Canada Border Services Agency | Agence des services frontaliers du Canada

CARM Client Portal

User Guide

View your Release Prior to Payment financial security information

Canada

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Purpose of this guide

This guide explains how to view and manage your financial security information for the Release Prior to Payment (RPP) sub-program in the CARM Client Portal. This guide also shows you what happens when your security is overdrawn.

Audience

This guide is intended for:

- Business account managers (BAM)
- Program account managers (PAM)

Preamble

As a business account manager (BAM) or program account manager (PAM), you need to post a minimum amount of financial security on your account. This amount depends on different factors such as how much business you do and which programs and sub-programs you are in.

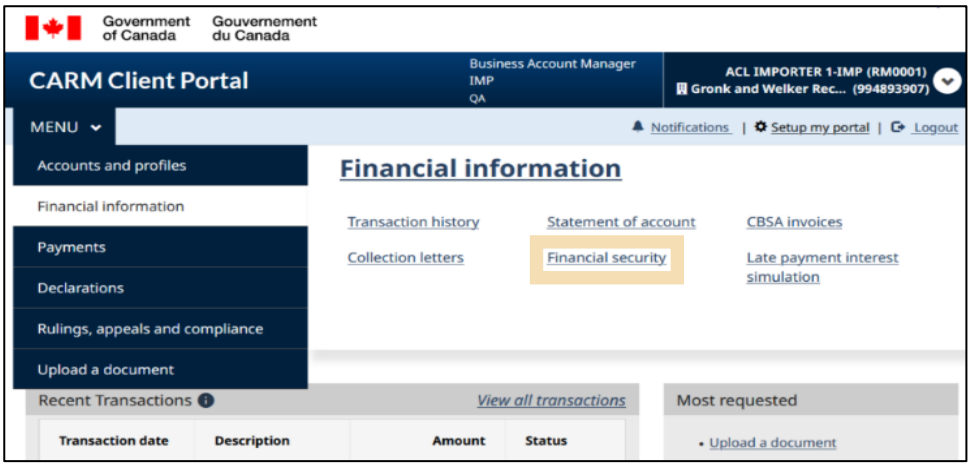
You will get notifications in the CARM Client Portal if the value of the goods you import into Canada goes higher than the amount of financial security you currently need to have. You will need to post more security (bonds) if that happens. You are responsible for making sure your financial security coverage stays at the right level.

Contact

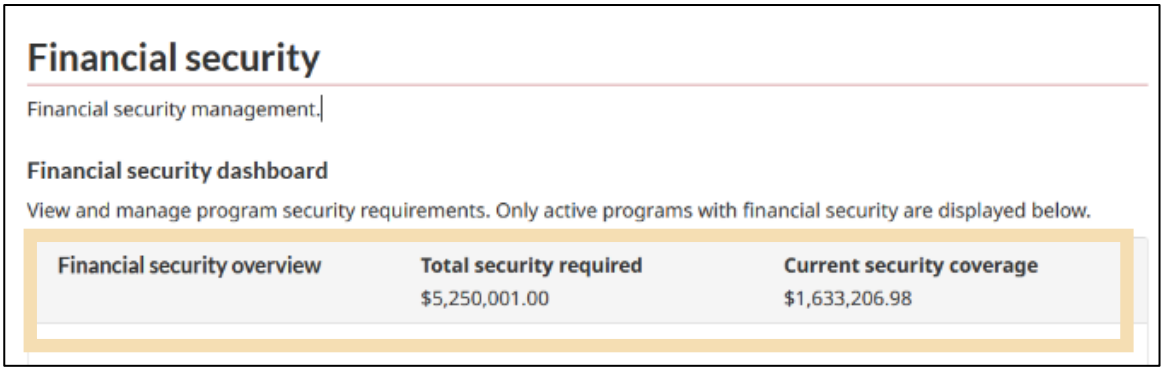
Contact the CARM Client Support Helpdesk if you need additional support.

1. Verify the amount of financial security that you need

1. Go to the **Financial security** page (**Home** or **Menu → Financial information → Financial security**) to view your **Financial security dashboard**.



2. The first item listed on the **Financial security dashboard** displays your **Financial security overview**, which includes the following:
   - **Total security required**: how much financial security you need for your account
   - **Current security coverage**: how much financial security you have

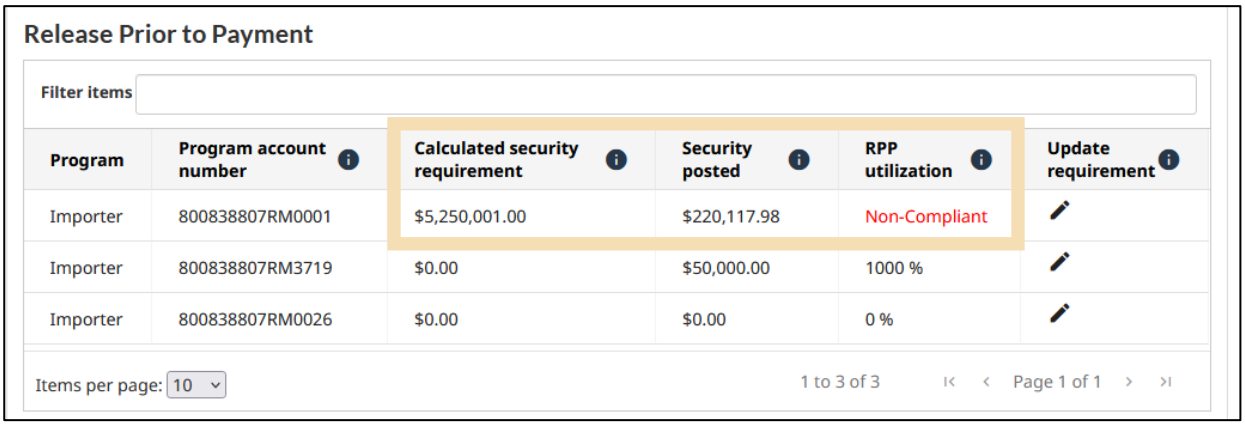


Note:

If your **Total security required** is greater than your **Current security coverage**, then you must post a cash bond or a non-cash bond to bring your coverage up to the required level. Consult the user guide on posting financial security for RPP enrolment for instructions on how to post a bond.

3. Scroll down to view each program that you are enrolled in and that require financial security. The example below shows RPP. The table for each of your programs shows the following:
   - The **Calculated security requirement**
   - The **Security posted**
   - The **utilization** (in the example below, RPP utilization).

   If you see **non-compliant** in red text, it means you need to post additional financial security.



Release Prior to Payment

Filter items

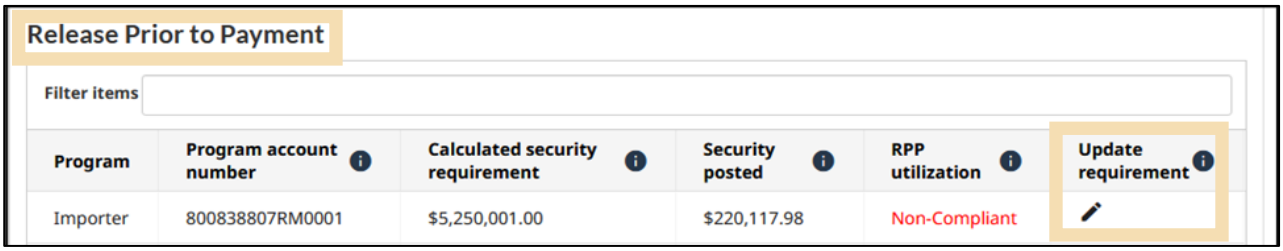
Program	Program account number	Calculated security requirement	Security posted	RPP utilization	Update requirement
Importer	800838807RM0001	$5,250,001.00	$220,117.98	Non-Compliant	
Importer	800838807RM3719	$0.00	$50,000.00	1000 %	
Importer	800838807RM0026	$0.00	$0.00	0 %	

Items per page: 10 1 to 3 of 3 Page 1 of 1

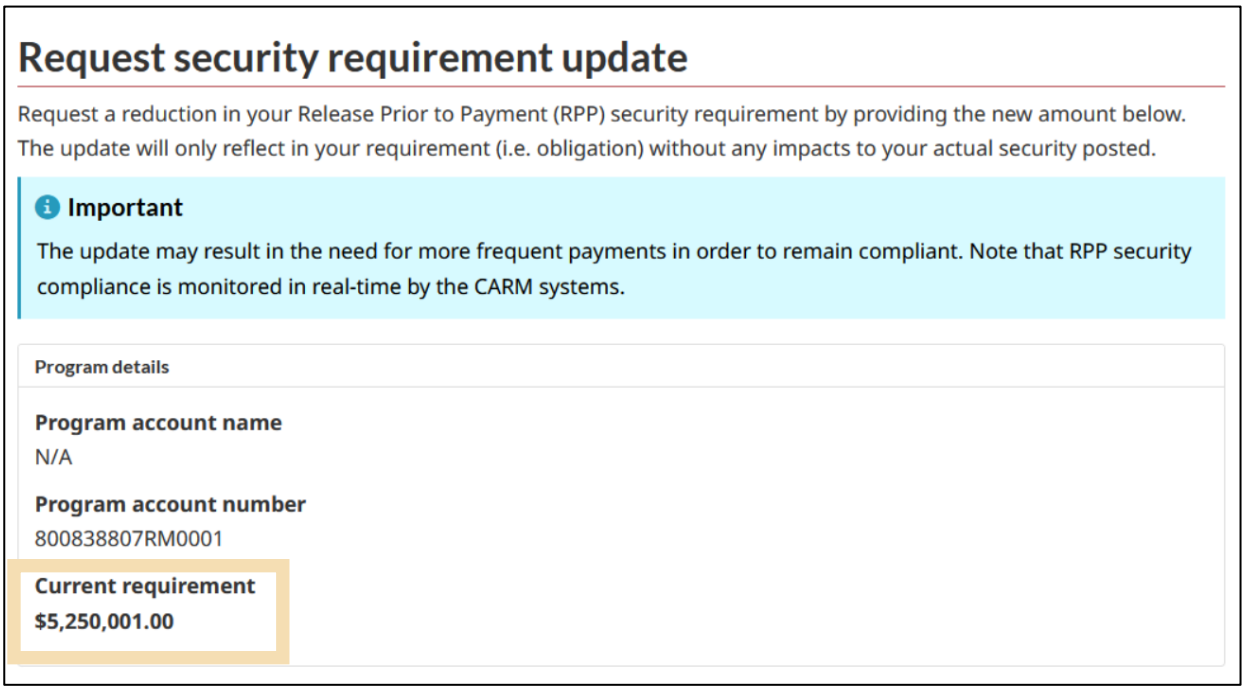
2. Update a security requirement or request a reduction in security

Follow the steps below to update a security requirement:

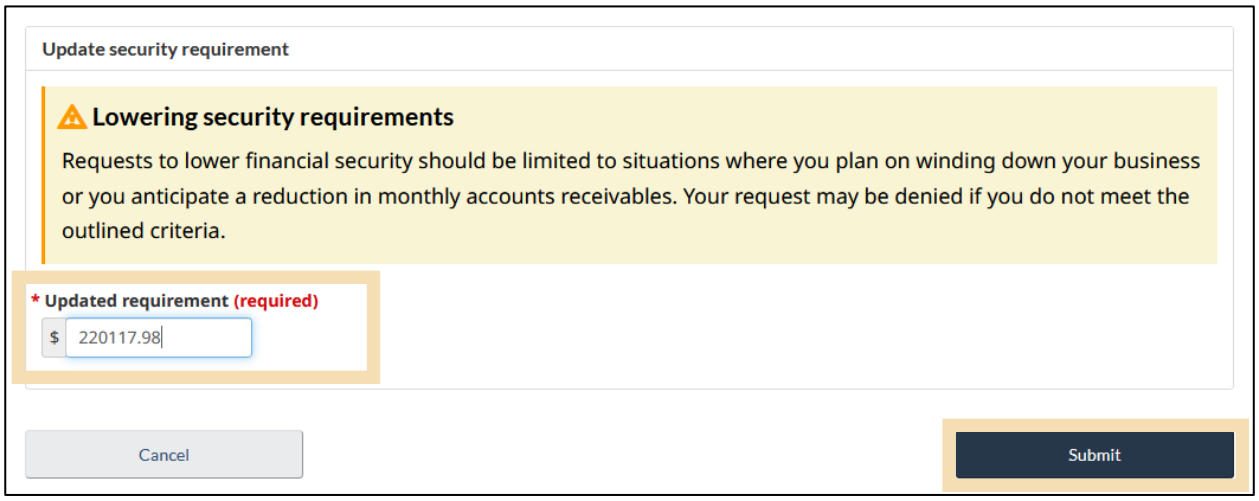
1. On the **Financial security** page, scroll down to the table for the **Release Prior to Payment** sub-program. Click the pencil icon in the program's **Update requirement** column.



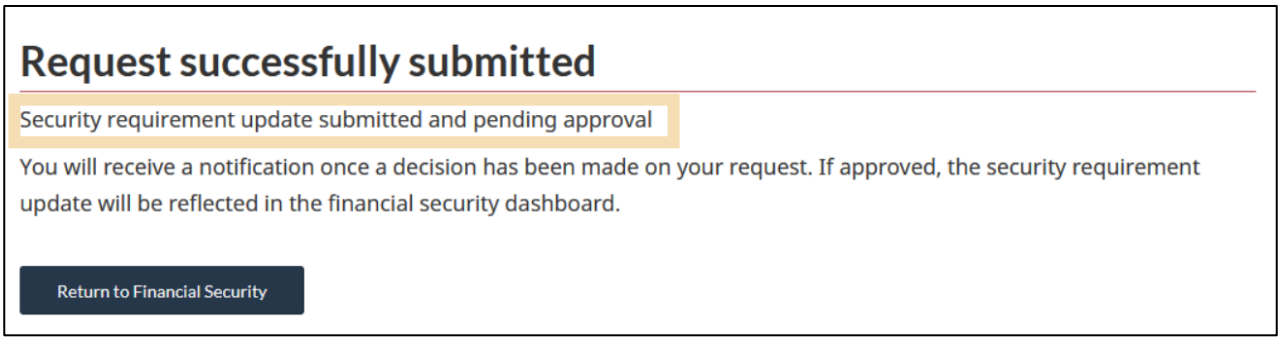
2. Your **Current requirement** displays on the **Request security requirement update** page.



3. Scroll down to the **Update security requirement** section and fill the **Updated requirement** field with the new amount. Click **Submit**.



4. Note that the system has submitted your request. You will receive a notification once there is a decision on your request.



Note:

If approved, the updated security requirement will be reflected on the Financial Security page. If you reduce your security limit, you may have to make more frequent payments to the CBSA to remain compliant with the law.

3. Notifications

You will get notifications in the CARM Client Portal notification centre when your **Total security required** goes over your **Current security coverage**. You will also get notifications when it is close to going over it.

You will also get notifications when your account is overdrawn. The table below lists the notifications you will get in each situation.

Situation	**Notification**
Total security required equals or exceeds 75% utilization of your current security coverage	You will receive a notification that you will soon reach your security utilization limit and should pay off your account balance or increase your security as soon as possible.
Total security required exceeds 100% utilization of your current security coverage (Days 1, 6, and 10)	You will receive up to three notifications stating that the security utilization limit on your account has been reached and that you must pay off your account balance or increase your security coverage. You will receive notifications on days 1, 6, and 10.
Total security exceeds 100% utilization of your current security coverage (Day 25)	You will receive a notification stating that the security utilization limit has been reached and that you must pay off your account balance or increase your security. The CBSA will also initiate a case to suspend or revoke your program privileges. It is urgent at this point that you make an interim payment or increase your posted security to become compliant. A CBSA officer will review your compliance report. The officer can open a case to communicate with you and decide on your enrollment status in the program or sub-program.

Note:

Failure to pay off your account balance or post more security when required, will impact your compliance record with the CBSA. It may also result in the suspension of your program privileges.