



Sage 50 Accounting—Canadian Edition

What's New

Release 2022.3

July 2022

Sage 50—Canadian Edition

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Contents

Sage 50 Accounting—Canadian Edition(Release 2022.3)	1
What's new and product improvements	1
Government compliance	1
Payroll tax updates for July 1, 2022	1
Payroll tax changes - Effective July 1, 2022	1
What's new in this tax update	1
Changes to provincial or territorial taxes	2
Before you start processing payroll	2
Preparing for payroll after tax changes	2
Step 1: Adjust employees' federal personal tax credit claims	2
Step 2: Adjust employees' provincial (or territorial) personal tax credit claims	3
Indexation Guidelines	3
Calculate the federal claim amount that is subject to indexing	3
Sage 50 Accounting—Canadian Edition (Release 2022.2)	5
What's new and product improvements	5
Resolved Issues	5
Sage 50 Accounting—Canadian Edition (Release 2022.1)	6
What's new and product improvements	6
Enhancement for payroll	6
Vacation paid and Box 71	6
Government compliance	6
Payroll tax updates for January 1, 2022	6
Payroll tax changes - Effective January 1, 2022	6
What's new in this tax update	7
Changes to tax brackets and rates	7
Federal	7

Alberta	7
British Columbia	8
Manitoba	8
New Brunswick	8
Newfoundland & Labrador	9
Northwest Territories	9
Nova Scotia	9
Nunavut	10
Ontario	10
Prince Edward Island	10
Quebec	11
Saskatchewan	11
Yukon	11
Changes to taxes and rates	11
Indexing factors for 2022	12
Workers' Compensation Board Maximum Assessable Earnings for 2022	13
Changes to the Canadian Pension Plan	14
Changes to the Quebec Pension Plan	14
Changes to Employment Insurance	14
Changes to the Quebec Parental Insurance Plan	14
Before you start processing payroll	14
Preparing for payroll after tax changes	14
Step 1: Adjust employees' federal personal tax credit claims	14
Step 2: Adjust employees' provincial (or territorial) personal tax credit claims	15
Indexation Guidelines	15
Calculate the federal claim amount that is subject to indexing	16
Sage 50 Accounting—Canadian Edition (Release 2022.0)	17
What's new and product improvements	17
Improvements for Sage 50cloud	17
A single, secure digital identity for Sage services and apps	17

Improved user experience	17
Quick access to your companies	17
Enhancements for payments	17
Updated default payment controls for customers and vendors	17
New messaging during bank reconciliation	18
Resolved Issues	18
General Information about Product Updates and Product Upgrades	18
How is Sage 50 Accounting updated?	18
How to automatically update Sage 50 Accounting	19
How to manually update Sage 50 Accounting	19
Download product updates from the Sage 50 website	19
How to upgrade to Sage 50 Accounting	19

Sage 50 Accounting—Canadian Edition (Release 2022.3)

This product update covers all product solutions of Sage 50 Accounting (Release 2022.3) and includes the updates from previous releases.

What's new and product improvements

New features and product enhancements

	Pro	Premium	Quantum
Government compliance			
Payroll tax updates for July 1, 2022 If you have a support plan that includes payroll tax updates, you benefit from timely and comprehensive in-house payroll processing within Sage 50 Accounting to help you save time and reduce the risk of payroll tax penalties at year-end. ¹	Yes	Yes	Yes

Payroll tax changes - Effective July 1, 2022

Important! If you have a support plan that includes payroll tax updates, your Product Update includes the payroll tax changes for July 1, 2022. For complete details on the CRA income tax changes, contact your local tax services office or visit the [CRA web site](#).

Your payroll update reflects the federal and provincial tax schedules in effect on July 1, 2022, as stated in the latest edition of the documents Payroll Deductions Formulas and Employers' Guide - Payroll Deductions and Remittances from the CRA, Revenu Québec's Guide for Employers: Source Deductions and Contributions, as well as the schedules of Employment Insurance, Canada Pension Plan, and Québec Pension Plan.

What's new in this tax update

This tax update contains changes to payroll tax tables and Sage 50 Accounting payroll tax calculations. This document addresses only the payroll tax changes that may require you to adjust your payroll records.

¹ You need a service plan that includes payroll.

Changes to provincial or territorial taxes

In March 2022, New Brunswick increased the basic personal amount to \$11,720 effective January 1, 2022.

Note: For the remainder of the year, as of the first payroll run in July, a prorated basic personal amount of \$12,623 will apply.

New Brunswick basic personal amount

Province / Territory	Previous Personal Amount	New Personal Amount
New Brunswick	\$10,817	\$12,623

There were no changes in other provinces and territories.

Before you start processing payroll

- Review the new federal TD1 form and the TD1 form for your province or territory (or the TP 1015.3- V form for Québec) to become familiar with any changes.
- Provide your employees with the 2022 federal/provincial/territorial TD1 forms if they need to make changes to their personal claims.
- Adjust your employee records in Sage 50 Accounting to reflect the new tax credit amounts.

Preparing for payroll after tax changes

This section describes what you need to adjust in Sage 50 Accounting after tax changes become effective.

Step 1: Adjust employees' federal personal tax credit claims

To adjust the federal personal tax credit claims, follow these steps:

1. If an employee's personal claim amount has changed, this employee must complete the new federal TD1 form.
2. Close all Employee Records windows in Sage 50 Accounting.
3. From the Home window, choose the Maintenance menu, then Update Employee Claims.
4. Select Federal to indicate you are updating the federal tax credits.
5. From the list, select all or only those employees you want to modify.
6. To update the basic personal amounts, click Update Basic Personal Amount.

7. To update the indexed amounts from the federal TD1 form, do one of the following:
 - Select Factor and enter the factor by which the claim amount will increase.
 - Select Amount and enter the amount by which the claim amount will increase. If you need guidance in calculating this amount, see [Indexation Guidelines](#).
8. To update the non-indexed amounts from the federal TD1 form, enter the amount changes in the Non-Indexed Amounts column for each employee.

Step 2: Adjust employees' provincial (or territorial) personal tax credit claims

To adjust the provincial/territorial claims, follow these steps:

1. If an employee's personal claim amount has changed, the employee must complete the new provincial or territorial TD1 form (or TP 1015.3 V form, for Québec).
2. Close all Employee Records windows in Sage 50 Accounting.
3. From the Home window, choose the Maintenance menu, then Update Employee Claims.
4. Select Provincial to indicate you are updating the provincial or territorial tax credits and then the province or territory that you want to make changes for.
5. From the list, select all or only those employees you want to modify.
6. To update the basic personal amounts, click Update Basic Personal Amount.
7. To update the indexed amounts from the provincial or territorial TD1 form, do one of the following:
 - Select Factor and enter the indexing factor by which the claim amount will increase.
 - Select Amount and enter the amount by which the claim amount will increase. If you need guidance in calculating this amount, see [Indexation Guidelines](#).
8. To update the non-indexed amounts from the federal TD1 form, enter the amount changes in the Non-Indexed Amounts column for each employee.

Indexation Guidelines

In Sage 50 Accounting there are two fields on the Taxes tab of the Employees Record window which hold the employee's claim amounts that are subject to indexing:

- Federal Other Indexed Amounts
- Provincial Other Indexed Amounts

Calculate the federal claim amount that is subject to indexing

From the Total Claim Amount of the federal TD1 form, subtract the items that are not subject to indexing. Currently, the personal tax credit amounts on the federal TD1 form that are not subject to indexing are:

- Pension Income Amount
- Tuition and Education Amount (full time)
- Tuition and Education Amount (part-time)
- Pension Income, Tuition, and Education Amounts Transferred from Spouse or Dependant

For provincial claims, some provincial and territorial governments have set their own indexation requirements. For example, in Alberta and Ontario, all personal tax credit amounts are subject to indexing.

Because indexation requirements vary from jurisdiction to jurisdiction, and are subject to change, you should review the indexation requirements set by the federal, provincial or territorial governments before entering the employee's Federal (or Provincial) claim subject to indexing field.

Sage 50 Accounting—Canadian Edition (Release 2022.2)

This product update covers all product solutions of Sage 50 Accounting (Release 2022.2) and includes the updates from previous releases.

What's new and product improvements

There are no new features in this release.

Resolved Issues

The following issues have been resolved:

(Pro Accounting and higher) When creating the printed Form T5018, the Payer's program account number was not printing in the correct place.

Sage 50 Accounting—Canadian Edition (Release 2022.1)

This product update covers all product solutions of Sage 50 Accounting (Release 2022.1) and includes the updates from previous releases.

What's new and product improvements

New features and product enhancements

	Pro	Premium	Quantum
Enhancement for payroll			
Vacation paid and Box 71 You asked and we listened! When you process T4s and RL-1s for Status Indian employees, Sage 50 can now correctly report their vacation paid in Box 71. ¹	Yes	Yes	Yes
Government compliance			
Payroll tax updates for January 1, 2022 If you have a support plan that includes payroll tax updates, you benefit from timely and comprehensive in-house payroll processing within Sage 50 Accounting to help you save time and reduce the risk of payroll tax penalties at year-end. ²	Yes	Yes	Yes

Payroll tax changes - Effective January 1, 2022

Important! If you have a support plan that includes payroll tax updates, your Product Update includes the payroll tax changes for January 1, 2022. For complete details on the CRA income tax changes, contact your local tax services office or visit the [CRA web site](#).

¹ You need a service plan that includes payroll.

² You need a service plan that includes payroll.

Your payroll update reflects the federal and provincial tax schedules in effect on January 1, 2022, as stated in the latest edition of the documents Payroll Deductions Formulas and Employers' Guide - Payroll Deductions and Remittances from the CRA, Revenu Québec's Guide for Employers: Source Deductions and Contributions, as well as the schedules of Employment Insurance, Canada Pension Plan, and Québec Pension Plan.

What's new in this tax update

This tax update contains changes to payroll tax tables and Sage 50 Accounting payroll tax calculations. This document addresses only the payroll tax changes that may require you to adjust your payroll records.

Changes to tax brackets and rates

The following changes have been announced for either tax rates or income thresholds. These changes are effective January 1, 2022, unless otherwise stated.

Federal

Federal tax brackets and rates

2022 Brackets	Rates
First \$50,197	15%
Over \$50,197 to \$100,392	20.5%
Over \$100,392 to \$155,625	26%
Over \$155,625 to \$221,708	29%
Over \$221,708	33%

Alberta

No changes

Alberta tax brackets and rates

2022 Brackets	Rates
First \$131,220	10%
Over \$131,220 to \$157,464	12%
Over \$157,464 to \$209,952	13%
Over \$209,952 to \$314,928	14%
Over \$314,928	15%

British Columbia

British Columbia tax brackets and rates

2022 Brackets	Rates
First \$43,070	5.06%
Over \$43,070 to \$86,141	7.7%
Over \$86,141 to \$98,901	10.5%
Over \$98,901 to \$120,094	12.29%
Over \$120,094 to \$162,832	14.7%
Over \$162,832 to \$227,091	16.8%
Over \$227,091	20.5%

Manitoba

Manitoba tax brackets and rates

2022 Brackets	Rates
First \$34,431	10.8%
Over \$34,431 to \$74,416	12.75%
Over \$74,416	17.4%

New Brunswick

New Brunswick tax brackets and rates

2022 Brackets	Rates
First \$44,887	9.4%
Over \$44,887 to \$89,775	14.82%
Over \$89,775 to \$145,955	16.52%
Over \$145,955 to \$166,280	17.84%
Over \$166,280	20.3%

Newfoundland & Labrador

Newfoundland & Labrador tax brackets and rates

2022 Brackets	Rates
First \$39,147	8.7%
Over \$39,147 to \$78,294	14.5%
Over \$78,294 to \$139,780	15.8%
Over \$139,780 to \$195,693	17.8%
Over \$195,693 to \$250,000	19.8%
Over \$250,000 to \$500,000	20.8%
Over \$500,000 to \$1,000,000	21.3%
Over \$1,000,000	21.8%

Northwest Territories

Northwest Territories tax brackets and rates

2022 Brackets	Rates
First \$45,462	5.9%
Over \$45,462 to \$90,927	8.6%
Over \$90,927 to \$147,826	12.2%
Over \$147,826	14.05%

Nova Scotia

No change

Nova Scotia tax brackets and rates

2022 Brackets	Rates
First \$29,590	8.79%
Over \$29,590 to \$59,180	14.95%
Over \$59,180 to \$93,000	16.67%

2022 Brackets	Rates
Over \$93,000 to \$150,000	17.5%
Over \$150,000	21%

Nunavut

Nunavut tax brackets and rates

2022 Brackets	Rates
First \$47,862	4.0%
Over \$47,862 to \$95,724	7.0%
Over \$95,724 to \$155,625	9.0%
Over \$155,625	11.5%

Ontario

Ontario tax brackets and rates

2022 Brackets	Rates
First \$46,226	5.05%
Over \$46,226 to \$92,454	9.15%
Over \$92,454 to \$150,000	11.16%
Over \$150,000 to \$220,000	12.16%
Over \$220,000	13.16%

Prince Edward Island

No change

Prince Edward Island tax brackets and rates

2022 Brackets	Rates
First \$31,984	9.8%
Over \$31,984 to \$63,969	13.8%
Over \$63,969	16.7%

Quebec

Quebec tax brackets and rates

2022 Brackets	Rates
First \$46,295	15%
Over \$46,295 to \$92,580	20%
Over \$92,580 to \$112,655	24%
Over \$112,655	25.75%

Saskatchewan

Saskatchewan tax brackets and rates

2022 Brackets	Rates
First \$46,773	10.5%
Over \$46,773 to \$133,638	12.5%
Over \$133,638	14.5%

Yukon

Yukon tax brackets and rates

2022 Brackets	Rates
First \$50,197	6.4%
Over \$50,197 to \$100,392	9.0%
Over \$100,392 to \$155,625	10.9%
Over \$155,625 to \$500,000	12.8%
Over \$500,000	15.0%

Changes to taxes and rates

Effective January 1, 2022, the federal, provincial, and territorial personal tax credits that employees can claim are changing. These changes are reflected in the new federal, provincial, and territorial TD1 forms, and the Quebec TP-1015.3-V form.

Federal and provincial basic personal amounts

Provinces / Territories	Basic Personal Amounts
Federal	\$14,398
Alberta	\$19,369
British Columbia	\$11,302
Manitoba	\$10,145
New Brunswick	\$10,817
Newfoundland and Labrador	\$9,803
Northwest Territories	\$15,609
Nova Scotia	\$11,481
Nunavut	\$16,862
Ontario	\$11,141
PEI	\$11,250
Quebec	\$16,143
Saskatchewan	\$16,615
Yukon	\$14,398

Indexing factors for 2022

The federal government, provinces, and territories have announced their indexing factors for 2022.

Federal and provincial indexing factors

Provinces / Territories	Indexing Factor
Federal	2.4%
British Columbia	2.1%
Manitoba	2.1%
New Brunswick	2.4%
Newfoundland and Labrador	2.8%

Provinces / Territories	Indexing Factor
Northwest Territories	2.4%
Nunavut	2.4%
Ontario	2.4%
Quebec	2.64%
Saskatchewan	2.4%
Yukon	2.4%

Workers' Compensation Board Maximum Assessable Earnings for 2022

The maximum assessable earnings are as follows:

Provinces / Territories	Maximum Assessable Earnings
Alberta	\$98,700
British Columbia	\$108,400
Manitoba	\$150,000
New Brunswick	\$69,200
Newfoundland and Labrador	\$69,005
Northwest Territories	\$102,200
Nova Scotia	\$69,000
Nunavut	\$102,200
Ontario	\$100,422
PEI	\$58,300
Quebec	\$88,000
Saskatchewan	\$94,400
Yukon	\$94,320

Changes to the Canadian Pension Plan

For 2022, the maximum pensionable earnings for the Canada Pension Plan (CPP) has increased to \$64,900. The contribution rate for employees is 5.7%. An employee can contribute up to a maximum of \$3,499.80. The employer can contribute an amount equal to the total of the employee's contribution.

Changes to the Quebec Pension Plan

In 2022, the maximum pensionable earnings has increased to \$64,900. The Quebec Pension Plan (QPP) contribution rate for employees is 6.15%. The maximum employee contribution to QPP for 2022 will be \$3,776.10. The employer's contribution is an amount equal to the total of the employee's contributions.

Changes to Employment Insurance

For 2022, outside Quebec, premium rates will be 1.58%. The annual maximum insurable earnings will be \$60,300 for a maximum annual premium amount of \$952.74.

In Quebec, premium rates for employment insurance will be 1.2%, with the annual maximum insurable earnings at \$60,300. The maximum annual premium amount will be \$723.60.

Changes to the Quebec Parental Insurance Plan

For 2022, the maximum Quebec Parental Insurance Plan (QPIP) insurable earnings amount will be \$88,000. The QPIP employee premium rate is 0.494%. The QPIP employer premium rate is 0.692%.

Before you start processing payroll

- Review the new federal TD1 form and the TD1 form for your province or territory (or the TP 1015.3- V form for Québec) to become familiar with any changes.
- Provide your employees with the 2022 federal/provincial/territorial TD1 forms if they need to make changes to their personal claims.
- Adjust your employee records in Sage 50 Accounting to reflect the new tax credit amounts.

Preparing for payroll after tax changes

This section describes what you need to adjust in Sage 50 Accounting after tax changes become effective.

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3. From the Home window, choose the Maintenance menu, then Update Employee Claims.
4. Select Federal to indicate you are updating the federal tax credits.
5. From the list, select all or only those employees you want to modify.
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Step 2: Adjust employees' provincial (or territorial) personal tax credit claims

To adjust the provincial/territorial claims, follow these steps:

1. If an employee's personal claim amount has changed, the employee must complete the new provincial or territorial TD1 form (or TP 1015.3 V form, for Québec).
2. Close all Employee Records windows in Sage 50 Accounting.
3. From the Home window, choose the Maintenance menu, then Update Employee Claims.
4. Select Provincial to indicate you are updating the provincial or territorial tax credits and then the province or territory that you want to make changes for.
5. From the list, select all or only those employees you want to modify.
6. To update the basic personal amounts, click Update Basic Personal Amount.
7. To update the indexed amounts from the provincial or territorial TD1 form, do one of the following:
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Indexation Guidelines

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- Provincial Other Indexed Amounts

Calculate the federal claim amount that is subject to indexing

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- Pension Income Amount
- Tuition and Education Amount (full time)
- Tuition and Education Amount (part-time)
- Pension Income, Tuition, and Education Amounts Transferred from Spouse or Dependant

For provincial claims, some provincial and territorial governments have set their own indexation requirements. For example, in Alberta and Ontario, all personal tax credit amounts are subject to indexing.

Because indexation requirements vary from jurisdiction to jurisdiction, and are subject to change, you should review the indexation requirements set by the federal, provincial or territorial governments before entering the employee's Federal (or Provincial) claim subject to indexing field.

Sage 50 Accounting—Canadian Edition (Release 2022.0)

This product update covers all product solutions of Sage 50 Accounting (Release 2022.0) and includes the updates from previous releases.

What's new and product improvements

New features and product enhancements

	Pro	Premium	Quantum
Improvements for Sage 50cloud			
<p>A single, secure digital identity for Sage services and apps</p> <p>A single email address and password is all you need to connect your Sage 50 company to the Sage apps and services for customer payments, bank feeds, and more. Turn on multi-factor authentication for enhanced security of your data.</p>	Yes	Yes	Yes
Improved user experience			
<p>Quick access to your companies</p> <p>We've been listening! You can now see a list of the last 10 companies you've worked on in the Select Company window or under Recently Opened Companies in the File menu. Also, for ease of use, the Select Company window cannot be hidden.¹</p>	Yes	Yes	Yes
<p>Enhancements for payments</p> <p>Other Payments journal now remembers your column widths so you don't need to reset them every time you open the journal.</p>	Yes	Yes	Yes
<p>Updated default payment controls for customers and vendors</p> <p>You can now manage the default payment method for individual customers and vendors in their respective records.</p>	Yes	Yes	Yes

¹ You can hide the Select Company window in Sage 50 Accountant Edition.

	Pro	Premium	Quantum
New messaging during bank reconciliation	Yes	Yes	Yes
If you enter the same date for the start and end date, you are prompted to confirm your date selection.			

Resolved Issues

The following issues have been resolved:

(Pro Accounting and higher) Any external links now use https to ensure the page launches correctly.

(Pro Accounting and higher) In the Other Payments window, for taxes included in the price, the tax amount remains visible in the transaction line after clicking OK in the Line Tax Summary window.

(Pro Accounting and higher) When matching transactions, if you change the customer or vendor in the Create Transaction window, the account is now updated to the correct default account.

(Pro Accounting and higher) The help topic for writing off bad debt has been updated to include information about using a GST/HST adjustment tax (that uses the GST/HST Adjustment GL account) and a Write-off tax code.

General Information about Product Updates and Product Upgrades

Important! Sage 50 Accounting product updates are only available to current subscribers of a Sage Business Care plan. Payroll updates and features are only available to current subscribers of a Sage Business Care plan with payroll tax table updates. If you do not know whether your subscription is current, or you need to sign up or renew your subscription, contact Customer Sales at 1-888-261-9610.

How is Sage 50 Accounting updated?

- Automatically, using Sage 50 Accounting (recommended)
- Manually, using Sage 50 Accounting.
- By downloading the update from the Sage 50 website.
- If you have paid to receive a CD, by running the product update CD.

Important! Always back up your data before installing your product update, and before any major changes, such as before advancing the session date to a new calendar or fiscal year.

How to automatically update Sage 50 Accounting

Sage 50 Accounting automatically checks for product updates whenever you are connected to the Internet. When an update is available, the update downloads in the background. When you close Sage 50 Accounting, you will be notified that an update is available to be installed. Click Yes to install it. You do not need to enter any information during the update process.

For more information, search for “Automatic Updates” in the Help.

How to manually update Sage 50 Accounting

By default, “Automatic Updates” are turned on. We recommend that you keep this setting turned on. If you choose to turn off this option, you can always manually download the updates when you are connected to the Internet.

Download product updates from the Sage 50 website

For your convenience, updates are also available on the [Sage 50 website](#). Please follow the installation instructions.

Important! Updating Sage 50 Accounting in a multi-user environment (Sage 50 Premium Accounting and higher)

- Install this product update on all computers running Sage 50 Accounting, including computers on which you have performed server-only type installations of Sage 50 Accounting.

How to upgrade to Sage 50 Accounting

An upgrade of Sage 50 Accounting can involve one or more of the following changes:

- **Getting the latest version** - If you would like to get the latest updates offered for your current Sage 50 Accounting product, you can upgrade from an earlier version of Sage 50 Accounting.
- **Moving to a higher Sage 50 Accounting product** - If your business requires a richer set of accounting features, you can upgrade to the latest version of a higher Sage 50 Accounting product (for example, moving from Sage 50 Premium Accounting to Sage 50 Quantum Accounting). This option also upgrades your version of Sage 50 Accounting if you are not already using the latest version of the program.
- **Adding more user licences** - If you want to increase the number of concurrent users in Sage 50 Accounting, you can upgrade your program to allow more users. If required, this option also upgrades your version and moves you to a higher Sage 50 Accounting product at the same time.

For any of these scenarios or for more information about upgrading your Sage 50 Accounting solution, contact Customer Sales at 1-888-261-9610.