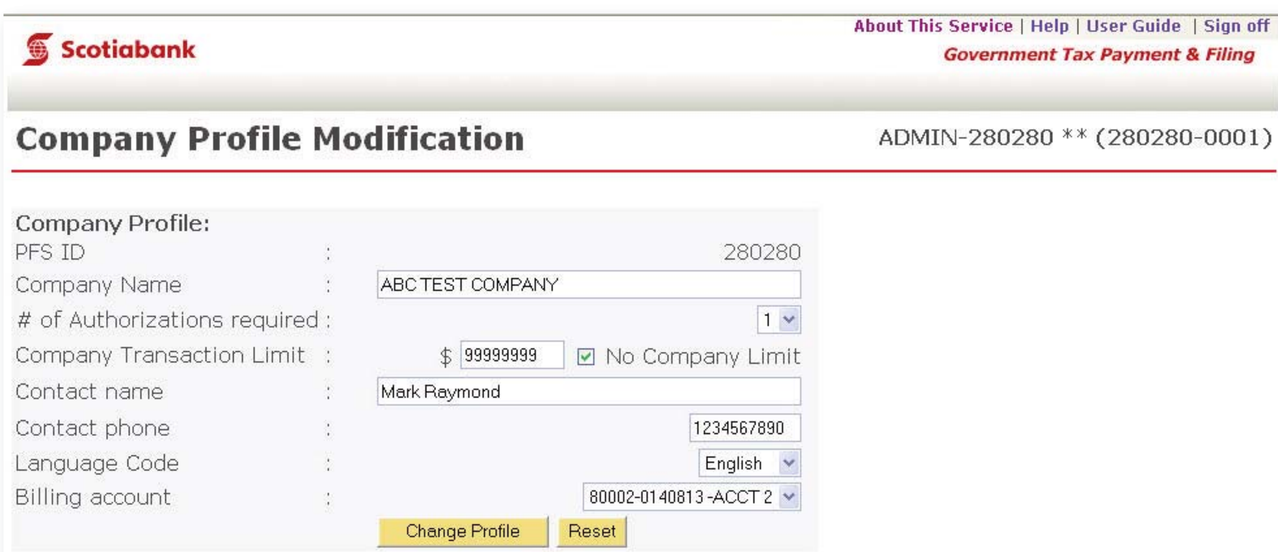
Note: Sections 2.3 & 2.4 are specific to companies that have chosen the multiple user setup. These sections and the functionalities noted within, are performed by the Company Administrator. The Company Administrator has exclusive access to the pages shown in sections 2.3-2.4. The Company Administrator does not have access to other pages such as payments or approval of transactions. Users must be created by the Administrator to initiate and approve payments as required.

2.3 Getting started – Commercial and Corporate Company Administrator

The Company Administrator must setup the company profile and users prior to using the service. Upon first login the Administrator should click the **Modify Profile** button from the Administration Main Menu.



The Company Profile administration page below displays in edit mode to allow the company administrator to indicate the Number of Authorizations required for transactions as well as set-up the Company Transaction Limit and modify the Billing Account for monthly service fees. Other company information such as Company Name, Language and Company Contact Name and Phone Number can also be updated on this page.



Notes:

Number of Authorizations required

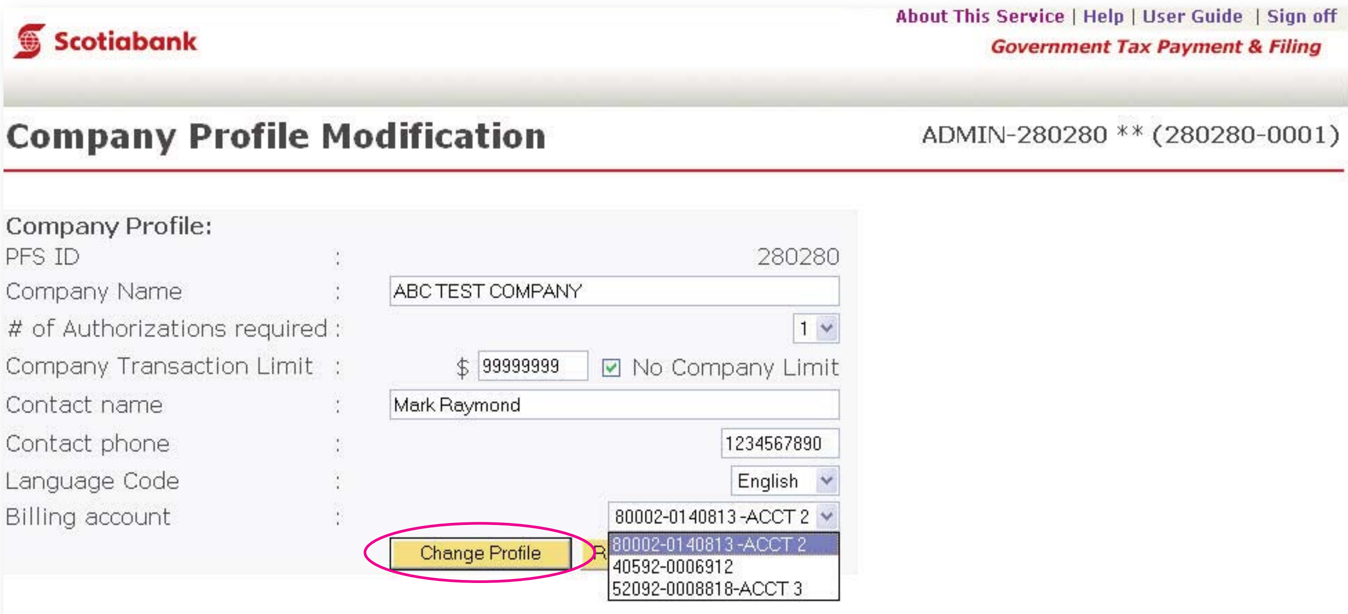
Verification can be set to allow a maximum of 3 required approvers per transaction. This approval level will apply to all payments created in the system.

Company Transaction Limit

The Company Transaction Limit is optional and provides your organization with the ability to set a maximum per transaction dollar amount. This will impose the requirement of an additional approver when a tax payment or filing amount is greater than the Company Transaction Limit. The default Limit is $99999999 for 'No Company Limit'.

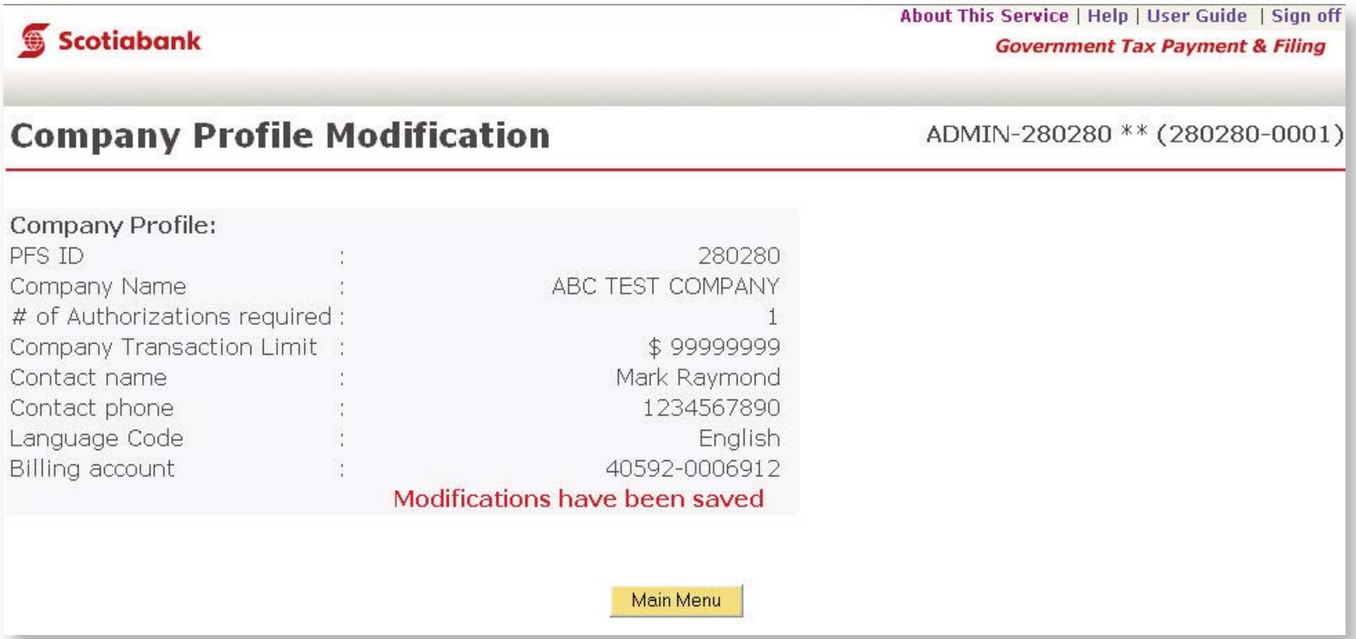
To Proceed with Required Company Profile Modifications:

Click the **Change Profile** button.



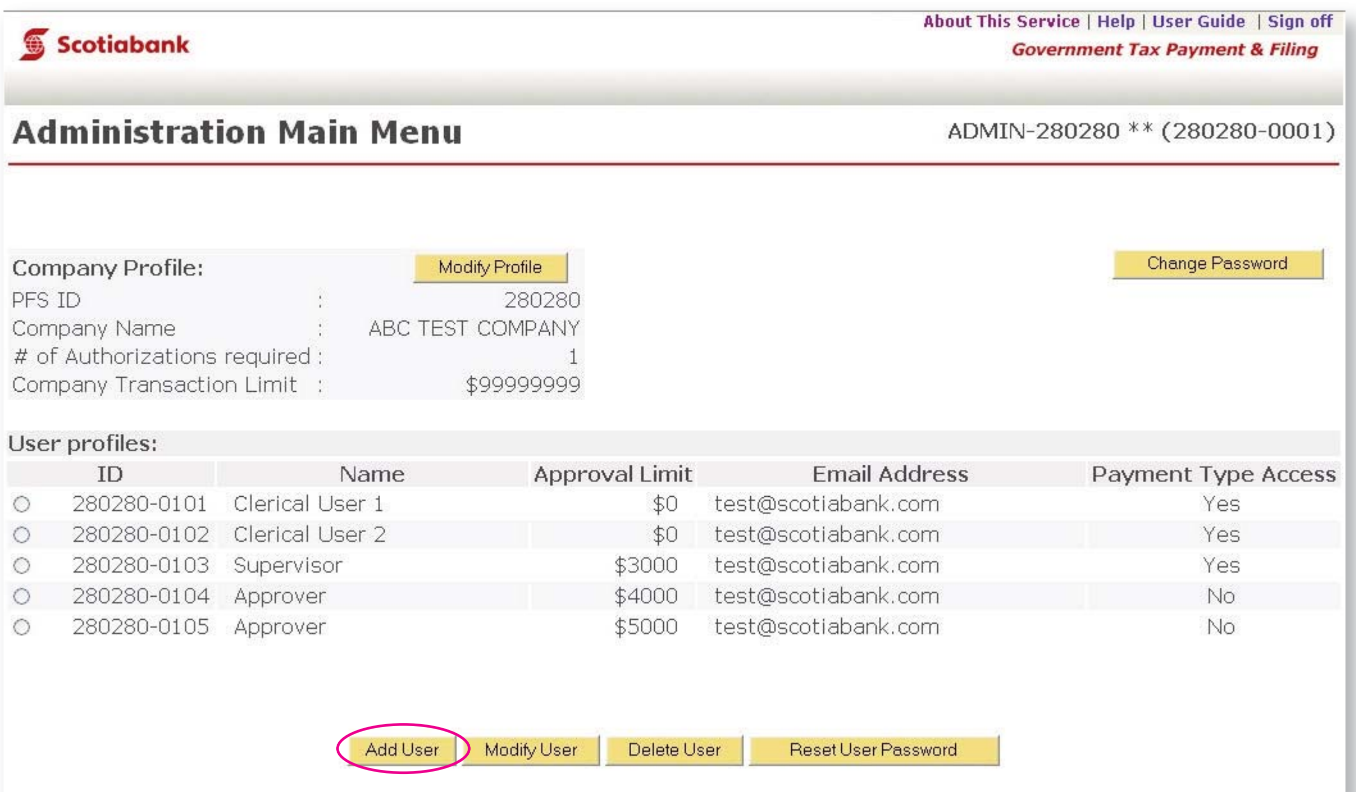
This will direct the administrator to the next page where they will click on the **Save Profile** button after confirming that the profile modifications are correct. Selecting **Cancel** will revert to the previously stored values.

The following **Confirmation** page displays to confirm that requested modifications are now completed.



2.4 Setup users

From the **Administration Main Menu**, the administrator clicks the **Add User** button at the bottom of the page:



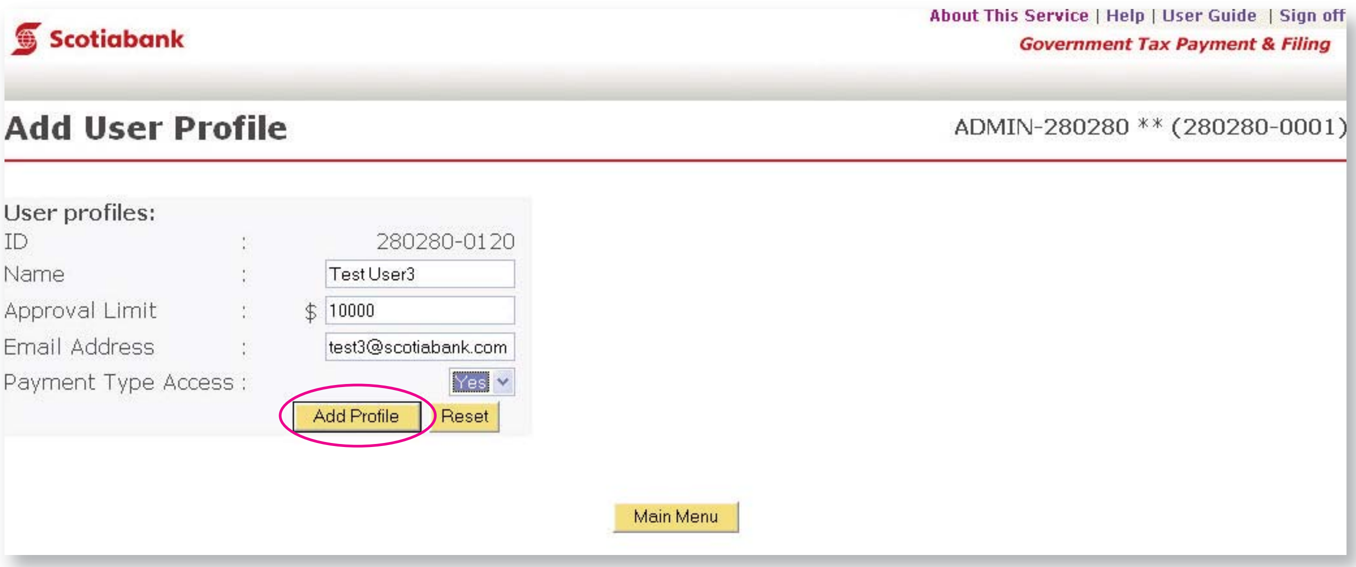
This will direct administrator to the **Add User Profile** page below.

Proceed to add the user Name, required user Approval Limit for tax payments as well as user Email Address and the Payment Type Access.

Approval Limit is the highest dollar amount the user has the ability to approve.

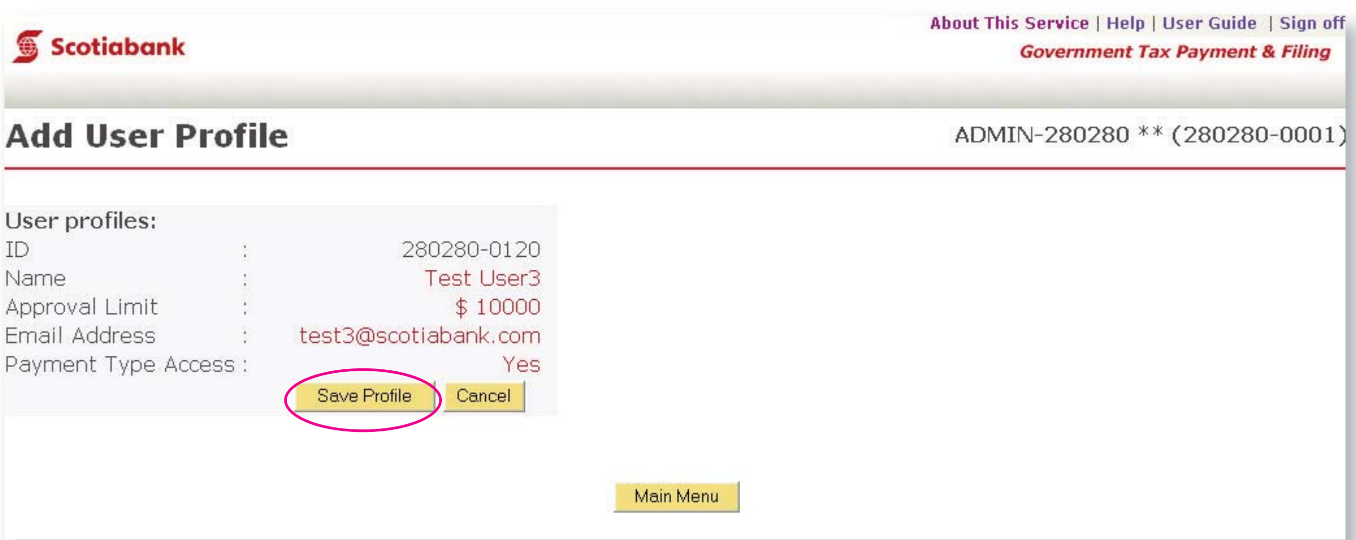
Payment Type Access provides user with the ability to add, modify or remove payment types (ie: GST, PST, etc.).

Verify the setup information and click the **Add Profile** button:



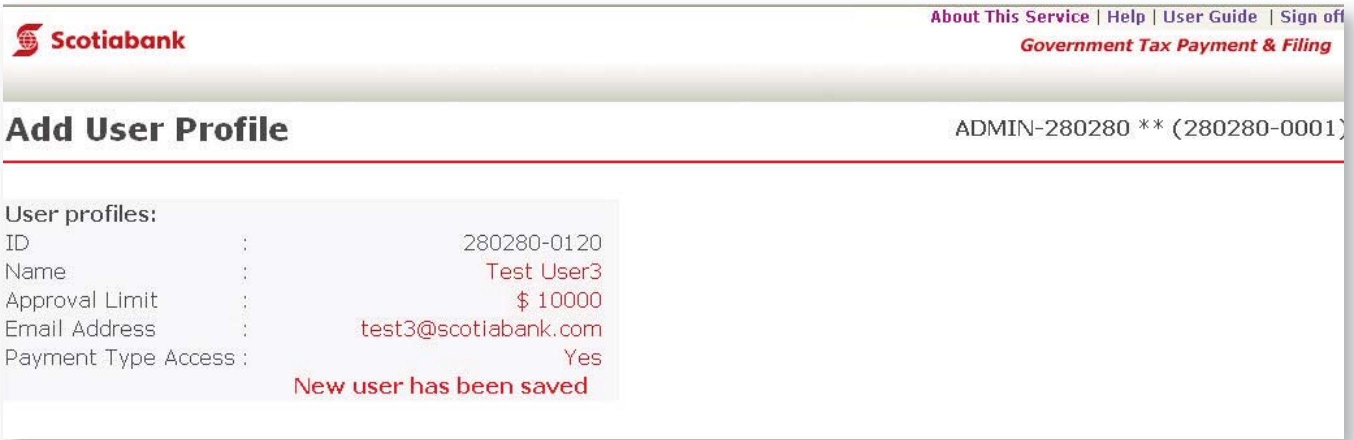
A second **Add User Profile** page displays below to allow administrator to confirm user details.

Click the **Save Profile** button.



Administrator will see a page confirming saved changes.

The new user will receive an automatically generated email message providing them with their access information (ie: password). Company Administrator will provide the user with their PFS ID to access the service. PFS ID's are the Company ID, a dash and then that user's unique 4-digit number.



3.0 Main Processes

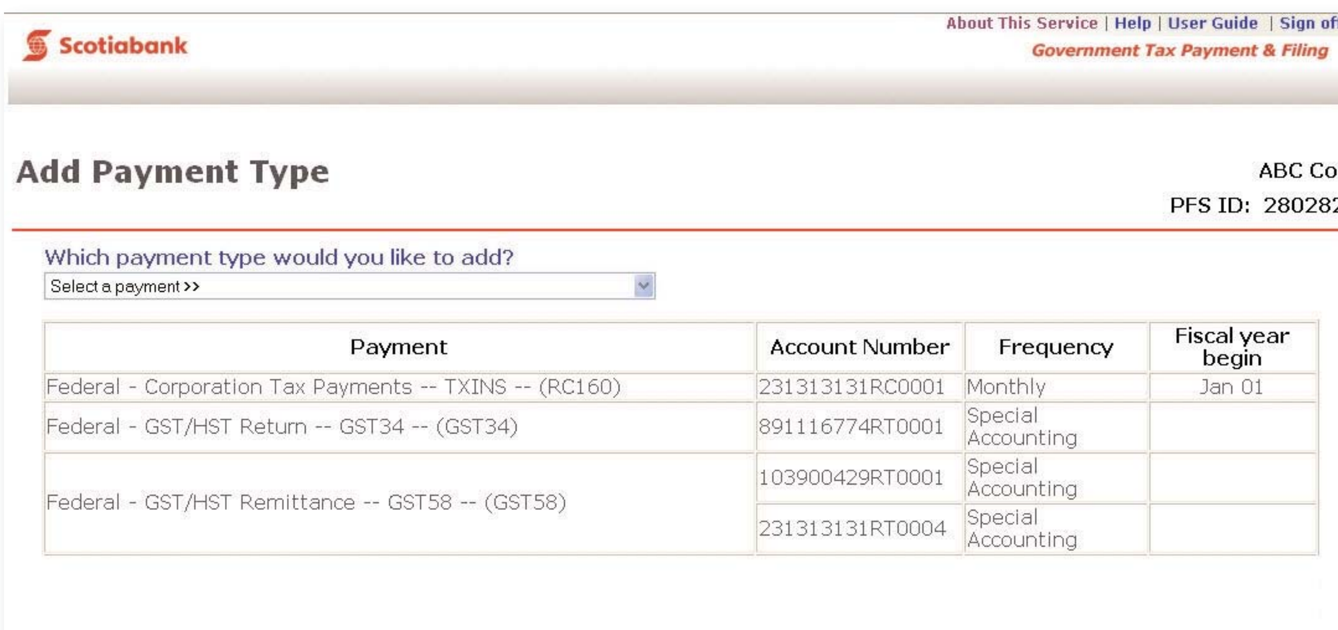
3.1 Add a payment type

When you login to the Main Menu for the first time, no values appear in the **List of registered payments and accounts** table. This is because you have not yet added a Payment Type to your service.

Once you have added a Payment Type, you will be able to start using the functions of the Tax Payment and Filing Service.

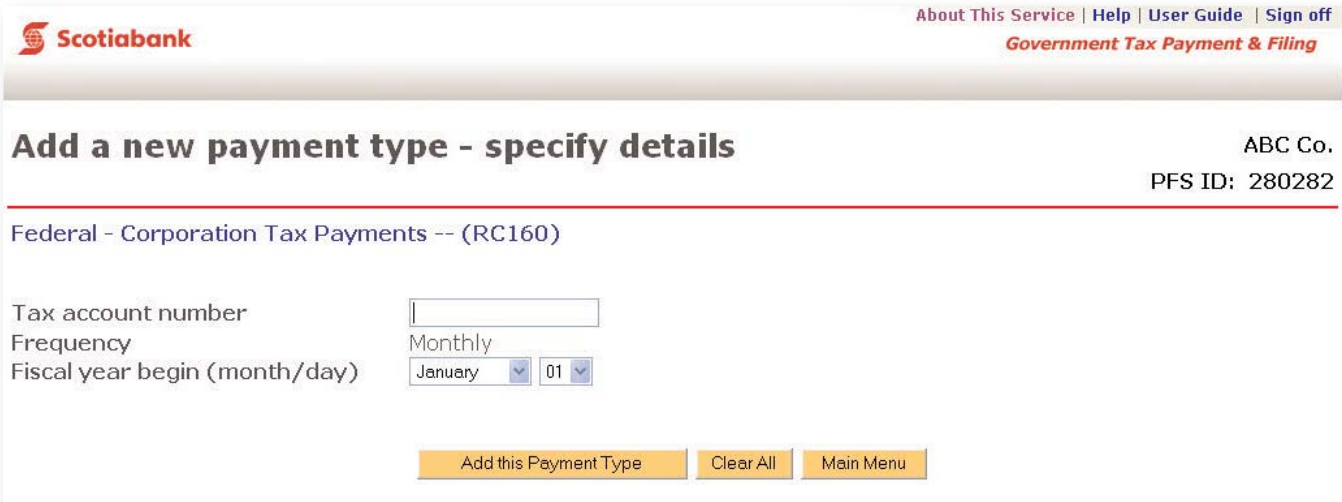
In the Main Menu page, select the **Add Payment Type** option. The **Add Payment Type** page will appear.

Select the desired payment type from the **Which payment type would you like to add?** Drop-down list.



Payment	Account Number	Frequency	Fiscal year begin
Federal - Corporation Tax Payments -- TXINS -- (RC160)	231313131RC0001	Monthly	Jan 01
Federal - GST/HST Return -- GST34 -- (GST34)	891116774RT0001	Special Accounting	
Federal - GST/HST Remittance -- GST58 -- (GST58)	103900429RT0001	Special Accounting	
	231313131RT0004	Special Accounting	

Select the **Next>>** button to move onto the **Add a new payment type–specify details** page below, where you add your specific details to the selected Payment Type.



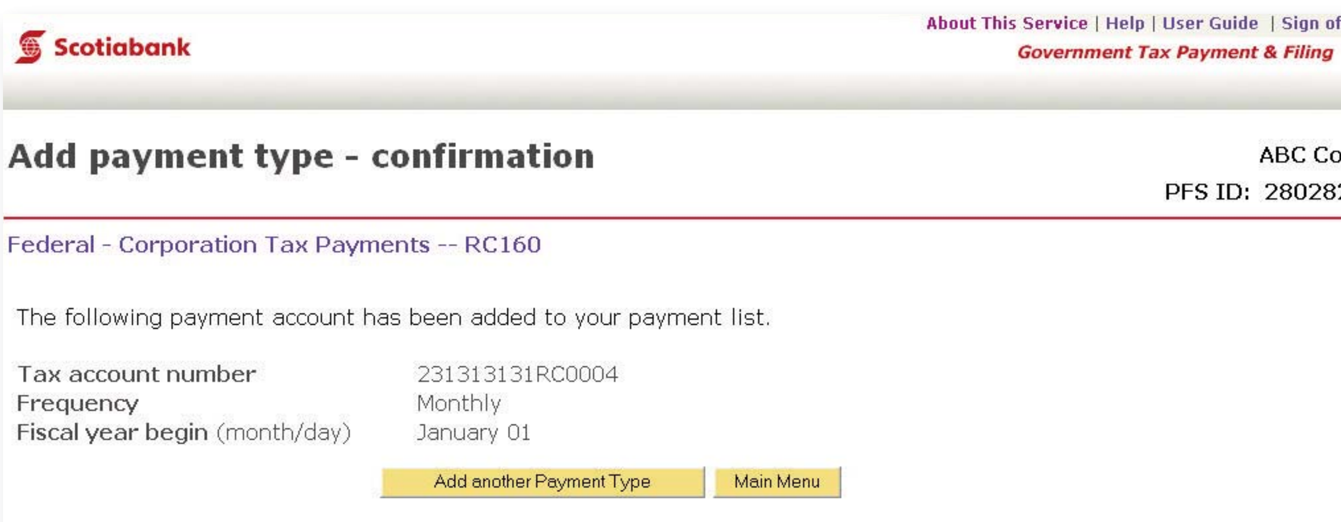
The fields that appear in the **Add Payment Type – specify details** page are determined by the payment type you are adding. Most often, you will be required to enter the account number. You may be required to select a frequency, and in some cases you may be asked for a period start date.

Fill in these fields or select appropriate values from the pull-down menus.

If you make a mistake when you enter information in these fields, select **Clear All**, then select or enter the correct information.

When you have completed filling in the fields or selecting values from the pull-down menus, select **Add this Payment Type** at the bottom of the page.

The **Add payment type – confirmation** page below will appear.



From the **Add payment type – confirmation** page, you may **Add another Payment Type** or return to the **Main Menu** page.

If you select **Add another Payment Type**, the **Add Payment Type** page will reappear – you will notice that the Payment Type you just added is now listed in the drop-down list.

To add more Payment Types, repeat the instructions described above.

3.2 Add a new payment type–Important Notes

When filling out the fields, take note of the following information concerning certain Payment Types:

GST 58 is not a GST filing. It is to be used for installment or arrears payment only.

Corporation Installment Tax – the date required is the value you enter in the **Fiscal year begin** field in the **Add a new payment type-specify details** page (see the procedure in section 3.1 Add a payment type). For example, if your fiscal year begins on January 1, then enter January 1.

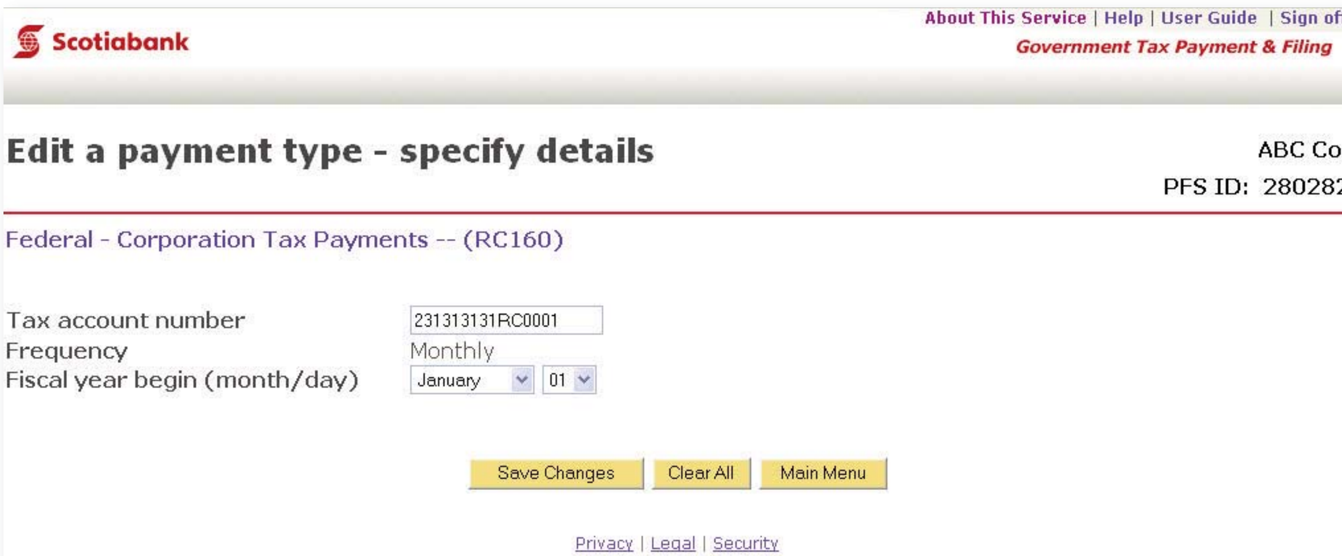
Do not enter the value from the **Period end** field in the **Make a payment–specify details** page otherwise the Period End Date will be incorrectly calculated.

3.3 Editing a payment type

If any details on your registered payment type(s) require modification(s), update the respective information by returning to the Main Menu page. Select the payment type to be modified from the **List of registered payments and accounts**.

Select **Edit Payment Type**.

The **Edit a payment type–specify details** page will appear.



Update the information in the fields or select valid information from the drop-down menus as required.

Select **Save Changes**. The **Edit payment type confirmation** page will appear.

You have modified the Payment Type.

3.4 Removing a payment type

Note: Before removing any of your registered Payment Types, you must first cancel all post-dated (also known as future-dated) payments you have associated with the Payment Type being removed. To cancel post-dated payments, see the procedure in section 3.8 **Correct or cancel a payment or filing**.

To remove a Payment Type, navigate to the **Main Menu** page. Select the payment type to be removed from the List of registered payments and accounts.

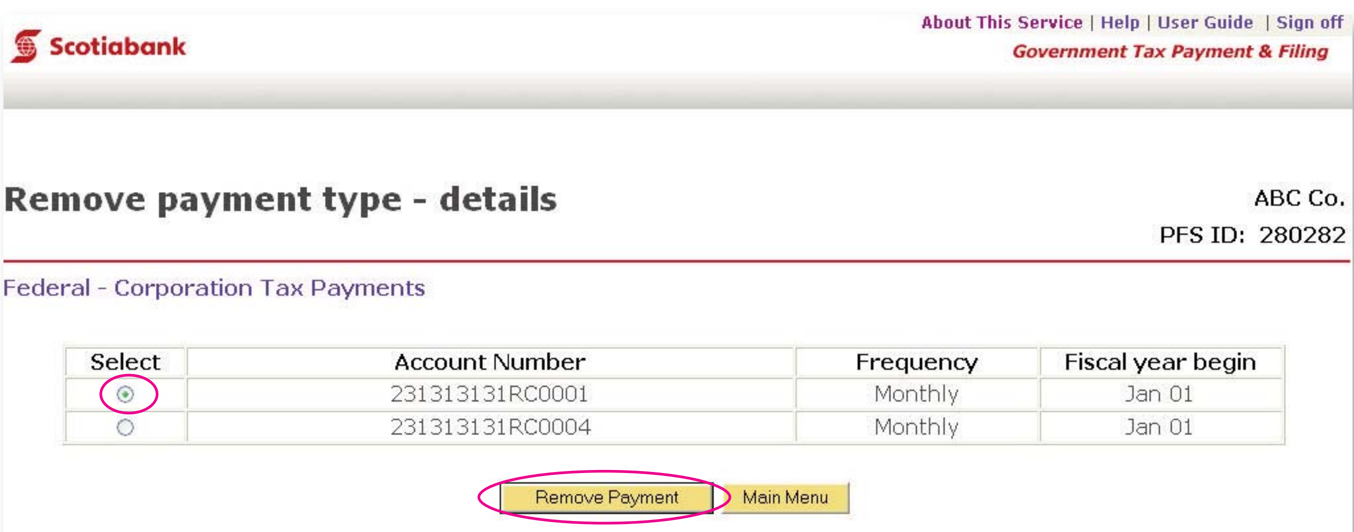
Click the **Remove Payment Type** button.

The **Remove payment type–details** page will appear. Select the payment type you wish to remove by again clicking on the respective button in the Select column.

Select	Payment	Account Number	Frequency
○	Federal - Corporation Tax Payments -- TXINS -- (RC160)	231313131RC0001	Monthly
		231313131RC0004	Monthly
○	Federal - GST/HST Return -- GST34 -- (GST34)	891116774RT0001	Special Accounting

Click the **Remove Payment** button at the bottom of the page.

Note Despite its name, the Remove Payment button does not affect any specific “payments” you may have already submitted. Instead, it removes the Payment Type from your list of Registered Payment Types.

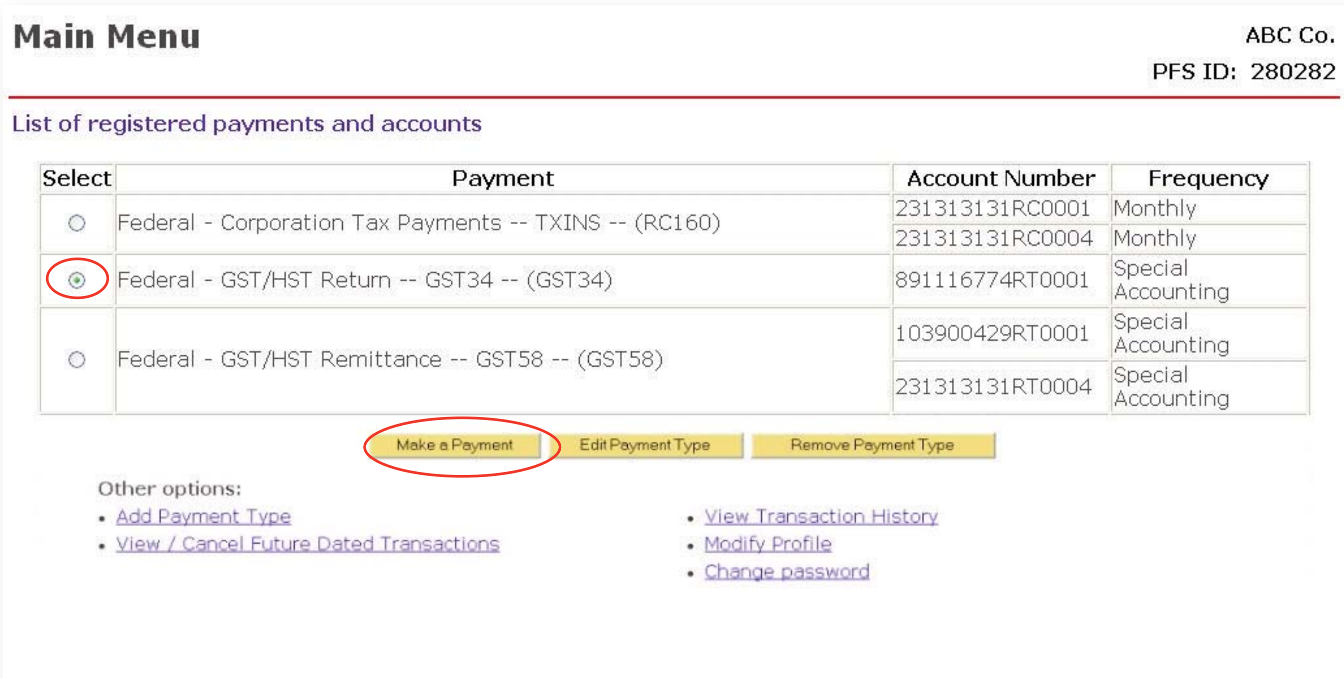


3.5 Make a payment or filing

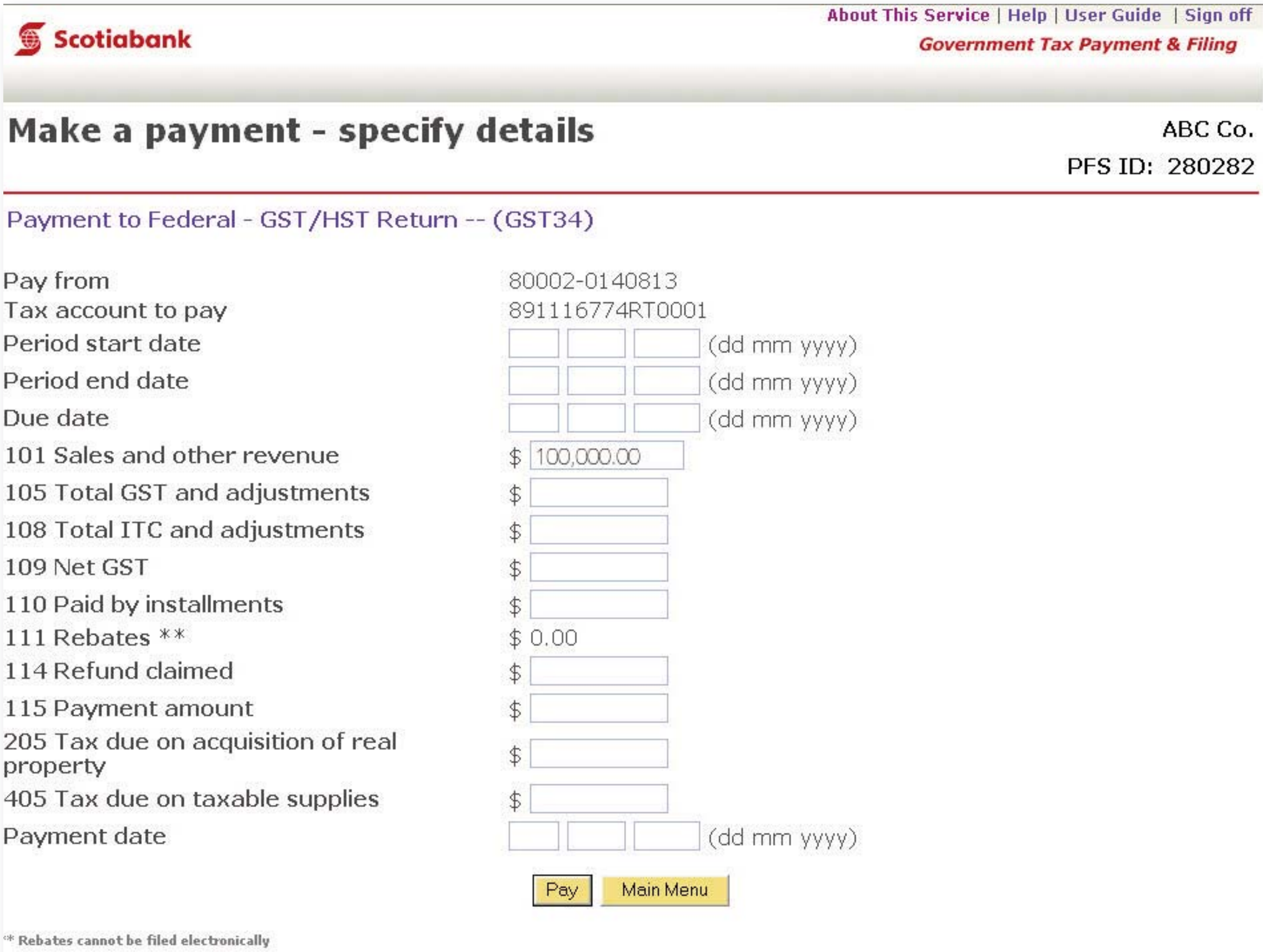
After you have set up your payment types, you may file or pay at any time. The payment types you have set up appear in the **Main Menu** page in the **List of registered payments and accounts** table.

Select a payment type by clicking the button beside it in the Select column.

Click the **Make a Payment** button.



The **Make a payment–specify details** page will appear.



About This Service | Help | User Guide | Sign off

Scotiabank

Government Tax Payment & Filing

Make a payment - specify details

ABC Co.

PFS ID: 280282

Payment to Federal - GST/HST Return -- (GST34)

Pay from	80002-0140813
Tax account to pay	891116774RT0001
Period start date	(dd mm yyyy)
Period end date	(dd mm yyyy)
Due date	(dd mm yyyy)
101 Sales and other revenue	$ 100,000.00
105 Total GST and adjustments	$
108 Total ITC and adjustments	$
109 Net GST	$
110 Paid by installments	$
111 Rebates **	$ 0.00
114 Refund claimed	$
115 Payment amount	$
205 Tax due on acquisition of real property	$
405 Tax due on taxable supplies	$
Payment date	(dd mm yyyy)

Pay | Main Menu

** Rebates cannot be filed electronically

The fields that appear are determined by the payment type you selected from the **List of registered payments and accounts** on the **Main Menu** page.

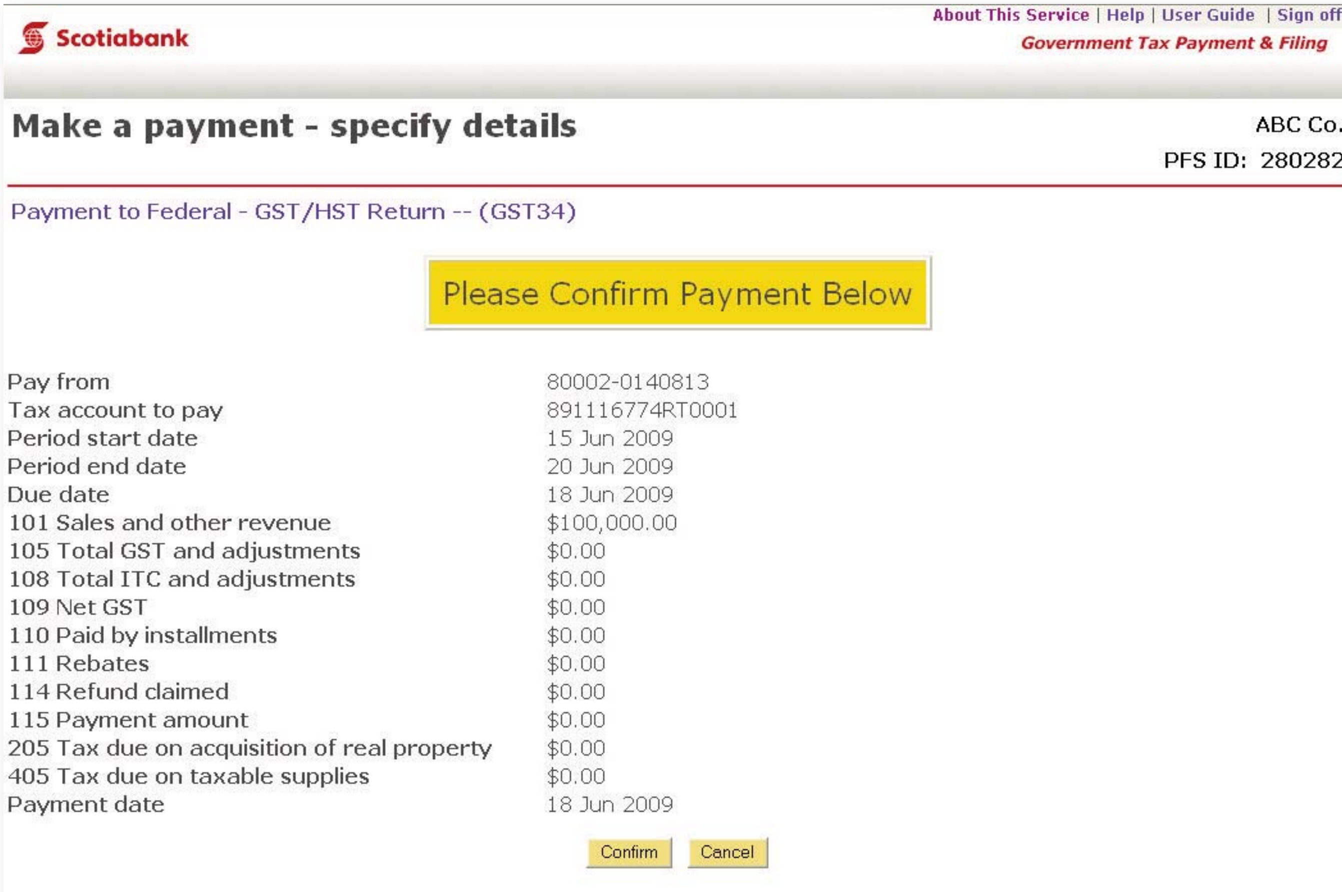
Enter information in the appropriate fields or select information from the pull-down menus.

Note: Do not use commas to separate numeric values, example: enter ten thousand dollars as $10000 NOT as $10,000.

Before you select the **Pay** button, review the information for accuracy. Most fields in the page have a self-editing function or provide warning prompts to help ensure that the information you submit is valid. These functions are aids only; they cannot guarantee the accuracy of all the information you submit.

Select the **Pay** button at the bottom of the screen.

The **Confirm Payment** page below will appear. Review the information.


Scotiabank

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Government Tax Payment & Filing

Make a payment - specify details

ABC Co.

PFS ID: 280282

Payment to Federal - GST/HST Return -- (GST34)

Please Confirm Payment Below

Pay from	80002-0140813
Tax account to pay	891116774RT0001
Period start date	15 Jun 2009
Period end date	20 Jun 2009
Due date	18 Jun 2009
101 Sales and other revenue	$100,000.00
105 Total GST and adjustments	$0.00
108 Total ITC and adjustments	$0.00
109 Net GST	$0.00
110 Paid by installments	$0.00
111 Rebates	$0.00
114 Refund claimed	$0.00
115 Payment amount	$0.00
205 Tax due on acquisition of real property	$0.00
405 Tax due on taxable supplies	$0.00
Payment date	18 Jun 2009

Confirm Cancel

If you do not wish to proceed with the payment, select **Cancel** at the bottom of the page. The **Make a payment–specify details** page will reappear.

You can modify the information and re-submit or, if you wish, return to the Main Menu page.

If you wish to submit the payment, select **Confirm** at the bottom of the page. The **Make a payment–confirmation** page will appear.

The **Make a payment–confirmation** page lists the details of your payment and supplies a confirmation number and a confirmation security number.

The payment or filing information is now submitted. It is warehoused in a database to be activated on the payment date.

After funds for this transaction are withdrawn on the payment date, the confirmation number and a description of the payment will display on your Scotiabank account statement.

When you select **Confirm** on the **Confirm Payment** page, the system determines if information you are submitting conflicts with or resembles a previous transaction.

If the system detects a possible duplicate payment request, an additional confirmation page will appear. You will be required to reconfirm the transaction by selecting either the **Pay** or **Cancel** option.

3.6 Making a payment or filing–Important Notes

1. **Reporting Period Dates**
   The reporting period dates are on a pull-down menu. Be sure to select the correct month.

2. **Due Date and Payment Date**
   There is a difference between the **due date** and the **payment date**.

   The **due date** is the date your payment is due to the government entity or agency. In most federal transactions, the due date is a specific calendar date such as the end of the month (i.e. GST) or perhaps the 15th of the month (ie. monthly payroll).

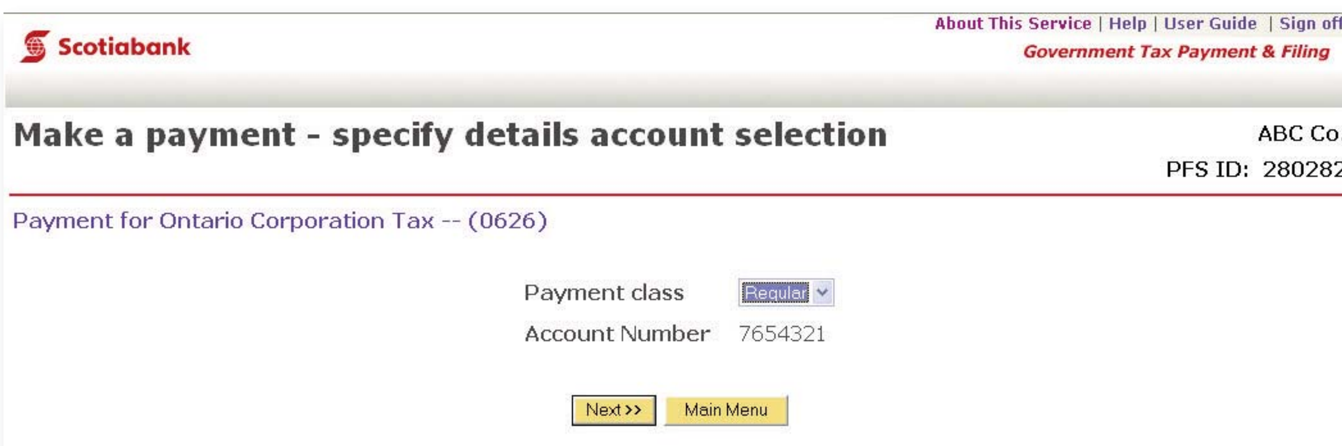
   The **payment date** is the date funds are debited from your Scotiabank account to complete the payment transaction.

   Usually the due date and the payment date are the same, but it is possible in many cases to pay a tax earlier than the day it is due, in which case the payment date will be earlier than the due date.

3. **Payment dates default to the due date**
   If the payment date falls on a weekend or holiday, the Tax Payment system automatically displays a warning. It will then adjust the payment date to the following business day. For that reason, if your payment is due on a weekend or holiday, be sure to enter the payment two business days ahead of the due date.

4. **Payment Date must be in the future**
   The payment date must be at least one business day in the future, up to a maximum of one year in the future. Therefore, if your payment is due tomorrow, you must submit your payment today at the latest to ensure your payment is processed on the payment date specified.

5. **Paying Ontario Corporations Tax**
   When paying the Ontario Corporations Tax, you must select either **Regular** or **Arrears** from the **Payment class** pull-down menu.



6. **Changing a payment to a future-dated payment**
   Payment dates can be changed to permit post-dated (future-dated) payments.

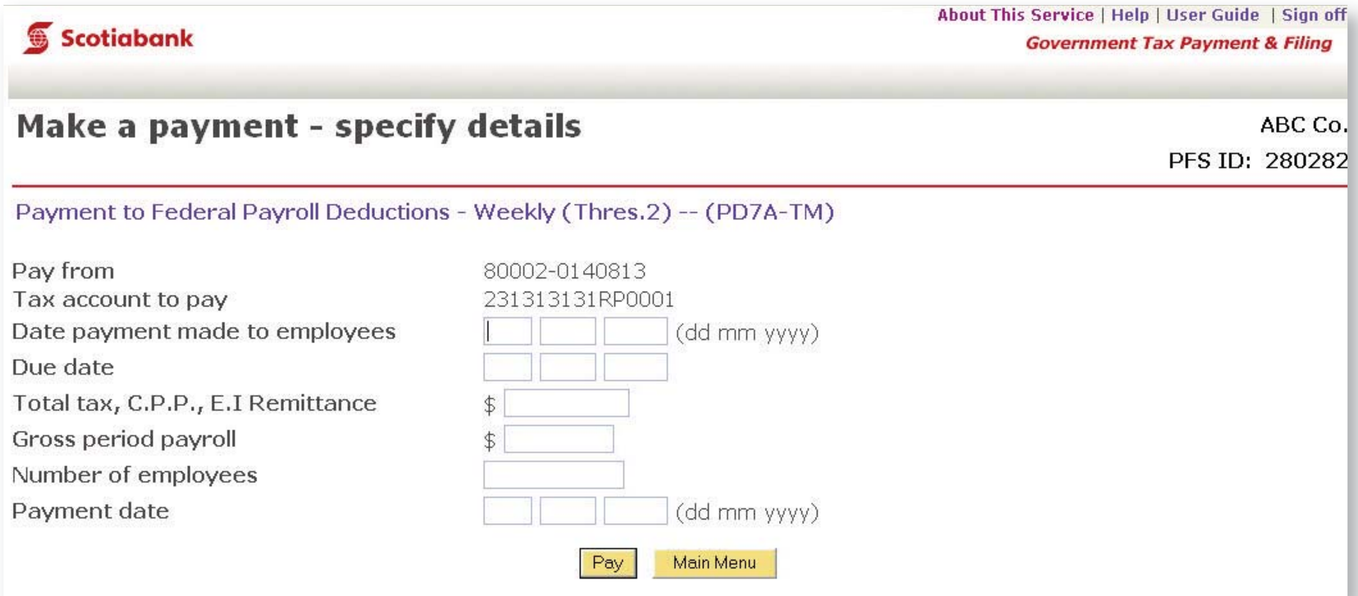
7. **Troubleshooting dates and calculations**
   Date and calculation logic is built into most of the forms and respective fields on the tax payment web application. If the dates and/or calculation result(s) generated by the application appear to be incorrect, verify that the data you entered in the respective fields is correct/valid via the **Edit Payment Type** page from the **Main Menu** page.

3.7 Processing payments for bi-weekly payrolls

Revenue Canada confirms that Federal Payroll Deductions submitted electronically can be either **Weekly**, **Twice-Monthly**, or **Monthly frequencies**.

Customers who wish to make bi-weekly payments must choose the Weekly Payment Type and file every two weeks.

When adding the Weekly Payroll Deductions payment type, verify that the correct day-month-year values are entered in the **Date payment made to employees** field. The tax payment application will automatically calculate the payment **Due Date** and display the respective day-month-year information in this field.



Bi-weekly Payroll Remittance Periods

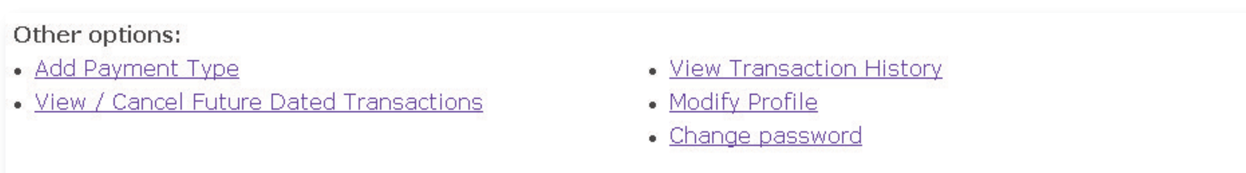
Make your remittance **by the third business day** (not counting Saturdays, Sundays, or holidays) after the end of the following periods:

- From the 1st through the 7th day of the month
- From the 8th through the 14th day of the month
- From the 15th through the 21st day of the month
- From the 22nd through the last day of the month.

For example (assuming all business days): If you use a bi-weekly payroll and the date payment is made to your employees is on the 12th of the month, the payroll period therefore falls within the 8th through the 14th range which results in the Payment Due Date being the 17th.

On the next bi-weekly payroll run, payment is made to employees on the 26th (12th plus 14 days), the payroll period therefore falls within the 22nd through the last day of the month range, which results in the Payment Due Date being the 3rd day of the following month.

3.8 Correct or cancel a payment or filing



To correct or cancel a payment or filing that you have submitted, return to the **Main Menu** page by clicking the **Main Menu** button on the **Payment Confirmation** page.

Select the **View/Cancel Future Dated Transactions** option from the **Other Options** section.

The **View / Cancel Future Dated Transactions** page will appear.

Select **View Transactions** at the bottom of the page, or if you have numerous transactions, you may wish to search for a specific transaction by using the search functions on this page.

3.9 Resubmitting a payment or filing

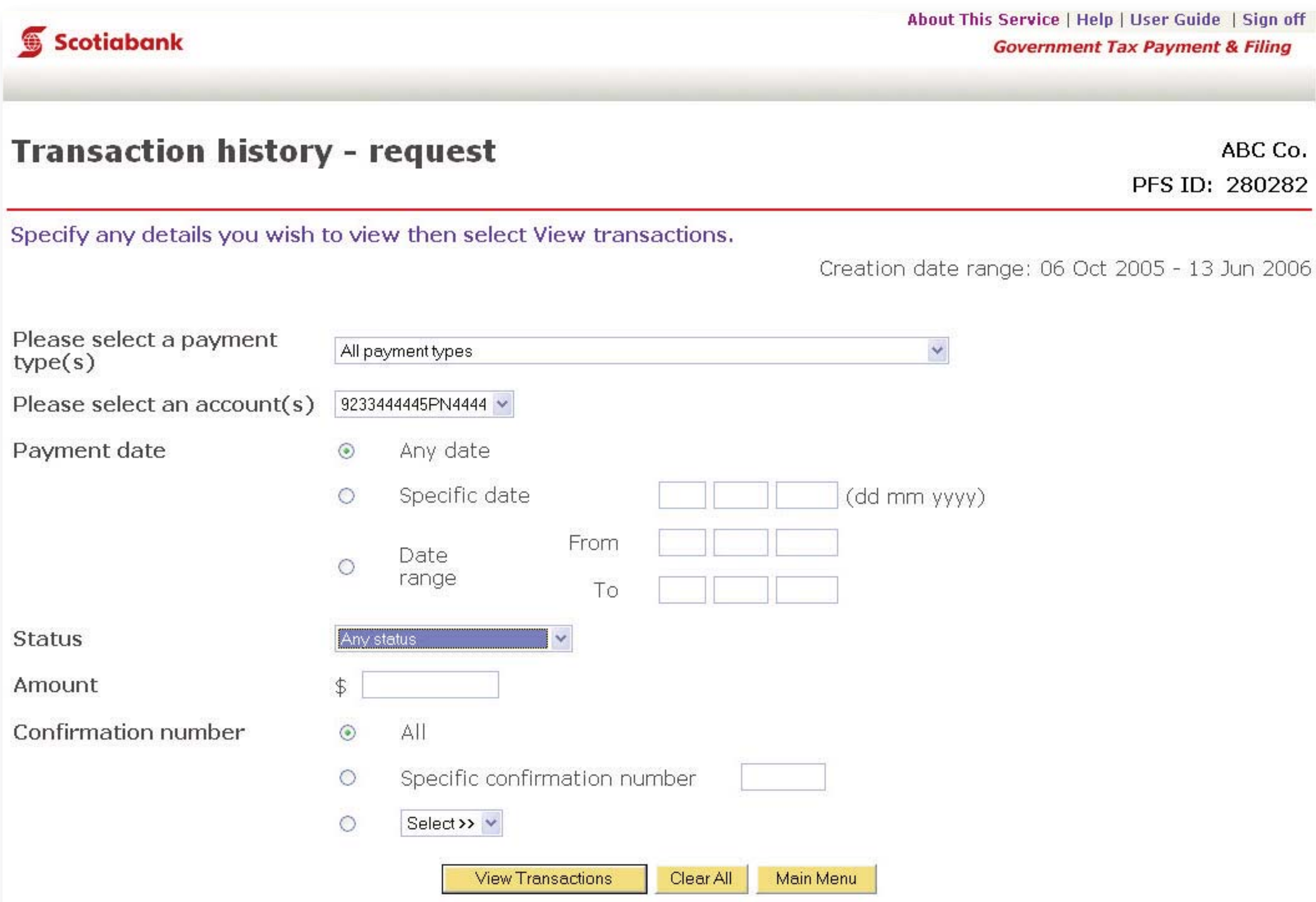
If you wish to resubmit a payment or filing, repeat the procedures from section **3.5 Make a payment or filing**.

3.10 Search for a transaction

Currently, all transaction history is available online for thirteen months.

To locate a transaction, go to the Main Menu page and select either the **View Transaction History** option or the **View/Cancel Future Dated Transactions** option. In both cases a page appears that contains search functions. The Transaction History–request page is shown below.

To delete a future-dated transaction, click the **View Transactions** button.



You can search for a specific transaction by date, by dollar amount, by transaction number, by confirmation number, or by using a combination of these criteria.

The results of your search, if successful, are listed in payment date order with the earliest transaction(s) listed first. Select a transaction to retrieve the respective detailed information.

3.11 Reviewing or changing your service profile information

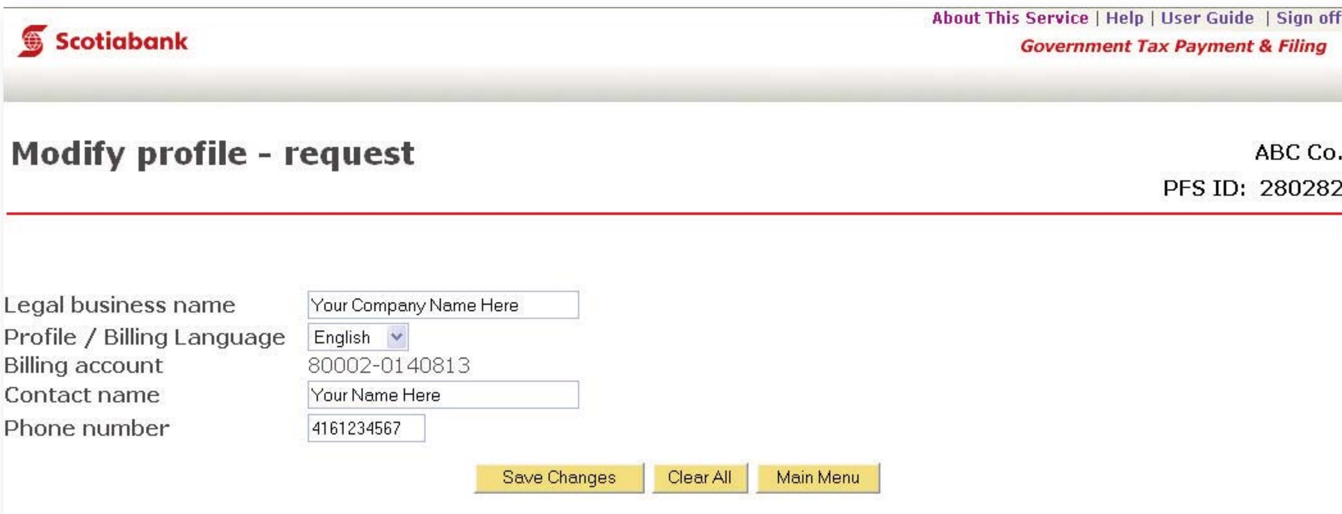
Complete your profile modifications on this page accordingly. Information that can be updated includes: legal business name, preferred contact language, billing account, contact name or telephone number.

To review or adjust your service profile, select **Modify Profile** on the **Main Menu** page. The **Modify profile–request** page will appear.

Note: Your current billing account number is also displayed. If your service profile only has 1 account set-up, then you cannot change the billing account number to another number since only one account number exists.

Small Business customers using Scotia Online: Contact your branch to set-up/add another account to your Scotia Online service. This would then enable you to select another billing account from the Billing account field drop-down list.

Commercial and Corporate customers: Complete the service Enrollment Form as a "Service Change" request to add another account(s) to your service profile. This would then enable you to select another billing account from the Billing Account field drop-down list.



3.12 Changing your password

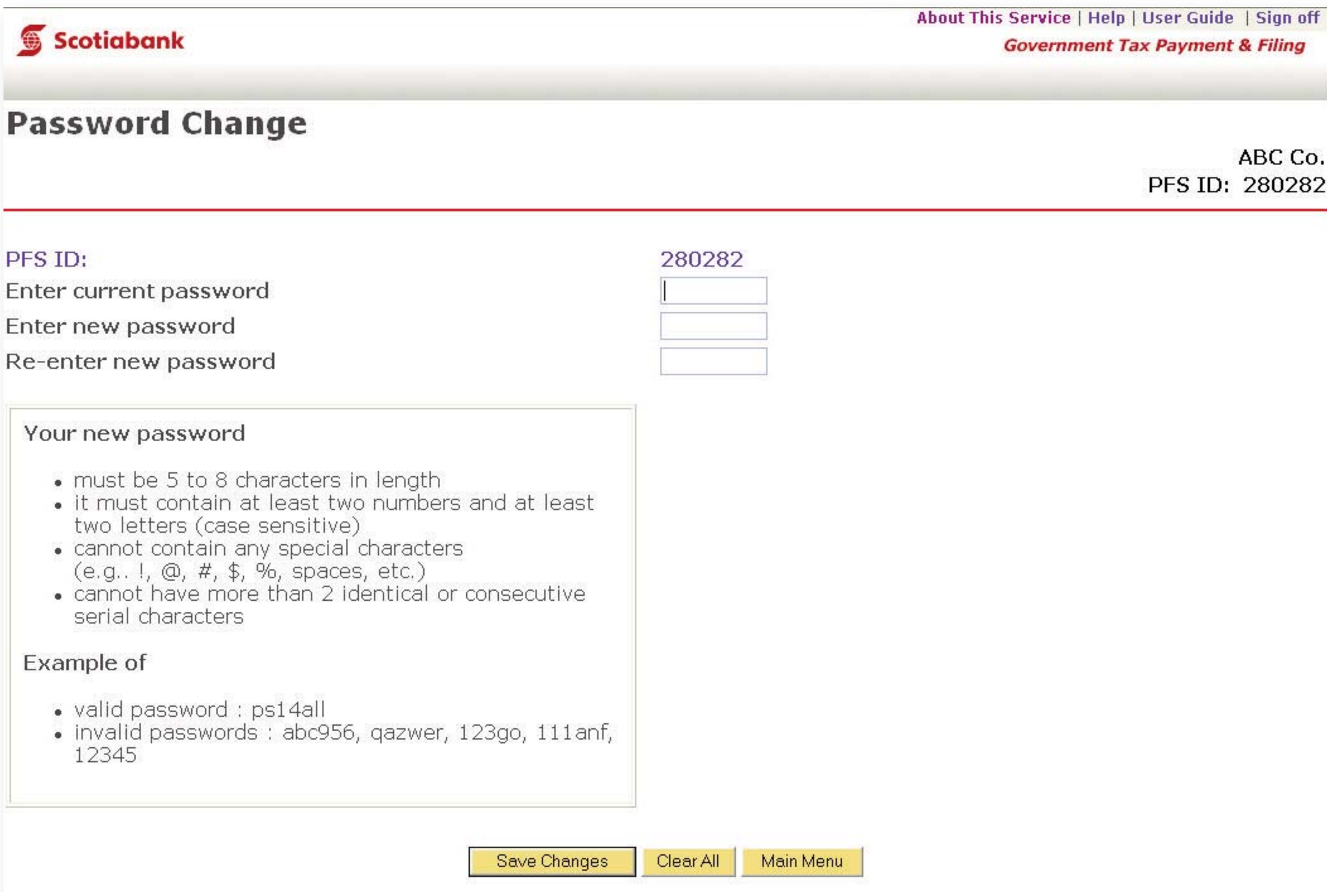
If you wish to change your sign-on password, go to the **Main Menu** page and select the **Change Password** option.

Enter appropriate values in each of the fields.

Note that your password:

- must be 5 to 8 characters in length
- it must contain at least two numbers and at least two letters (case sensitive)
- cannot contain any special characters (e.g.. !, @, #, $, %, spaces, etc.)
- cannot have more than 2 identical or consecutive serial characters
  Examples of:
  - valid password: ps14all
  - invalid passwords : abc956, qazwer, 123go, 111anf, 12345

Click **Save changes** at the bottom of the page to complete the password change.



4.0 Frequently Asked Questions

What taxes can I pay using this service?

The Government Tax Payment & Filing Service includes payroll source deductions, corporate income tax, GST, PST, and Harmonized GST and PST. For a complete list of taxes you can pay by using this service, please see the Government Creditors List via www.scotiabank.com/taxpayments.

When are payments processed?

Payments made on the Government Payment & Filing Service are processed overnight. Your payment will be value dated for the next business day and the funds will be debited from your account on the value date. For instance, if your taxes are due tomorrow, the payment must be entered today before midnight Eastern Time.

Note: Payments entered ON the due date are late, and may be subject to government penalties.

Are there transaction fees for the service?

A service charge of $2.00 per payment or filing will be charged to your account.

Corporate and Commercial customers pay a $25.00 enrollment fee and are also subject to a minimum monthly fee of $2.00 (applied when there is no activity for a given month. As long as one tax payment is made, the minimum fee would be waived). The minimum monthly fee also applies to Small Business customers using ScotiaConnect instead of the Scotia Online service.

How do I receive a refund from the Federal Government?

When you submit a transaction that indicates a refund is due, the government will review and validate the information and then issue a refund cheque in approximately two weeks. You could receive your refund up to one week sooner if you are set-up for auto deposit.

How far in advance can I future date a transaction?

Most transactions can be future dated up to one year in advance. The only exceptions are transactions to the Quebec Government. These transactions can only be future dated up to two months in advance.

How many users are required to use the Service?

For Commercial and Corporate customers - any single user who has a valid User ID and Password has access to the system. For Small Business customers – any Scotia OnLine business customer who has completed the online registration has access to the system.

Can one person input payments and another person authorize them?

Yes, Corporate and Commercial customers can choose the Multiple User Set-up, which allows a maximum of three required approvers per transaction. All other set-up options allow any single user who has a valid User ID and Password to access the system to create and send payments.

Can I enter negative numbers in fields in the transaction pages?

No. All amounts that you enter in the fields on the transaction pages must be positive, although the values you enter may, when calculated, result in a negative amount and therefore qualify you for a refund. You cannot enter negative sales amounts for GST, BC SST, RST, or any other Payment Type.

5.0 Need Help?

Help Desk

If you require assistance on a matter not covered in this guide, please contact the Tax Payment & Filing Service Help Desk at **1-800-206-9444**. **Please note** that the Tax Payment & Filing Service Help Desk is to be contacted only for matters that relate to Government Tax Payment and Filing Service and not matters related to the Scotia Online or ScotiaConnect services.

Small Business customers requiring help with the Scotia Online service can contact the Scotia Online Helpdesk at **1-800-4SCOTIA**

Commercial and Corporate customers requiring help with the ScotiaConnect service can contact the Customer Service and Support Contact Centre at **1-800-265-5613**