


CARM & RPP Essential FAQs for Canadian Importers



This FAQ is tailored for Canadian importers who need guidance on complying with the upcoming Release Prior to Payment (RPP) changes under the Canada Border Services Agency (CBSA) Assessment and Revenue Management (CARM) initiative.

Frequently Asked Questions (FAQ) – Release Prior to Payment (RPP) Under CARM

1. What is the Release Prior to Payment (RPP) program?

The **RPP program** allows importers to have their goods released by the **Canada Border Services Agency (CBSA)** before they pay duties and taxes. However, importers must now provide their own financial security to participate in RPP, as they can no longer rely on their customs broker's financial security. Without RPP, importers must pay all duties and taxes at the time of importation before their goods are released.

2. When does the RPP transition period end?

The **RPP transition period ends on May 20, 2025**. To continue using RPP after this date, importers must **post financial security through the CARM Client Portal** before the deadline.

3. What happens if I don't provide financial security by May 20, 2025?

If you do not provide the required financial security by the deadline, you will no longer be eligible for RPP. This means you must pay duties and taxes **at the time of importation** before CBSA releases your goods.

4. How do I register for the CARM Client Portal (CCP)?

You can access the **CARM Client Portal (CCP)** from the [CBSA website](#). To register, you need your **Business Number (BN9) plus Importer Program Number (RM)**. This 15-character **BN15** is structured as follows:

Example BN15: 123456789RM0001

- The **BN9** is the unique business number assigned by the **Canada Revenue Agency (CRA)**.
- The **RM number** identifies the CBSA program associated with the business.

For Canadian-based businesses: Most already have a **BN9**. If not, they can obtain one during CCP registration.

For Non-Resident Importers (NRIs): They must get a **BN9** from **CRA** before registering on the CCP.

RM Program Number Details:

- The **CBSA program number (RM)** defines the type of user and their activities on the portal.
- Importers, brokers, warehouses, and sureties each have distinct RM numbers.
 - Carriers and Warehouses must obtain a unique RM Program Number specific to their activities. Additionally, Carriers and Warehouses must request CBSA link their Carrier Code with their BN9 before any financial security may be filed. This request may be submitted using the [CBSA Client Support Contact webform](#).
- RM numbers are assigned sequentially (e.g., RM0001, RM0002, etc.)

5. How do I determine how much financial security I need to provide?

CBSA calculates your required financial security based on **your highest monthly accounts receivable balance** (including duties and GST) over the last 12 months for each of your program accounts (**RM accounts**). This required amount will be visible in your **CARM Client Portal**.

6. What are the options for posting financial security?

There are **two ways** to provide financial security:

- 1. Written Security Agreement** (from a financial institution such as a bank or surety provider)
 - Must be at least **50% of the required financial security** (minimum CAD **\$5,000 per RM account**).
 - One option for financial security is an RPP bond, which can be arranged through your customs broker. Many brokers collaborate with surety providers, such as Roanoke, to help importers facilitate the process.
 - You must first contact a financial security provider to set up an agreement before entering the details in the CARM Client Portal.
- 2. Security Deposit** (made directly in the CARM Client Portal)
 - Must be **100% of the required financial security**.
 - There is **no minimum deposit requirement**.

7. Is there a maximum financial security limit?

Yes, the maximum financial security allowed is CAD **\$10 million per RM account**, regardless of the type of security posted.

8. What happens during the financial security review?

The CBSA conducts an annual review of the financial security requirement for each importer's RM business account. The review period is comprised of July 25 of a given year to July 24 of the following year. The updated requirement establishes the new minimum financial security to be provided to the CBSA. The newly calculated requirement will be communicated to the importers by way of notification on the CCP in July/August and will be effective on October 15th, date by which the importers are required to be compliant.



9. When Will a Canada Customs Bond renew?

Canada Customs Bonds have an effective date that is selected when the bond is filed, and when the bond takes effect, it does so as of that date and stays in effect until terminated. However, the bond will be processed for renewal on an annual basis. A continuation certificate is provided to confirm the renewal, approximately 60-90 days prior to the renewal date.

10. What should I do now to prepare for the RPP changes?

To ensure you remain eligible for RPP:

1. Log in to the CARM Client Portal and check your required financial security amount.
2. Decide whether to use a written security agreement or a security deposit.
3. If using a written security agreement, contact a financial institution (e.g., surety provider or bank) to arrange the agreement.

Consult With Your Customs Broker

Importers are encouraged to consult their customs brokers for guidance on the RPP transition and securing the necessary financial security. Rather than applying for a customs bond directly in the CARM Client Portal, working with a broker ensures a smoother and more efficient process.

For further assistance please contact our Roanoke Canada Service Team at **800-762-6653**.

Source: Canada Border Services Agency (CBSA). [CARM: Release schedule, features and benefits.](#)

Disclaimer: This information is provided as a public service and for discussion of the subject in general. It is not to be construed as legal advice. Readers are urged to seek professional guidance from appropriate parties on all matters mentioned herein.