

# Create a Payee

In this guide you will learn how to add a **Payee** from your bank account to submit the funds owed to your municipality. As each financial institution is slightly different we have provided some screenshots and official information from the banks regarding this information.

Once the Municipality has been setup as a **Payee** on your bank you are free to input the total amount owed as well as the **Customer Code (CUSCODE)** displayed on the invoice details.

Your Payee municipality is: **Torbay**  
Official Payee name: **TORBAY (TOWN) TAXES**  
OR  
**TORBAY (TOWN OF) TAXES**

(Depending on Financial Institution, if you search for **Torbay** there should only be 1 available result)

Please note that depending on which financial institution you use it can take up to 48 hours for your payment to be processed. You may view a receipt in the Reprint Receipts of the eService/Web Service (Customer Portal > Reprint Receipts) when it becomes available.

# Financial Links Regarding Payee Information

## RBC

<https://www.rbcroyalbank.com/onlinebanking/bankingusertips/payments/editpayee.html>

## Scotia Bank

<http://www.scotiabank.com/onlinedemo/html/en/40/42.html>

## BMO (Bank of Montreal)

<https://www.bmo.com/pccgprefix/olb/help-centre/en/my-payments/add-payee.html>

## CIBC

<https://www.cibc.com/ca/how-to-bank/online-banking/register-bills-payment.html>

## TD (Toronto Dominion)

<http://www.tdcanadatrust.com/tour/published/personal-whatwhy-addmodifypayee.html>

## HSBC

<http://www.hsbc.ca/1/2/personal/banking/ways-to-bank/internet-banking-faq>

Under “Payments and Transfers”.

## President’s Choice Financial

<https://www.cibc.com/ca/how-to-bank/online-banking/register-bills-payment.html>

See CIBC.

## Newfoundland & Labrador Credit Union

<https://www.nlcu.com/Home/OnlineBanking/Payments/Payees/>

## Sample Process (Walkthroughs):

The links provided in the page above should be all the information you need however, we have provided with a complete walkthrough to ensure you have a understanding of the process. As you can see in the two examples below it is the same 8 step process just with a slightly different interface.

### Payee via RBC:

1. Login to your RBC account then proceed to the **My Accounts -> Account Summary** tab. Once there, under the To: input select **Add a Payee** option, then click **Submit**.

The screenshot shows the RBC website interface. At the top, there's a navigation bar with 'Products & Services', 'My Accounts', and 'Customer Service'. Below this, the 'Accounts Summary' tab is selected, with sub-tabs for 'Banking' and 'Direct Investing'. The main content area is titled 'Welcome,' and features a 'Quick Payments & Transfers' section. This section has a 'From:' dropdown set to 'Joint Account = \$ 5,56.19', a 'To:' dropdown set to 'Add a Payee', and an 'Amount:' input field. A 'Submit >' button is next to the amount field. Two green arrows are overlaid on the image: one points from the top left to the 'To:' dropdown, and the other points from the top center to the 'Submit >' button. To the left of the 'Quick Payments & Transfers' section is a 'Communications' sidebar with links like '19 new messages', 'Alert Inbox', 'ebills', 'View eDocuments', 'New Offers', and 'More Communications...'. To the right is an 'Apply Now' sidebar with links like 'Open a Banking Account', 'Apply for a Credit Card', 'Apply for a Loan', 'Start a Mortgage Pre-Approval', 'Explore Insurance Options', 'Purchase Investments', and 'More Applications...'. The top right corner shows a 'Sign Out' button and the date 'May 13, 2013'.

2. Search for your municipalities name as stated above then click **Search**.

RBC Royal Bank®

Site Map

Sign Out

May 13, 2013

Products & Services | **My Accounts** | Customer Service

Accounts Summary | **Banking** | Direct Investing

Personal Accounts > Pay Bills and Transfer Funds > Manage Payees > Add Payee

### Add a Payee

**How to Add a Payee**

To add a new payee follow these steps:

Before you begin, ensure you have a copy of your bill with you.

- Enter the name of the payee, as written on your bill, in the text box below and select "Search".
- Do not enter punctuation or special characters (?, \*, @, #, etc.).
- [Learn More](#)

Payee Name:  **Search**

**Cancel**

**Personal Accounts**

- Account Services
- Pay Bills and Transfer Funds
  - Pay Multiple Bills
  - RBC International Remittance
  - Payment History
  - Manage Postdated Transactions
  - Manage Payees
  - Add Payee**
    - Add INTERAC e-Transfer Recipient
    - Add Other RBC Royal Bank Customer
    - Nickname Payees
  - View eBills
  - Credit Card Balance Transfer
  - Transfer Funds to RBC US Banking
- Alert Centre
- Profile and Preferences
- Apply for Products and Services

3. Select the correct match and click **Continue**.

RBC Royal Bank®

Customer Service

May 13, 2013

### Add a Payee

**Help Finding Your Payee**

If you were unable to find your payee try the tips below:

- Confirm that the payee information was entered correctly.
- Enter the first 3 letters of your payee's name to expand your search results.
- Use specific keywords to narrow your search results. For example, enter "Union Gas" instead of "Gas" or "Rogers Cable" instead of "Cable".
- Do not enter punctuation or special characters (?, \*, @, #, etc.).

[Learn More](#)

Payee Name:  **Search**

Please click the button beside the payee you wish to add.

**1 of 1 possible payee matches for "TORBAY":**

<input checked="" type="radio"/>	TORBAY (TOWN) TAXES
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1 results found

**Back** **Cancel** **Continue**

4. Input your unique **8 digit customer number** provided at the time of checkout then click Continue.

RBC Royal Bank® [Customer Service](#) May 13, 2013

### Payee Information

The payee you have selected is: TORBAY (TOWN) TAXES

Enter the 8 digit alphanumeric account or customer number without spaces or dashes.

CUSCODE

[Back](#) [Cancel](#) [Continue](#)

5. Confirm the Payee

RBC Royal Bank® [Customer Service](#) May 13, 2013

### Add Payee Confirmation

Payee: TORBAY (TOWN) TAXES

Account Number: CUSCODE

[Back](#) [Cancel](#) [Confirm](#)

6. Select your municipality from the newly added Payee account in the To: input, provide the correct amount then click submit.

RBC® [Sign Out](#) May 13, 2013

[Products & Services](#) **[My Accounts](#)** [Customer Service](#)

[Accounts Summary](#) [Banking](#) | [Direct Investing](#)

Welcome, [Print](#)

#### Communications

- 19 new messages
- [Alert Inbox](#)
- [ebills](#)
- [View eDocuments](#)
- [New Offers](#)
- [More Communications...](#)

#### Quick Payments & Transfers

[Pay Bills & Transfer Funds](#)

From: Joint Account = \$ 595.19

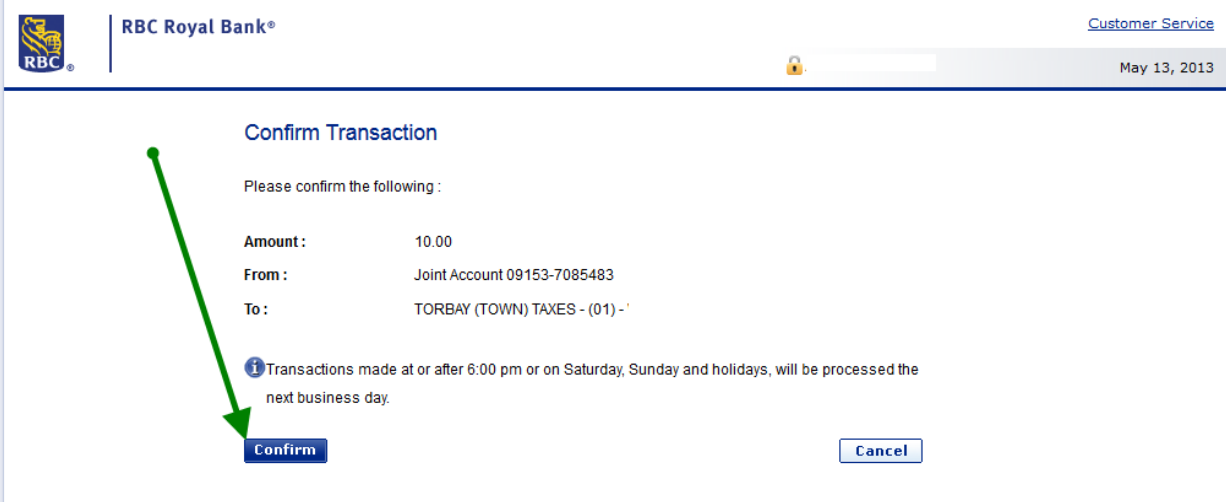
To: TORBAY (TOWN) TAXES - 01

Amount: 10 [Submit](#)

#### Apply Now

- Open a [Banking Account](#)
- Apply for a [Credit Card](#)
- Apply for a [Loan](#)
- Start a [Mortgage Pre-Approval](#)
- Explore [Insurance Options](#)
- Purchase [Investments](#)
- [More Applications...](#)

7. Confirm details if they are correct proceed to pay bills.



The image shows a screenshot of the RBC Royal Bank 'Confirm Transaction' web page. The page header includes the RBC logo, 'RBC Royal Bank®', a 'Customer Service' link, a lock icon, and the date 'May 13, 2013'. The main content area is titled 'Confirm Transaction' and asks the user to 'Please confirm the following :'. It displays transaction details: 'Amount : 10.00', 'From : Joint Account 09153-7085483', and 'To : TORBAY (TOWN) TAXES - (01) -'. Below this, an information icon (i) is followed by the text: 'Transactions made at or after 6:00 pm or on Saturday, Sunday and holidays, will be processed the next business day.' At the bottom of the form are two buttons: 'Confirm' and 'Cancel'. A green arrow points from the top left towards the 'Confirm' button.

RBC Royal Bank®

Customer Service

May 13, 2013

### Confirm Transaction

Please confirm the following :

**Amount :** 10.00

**From :** Joint Account 09153-7085483

**To :** TORBAY (TOWN) TAXES - (01) -

**i** Transactions made at or after 6:00 pm or on Saturday, Sunday and holidays, will be processed the next business day.

**Confirm** **Cancel**

8. You have now finalized the payment process please allow for a few days for your payment to transfer to the municipality. You may view a receipt in the Reprint Receipts of the eService/Web Service (Customer Portal > Reprint Receipts) when it becomes available.

# Payee via CIBC:

1. Login into your CIBC account then proceed to the **Banking** tab. Once there click on the **Pay Bills** option.

The screenshot shows the CIBC online banking interface. At the top, there's a red header with the CIBC logo and navigation links: Rates, Tools, Site Map, Contact Us, and Sign Off. Below the header is a secondary navigation bar with tabs: Banking, Investing, Offers and Products, and a date indicator for May 13, 2013. The left sidebar contains a list of links under 'Online Banking', including My Accounts, Pay Bills, Transfers, and others. The 'Pay Bills' link is highlighted. The main content area is titled 'Pay Bills' and shows a 'Step: 1' indicator. It includes a message about the last successful sign-on and instructions for making a payment. A 'Need Help?' chat button is visible on the right. A 'Please note:' section provides additional information about payments. At the bottom, there are links for My Accounts, CDIC Deposit Insurance Information, Legal, and Privacy & Security.

2. Now click on the **Add/Edit Payees** link and search for your municipalities name as stated above then click **Search**.

The screenshot shows the CIBC online banking interface for the 'Add/Edit Payees' page. The header and navigation bar are the same as in the previous screenshot. The left sidebar shows the 'Add/Edit Payees' link highlighted. The main content area is titled 'Add/Edit Payees' and includes instructions for adding a new payee. A 'Need Help?' chat button is visible on the right. The 'Add a payee' section has a text input field for 'Enter company name:' with 'Torbay' entered, and a red 'Search' button next to it. A green arrow points from the 'Add/Edit Payees' link in the sidebar to the 'Add a payee' section, and another green arrow points from the 'Search' button to the 'Search' button.

### 3. Select the appropriate search result

The screenshot shows the CIBC Online Banking interface. The top navigation bar includes the CIBC logo, links for Rates, Tools, Site Map, Contact Us, and Sign Off. Below this is a secondary navigation bar with Banking, Investing, Offers and Products, and a date indicator for May 13, 2013. The left sidebar contains a menu for Online Banking, including My Accounts, Pay Bills, Add/Edit Payees, Transfers, and Customer Services. The main content area is titled 'Payee Search Results' and shows a list of payees. A green arrow points to the 'TORBAY (TOWN OF) TAX' link in the list. A 'Back' button is visible next to the link.

**Payee Search Results**  
Step: 1 • 2 • 3 • 4

- Select the payee you'd like to add.
- If the payee you're searching for doesn't appear below, select "Back" to perform a new search.
- If your payee doesn't appear in the search results, contact Online Banking at 1-888-872-2422.
- You can also [pay your CIBC U.S. Dollar VISA credit card account](#).

**Payees**

Payees
<a href="#">TORBAY (TOWN OF) TAX</a>

[Back](#)

### 4. Provide a **nickname** and input your unique **8 digit customer number** provided at the time of checkout then click **Next**.

The screenshot shows the CIBC Online Banking interface for the 'Enter Payee Account Number and Nickname' step. The page includes a sidebar with navigation links and a main content area with instructions and input fields. A green arrow points to the 'Torbay' nickname field, another points to the 'CUSCODE' account number field, and a third points to the 'Next' button. The 'Back' and 'Cancel' buttons are also visible.

**Enter Payee Account Number and Nickname**  
Step: 1 • 2 • 3 • 4

- Enter the account number that appears on the bill you'd like to pay.
- If you'd like to give a nickname to the payee, enter a name in the "Payee Nickname" field below.
- Please enter any letters in upper case.
- Consult the special text and/or image below (if applicable) for more help.
- For further assistance, contact Online Banking at 1-888-872-2422.

**Selected Payee:** TORBAY (TOWN OF) TAX

**Payee Nickname:**

**Payee Account Number:**

**Account Number Format:** XXXXXXXX

Symbol Key: 9=Numbers, A=Letters, X=Numbers or Letters, ?=Non Mandatory Characters

**Torbay (Town of) Tax**

This account consists of an **Account #** that is 8 alpha numeric characters. Enter this number without any spaces.

[Back](#) [Cancel](#) [Next](#)



5. Confirm that the results are accurate then click **Add Payee**.

**CIBC** Rates Tools Site Map Contact Us Sign Off

Banking Investing Offers and Products May 13, 2013

20 new item(s)

Transaction Summary Help

**Verify**  
Step: 1 • 2 • 3 • 4

- Please review the payee information you have entered.
- If the information is correct, select the "Add Payee" button below.
- For further assistance, contact Online Banking at 1-888-872-2422.

Selected Payee: TORBAY (TOWN OF) TAX  
Payee Nickname: Torbay  
Payee Account Number: CUSCODE1

Back Cancel **Add Payee**

**Need Help?**  
Chat live with an agent

Online Banking  
My Accounts  
Pay Bills  
• Set Up Payment(s)  
• View Upcoming and Past Payments  
• Add/Edit Payees  
• Payee Details  
• View E-bills  
Transfers  
INTERAC e-Transfer  
Customer Services  
My Message Centre  
Manage My Alerts  
Contact Us

6. Go back to the Pay Bills link and input the amount owed on the invoice and select next.

**CIBC** Rates Tools Site Map Contact Us Sign Off

Banking Investing Offers and Products May 13, 2013

20 new item(s)

Transaction Summary Help

**Pay Bills**  
Step: 1 • 2 • 3

Your last successful Sign On was on May 13, 2013 at 13:32 ET

To make a payment, enter the amount and payment date for the bills you want to pay, and select the "Next" button.

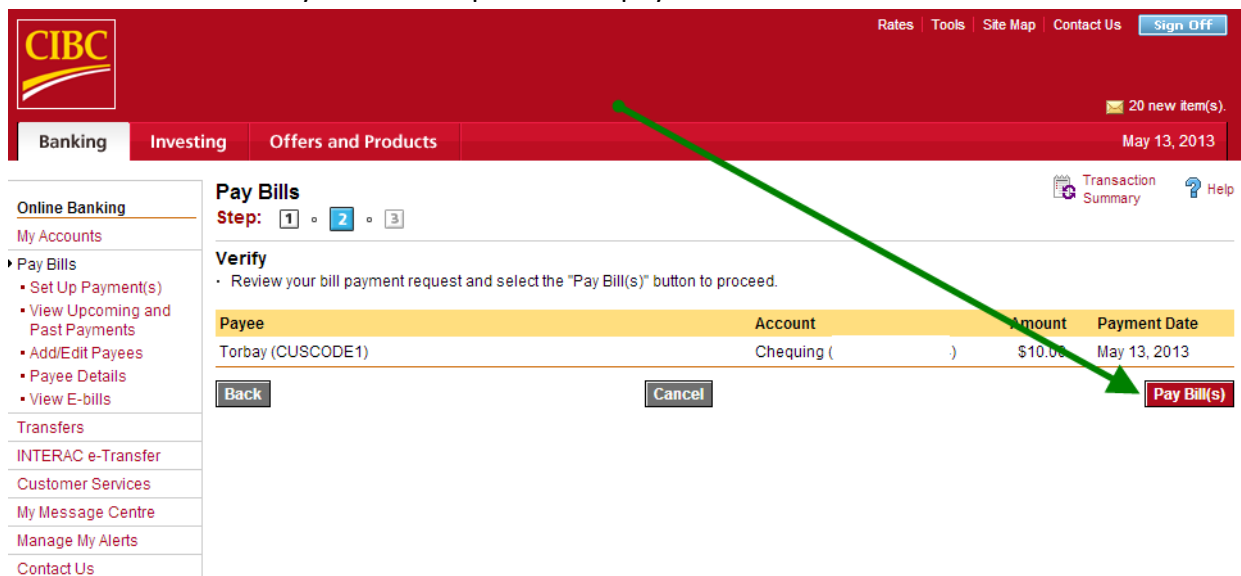
[Add or edit payees](#) ☒ Show last payment ☒ Show account balance

Payee	Account (Change All)	Amount	Payment Date
<input checked="" type="checkbox"/> Torbay (CUSCODE1)	Chequing ( \$548.09 )	\$10	May 13, 2013
Total Amount:		\$ 10.00	<b>Next</b>

**Need Help?**  
Chat live with an agent

Online Banking  
My Accounts  
Pay Bills  
• Set Up Payment(s)  
• View Upcoming and Past Payments  
• Add/Edit Payees  
• Payee Details  
• View E-bills  
Transfers  
INTERAC e-Transfer  
Customer Services  
My Message Centre  
Manage My Alerts  
Contact Us

7. Confirm details if they are correct proceed to pay bills.



The screenshot shows the CIBC online banking interface. The top navigation bar includes links for Rates, Tools, Site Map, Contact Us, and Sign Off. The main navigation bar has tabs for Banking, Investing, and Offers and Products. The left sidebar lists various services under Online Banking, including My Accounts, Pay Bills, Transfers, and Customer Services. The main content area is titled 'Pay Bills' and shows a 'Verify' step. A table displays a payment request for Torbay (CUSCODE1) with a Chequing account, an amount of \$10.00, and a payment date of May 13, 2013. Below the table are buttons for Back, Cancel, and Pay Bill(s). A green arrow points from the top navigation bar to the Pay Bill(s) button.

Payee	Account	Amount	Payment Date
Torbay (CUSCODE1)	Chequing ( )	\$10.00	May 13, 2013

8. You have now finalized the payment process please allow for a few days for your payment to transfer to the municipality. You may view a receipt in the Reprint Receipts of the eService/Web Service (Customer Portal > Reprint Receipts) when it becomes available.