CAO Online Payments Guide

Table of Contents

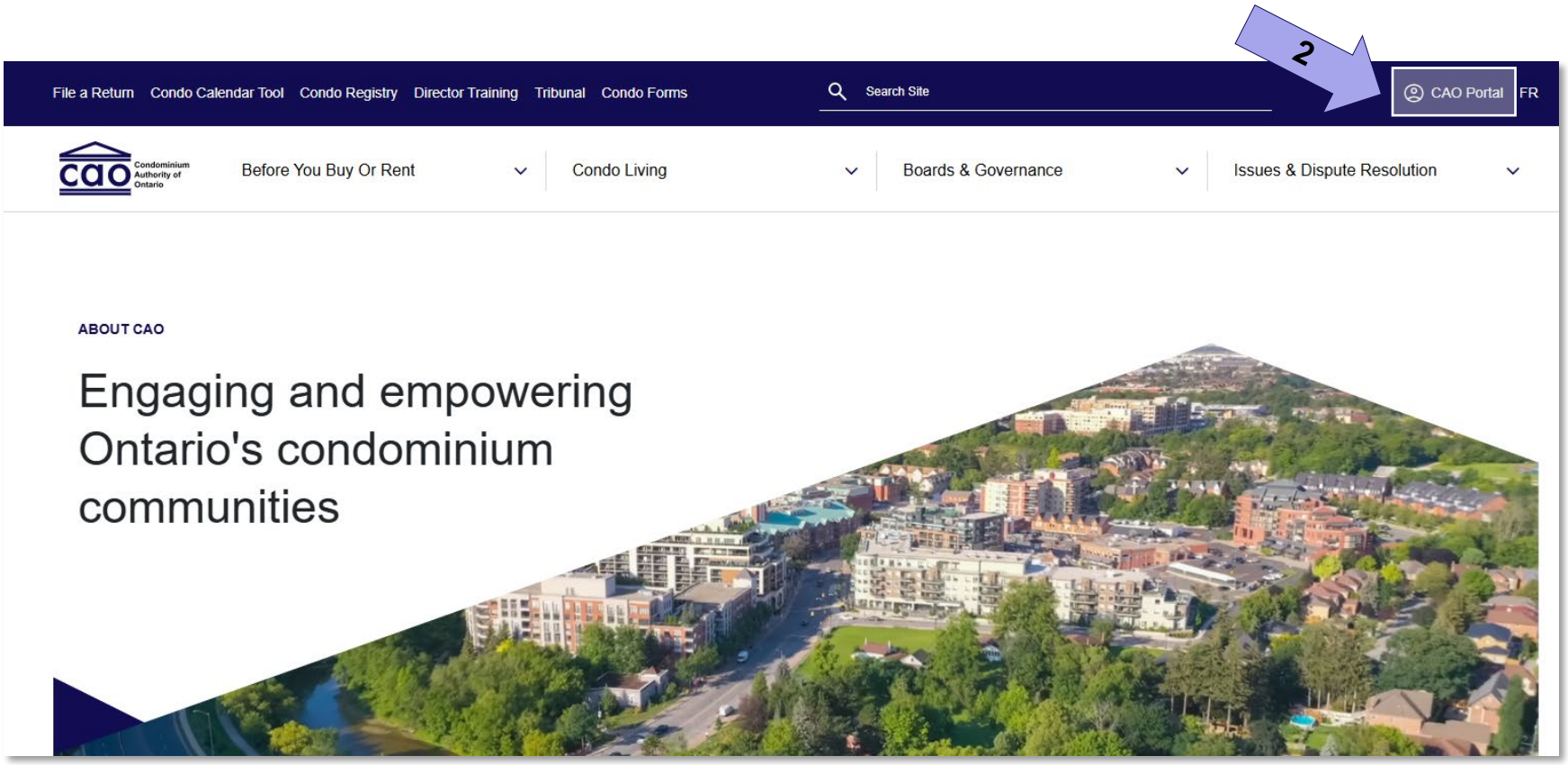
Date: Oct. 7, 2025

Introduction

The CAO Online Payments Guide helps condo corporations navigate the entire payment process in the CAO Services Portal – from accessing invoices after filing a condo return to viewing both current and historical invoices.

1. Visit CAO's website at **thecao.ca**.

2. Click **CAO Portal** on the top right corner of your screen.



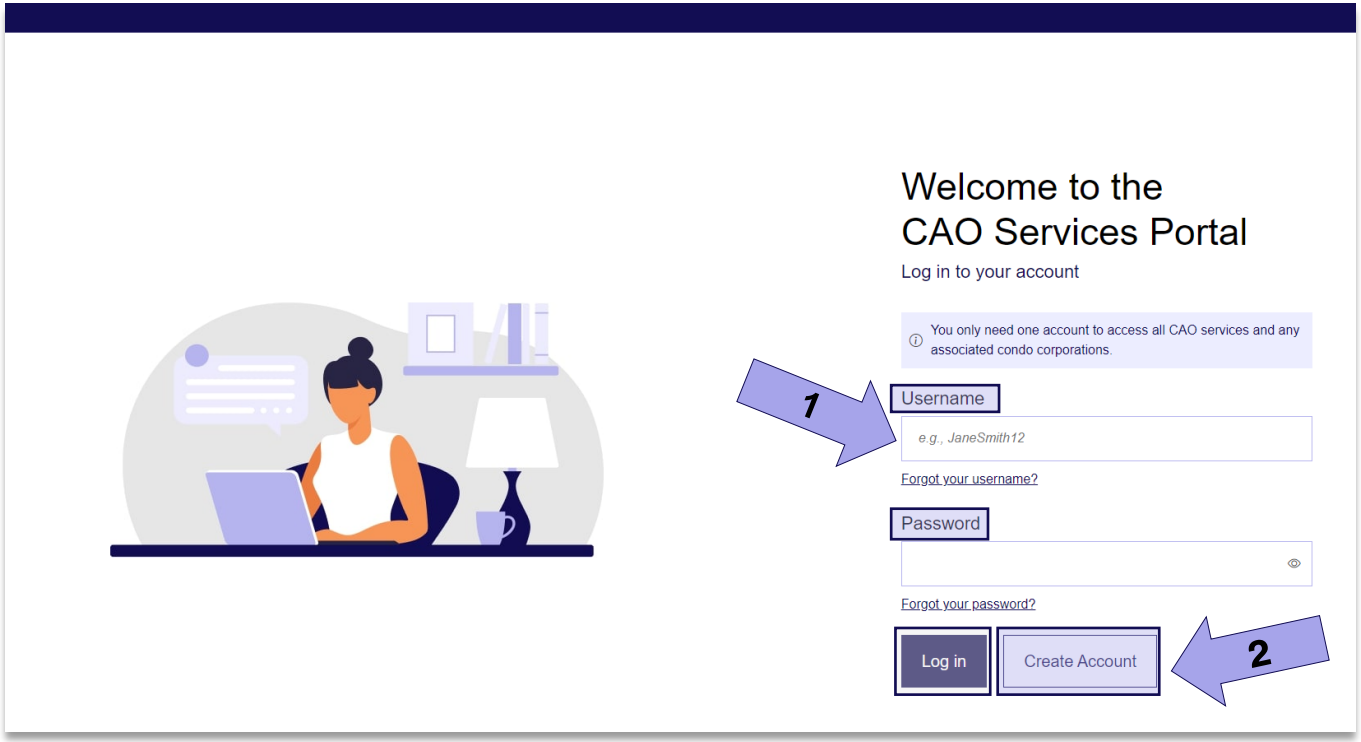
Log in to CAO Account

1. Enter your **CAO account credentials** and click **Log in**.

2. If you do not have a CAO account, click **Create an Account** and follow the instructions.

Having issues with creating your account?

Check out our Guide for Creating Accounts and Managing Profiles or Contact CAO.



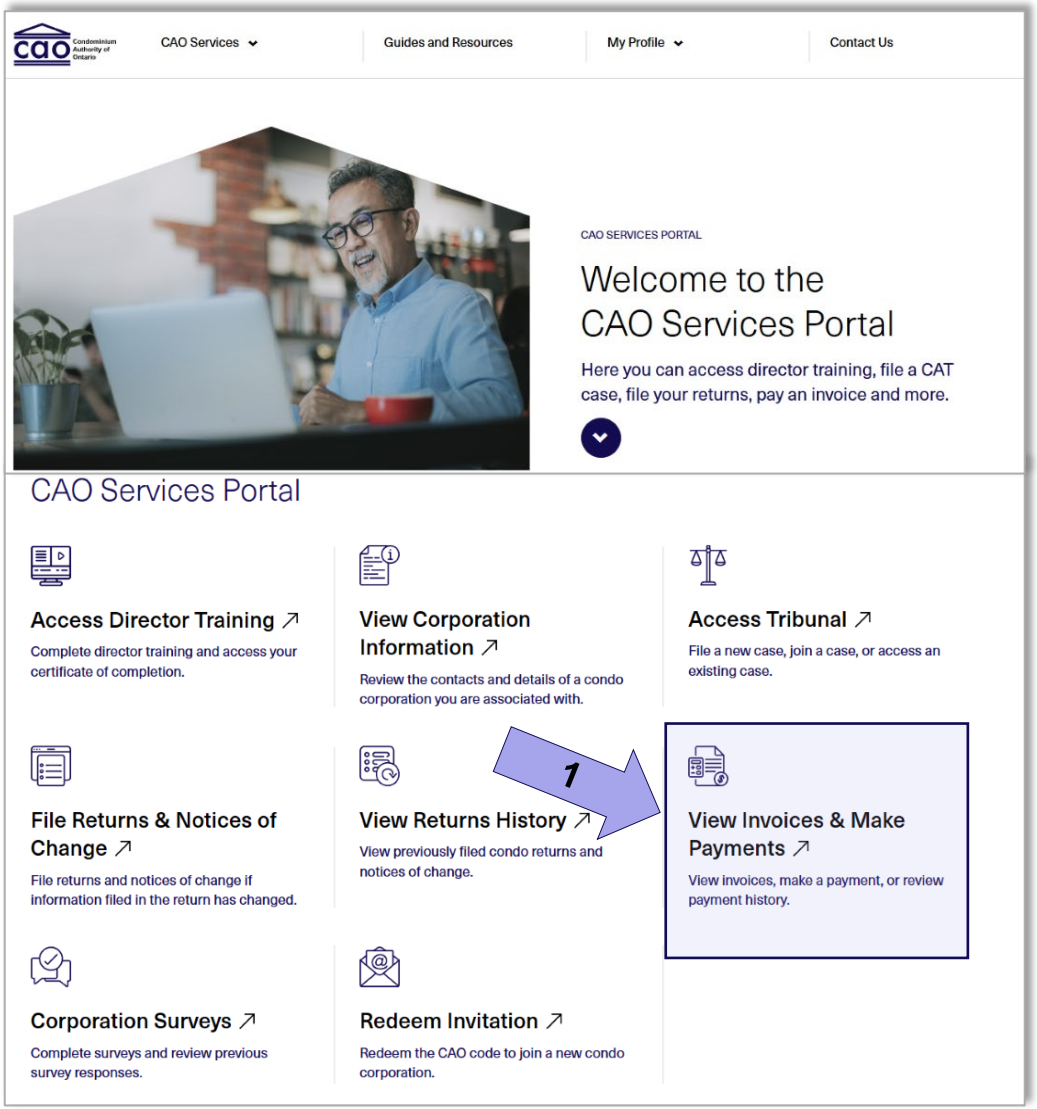
CAO Services Portal

You are now logged into your CAO Services Portal where you can view invoices, make payments, file condo returns and more.*

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

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

- Review the corporation's information
- Look at previously filed returns or notices of change
- File returns and notices of change



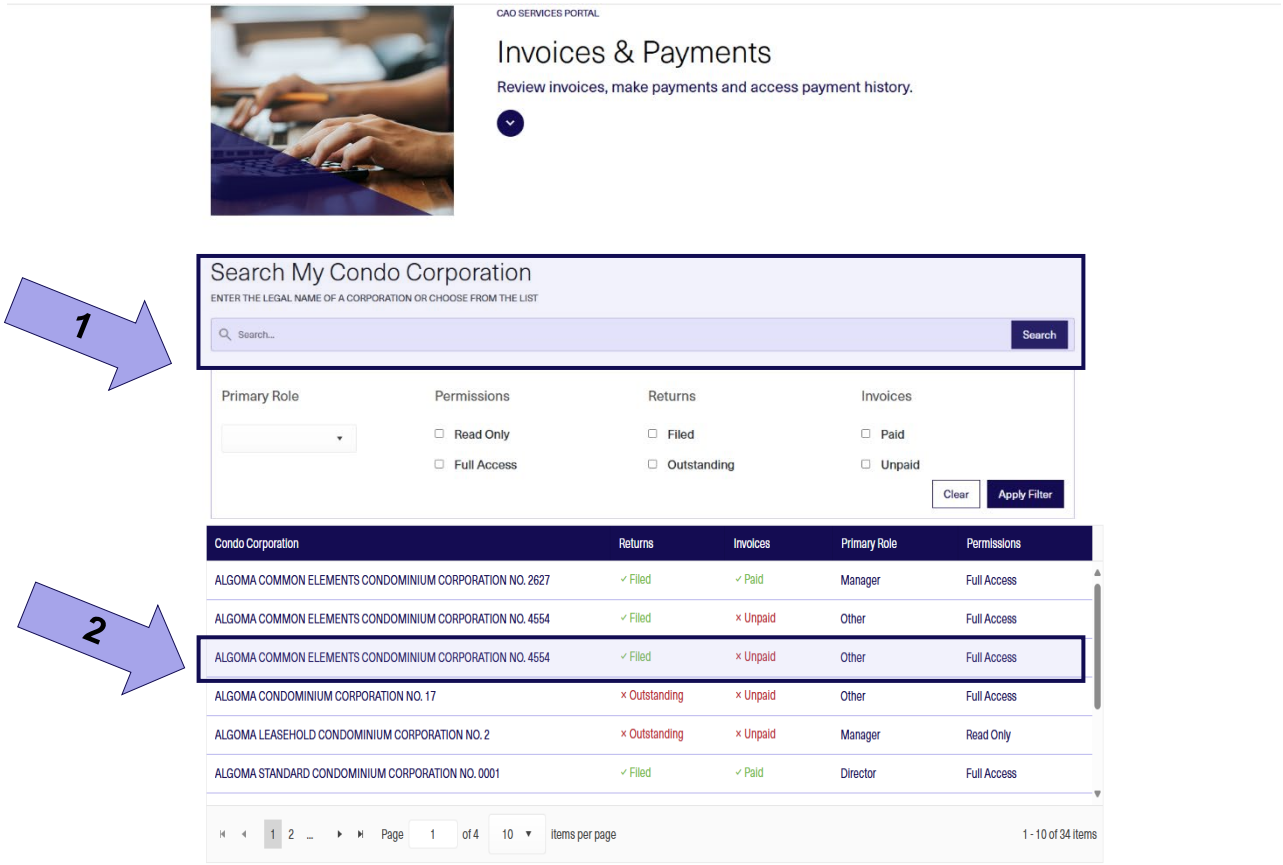
* The ability to perform certain activities, like making payments, is restricted based on a contact's access permissions.

Step 1: Select your Condo Corporation

1. Review the **list of condo corporations** and identify those with unpaid invoices.

You can also use **Search My Condo Corporation** or apply **filters** if you are responsible for making payments for several corporations.

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



Step 2: Condo Corporation Account Summary

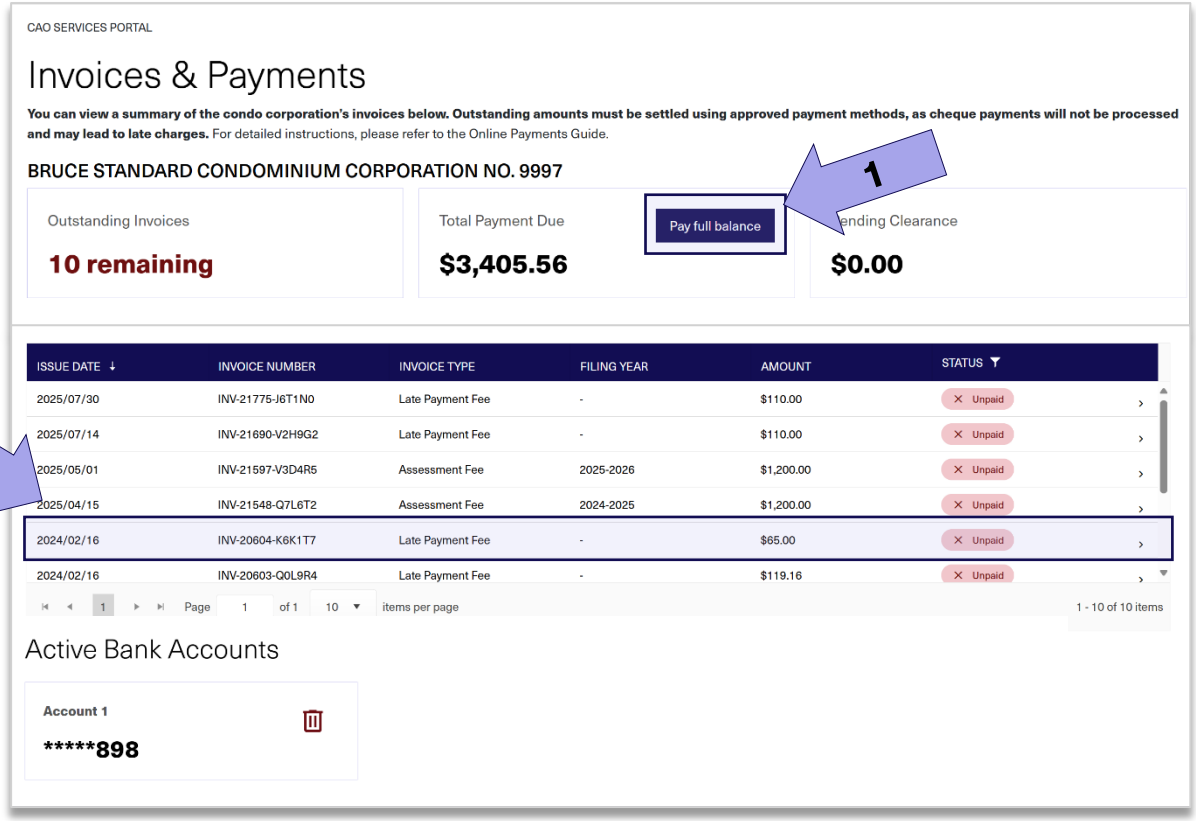
Your Account Summary displays the corporation's balance for all outstanding invoices.

You can also review the details for each invoice, including the issue date, invoice number, invoice type, filing year (if an assessment invoice), invoice amount and status.

1. Click **Pay full balance** to pay the total outstanding amount on the corporation's profile.

OR

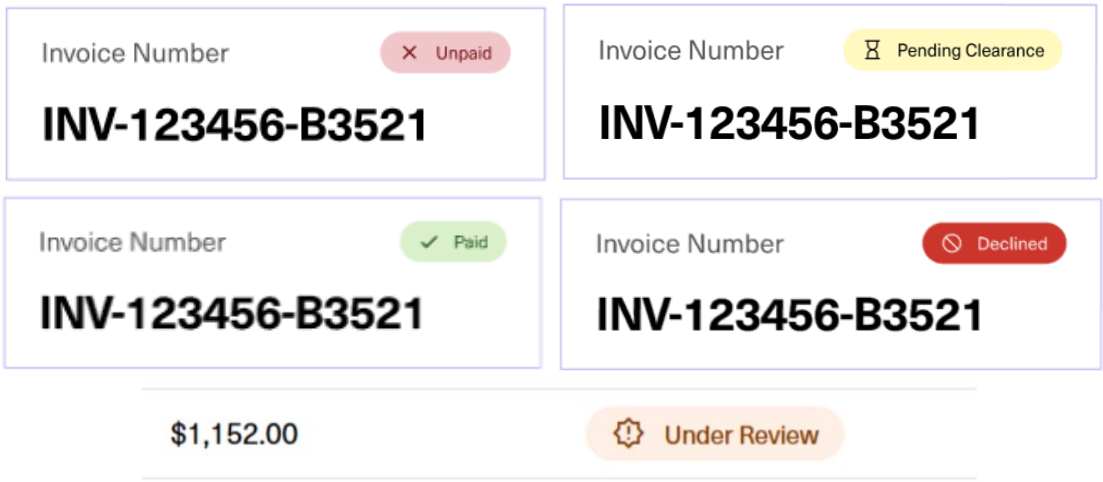
2. Pay each **individual invoice** by selecting it from the list.



Payment methods can only be added by corporations with **unpaid** or **outstanding invoices**. If all invoices are **paid**, a new bank account cannot be added. Once a bank account has been added, it will appear under **Active Bank Accounts** and can be removed at any time by clicking the trash icon 🗑.

Invoice Status

The CAO's online payments system displays a status for each invoice on a condo corporation's profile. Refer to the explanations of each invoice status type below.



- **Unpaid**: Invoice has not been paid yet.
- **Pending Clearance**: Payment has been submitted and is currently being processed by the financial institution. Once processed, the invoice status will update to either **Paid** or **Declined**.
- **Paid**: Payment was successfully processed. A receipt is available for download for your records.
- **Declined**: Payment was attempted, but the transaction was unsuccessful and not processed. Review financial information and attempt payment again.
- **Under Review**: The CAO is currently reviewing a submitted request concerning adjustments to the corporation's invoice amount, voting units or maximum number of votes, or the registration date.

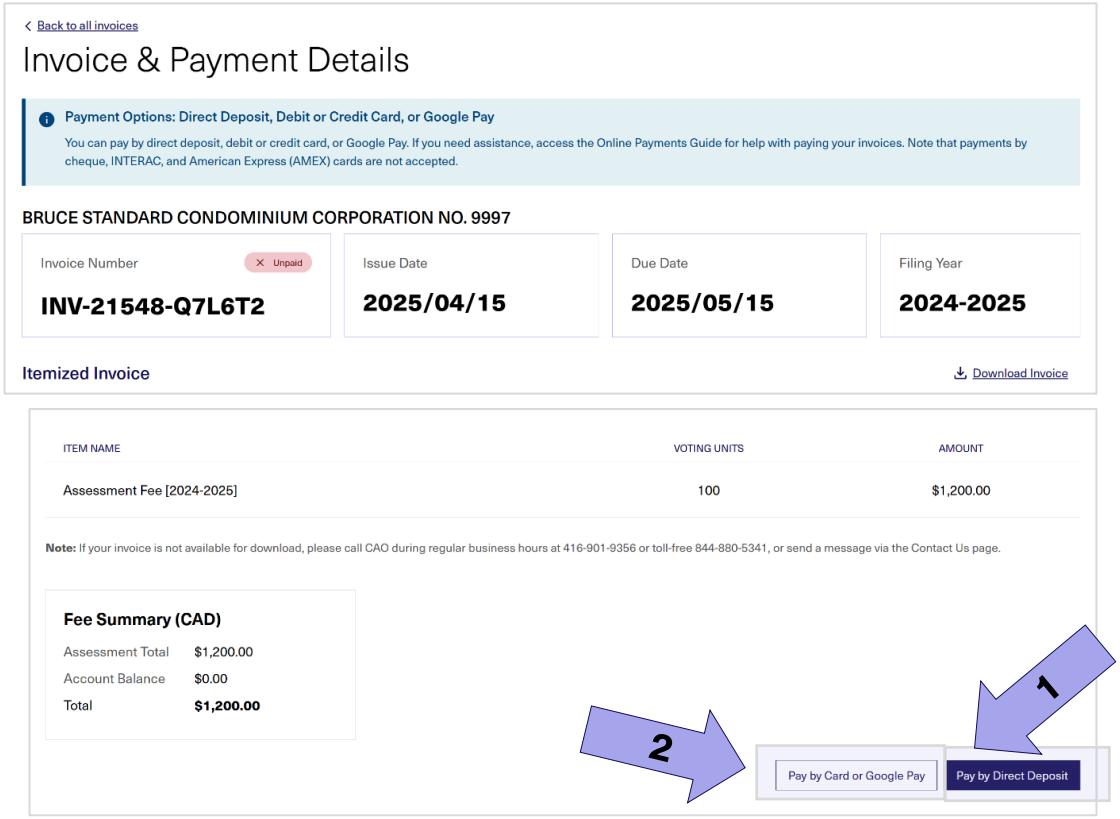
Step 3: Payment Methods

The **Invoice & Payment Details** page* provides key information about the invoice, such as the issue date, due date and more. A fee summary is also shown at the bottom of the page, listing the total amount and indicating whether an account balance** will be applied.

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

OR

2. Select **Pay by Card or Google Pay** to make a payment using:
    a. Credit Card
    b. Debit Card (Visa/Mastercard)
    c. Google Wallet



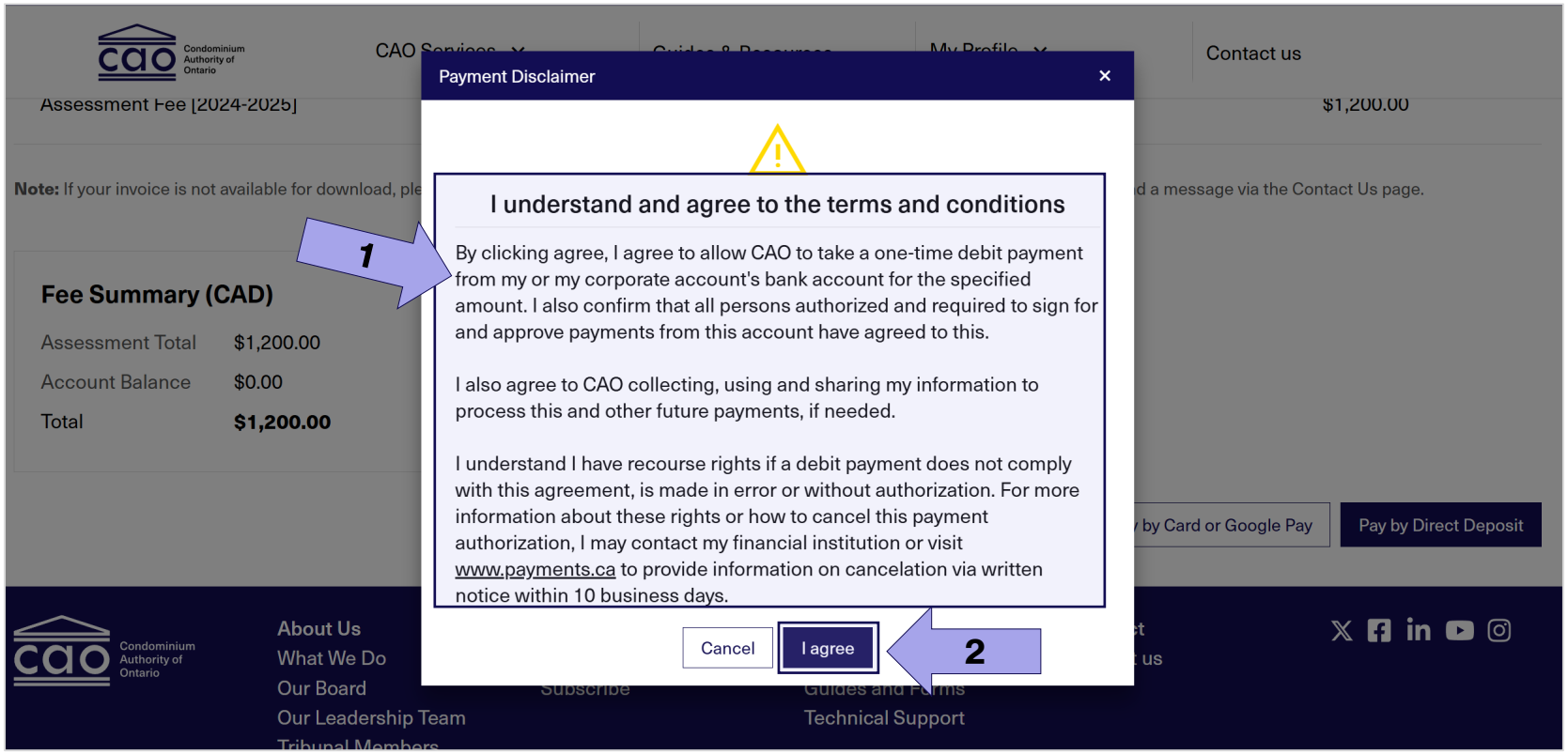
* The image above is a sample payment for a single invoice. The information displayed may vary depending on whether the user is paying a single invoice or making a bulk payment.
** If a condo corporation has a positive balance on its account, it will automatically be applied to reduce the total amount of the corporation's next invoice at the time of payment.
*** E-transfers are not an accepted payment method and cannot be used to pay invoices.

Direct Deposit: Terms and Conditions

Paying by direct deposit requires you to agree to the following terms and conditions before proceeding with your payment.

1. Read and confirm that you understand the terms and conditions.

2. Select **I agree** to confirm and proceed.



Direct Deposit

Paying by direct deposit allows you to securely add and save* your condo corporation's bank account information to CAO's online payments system through one of the following options:

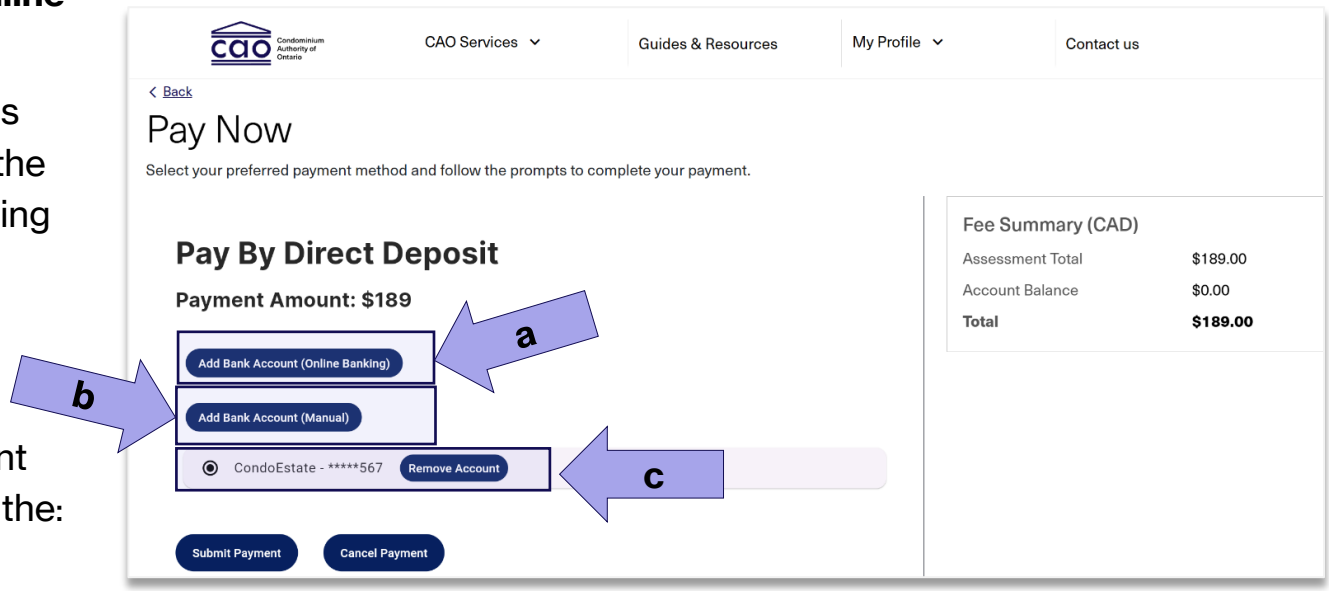
a. Add Bank Account (Online Banking)

Sign into your corporation's online banking and select the preferred account for making the payment.

b. Add Bank Account (Manually)

Enter the preferred account details manually, including the:

- Account number
- Transit number
- Institution number



c. Existing Accounts

Details of added bank accounts will appear below the two payment options buttons. Select the account you want to use for the transaction. To remove an account, click **Remove Account.** Once removed, the account cannot be used again unless it is re-added by following steps a or b.

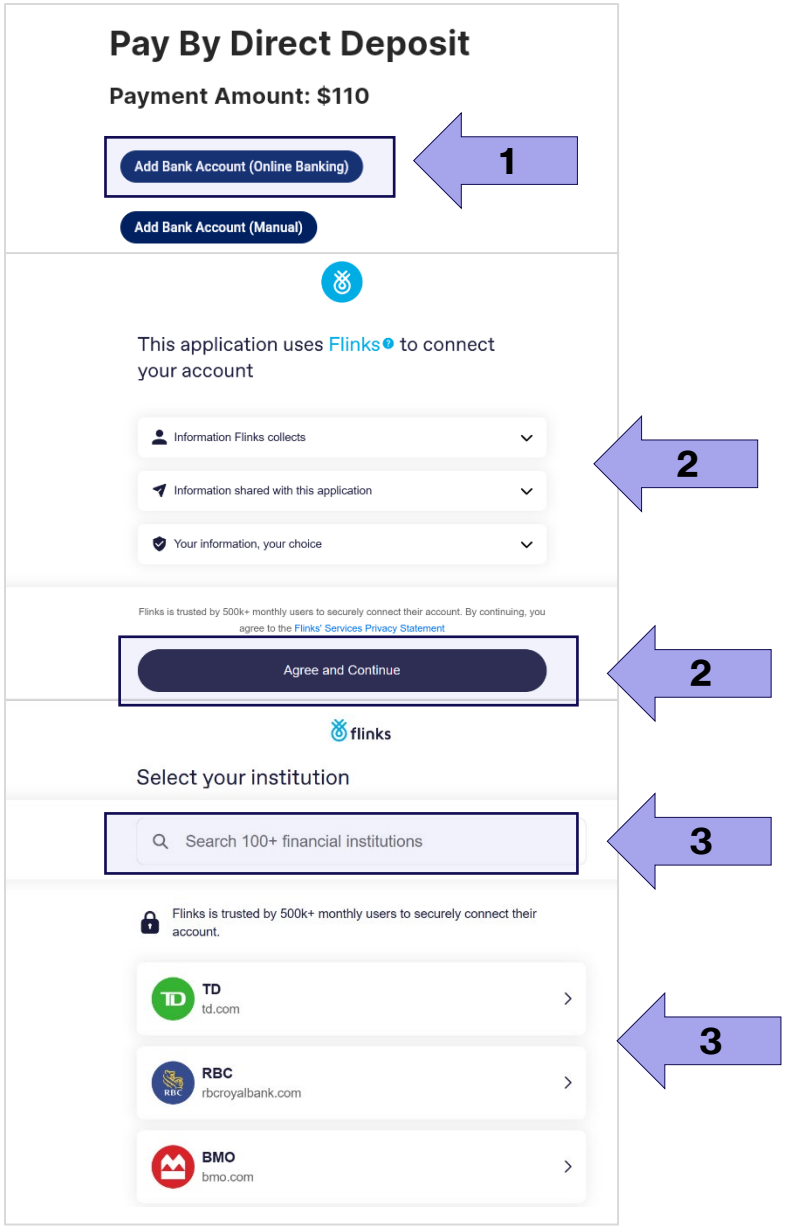
Add Bank Account (Online Banking)

If the condo corporation has online banking set up:

1. Click **Add Bank Account (Online Banking)**.

2. **Read** and confirm that you **understand** the terms and conditions of Flinks Services application. Click **Agree and Continue.**

3. Select or search for the **condo corporation's financial institution.**

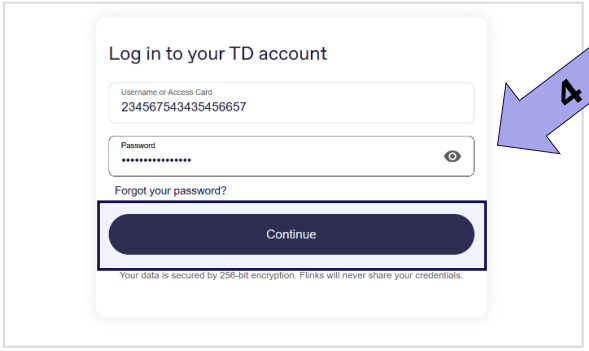


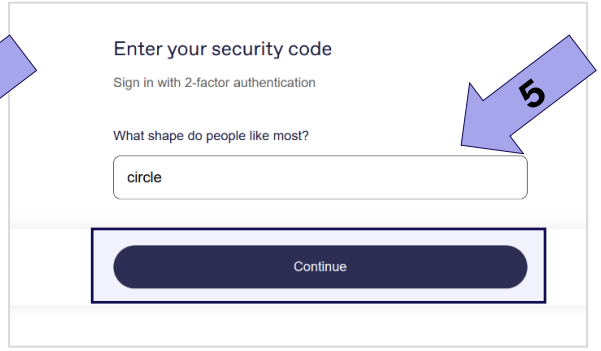
4. Securely **log in** to the **corporation's bank account** using their online banking credentials and follow any instructions. Banking login information will not be stored by or accessible to CAO. Click **Continue** to proceed.

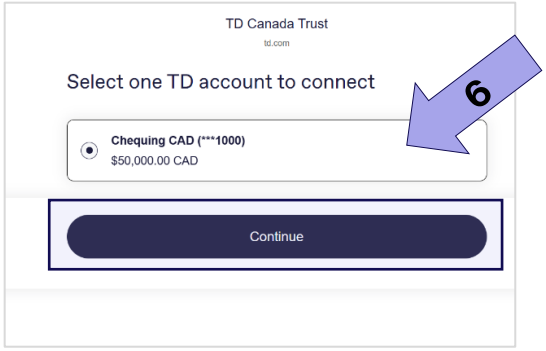
5. If multi-factor authentication is enabled on your account, answer the **security questions** to confirm authorization to your account. Click **Continue** to proceed. If multi-factor authentication is not enabled, **skip** to Step 6.

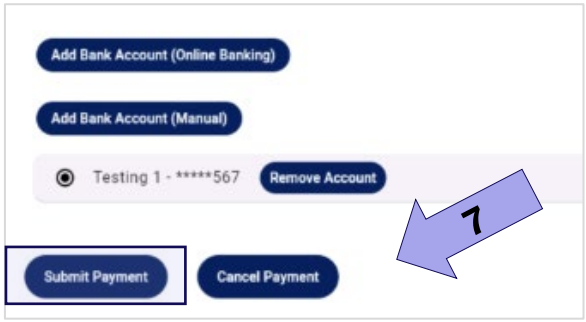
6. Select the **preferred account** for payment. Click **Continue** to proceed.

7. You will be redirected to the **Pay Now** screen and the account details will appear below. Click **Submit Payment**.









Add Bank Account (Manual)

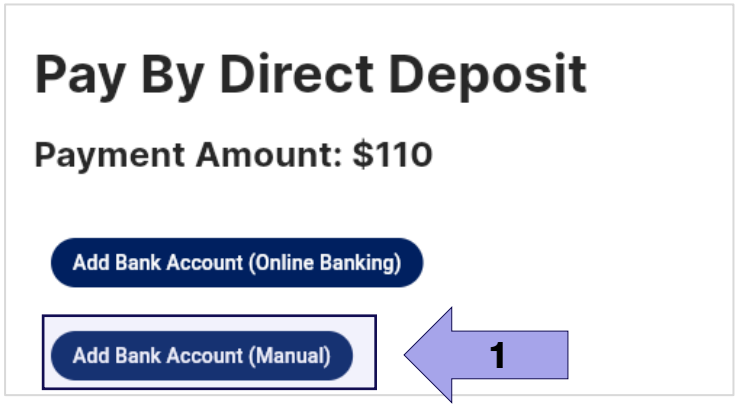
If the condo corporation does not have online banking set up or prefers to add these details manually:

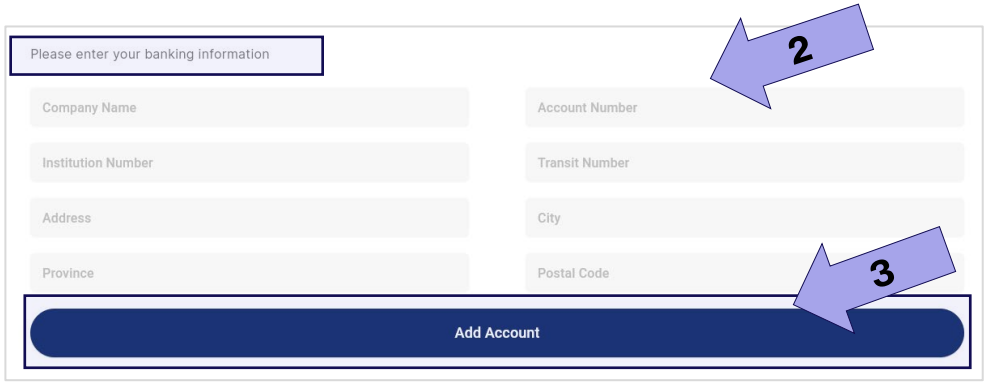
1. Click **Add Bank Account (Manual)**.

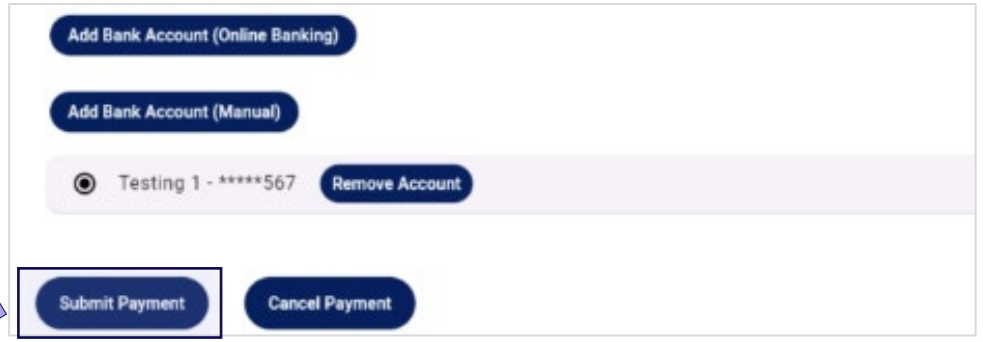
2. Enter the **corporation's bank account information**, including:
   - Company name
   - Institution number
   - Account number
   - Transit number
   - Address, city, province, postal code

3. Click **Add Account**. This securely saves the corporation's banking information allowing future authorized payments to the CAO without the need to re-enter details each time.

4. The newly added payment method will display and be automatically selected. Click **Submit Payment** to pay the total amount.





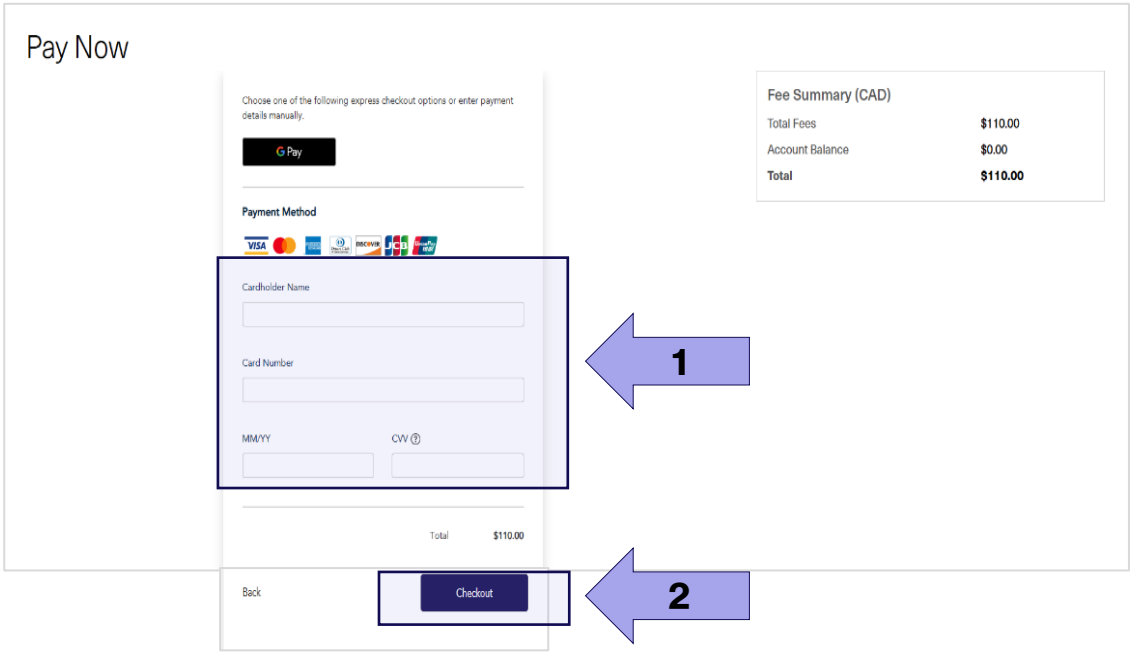


Credit or Debit Card

Credit card and Debit Visa/Mastercard are also accepted payment methods in CAO's online payments system.

Credit cards accepted:

- Visa
- Mastercard
- Discover
- JCB
- Union Pay



1. Enter the card's information to make a payment:
    - **Cardholder name**: Individual's name as it appears on card
    - **Card number**: 16-digit number
    - **Card expiration date**: Month/Year
    - **CVV**: 3-digit security code on back of card

2. Enter and verify the card information, then click **Checkout**.

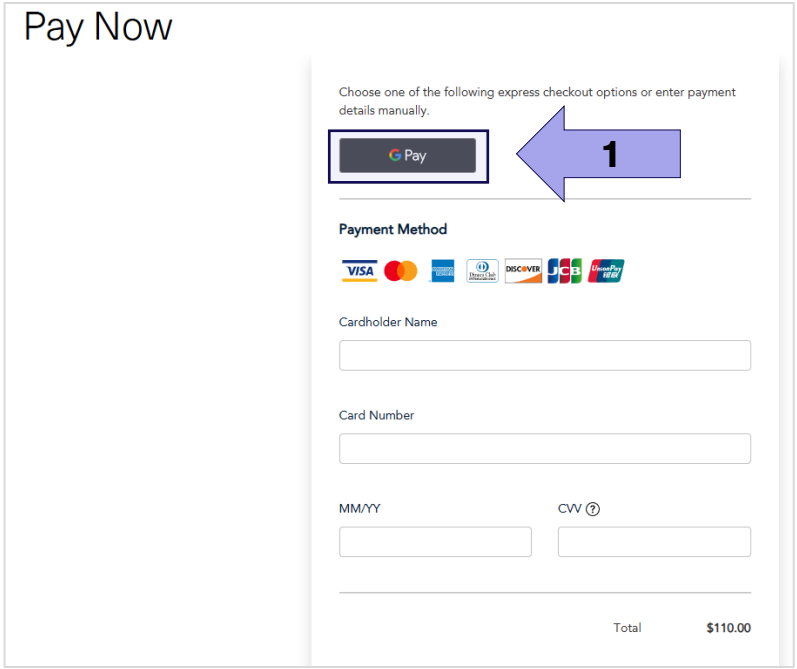
Google Pay

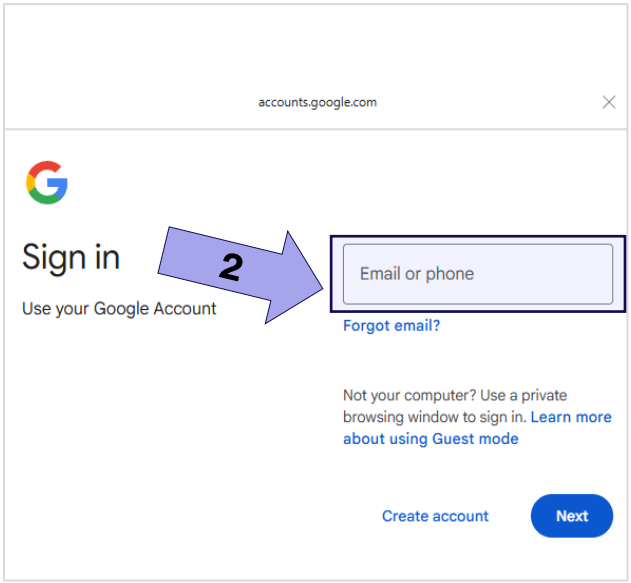
Google Pay allows you to sign into the condo corporation's digital wallet to pay CAO invoices. Payment methods can be saved in your Google Wallet beforehand or added during the payment process.

1. Click the **Google Pay** icon.

2. Enter the condo corporation's **Google Account** credentials to sign in. You'll need the email address or phone number, and password associated with the account.

   If already logged into your **Google account**, you can automatically select the **account** to pay the total amount.

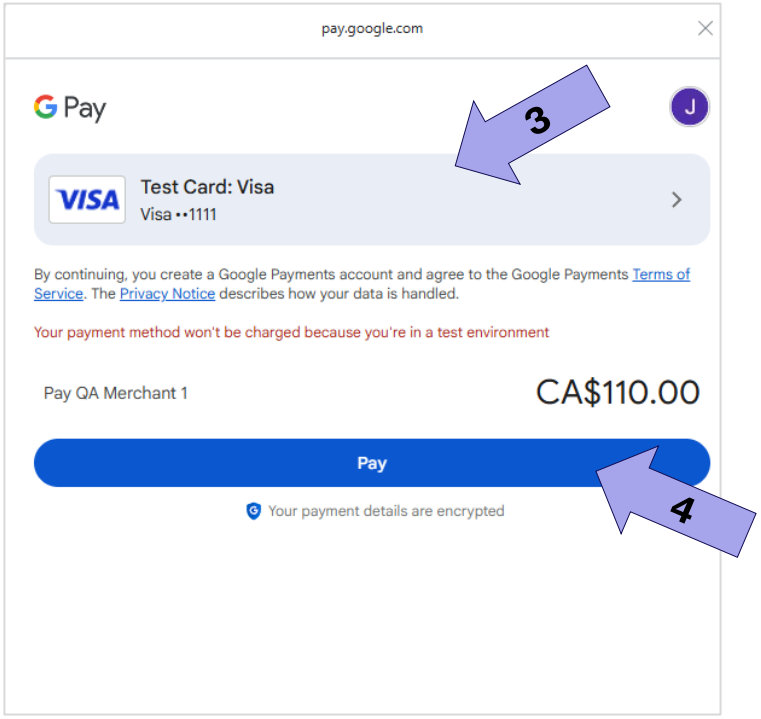


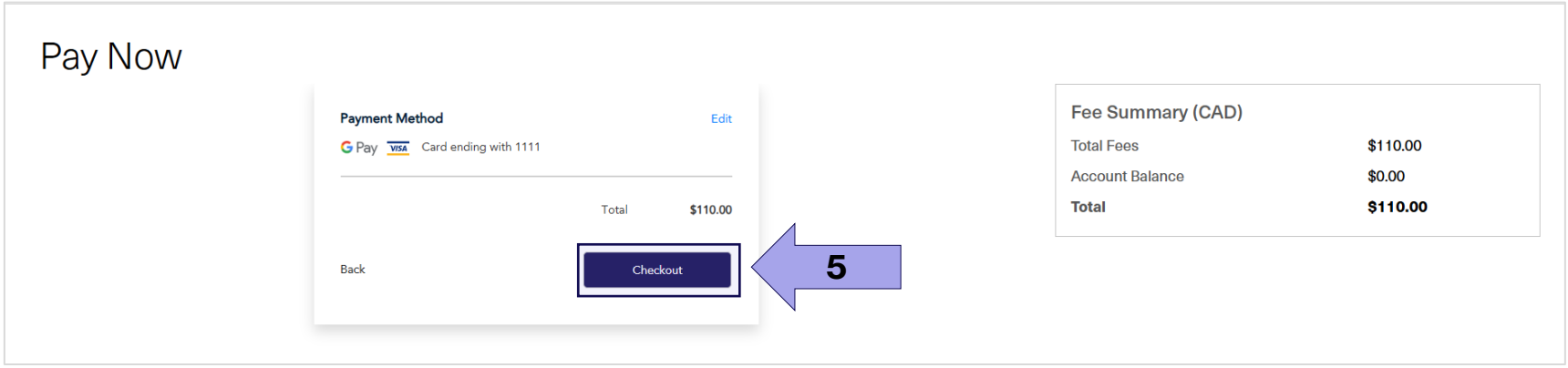


3. Select the **payment card** you would like to use from those listed in your Google Wallet.

4. Click **Pay** once your preferred card has been selected.

5. Click **Checkout** to submit the payment for the total amount.





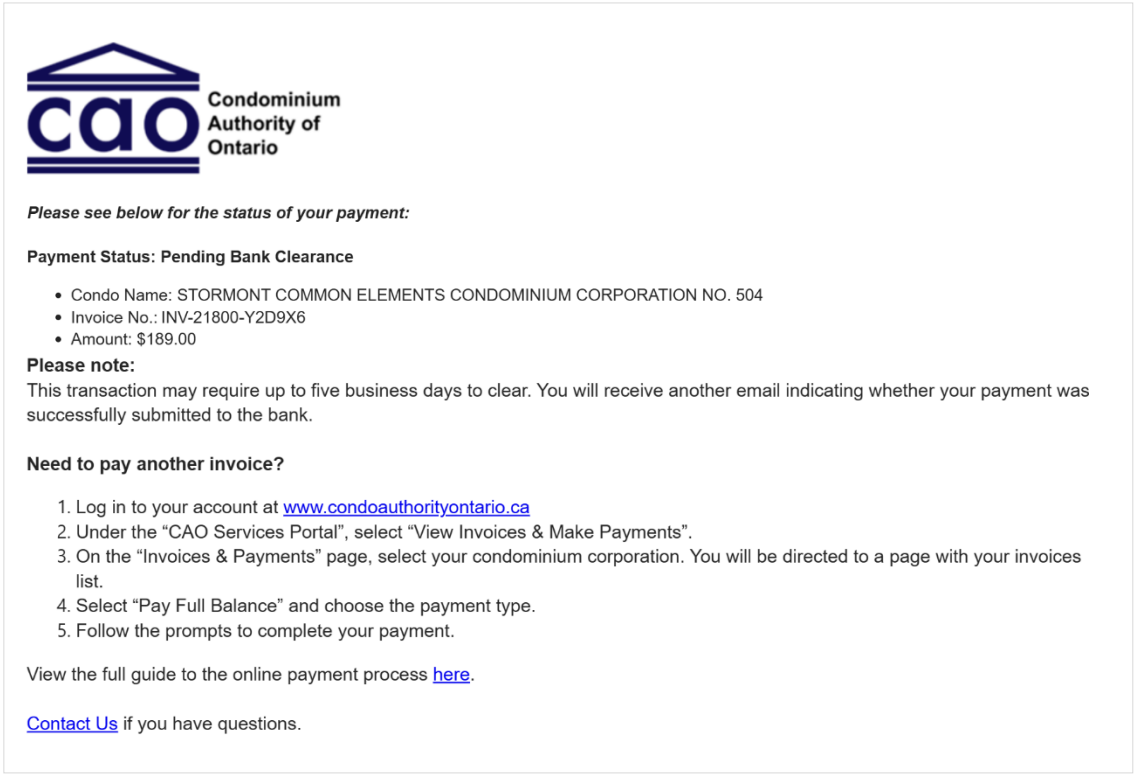
Step 4: Transaction Approved

Direct Deposit (Pay by Bank)

Once the payment has been submitted by direct deposit:

1. You will receive a transaction confirmation email verifying that your payment status is **Pending Bank Clearance** – sent to the email address associated with your CAO account, which is linked to the corporation's profile.

   Direct deposit payments may take up to five business days to process and will be reflected in the system's **Invoice Status**.



Condominium Authority of Ontario

Please see below for the status of your payment:

Payment Status: Pending Bank Clearance

- Condo Name: STORMONT COMMON ELEMENTS CONDOMINIUM CORPORATION NO. 504
- Invoice No.: INV-21800-Y2D9X6
- Amount: $189.00

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.

Need to pay another invoice?

1. Log in to your account at www.condoauthorityontario.ca
2. Under the "CAO Services Portal", select "View Invoices & Make Payments".
3. On the "Invoices & Payments" page, select your condominium corporation. You will be directed to a page with your invoices list.
4. Select "Pay Full Balance" and choose the payment type.
5. Follow the prompts to complete your payment.

View the full guide to the online payment process here.

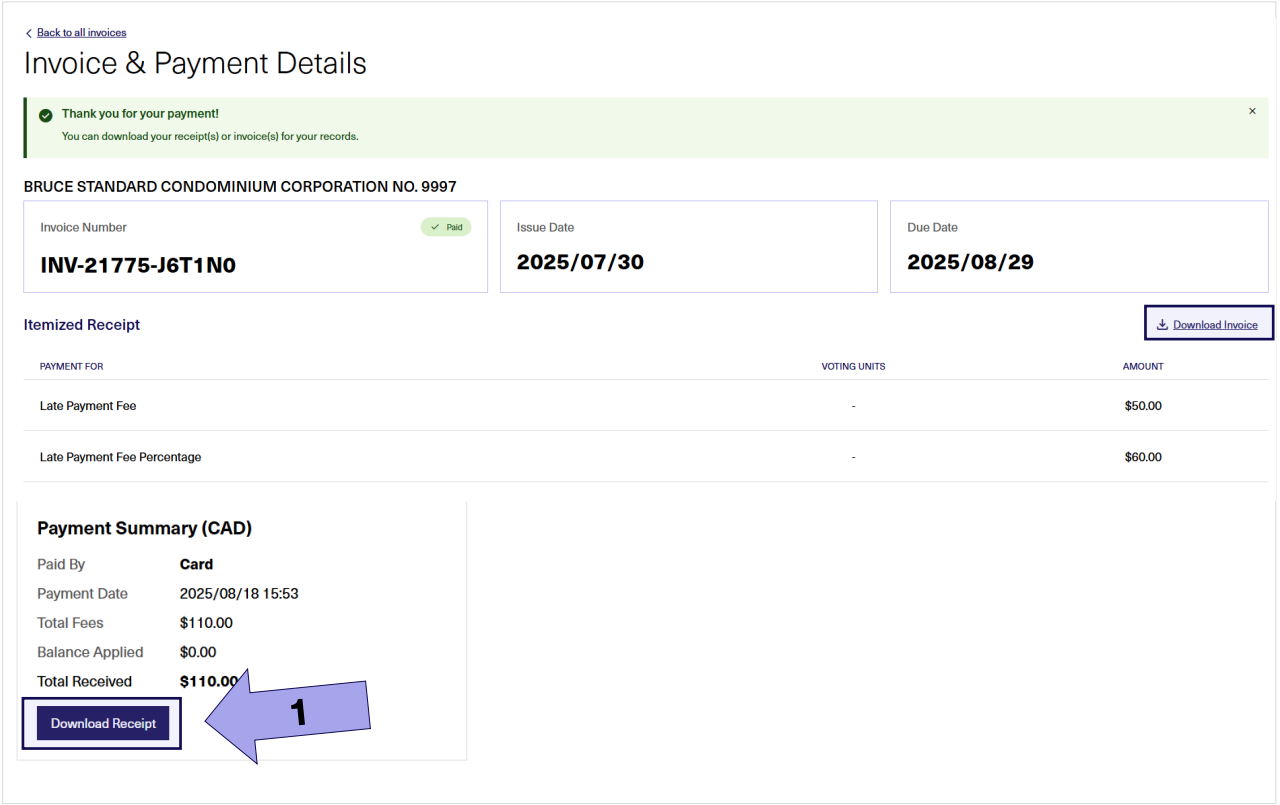
Contact Us if you have questions.

2. You will receive another email when the payment status is updated to either **Paid** or **Declined.**

3. If the transaction is successfully paid, you can **download** the receipt by clicking the link in the status update email or at any time through CAO's My Services Portal.

Card and Google Pay

Once the payment has been submitted using an approved credit card, debit card, or Google Pay, a **confirmation message** will appear above the invoice summary verifying that the payment was successfully received.



1. To save financial records for the condo corporation, select **Download Invoice or Receipt.**

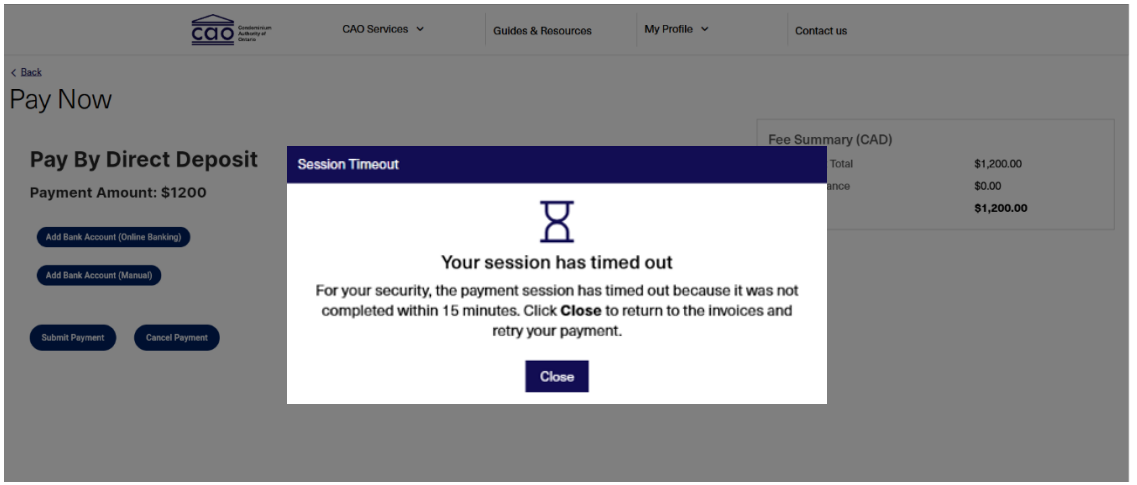
   You can either save the invoice or receipt digitally or print it after opening the PDF.

2. Exit the page by clicking **Back to all invoices**, clicking the **CAO logo** in the top-left corner, or **closing** the browser window.

CAO Online Payments System Tips

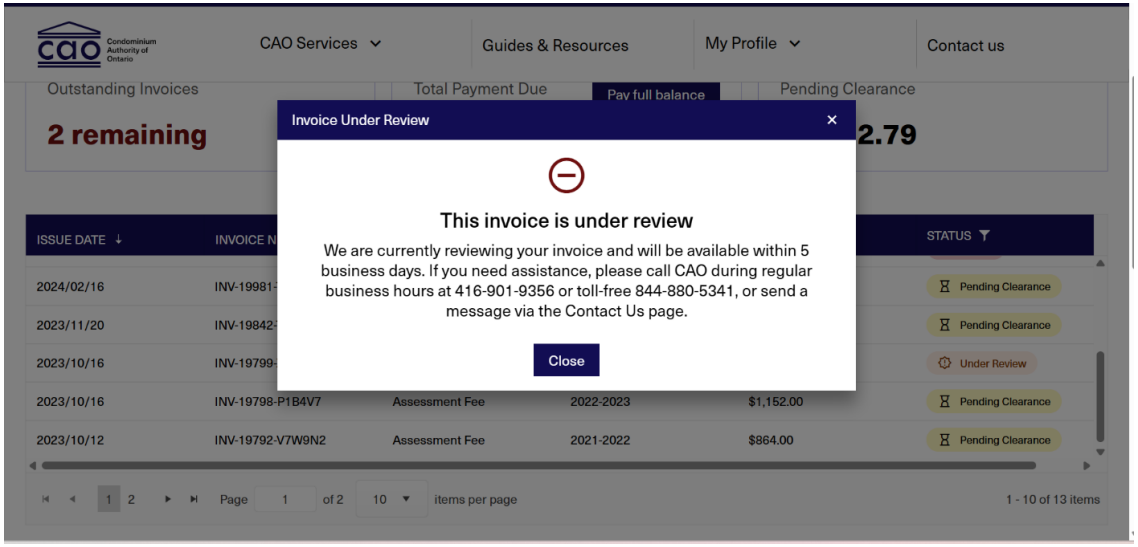
Session Timed Out

Once you select a payment method from the invoice page, you will have 15 minutes to complete the transaction. If not, a message will appear – as shown in the image – and you will need to restart the payment process.

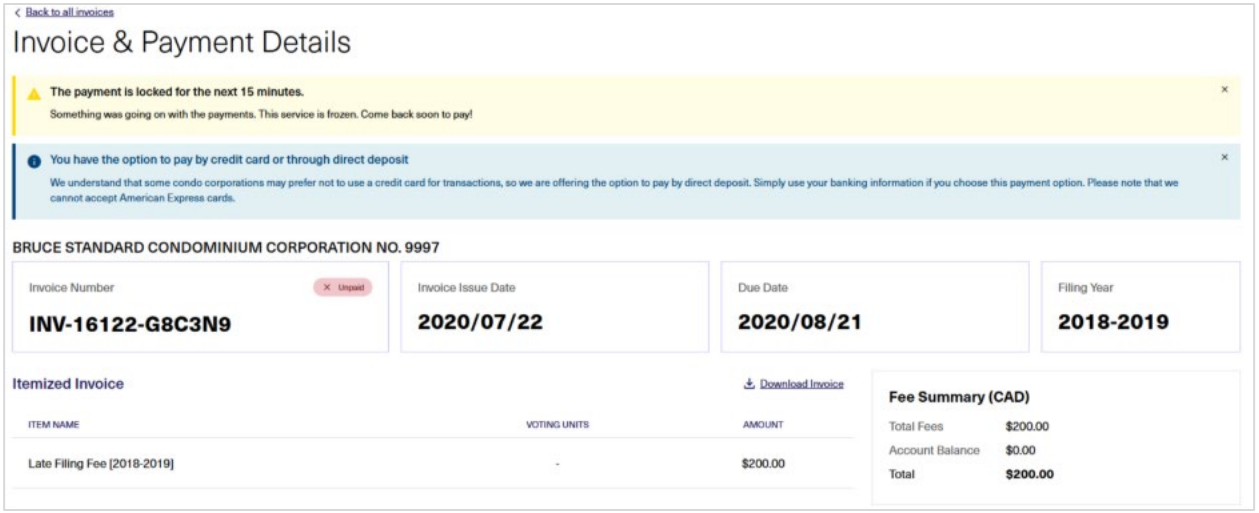


Invoice Review

Sometimes an invoice is under review following a submitted request to review and adjust the amount. You will be unable to access the invoice details until the status has been updated by CAO.



Locked for Online Payment

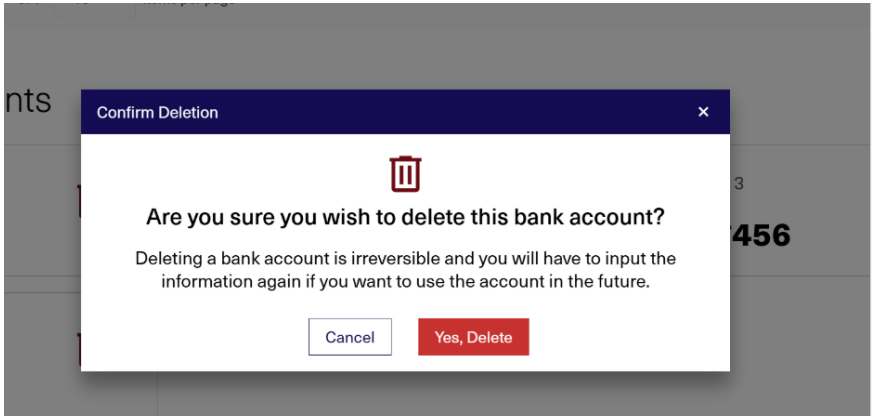


A message may display indicating that an invoice is **locked for payment** for the next 15 minutes. This happens when someone else is trying to pay the same invoice at the same time or if you have another active payment session open. If this message appears, check in with other members of your condo corporation and wait 15 minutes before trying again. Once the has passed, the invoice will be available for payment.

time

Deleting Bank Accounts

To **delete** a condo corporation's bank account from the CAO's online payment system, navigate to **Condo Corporation Account Summary** and then **Active Bank Accounts**. Click the trash icon and then **Yes, Delete** to confirm. The account will be removed from the corporation's profile and no longer accessible for payments.



Best Practice Suggestions

The CAO developed these suggested best practice solutions to help your condo corporation simplify its online payment process, improve efficiency and adhere to accounting best practices.

Current Practice	Suggested Alternative Practice
 **Two signatures on Cheques** Our condo corporation requires two signatures on cheques for payment authorization.	1. Print your unpaid invoice from CAO's online payments system. 2. Use our Online Payment Authorization Form Template as an invoice cover page with the required signatures.
 **Direct Deposit Account** We currently use our condo management provider's account to make payments to CAO.	As a best practice, all payments to CAO should be made using the condo corporation's bank account. This eliminates the need to remove or update account information if your condo corporation changes management providers and helps ensure that payments are made from the correct account.
 **Condo Management Provider Account** A condo management provider pays the corporations invoices and uses their bank account to do so. What if our corporation changes management providers or becomes self-managed?	If a condo management provider's account is used for making payments and needs to be removed: 1. A **Full Access** user needs to log into your CAO account and access the corporation's Invoice and Payments **Account Summary** page. 2. Navigate to **Active Bank Accounts** and click the trash icon to remove the bank account.