ROANOKE
SERVING THE USA & CANADA

CARM & RPP

Essential FAQs for Canadian Importers

This FAQ is tailored for Canadian importers who need guidance on complying with the Release Prior to Payment (RPP) requirements 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 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. How do I register for the CARM Client Portal (CCP)?

You can access the **CARM Client Portal (CCP)** from the CBSA website: https://ccp-pcc.cbsa-asfc.cloud-nuage.canada.ca/en/homepage.

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. Contact information for the CRA is available on the CARM Client Portal login page at https://ccp-pcc.cbsa-asfc.cloud-nuage.canada.ca/en/homepage.

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.)

3. 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.**

4. 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 facilitate the process for their importer clients.
   - You must first contact a financial security provider to set up an agreement, and they will enter the details in the **CARM Client Portal.** We do not recommend submitting your own financial security information in your 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.**

5. 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.

6. 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 **October 20** of a given year to **October 19** of the following year. Refer to CARM bulletin #5404 for additional details. The requirement establishes the 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. To maintain the RPP benefits, importers must meet the new calculated requirements by January 15, 2026.

Refer to the CBSA Annual Review Questions & Answers document for additional information.

7. 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.

8. I received a nudge from my CARM Client Portal that my financial security must be increased. What do I do?

The CARM Client Portal will only notify the importer when its financial security must be increased – they do not notify the customs broker or the surety provider. When you receive a nudge, consult your customs broker as soon as possible to arrange for the increase of your financial security. We do not recommend waiting as there may be additional information that may need to be provided to the surety's underwriter for review.

Consult With Your Customs Broker

Importers are encouraged to consult their customs brokers for guidance on RPP 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 **866-828-1959.**

Source: Canada Border Services Agency (CBSA).
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.