
CRA My Account for Individuals

A guide to the CRA My Account for Individuals

The information in this document is for educational purposes only. As it is impossible to include all situations, circumstances and exceptions, a further review should be done by a qualified professional.

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This is for information purposes only, for specific advice with respect to you and your business
please contact Danielle Hagar at danielle@ddlaccounting.com

MY ACCOUNT

OVERVIEW

My Account is a secure portal that allows you to view your personal income tax and benefit information and manage your tax affairs online.

An account allows you to:

- Track your refund
- View or change your return
- Check your benefit and credit payments
- View your RRSP limit
- Set up direct deposit
- Receive email notifications
- Apply for the CERB – note that you can do this once you perform step 1

For full details of the services an account can provide, see the [CRA website](#).

NEW REGISTRATION

Consists of two steps:

Step 1 – Provide personal information

- Go to [My Account for Individuals](#), select “CRA Register” – note you can either do it under the CRA login or the partner login (where you can log in with the same sign-in information that you use for other online services, such as your online banking)

My Account for Individuals



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- Enter your personal information, including:
 - Enter your social insurance number

Validate your identity—social insurance number

Want to enter your CRA security code instead? [Login](#).

* Social insurance number (required)

For more information on how your privacy is protected, refer to our [Personal Information Collection Statement](#).

[Next](#) [Exit](#)

- Enter your date of birth
- Enter your current postal or ZIP code
- Enter an amount you entered on one of your income tax and benefit returns. Have a copy of your returns handy. (The line amount requested will vary. It could be from the current tax year or the previous one.) To register, a return for one of these two years must have been filed and assessed.
- Create a CRA user ID and password
- Create your security questions and answers. You can also decide if you want a persistent cookie added to your computer, so you can access CRA Login Services using that same computer later without being asked for more identification.

NOTE: After completing step 1 you will have limited tax information on My Account. Once completing step 2 you will have access to the full suite of services available

Step 2 – Enter the CRA security code

- Go to [My Account for Individuals](#), select “CRA login” and enter your CRA user ID and password. When prompted, enter your CRA security code

Alternate login option:

You can log into CRA Login Services with a Sign-in Partner. This option lets you log in with a user ID and password that you may already have, such as for online banking. For more information, see Sign-in Partners Help and FAQs.

LOCKED OUT

If you tried entering your authentication information more than 5 times and were not successful, you will not be able to try again. Similarly, if you tried entering your CRA security code more than 3 times and were not successful, you will not be able to try again. For more information you will need to call the CRA Individual Tax Inquiries.

CRA Individual Tax Inquiries phone number is 1-800-959-8281.

FORGOT USERNAME OR PASSWORD

Forgot User ID:

1. Go to the My Account for Individuals login page
2. Select CRA login

My Account for Individuals



3. Select "Forgot your user ID?"

CRA Login

* User ID *(required)*

[Forgot your user ID?](#)

* Password *(required)*

[Forgot your password?](#)

For more information on how your privacy is protected, refer to our [Personal Information Collection Statement](#).

Login

Exit

[Register](#) if you are a new user.

To [revoke or change your CRA user ID or password, or to manage your security questions and answers](#), you must first login.

4. Provide the following information:
 - a. Your social insurance number
 - b. Your date of birth
 - c. The amount you entered on line 150 of your income tax and benefit return, from one of the previous two tax years
5. After you recover your user ID, you will have to answer 4 of your 5 CRA security questions to access the CRA online services the next time you login

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Forgot Password:

1. Go to the My Account for Individuals login page
2. Select CRA login

My Account for Individuals

3. Select "Forgot your password?"

CRA Login

* User ID (required)

[Forgot your user ID?](#)

* Password (required)

[Forgot your password?](#)For more information on how your privacy is protected, refer to our [Personal Information Collection Statement](#).

[Register](#) if you are a new user.To [revoke or change your CRA user ID or password](#), or to [manage your security questions and answers](#), you must first login.

4. Enter your User ID

Forgot CRA password—enter user ID

Our security measures do not allow us to recover your password for you.

You can create a new password, as long as you correctly answer your security questions.

* User ID (required) ⓘ

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5. Answer 1 of your 5 CRA security questions. If correct, you will be able to reset your password

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DIRECT DEPOSIT

Signing up or update direct deposit information:

1. Log in to your CRA My Account
2. Under “Related Services” on the right hand side of the screen, select “Arrange my direct deposit”

Related services

- [Tax information slips \(T4 and more\)](#)
- [Change my address and phone number\(s\)](#)
- [Arrange my direct deposit](#) 
- [Notification preferences](#)
- [Proof of income statement \(option 'C' print\)](#)
- [Authorized representative\(s\)](#)
- [Audit enquiries](#)
- [Register my formal dispute](#)
- [Open a non-resident tax account](#)
- [File a GST/HST rebate](#)
- [Request CPP/EI ruling](#)
- [Request a remittance voucher](#)
- [Climate Action Incentive Payments](#)
- [Canada workers benefit advance payments application](#)
- [Request relief of penalties and interest](#)
- [Uncashed cheques](#)

3. Make a selection for the information you wish to update

New Direct deposit [Help with this page](#)

You may enrol in direct deposit for all Canada Revenue Agency (CRA) payments and benefits you receive. You can set up or change your direct deposit information. If you have moved or switched banks, you can also change your banking information on file.

CPP Clients - you can now arrange to enrol or update and share your direct deposit information with Employment and Social Development Canada (ESDC) for your Canada Pension Plan (CPP) payments.

To continue choose one of the following:

- Update my direct deposit information for CRA payments only
- Update my direct deposit information for CRA payments and CPP benefits (must currently receive CPP benefits)
- Use my existing CPP direct deposit information for CRA payments (must currently receive CPP benefits)

[Next](#)

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- Click on “Update” or “start” for accounts you wish to change. You will be able to view any direct deposit information that is currently set up.

Manage direct deposit

[Help with this page](#)

Privacy notice and disclaimer
[Banking Information Privacy Notice](#)

To receive payments owed to you by the CRA through direct deposit, please provide your bank account information for each type of payment. By providing your bank account information, you consent to the Receiver General depositing into your bank account any amounts payable to you by the CRA.

Attention: Canada Emergency Response Benefit Applicants

The payment for the Canada Emergency Response Benefit for COVID-19 will be sent to the bank account on file for your **Income tax refund, CWB and GST/HST credit payment**.

Income tax refund, CWB and GST/HST credit payment

Institution:

Branch:

Account:

Last updated:

Update

Stop

Canada Child Benefit (CCB) payment : Not set up

Start

Universal child care benefit (UCCB) payment : Not set up

Start

Previous

- Update for your banking information, select “next”

Update direct deposit for Income tax refund, CWB and GST/HST credit

[Help with this page](#)

You will need to enter your banking information which can typically be found on your personal cheques. If you don't have any you can also obtain this information by contacting your bank.

An example of a personal cheque

| | | | |
|------------------------------|------------------------------|------------------------------|---------------|
| ORDER OF _____ | | /100 DOLLARS (Canadian\$) | |
| Name of Canadian institution | | | |
| Branch | | | |
| Institution address | | | |
| 001 | 55555 | 333 | 123456789 123 |
| 55555 | 333 | 123456789 123 | |
| Branch number | Financial institution number | Account number | |

The three numbers you will need to enter are at the bottom of the cheque from left to right:

Branch number (required)

Institution number (required)

Account number (required)

Previous

Next

- Confirm your banking information and submit

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