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Pay Stubs in Quebec: A Guide for Small Employers

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Executive Summary

In Quebec, the employer provides a **pay statement with every pay**, at the same time as the wages. “Pay stub” and “pay slip” commonly refer to this document; the Commission des normes, de l’équité, de la santé et de la sécurité du travail (CNESST) primarily uses “pay statement”. The document must make it possible to check the calculation of wages and deductions (www.cnesst.gouv.qc.ca) (vitrinelinguistique.oqlf.gouv.qc.ca). For a small team, the audit comes down to four questions: can the earnings be reconstructed, is every deduction identified and justified, does the net amount match the payment, and was the statement actually provided? The checklists in this guide turn these questions into checks to complete before the next cycle.

The review covers **identity and employment**, the period and payment date, regular and overtime hours with their rates, relevant bonuses or commissions, gross wages, the nature and amount of deductions, net pay and, where applicable, reported or allocated tips. An empty field does not automatically prove an error: the required information depends on the actual remuneration for the period. However, a net amount alone explains neither the wage calculation nor the deduction calculation.

For most employees, regular payments are no more than **16 days** apart; the first pay may be made within the month following the start of employment. The statement accompanies each payment. A deduction must be based on an obligation established by a recognized source or on **written consent for a specific purpose**, as applicable. The deductions shown on the statement are distinct from employer contributions and the schedule for remitting amounts to the tax agencies (www.revenuquebec.ca) (www.revenuquebec.ca).

The **2026** parameters explain why a withheld amount cannot be checked by applying a single percentage to gross pay: the first tier of the Quebec Pension Plan (QPP) uses maximum pensionable earnings of **\$74,600**, the Québec Parental Insurance Plan (QPIP) uses maximum insurable earnings of **\$103,000**, and Employment Insurance uses a maximum of **\$68,900** (www.retraitequebec.gouv.qc.ca) (www.revenuquebec.ca) (www.osfi-bsif.gc.ca). The template below therefore shows a fictional arithmetic reconciliation, not a tax calculation. Employers under federal jurisdiction or in construction subject to the Commission de la construction du Québec (CCQ) must complete their sector-specific checks before using the general checklist (www.canada.ca) (www.ccq.org).

Context and scope of the guide

A first payroll brings together related but distinct tasks. You must determine the remuneration earned, pay on the scheduled date, provide an understandable statement, **calculate payroll deductions**, then remit those deductions and employer contributions to the appropriate bodies. The **Act respecting labour standards** governs the statement; Revenu Québec and the Canada Revenue Agency (CRA) publish the parameters for calculating and remitting deductions (www.revenuquebec.ca) (www.canada.ca). A sound audit therefore reconciles timesheets, compensation agreements, deduction authorizations, the payment and the statement.

This report is intended for founders and managers who approve payroll for a small Quebec team. A Montreal workspace such as 2727 Coworking serves businesses by providing an address and offices; this context identifies the readership without changing the payroll rules that apply to the employer (2727coworking.com). The goal is to identify corrections before the next payment and the documents to send to the bookkeeper or payroll provider. The guide does not replace official deduction tables or a legal analysis of a specific case.

The Office québécois de la langue française accepts **“paye” and “paie”**; it defines the pay statement as a detailed record of remuneration and deductions (vitrinelinguistique.oqlf.gouv.qc.ca). The French expressions “bulletin de paye”, “bulletin de paie”, “talon de paie” and “relevé de paie” refer here to the pay statement, pay stub or pay slip provided with each payment, not the annual tax slip. The CNESST also distinguishes the pay statement from the T4 and RL-1 slip (www.cnesst.gouv.qc.ca). This clarification prevents the mistaken belief that a document produced at year-end meets the obligation for every pay.

The checklist is intended for employers normally governed by Quebec labour standards. Certain workplaces, including banks, telecommunications and interprovincial transportation, fall under the **Canada Labour Code**; construction subject to the CCQ has sector-specific information requirements and procedures (www.canada.ca) (www.ccq.org). The applicable framework must be determined before copying a template. Within Quebec's general framework, section 46 provides the core of the audit, and irrelevant fields are excluded with an explicit reason.

Definition and scope of the pay statement

What providing the statement must accomplish

The statement is a verifiable explanation of the transition **from gross to net pay**, not simply confirmation of a bank deposit. The law requires it to be provided at the same time as the wages, with every pay. The CNESST specifies that “provide” does not simply mean making a file accessible in a portal. An internal procedure can therefore record the sending or delivery and the corresponding date. This audit trail is a practical recommendation; it does not attribute a single required form of proof to section 46.

According to the CNESST, electronic delivery of the statement complies with section 46 only if the employee accepts this format; the Office québécois de la langue française also recognizes the electronic format (www.cnesst.gouv.qc.ca) (vitrinelinguistique.oqlf.gouv.qc.ca). A digital channel should remain usable by its recipient and preserve the document's confidentiality. To limit the exposure of wage data, the Commission d'accès à l'information du Québec recommends granting internal access to personal information only to people whose duties require it (www.cai.gouv.qc.ca). The Office also reiterates the right to a French version of documents relating to remuneration (www.oqlf.gouv.qc.ca).

Content suited to the method of remuneration

Section 46 follows an “**as applicable**” approach: bonuses, commissions, tips and overtime are not present in every period. A “not applicable” field can make a checklist clearer, but the requirement is to display the relevant information, not to fill in every box artificially. Checks must therefore differ for a person paid by the hour, on commission, by the piece or with tips. The CNESST's example generator allows users to select the form of remuneration to produce an appropriate statement (www.services.cnt.gouv.qc.ca).

The statement does not replace the **payroll register**. Quebec's regulation provides that the register or recording system for a given year must be retained for **three years**. This period applies to the register; presenting it as a separate retention rule for every copy of a statement would be too broad. The employer can establish a document retention schedule that takes all applicable requirements into account, as recommended by the Commission d'accès à l'information (www.cai.gouv.qc.ca). Approved hours, rate changes and correction calculations must remain clear enough to explain the figures in the register and on the statement.

Annotated template and field-by-field audit

The following template is **entirely fictional**. Its deductions illustrate a layout and a reconciliation, not the statutory rates for 2026. Assume a two-week period, **75 hours at \$24**, a **\$100** bonus and no overtime or tips. The illustrative gross amount is **\$1,900**; the fictional deductions total **\$430**, leaving **\$1,470** in net pay. The law

requires the relevant hours, earnings and deductions to be identified.

Table 1 presents this annotated statement as it would appear to someone approving payroll before delivery.

Section of the fictional statement	Displayed value	Check before delivery
Employer, employee, job	Atelier Exemple inc.; Camille Roy; office coordination	Reconcile the names and role with the hiring file (www.cnesst.gouv.qc.ca).
Period and payment	September 7 to 20, 2026; payment on September 25, 2026	The work period and payment date are two separate fields (www.legisquebec.gouv.qc.ca).
Regular remuneration	75 h at \$24/h = \$1,800	Check approved hours and the agreed rate (www.legisquebec.gouv.qc.ca).
Overtime	Not applicable	If there is any, show the hours and the premium or replacement with time off (www.legisquebec.gouv.qc.ca).
Bonus	Project bonus: \$100	Show the nature and amount, without combining it with regular hours (www.legisquebec.gouv.qc.ca).
Gross pay	\$1,900	Reconcile the sum of the components (www.legisquebec.gouv.qc.ca).
Fictional deductions	Quebec income tax \$110; federal income tax \$95; QPP \$120; QPIP \$10; Employment Insurance \$25; group insurance \$70	Each line must remain identifiable; all figures are invented (www.legisquebec.gouv.qc.ca).
Net pay	\$1,470	Compare with the payment actually sent (www.legisquebec.gouv.qc.ca).
Tips	Not applicable	Report or allocate the relevant tips, if any (www.legisquebec.gouv.qc.ca).

Two reconciliations can be read directly: $1,800 + 100 = \$1,900$ for gross pay, then $1,900 - 430 = \$1,470$ for net pay. The “group insurance” line does not become authorized simply by appearing on the statement: the applicable plan or appropriate written authorization must be checked. The illustrative tax and contribution figures cannot be reused for a real employee; calculation bases, thresholds and cumulative amounts vary by program (www.revenuquebec.ca) (www.canada.ca).

Table 2 is a checklist for an actual payroll run. The last column assigns the check to an operational role and does not create a new legal obligation.

Field to audit	Source for comparison	Pass or fail test	Person responsible for the correction
Employer and employee names	Payroll file	Both parties are unambiguously identified (www.cnesst.gouv.qc.ca).	Human resources (HR) corrects the master record.
Job or role	Contract and job description	An outdated title indicates an update is needed (www.legisquebec.gouv.qc.ca).	HR confirms the effective date.

Field to audit	Source for comparison	Pass or fail test	Person responsible for the correction
Period and payment date	Calendar and bank payment order	A period end date does not replace the payment date (www.legisquebec.gouv.qc.ca).	Payroll lead corrects the statement.
Regular hours and rate	Timesheets and agreed rate	The employee can recalculate hours × rate (www.legisquebec.gouv.qc.ca).	Manager validates hours; payroll corrects the rate.
Overtime	Schedules and time-off balance	Hours paid at a premium are not buried in regular hours (www.legisquebec.gouv.qc.ca).	Manager classifies; payroll itemizes.
Bonuses, indemnities, allowances and commissions	Compensation plan	Each payment shows its nature and amount (www.legisquebec.gouv.qc.ca).	Program lead validates.
Gross pay	Sum of earnings	The total matches the displayed components (www.legisquebec.gouv.qc.ca).	Payroll recalculates the period.
Nature and amount of deductions	Tables and authorizations	"Other deductions" does not conceal multiple deductions (www.legisquebec.gouv.qc.ca).	Payroll itemizes; HR provides the evidence.
Net amount actually paid	Bank file or cheque	The statement and payment match (www.legisquebec.gouv.qc.ca).	Payroll coordinates the adjustment.
Relevant tips	Reporting and allocation	The applicable amounts are visible (www.legisquebec.gouv.qc.ca).	Manager confirms the data.

A completed checklist should leave a simple record: status, discrepancy, owner and resolution date. The **"payment date"** field describes a different event from the work period, and the interval between the two helps verify the schedule. For the majority of employees, the CNESST indicates a standard workweek of **40 hours** and payment for eligible overtime at **time and a half**; certain situations require specific analysis. Commission or piecework pay calls for a checklist suited to the actual components rather than invented regular hours (www.services.cnt.gouv.qc.ca).

Pay schedule and pay stub delivery

The first timing check concerns the **actual payment dates**, not just the frequency written in a policy. Section 43 provides for regular intervals of no more than **16 days** under the general rule. It provides for one month for managerial personnel and certain other categories, and allows the first pay within the month following the start of employment (www.cnesst.gouv.qc.ca) (www.cnesst.gouv.qc.ca). The employer therefore first identifies the employee's category, records the employment start date, then checks successive intervals. The statement accompanies each payment; a document produced only at the end of the month does not make up for its absence with an intervening pay.

- **Fictional schedule.** A hire on September 3, 2026, a first pay on September 18, then pays on October 2, 16 and 30 illustrate regular intervals of sixteen days or less. This scenario demonstrates the date check; none of these dates is prescribed as a universal schedule (www.cnesst.gouv.qc.ca).

- **Bonuses and overtime.** An amount exceeding regular wages, earned during the week preceding pay, may be paid with the following regular payment under section 43. Recording the original period and payment date prevents it from disappearing from the reconciliation (www.cnesst.gouv.qc.ca).
- **Statutory holiday that is a non-working day.** Section 45 specifies payment on the preceding working day when the usual day falls on such a holiday. The CNESST's general page provides a qualification for bank transfers; the person responsible therefore checks the actual payment method before finalizing the schedule (www.cnesst.gouv.qc.ca).
- **Payment method.** The CNESST describes, among other methods, a cheque cashable within two working days, cash in a sealed envelope and bank transfer. The chosen method does not remove the obligation to provide the statement with the wages (www.cnesst.gouv.qc.ca).

A usable schedule specifies the period end, the deadline for approving hours, the deadline for transmission to the provider, the payment date and the statement delivery date. It must be tested over several cycles, including statutory holidays, rather than inferring compliance from a single example. For variable amounts paid in the next cycle, the documentation links the payment to the original work period. This procedure is an audit recommendation; the deadlines to apply are those of the relevant framework.

Electronic delivery warrants a separate check. Delivery of the pay statement in electronic format complies with section 46 only if the employee agrees to receive it in that format (CNESST). "Statement posted in the portal" and "statement provided to the employee" are not equivalent statuses under the CNESST's interpretation. Before payment, the employer can check that the chosen channel works, that the employee can actually receive or download the document and that an alternative method exists if access ends. Access rights to remuneration data must remain limited to people who need it for their duties (www.cai.gouv.qc.ca). This check concerns confidentiality and proof of delivery, without inventing a specific period of online availability.

Payroll deductions: decision and evidence

A deduction shown on the statement must pass two tests. **The calculation test** asks whether the amount is based on the correct remuneration base and the parameters for the year. **The authorization test** asks why the employer is entitled to deduct the amount. Section 49 of the Act respecting labour standards lists the sources that may require the employer to do so, including an Act, regulation, court order, collective agreement, decree or supplemental pension plan with mandatory membership (www.legisquebec.gouv.qc.ca). For any other purpose, the employee must consent **in writing and for a specific purpose**. The CNESST specifies that an authorization can generally be cancelled in writing, subject to the exceptions provided for certain group memberships (www.cnesst.gouv.qc.ca).

Table 3 provides a decision matrix. It indicates which document to retrieve before making a deduction; it does not replace reading the applicable agreement, plan or authorization.

Type of deduction	Basis to verify	Evidence in the file	Decision before payroll
Income tax and employee QPP, QPIP and Employment Insurance contributions	Legislation and official parameters based on eligible remuneration (www.revenuquebec.ca) (www.canada.ca).	Calculation for the period, relevant forms, year-to-date total.	Calculate using official tables or tools, then itemize.
Collective agreement, decree, court order or mandatory pension plan	Text that actually requires the employer to make the deduction (www.legisquebec.gouv.qc.ca).	Applicable provision, employee covered and validity period.	Deduct only the specified amount and identify it.
Insurance or another voluntary benefit	Specific written consent, unless an obligation has already been established (www.legisquebec.gouv.qc.ca).	Authorization, amount or formula, duration and frequency.	Suspend if evidence is missing or the authorization is revoked.
Meals or accommodation	Specific CNESST rules (www.cnesst.gouv.qc.ca).	Reason, units provided and applicable limit.	Check the condition and cap specific to the case.
Mandatory uniform or equipment	Specific rules, written authorization and minimum wage protection (www.cnesst.gouv.qc.ca).	Description, cost and consent.	Escalate borderline cases before making a deduction.
Routine operating expenses	Deduction prohibited by the CNESST (www.cnesst.gouv.qc.ca).	A payroll line alone does not make this cost eligible.	Do not deduct.

The matrix shows why a single “miscellaneous deduction” line is insufficient to check a payroll. The statement indicates **the nature and amount of the deductions made**. The CNESST prohibits deductions related to business operating expenses and treats meals, accommodation, clothing and mandatory equipment separately. Each exception has its own conditions. A person responsible for payroll should therefore not group the price of a garment, a meal provided and a cash shortage under the same “miscellaneous” code.

Employer contributions are not deductions from the employee’s wages. Revenu Québec distinguishes the calculation of deductions from that of employer contributions, and QPP contributions are paid in equal shares by the employer and employee (www.revenuquebec.ca) (www.revenuquebec.ca). The statement explains what was deducted from the individual’s pay; an employer cost report can be maintained separately for accounting purposes. Periodic remittances of deductions to Revenu Québec follow a frequency specific to the employer, distinct from the delivery of each statement (www.revenuquebec.ca). For the federal portion and Employment Insurance, the CRA’s tables and instructions must also be consulted (www.canada.ca).

Written authorization never removes the need to check other applicable limits. In the case of particular clothing, for example, the CNESST explains the need for written authorization for a deduction and a check that wages remain at least at the minimum wage after the cost (www.cnesst.gouv.qc.ca). Meals and accommodation are not handled under this same general approach: they have their own conditions and caps. A defensible payroll file therefore links each deduction code to its source, calculation method and evidence. A deduction without this trail must be examined before the next payment rather than simply carried forward.

Corrections, the register and handoff to the bookkeeper

Correcting a statement begins with a **diagnosis of discrepancies**. Reconcile the document provided, the approved hours, the rate in effect, the payment file and the authorizations. Classify the discrepancy: display only, incorrect gross pay, incorrect deduction, different net amount paid or incorrect year-to-date total. Then recalculate the period and determine the amount to adjust. The statement is specifically designed to allow wages and deductions to be checked.

- **Keep a record.** Retain the original, the period, the delivery date and the description of the discrepancy. The payroll register must be retained for three years; a correction trail helps explain this register without presenting that period as a rule specific to every copy of a statement.
- **Correct the source data.** Hours come from the approved timesheet; a rate or bonus comes from the dated compensation decision. A voluntary deduction requires its specific written evidence.
- **Adjust the payment.** If the net amount paid differs from the net amount owed, calculate the balance and coordinate its prompt processing. The National Payroll Institute recommends correcting discrepancies promptly; this is not a uniform statutory deadline for all cases (paie.ca).
- **Provide the corrected document.** Clearly indicate the period and version, send the corrected statement to the employee, then reconcile year-to-date totals and remittances if gross pay or deductions have changed. Actual delivery remains the basic criterion (www.cnesst.gouv.qc.ca) (www.revenuquebec.ca).
- **Protect the information.** Limit access to files according to duties and apply a retention schedule consistent with the relevant requirements (www.cai.gouv.qc.ca) (www.cai.gouv.qc.ca).

For the handoff to the bookkeeper or provider, the internal lead sends a **verifiable package**: a list of active employees, status and rate changes with effective dates, approved hours, overtime, bonuses, commissions, tips, benefits, authorizations and the pay schedule. In return, the lead receives the calculated register, statements, bank file total, employee deductions and employer contributions. This list is a working method proposed here, not a list of mandatory information on the statement. It reduces ambiguity between the data supplied and the final calculation.

The lead then reconciles **three totals**: total gross pay, total deductions and total net pay. They also compare the number of statements with the number of people actually paid. The Commission d'accès à l'information describes the option of requesting the correction of inaccurate personal information held by a business (www.cai.gouv.qc.ca). A payroll system should therefore make it possible to explain a correction rather than silently overwriting the original value. When a discrepancy affects tax or a contribution, the bookkeeper separately checks the impact on remittances to the agencies (www.revenuquebec.ca) (www.canada.ca).

Checklist before the next payroll

The list below is a proposed sequence of work based on the preceding checks. Each item can be initialled and dated in the internal file.

- **Jurisdiction.** Confirm the labour framework applicable to the activity.
- **Workforce.** Compare active employees with the people paid.
- **New hires.** Check employment start dates.

- **Departures.** Check employment end dates and final amounts.
- **Period.** Establish the days covered by the payment.
- **Schedule.** Compare the payment date with the previous cycle.
- **Approval.** Obtain validation of hours before calculation.
- **Rates.** Compare each rate with the document in effect.
- **Changes.** Apply new terms as of their effective date.
- **Regular hours.** Separate regular hours from other earnings.
- **Overtime.** Classify and display the relevant hours.
- **Bonuses.** Name each bonus and check its source document.
- **Commissions.** Reconcile calculations with the applicable plan.
- **Tips.** Check reported or allocated amounts.
- **Gross pay.** Add up the remuneration components.
- **Statutory deductions.** Use the year's parameters and year-to-date totals.
- **Voluntary deductions.** Retrieve the basis or written consent.
- **Itemization.** Display the nature and amount of each deduction.
- **Net pay.** Reconcile the statement with the payment file.
- **Delivery.** Check that the employee actually receives their statement.
- **Confidentiality.** Limit access to wage data.
- **Discrepancies.** Identify the owner and correction date.
- **Archiving.** File the register and calculation documents.

Payroll parameters and supporting evidence

The **2026** figures are consistency checks, not universal formulas for an individual pay stub. The programs do not share the same calculation base or cap. For the Quebec Pension Plan, Retraite Québec specifies maximum pensionable earnings of **\$74,600** and a basic exemption of **\$3,500**; Revenu Québec specifies **6.30%** for each of the two parties on the first tier (www.retraitequebec.gouv.qc.ca) (www.revenuquebec.ca). A second additional contribution applies to a bracket from **\$74,600 to \$85,000** (www.retraitequebec.gouv.qc.ca). The calculation “gross pay for the period multiplied by 6.30%” therefore does not check every case, particularly when the exemption and year-to-date totals come into play.

For **QPIP**, Revenu Québec lists maximum insurable earnings of **\$103,000** in 2026, an employee rate of **0.430%** and an employer rate of **0.602%**. The corresponding annual caps are **\$442.90** and **\$620.06** (www.revenuquebec.ca). The Government of Quebec notes that participation in QPIP reduces Employment Insurance premiums in Quebec (www.quebec.ca). For **Employment Insurance**, the Quebec rate for 2026 is **\$1.30 per \$100** of insurable earnings for the employee and **\$1.82** for the employer, with annual maximum insurable earnings of **\$68,900** (www.canada.ca) (www.osfi-bsif.gc.ca). The CRA specifies that the insurable earnings for the period must be used, which may differ from the gross pay displayed (www.canada.ca).

These caps provide an audit rule: when a deduction changes during the year, check **year-to-date totals by program**, the employee's status and the calculation base before concluding that there is an error. Revenu Québec provides WebRAS for provincial deductions; the CRA also directs employers to this tool for the

Quebec portion (www.revenuquebec.ca) (www.canada.ca). The official tables and formulas for the year remain the authority for calculating actual payroll. The amounts in the fictional statement above serve only to test the equation **gross earnings minus itemized deductions = net pay**.

A statistical benchmark measures the general level of remuneration but does not validate any individual statement. The Institut de la statistique du Québec estimated average weekly earnings, including overtime, at **\$1,279.96 in July 2026** (statistique.quebec.ca). Its definition of weekly earnings covers wages **before taxes and other deductions**, including tips, commissions or bonuses as applicable (statistique.quebec.ca). Comparing an employee's net pay with this average would therefore be a methodological error: periods, wage composition and deductions differ. In a payroll audit, the proper basis for comparison remains the individual's contract and data for the period concerned.

Finally, the **three schedules** must be kept separate: pay frequency, statement delivery and remittance of deductions to the agencies. The first follows the interval rule in section 43; the second follows each payment; the third varies according to the applicable accounts and remittance frequencies (www.revenuquebec.ca). This separation helps detect a case where wages were paid on time but the stub was provided later, or where a stub is correct while the tax remittance still requires verification. A checklist must therefore include a date for each of these events.

Checks to maintain from one payroll to the next

For a small business, the most useful improvement is often a **review before issuance**. The person responsible checks that the period is closed, that hours and variable amounts are approved, that voluntary deductions have supporting evidence, that the arithmetic results reconcile with the payment file, and then that the statement is actually provided. The method does not depend on any particular software. It simply assigns a source and an owner to each field. The checklist in Table 2 can be printed or integrated into an existing process; the CNESST's example tool can be used to compare the statement's structure (www.services.cnt.gouv.qc.ca).

The second improvement is **change management**. Wages, bonuses and benefit terms can change in the middle of a period. An effective date without a history creates ambiguity in gross pay and sometimes in deductions. Retaining the decision and the original version of the calculation makes it possible to understand what was paid, what should have been paid and what was adjusted. This practice supports maintenance of the register required by the regulation and safeguards the accuracy of the information used to make decisions (www.cai.gouv.qc.ca). It also gives the employee an understandable explanation when a corrected statement is provided.

An office or business address has no automatic effect on the payroll framework. 2727 Coworking presents Montreal offices and workstations in its virtual tour; this is an operating context for teams, with no role in pay stub calculation or compliance (2727coworking.com). The decision-maker must instead check the **type of employer and activity**. A business under federal jurisdiction consults federal rules; an employer subject to construction rules checks CCQ requirements, including its additional fields and register documents (www.canada.ca) (www.ccq.org) (www.ccq.org). The general template must not erase these differences.

Deduction parameters are reviewed each year and sometimes according to the employee's situation. The 2026 QPP, QPIP and Employment Insurance caps illustrate distinct bases; their inclusion in this guide is not a calculation instruction for 2027 or for a specific case (www.retraitequebec.gouv.qc.ca) (www.revenuquebec.ca) (www.osfi-bsif.gc.ca). The payroll lead therefore keeps their tables up to date, compares year-end amounts with the relevant caps and documents exceptions. The audit work ends when the employee receives an understandable statement whose figures match the payment, and when the accounting follow-up is assigned to the proper schedule (www.revenuquebec.ca).

Frequently asked questions about pay statements

What information is mandatory on a pay stub in Quebec?

The statement identifies the parties and the job, the period and payment date, relevant hours and rates, relevant bonuses or commissions, gross pay, the nature and amount of deductions, net pay and applicable tips. Section 46 applies according to the facts of each payroll; an inapplicable field does not have to be invented.

Is there an official pay statement template?

Yes. The CNESST offers a tool for creating a customized example based on remuneration. The fictional template in this guide adds source and reconciliation checks that are useful to an employer, without replacing the official template (www.services.cnt.gouv.qc.ca) (www.cnesst.gouv.qc.ca).

Can the statement be provided electronically?

Delivery of the pay statement in electronic format complies with section 46 only if the employee agrees to receive it in that format (CNESST). The process must preserve data confidentiality and allow the employee to actually obtain their statement (www.cai.gouv.qc.ca).

What is the maximum interval between pays, and when is the first pay made?

The general rule is a regular interval of no more than **16 days**. Section 43 provides, among other things, for a monthly interval for managerial personnel and allows the first pay to be made within the month following the start of employment. The statement is provided with each payment (www.cnesst.gouv.qc.ca).

Can a voluntary deduction be entered without written consent?

For a deduction that is not required by a recognized source, section 49 requires the employee's written consent for a specific purpose. The employer must retain the evidence and check any exceptions or limits specific to the deduction before making it (www.legisquebec.gouv.qc.ca) (www.cnesst.gouv.qc.ca).

What should be done if the net amount on the statement does not match the deposit?

Compare gross pay, deductions, the stated net amount and the bank file; establish the cause and amount of the discrepancy; correct the source data; adjust the payment and provide a clearly identifiable corrected statement. Discrepancies should be handled promptly according to the National Payroll Institute, and the statement must actually be provided (paie.ca).

Conclusion

Checking a **Quebec pay stub** begins with a simple question: can an employee recalculate their remuneration and deductions from the statement they receive with every pay? The fields in section 46, the payment schedule and the justification for deductions provide the three dimensions of the test. The annotated template makes the amounts to reconcile visible; the field-by-field checklist indicates where to find the source document and who corrects the discrepancy.

For the employer, a defensible payroll leaves a record of the approval of hours, the rate, bonuses, authorizations and payment. A correct net amount does not erase an incomplete statement, and a detailed statement does not erase a late payment or an unjustified deduction. Each check is therefore dated and retained with the data that explains it (www.cnesst.gouv.qc.ca). Federal and construction cases require their own checklist before using this general template (www.canada.ca) (www.ccq.org).

The final checklist for the next cycle is short: confirm the applicable framework, validate remuneration data, recalculate gross pay and deductions using official parameters, reconcile net pay with the payment, then provide the statement and file the evidence. The **2026** rates cited here illustrate the need for this annual update, not a universal calculation solution (www.retraitequebec.gouv.qc.ca) (www.revenuquebec.ca) (www.canada.ca). A discrepancy discovered after issuance must be corrected in a traceable way and communicated with a revised statement, so that the history clearly explains what the employer paid.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

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A workspace that fits the day

Our workspace options include private offices, day passes and desks, and a conference room. These formats help individuals and teams compare a dedicated office with more flexible ways to work or hold a meeting. Prospective members can explore the virtual tour, review current pricing and book a visit before choosing a workspace.

Business addresses and mail

2727 Coworking provides business-address and virtual-mailbox services. Our resources explain the documents and practical questions involved, including guidance for people outside Canada. Service eligibility, included features, availability and access arrangements should be confirmed on the applicable service page or with our team.

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We publish guides, research and planning tools about workspace decisions, business addresses and starting a business in Canada. Our incorporation research includes information for people inside Canada and abroad, with jurisdiction-specific material to help readers identify the next questions to investigate. These educational resources complement our workspace and address services; they are not individualized legal, tax or immigration advice.

Visit or contact 2727 Coworking

Explore [private offices](#), [day passes and desks](#), [the conference room](#), [business addresses](#) and [virtual mailboxes](#). [Book a visit](#) or [contact the team](#) to discuss your needs.

A business address alone does not establish tax residence, immigration status, banking approval or eligibility for a government program.

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