



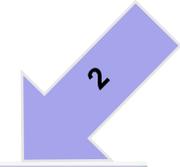
CAO Online Payment System Process Guide

Table of Contents

Step 1: Accessing CAO portal.....	3
Step 2 Login to CAO account.....	4
Step 3 CAO Services portal.....	5
Step 4: Review invoices and payments.....	6
Step 5: Condo corporation account summary.....	7
Step 6: Payment methods.....	8
Direct deposit: Terms and conditions.....	9
Direct deposit (Pay by bank).....	10
Add by bank (Online banking).....	11
Add by bank (Manual).....	12
Credit or Debit cards.....	13
Google Pay.....	14
Step 7: Transaction approved.....	15
Best practice suggestions.....	17
Two signatures for payment authorization.....	17
Direct deposit bank account.....	17
Changing condo management companies.....	17

Step 1: Accessing CAO Portal

1. Visit CAO's website at thecao.ca.
2. Click **Login** on the top right-hand corner of your screen.



A screenshot of the CAO website. The top navigation bar is dark blue with white text for links: 'File a Return', 'Condo Calendar Tool', 'Condo Registry', 'Director Training', 'Tribunal', and 'Condo Forms'. To the right is a search bar labeled 'Search Site' and a 'Login' button with a user icon and 'FR' next to it. Below the navigation bar is a white section with the CAO logo on the left and four menu items with dropdown arrows: 'Before You Buy Or Rent', 'Condo Living', 'Boards & Governance', and 'Issues & Dispute Resolution'. The main content area features the text 'ABOUT CAO' followed by 'Engaging and empowering Ontario's condominium communities' and a large image of a residential neighborhood.

Step 2: Login to CAO Account

1. Enter your **CAO account credentials** and click **Login**.

2. If you do not have an account: click **Create an Account** and follow instructions.

Having issues with your account? [Contact CAO](#).



Please follow these step-by-step instructions to create an account or if you need assistance to reset your password. If you experience any problems with logging in, please contact the CAO.

Veillez suivre ces instructions étape par étape pour créer un compte ou si vous avez besoin d'aide pour réinitialiser votre mot de passe. Si vous rencontrez des problèmes de connexion, veuillez contacter l'OOSC.

Please note that you only need one personal account with the CAO to access all online services and your associated condominium corporations.

To create a personal account, please click on the "Create an Account" button.

If you already have an account with the CAO, please login below.

Veillez noter que vous n'avez besoin que d'un seul compte personnel auprès de l'OOSC pour accéder aux services en ligne et à vos associations condominiales.

Pour créer un compte personnel, veuillez cliquer sur le bouton « Créer un compte ».

Si vous avez déjà un compte auprès de l'OOSC, veuillez vous connecter ci-dessous.

Create an Account/Créer un compte

Login/Connexion

Username/Nom d'utilisateur

-

Password/Mot de passe

Forgot your password/Mot de passe oublié

Login/Connexion

2

7

Step 3: CAO Services Portal

You are now logged into your CAO Services Portal.

1. Click **View Invoices & Make Payments**.

Here you can do the following for all condo corporations linked to your CAO account:

- View paid and outstanding invoices
- Make payments
- Review payment history

CAO Services Portal

Welcome to the CAO Services Portal

Here you can access director training, file a CAT case, file your returns, pay an invoice and more.

CAO Services Portal

- My Director Training** ↗
Complete director training and access your certificate of completion.
- View Corporation Information** ↗
Review the contacts and details of a condo corporation you are associated with.
- Access Tribunal** ↗
File a new case, join a case, or access an existing case.
- File Returns & Notices of Change** ↗
File returns and notices of change if information filed in the return has changed.
- View Returns History** ↗
View previously filed condo returns and notices of change.
- View Invoices & Make Payments** ↗
View invoices, make a payment, or review payment history.
- Corporation Surveys** ↗
Complete surveys and review previous survey responses.
- Redeem Invitation** ↗
Redeem the CAO code to join a new condo corporation.

Step 4: Review Invoices & Payments

1. Review the **list of Condo Corporations** and identify those with unpaid invoices.

You can also use **Search My Condo Corporation** if you are responsible for managing several corporations.

2. Click on the **corporation name** to begin the payment process.

*Only corporations with **unpaid or outstanding invoices** can add or change payment method information.

CAO SERVICES PORTAL

Invoices & Payments

Review invoices, make payments and access payment history.

7

Search My Condo Corporation
ENTER THE LEGAL NAME OF A CORPORATION OR CHOOSE FROM THE LIST

Q Search Search

Primary Role
Permissions
Returns
Invoices

Read Only
 Full Access
 Filed
 Outstanding
 Paid
 Unpaid

Apply Filter

Condo Corporation ↑	Returns	Invoices	Primary Role	Permissions
[TEST] BRANT STANDARD CONDOMINIUM CORPORATION NO. 89990000	✓ Filed	✗ Unpaid	Other	Full Access
[TEST] CARLETON STANDARD CONDOMINIUM CORPORATION NO. 217	✗ Outstanding	✗ Unpaid	Director	Full Access

2

Step 5: Condo Corporation Account Summary

Your Account Summary displays the condo corporation's current balance for all outstanding CAO invoices.

You can also review the details for each **Invoice**, including the balance, status, date issued and invoice number.

1. Click on **Pay Now** to pay the corporation's full outstanding balance.

OR

2. Pay one invoice at a time by clicking on each invoice listed under **Outstanding Invoices**.

Invoices and Payments

Condo Corporation Legal Name: [TEST] BRANT STANDARD CONDOMINIUM CORPORATION NO. 89990000

You can find a summary of the condo corporation's outstanding invoices, paid invoices, and invoices under review below.

To pay an invoice, please click on the "Pay Now" button to pay online or by cheque. To view the details of any invoices, please click on the specific invoice.

Read about accessing and paying invoices.

Your Account Summary

Current Balance: \$899.20 29/08/2023

Pay Now

Outstanding Invoices

Assessment Invoices

Assessment Invoice ↑	Invoice Number	Invoice Amount	Balance Payable	Status	Date Issued
2022-2023 - Assessment Fee/Frais de quote-part	INV-102125-Y1Y6C4	\$24.00	\$24.00	New	07/09/2022
2023-2024 - Assessment Fee/Frais de quote-part	INV-105625-X4R4T2	\$24.00	\$24.00	Pending Payment	12/01/2023

Step 6: Payment Methods

Under **Payment Options**, select the corporation's preferred payment method.

1. Select **Pay by Card or Google Pay** to pay by:

- Credit Card
- Debit Visa/Mastercard
- Google digital wallet

OR

2. Select **Pay by Direct Deposit** to pay directly from the corporation's bank account.

3. Click **Pay Now**.



Corporation Profile - Account Payment

Condo Corporation Legal Name: [TEST] BRANT STANDARD CONDOMINIUM CORPORATION NO. 89990000

Account Payment

Item Name	Invoice Status	Amount
2022-2023 - Assessment Fee/Frais de quote-part	New	\$ 24.00 (CAD)
2023-2024 - Assessment Fee/Frais de quote-part	Pending Payment	\$ 24.00 (CAD)
2019-2020 - Late Filing Fee/Frais de dépôt tardif	Declined	\$ 200.00 (CAD)
2020-2021 - Late Filing Fee/Frais de dépôt tardif	Declined	\$ 200.00 (CAD)
2021-2022 - Late Filing Fee/Frais de dépôt tardif	Declined	\$ 200.00 (CAD)
2022-2023 - Late Filing Fee/Frais de dépôt tardif	New	\$ 200.00 (CAD)
Late Payment Fee/Frais de retard de paiement - INV-102125-Y1Y6C4	New	\$ 51.20 (CAD)
Total		\$ 899.2 (CAD)

Payment Options:

- Pay by Card or Google Pay ⓘ
 Pay by Direct Deposit

Pay Now

1, 2, 3

Direct Deposit: Terms & Conditions

Paying by direct deposit (pay directly from bank account) requires you to agree to the following terms and conditions before you can move forward with payment.

1. Select **I agree**.
2. Click **Pay Now**.

Payment Options:

- Pay by Card or Google Pay ⓘ
- Pay by Direct Deposit

I agree.

By clicking this box, I agree to allow CAO to debit my bank account for the amount specified on a one-time basis and acknowledge and agree that I have the signing authority for this account. If this is a corporate account, I acknowledge and agree that I am an authorized signing officer. This is a one-time debit agreement only and any subsequent debits will require me to again provide my agreement. However, I agree that CAO may collect, use, release and exchange any or all of the personal information I am providing that is necessary to fulfill any obligations relating to withdrawals from my bank account, and to store such personal information for the purpose of possible future payments. I acknowledge that I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this debit agreement. To obtain more information on my recourse rights, I may contact my financial institution or www.payments.ca, either of which can also provide information regarding my right to cancel an authorization on 10 business days' written notice.

Pay Now

Direct Deposit (Pay by Bank)

Direct Deposit (Pay by Bank) allows you to securely add and save your condo corporation's bank account information to CAO's payment system through one of the following options: -

a. Add Bank Account (Online Banking)

Through CAO's payment system, sign into your corporation's online banking and select the preferred account for making payment.

b. Add Bank Account (Manually)

- Account number
- Transit number
- Institution number

The screenshot shows the 'Pay By Direct Deposit' interface. At the top, it displays 'Payment Amount: \$899.20'. Below this, there are three main options: 'Add Bank Account (Online Banking)', 'Add Bank Account (Manual)', and a list of saved accounts. The 'Add Bank Account (Online Banking)' button is highlighted with a blue arrow labeled 'a'. The 'Add Bank Account (Manual)' button is highlighted with a blue arrow labeled 'b'. The list of saved accounts includes 'TestComp - 2354246' with a radio button selected and a 'Remove Account' button next to it. A blue arrow labeled '*' points to the radio button. At the bottom, there are two buttons: 'Submit Payment' and 'Cancel Payment'.

* To use a previously saved account, **select the account number** listed.

* To delete a previously saved account, click **Remove Account**.

a. Add Bank Account (Online Banking)

If the condo corporation's bank account has online banking set up:

1. Click **Add Bank Account (Online Banking)**.
2. Select or search for **the corporation's bank** from the list of financial institutions.
3. Securely **login into the corporation's bank account** using their online banking credentials. Follow instructions. Your online banking login information will not be saved or accessed.

*E-transfers are not accepted.

The screenshot displays the 'Pay By Direct Deposit' interface. At the top, the payment amount is \$899.20. Below this, there are two buttons: 'Add Bank Account (Online Banking)' and 'Add Bank Account (Manual)'. A blue arrow labeled '1' points to the 'Add Bank Account (Online Banking)' button. Below the buttons is a section titled 'Connect to your institution' with a search bar and a list of financial institutions. A blue arrow labeled '2' points to the search bar. The list of institutions includes TD, RBC, BMO, Scotiabank, CIBC, and National Bank, each with its logo and website URL.

Pay By Direct Deposit
Payment Amount: \$899.20

Add Bank Account (Online Banking) ← 1

Add Bank Account (Manual)

Connect to your institution
Select an institution below to authorize a secure connection

Q Search...

- TD** td.ca
- RBC** rbcroyalbank.com
- BMO** bmo.com
- Scotiabank** scotiaonline.scotiabank.com
- CIBC** cibc.com
- National Bank** nbc.ca

b. Add Bank Account (Manual)

If the condo corporation does not have online banking set up:

1. Click **Add Bank Account (Manual)**.

2. Enter the **corporation's bank account information**:

- Company name
- Institution Number
- Account Number
- Transit Number
- Address, City, Province, Postal Code

3. **Click Add Account.** This securely saves the corporation's banking information to use going forward without having to re-enter each time.

4. Select your account and click **Submit Payment**.

Pay By Direct Deposit

Payment Amount: \$899.20

Add Bank Account (Online Banking)

Add Bank Account (Manual)

TestComp - 2354246

Remove Account

Pay By Direct Deposit

Payment Amount: \$899.20

Add Bank Account (Online Banking)

Please enter your banking information

Company Name

Account Number

Institution Number

Transit Number

Address

City

Province

Postal Code

Add Account

Credit or Debit Card

Credit card or Debit Visa or Mastercards are accepted payment methods in CAO' payment system.

Credit cards accepted:

- Visa, Mastercard, American Express, Discover, JCB, Union Pay.

You will need all of the following to pay by card:

1. Cardholder name
2. Card number
3. Card expiration date – Month/Year
4. CVV – three digit security code on back of card

5. Enter your card information, verify the accuracy, then click **Pay**.

*Credit and debit card information will need to be re-entered each time a payment is made.

Pay with your digital wallet for faster checkout

or enter details manually

G Pay

or



Cardholder Name

Card Number

MMYY

CVV ?

Total \$899.20

Cancel

Pay

1, 2, 3, 4

5

Google Pay

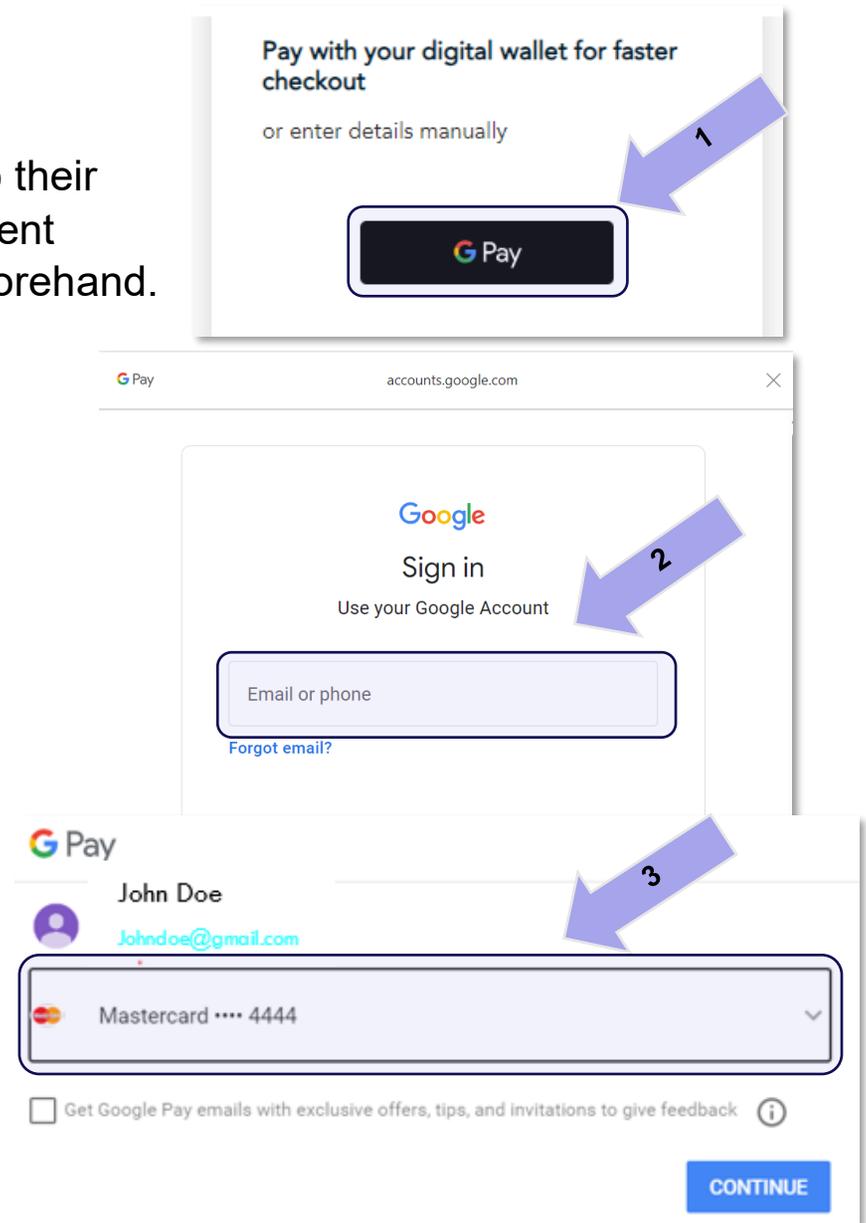
Google Pay allows condo corporations to sign into their digital wallet for faster payment processing. Payment methods must be saved in your Google wallet beforehand.

1. Click **Google Pay**.

2. Enter the condo corporation's **Google account credentials** to sign in. You will need the account email address and password.

3. Confirm and select the **account** listed in your Google wallet. Click **Continue**, then **Pay**.

* Users remain logged into CAO's payment portal after signing into Google Pay. Your Google account credentials will not be saved or accessed by anyone else.



Step 7: Transaction Approved

Direct Deposit (Pay By Bank)

Once your payment has been submitted by direct deposit:

1. You will receive a **transaction validation email**, sent to the email address associated with your CAO account, confirming that payment is **Pending Bank Clearance**.

*Direct deposit payments may take up to five business days process.

2. You will receive **another email** indicating **Payment Status: Paid** once your payment has successfully gone through.



Please see below for the status of your payment:

Payment Status: Pending Bank Clearance

Condo Name: [TEST] ALGOMA STANDARD CONDOMINIUM CORPORATION NO. 8088

Invoice No.: INV-114736-C8L9V0

Amount: \$50.05

Please note:

This transaction may require up to five business days to clear. You will receive another email indicating whether your payment was successfully submitted to the bank. You cannot make bulk invoice payments until this payment clears but you will be able to pay other invoices one at a time.

Need to pay another invoice?

1. Log in to your CAO account at www.thecao.ca
2. Select your condominium corporation under "My Corporations"
3. Select "Invoices and Payments" in the left-hand navigation menu
4. Select an invoice to view or print
5. Select the "Pay Now" button and choose the payment type. Make sure you are paying for one invoice at a time until this transaction clears.

Cards\Google Pay

Once payment has been submitted using a credit card, debit card or Google Pay, a **transaction confirmation message** will display above the invoice summary in the payment system:

“Thank you! Your payment has been processed successfully.”

1. To save records for the condo corporation: click **Print Invoice** or **Print Receipt**.

2021-2022 - Late Filing Fee/Frais de dépôt tardif

Thank you! Your payment has been processed successfully.

Invoice Number:

INV-18969-K1R9M8

Invoice Date:

17/12/2021 10:46 AM

Item Name	Amount (CAD)
Late Filing Fee/Frais de dépôt tardif	\$ 200.00
Discount	\$ (0)
Total	\$ 200.00 (CAD)

Payment History

Payment Date	Payment Method	Payment Amount (CAD)
14/09/2023 04:03 PM	Online	\$ 200.00
	Payment Total	\$ 200.00 (CAD)

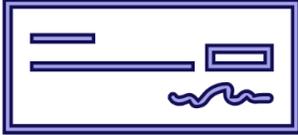
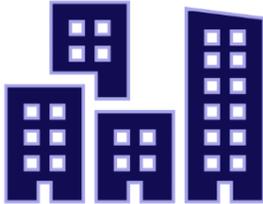
[Print Invoice](#) [Print Receipt](#)



[Back to Invoices](#)

Best Practice Suggestions

CAO has developed these suggested best practice solutions to help make your condo corporation's online payment process easier and more efficient, and adhere to accounting best practices.

Current Practice	Suggested Alternative Practice
 <p>Two Signatures on Cheques</p> <p>Our condo corporation requires two signatures on cheques for payment authorization.</p>	<ol style="list-style-type: none"> 1. Print your unpaid invoice from the CAO payment portal. 2. Use our <u>Online Payment Authorization Form Template</u> as an invoice cover page with required signatures.
 <p>Direct Deposit Account</p> <p>We currently use our condo management's company's account to make payments to CAO.</p>	<p>As best practice, all CAO payments should be made using the condo corporation's bank account.</p> <p>This alleviates the need to update account information if your condo changes management companies, and helps ensure payments are made from the correct account.</p>
 <p>Condo Management Company Account</p> <p>A condo management company makes our payments and uses their bank account.</p> <p>What should we do if our corporation switches condo management companies?</p>	<p>If a condo management company's account is used for making payments:</p> <ol style="list-style-type: none"> 1. Log into your CAO account when making your next direct deposit fee payment and remove the condo management company's banking information. 2. Save your condo corporation's bank account information to make payments going forward.