CANADA SAVINGS BONDS

PAYROLL SAVINGS PROGRAM

click csb csb.gc.ca

EMPLOYEE HOW-TO GUIDE

HOWTO-11

Canada

Different people, different goals, one website!

The *Employee How-To Guide* is designed to help Canada Savings Bond payroll subscribers, from the beginner to the frequent user, with their online experience. This helpful manual gives a step-by-step approach to the most common transactions such as registration, purchase, and redemption.

Starting in 2011, Bill, Alex, and Sara can contribute to new and existing plans, redeem their bonds and manage their accounts from a common website!

TO GET STARTED, GO TO CSB.GC.CA/EMPLOYEES AND SELECT 

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

Which situation resembles yours?

Bill, Alex, and Sara are three typical CSB payroll subscribers, each with different savings goals. Choose a profile that resembles you the most in order to select the appropriate section in this guide.

BILL IS NEW TO ONLINE.

Bill actively contributes to the Payroll Savings Program, but is not a regular web user nor has he ever registered for an online account. This year, he will be going online for the first time to change his contribution amounts and to set up a new plan for his granddaughter.

ALEX IS NEW TO CSBs.

Alex has recently graduated from university and has just started working with his new employer. He has never contributed to a Payroll Savings Plan.

SARA IS ALREADY ONLINE.

Sara actively contributes to the Payroll Savings Program and has used online services before. She now wants to increase her CSB contributions because her teenage son Matthew will be going to university in a couple of years.

Use your *Employee Reference Card* to record your Plan Number, Organization ID, and Client ID.

BILL HAS A PLAN BUT IS GOING ONLINE FOR THE FIRST TIME.

He has a Plan Number but *no* Client ID or Password.

Before getting started, Bill will need:

a — a valid email address;

b — his 10-digit Plan Number (starts with a “2” and is located on last year’s annual CSB statement);

c — his last contribution amount (located on his pay stub);

d — his Direct Deposit information (if previously set up in his plan).

HOW TO REGISTER

1. Go to csb.gc.ca/employees and select click csb to access *CSB Online Services.*
2. From the Login page, select *Register.*
3. Select *Payroll Plan Subscriber* from the Bond Owner Identification screen.
4. Select *Existing Payroll Plan Owner* from the Required Information screen.
5. From the Authentication screen, enter First Name, Last Name, and Plan Number, and select *Continue.*
6. Enter your date of birth, contribution amounts, or bank account information as indicated. Select *Continue.*
7. Read and accept the Terms of Use.
8. 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.*

9. 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. Select *Continue.*
10. From the Create Password screen, enter your Password, and then re-enter to confirm. Select *Continue.*
11. From the Create Challenge Questions screen, choose and answer three Password Challenge Questions. Select *Confirm.*
12. If you print a copy of the confirmation page for your records, please keep it in a secure place. Select *Continue.*

HOW TO CHANGE YOUR CONTRIBUTIONS

1. Select *Change Existing Contribution* from the left navigation menu.
2. From the Requested Changes to Payroll Plans screen, choose the Plan Number you would like to make changes to, and select *Change.*

HOW TO CHANGE YOUR CONTRIBUTIONS (CONTINUED)

3. Verify accuracy of Organization ID. Enter new amount in the Contribution Amount field, and select *Submit.*
4. Review your changes on the Requested Changes to Payroll Plans screen, and select *Confirm.*
5. Print a copy of your confirmation for your records.

! *New contribution amounts 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. Select *Contribute to a Third-Party Plan.*
3. Verify accuracy of Organization ID. Enter the amount you would like to contribute to the new plan. Select *Submit.*
4. Verify pay information, and select *Confirm.*
5. Enter the Owner's Information (the granddaughter's in Bill's case), and select *Continue.*
6. Review details of the new contribution, change if necessary, and select *Confirm.*
7. Review agreements, select the checkbox indicating your agreement, and select *Confirm.*
8. Print a copy of your confirmation for your records.

HOW TO REDEEM

1. Once you have logged in, select *Redemption* from the left navigation menu.
2. From the Redemption screen, select the plan you want to redeem.
3. Choose the bond series to redeem from, 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. Your copy will include your confirmation number.

! *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.*

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

ALEX HAS NEVER CONTRIBUTED TO A PAYROLL SAVINGS PLAN.

Alex has no Plan Number, Client ID, or Password.

Before getting started, Alex will need:

a) a valid email address;

b) his Social Insurance Number;

c) his employer's Organization ID (located on CSB posters in the organization during the sales campaign or through his Campaign Director).

HOW TO REGISTER

1. Go to csb.gc.ca/employees and select click csb to access *CSB Online Services.*
2. From the Login page, select *Register.*
3. Select *Payroll Plan Subscriber* from the Bond Owner Identification screen.
4. Select *New Payroll Participant* from the Required Information screen.
5. Read and accept the Terms of Use.
6. Enter your personal information in the Contact Information screen, and select *Continue.*

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

7. 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. Select *Continue.*
8. From the Create Password screen, enter your Password, and then re-enter to confirm. Select *Continue.*
9. From the Create Challenge Questions screen, choose and answer three Password Challenge Questions. Select *Confirm.*
10. If you print a copy of the confirmation page for your records, please keep it in a secure place. Select *Continue.*

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.
2. From the Plan Type screen, select *Contribute to a Single Plan.*
3. Enter your Organization ID and the amount you would like to contribute to the new plan. Select *Submit.*
4. Enter pay frequency in the Organization Information screen, and select *Confirm.*
5. Review details of new contribution, change if necessary, and select *Confirm.*
6. Review agreements, select the checkbox indicating your agreement, and select *Confirm.*
7. Print a copy of your confirmation for your records.

! *Contributions will begin with the first pay in December.*

If you want to redeem the bond from your new plan, you can do so at any time. However, no interest will be paid out on your bond if it is redeemed within three months of its issue date.

HOW TO REDEEM

1. Once you have logged in, select *Redemption* from the left navigation menu.
2. From the Redemption screen, select the plan you want to redeem.
3. Choose the bond series to redeem from, 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. Your copy will include your confirmation number.

! *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.*

SARA CONTRIBUTES TO HER CSB PAYROLL PLAN EVERY YEAR. SHE IS ALREADY REGISTERED ONLINE.

She already has a Plan Number, Client ID, and Password.

HOW TO LOG ON

1. Go to csb.gc.ca/employees and select to access *CSB Online Services.*
2. Enter same Client ID and Password used during the last campaign. 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. From the Requested Changes to Payroll Plans screen, choose the Plan Number you would like to make changes to, and select *Change.*
3. Verify accuracy of Organization ID. Enter new amount in the Contribution Amount field, and select *Submit.*
4. Review your changes on the Requested Changes to Payroll Plans screen, and select *Confirm.*
5. Print a copy of your confirmation for your records.

! *New contribution amounts 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. Select *Contribute to a Joint Plan* or *Contribute to a Third-Party Plan.*
3. Verify accuracy of Organization ID. Enter the amount you would like to contribute to the new plan. Select *Submit.*
4. Verify pay information, and select *Confirm.*
5. Enter the Owner's Information, and select *Continue.*
6. Review details of the new contribution, change if necessary, and select *Confirm.*
7. Review agreements, select the checkbox indicating your agreement, and select *Confirm.*
8. Print a copy of your confirmation for your records.

HOW TO REDEEM

1. Once you have logged in, select *Redemption* from the left navigation menu.
2. From the Redemption screen, select the plan you want to redeem.
3. Choose the bond series to redeem from, 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. Your copy will include your confirmation number.

! *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?

A Client ID is the 10-digit number you received after completing your online registration **prior to September 2011.** You can use this Client ID to access your account at any time.

After September 2011, you can personalize your Client ID. Your 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 your password.

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 statement.

What are Password Challenge Questions?

They are questions that allow you to access your 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 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.
2. From the Create a Personalized Client ID screen, enter a unique and memorable name. Select *Continue.*

How do I create Password Challenge Questions?

1. Select *Challenge Questions* from the left navigation menu.
2. From the Create Challenge Questions screen, choose three questions, and provide answers. Select *Continue.*

How do I get online statements and T5s?

1. Select *Statements and T5s* in the left navigation menu.
2. Select *Sign Up Now.*

How do I change my mailing address?

1. Select *Contact Information* from the left navigation menu.
2. Enter the new address in the appropriate fields. Select *Continue.*

Forgot your Client ID?

1. Select *Forgot Client ID* from the Login page.
2. Enter the email address you have on file, and select *Continue,* or answer other payroll plan details.
3. Your Client ID will be sent to your email address so you can retrieve it.
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 don't have Password Challenge Questions, you will have to answer the 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 contribute to a new plan or increase my contributions to an existing plan?

Existing and new payroll plan subscribers can contribute to their plans during the sales campaign from early October until 1 November at 8:00 p.m. (ET).

Find more FAQs at csb.gc.ca