

## **Dealing with the CRA online—some recent changes (March 2011)**

The Canada Revenue Agency (CRA) has devoted significant resources over the past couple of decades to ensuring that Canadians can deal with the Agency on personal tax matters through its Web site, while still protecting taxpayer confidentiality. Most Canadians are by now aware that they can file their returns electronically, and in 2010 more than 13 million tax returns were filed that way. What many taxpayers likely aren't aware of is that it's possible to do nearly all your business (not just filing of returns) with the CRA online through their Web site at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca), and that recent changes have been made to how that online access is obtained.

The “gold standard” of personal tax information access on the CRA Web site is a feature called My Account, available at <http://www.cra-arc.gc.ca/esrvc-srvce/tx/ndvdl/myccnt/menu-eng.html>. Taxpayers who register for My Account can obtain and do just about anything online that could be done by phone or letter or at a CRA Tax Services Office.

With My Account you can see information about your:

- **tax refund or balance owing;**
- **direct deposit;**
- **RRSP, Home Buyers' Plan, and Lifelong Learning Plan;**
- **Tax-Free Savings Account;**
- **NETFILE access code;**
- **tax returns and carryover amounts;**
- **tax information slips—T4A(P), T4A(OAS) and T4E**
- **disability tax credit;**
- **account balance and payments on filing;**
- **instalments;**
- **Canada Child Tax Benefit and related provincial and territorial programs payments, account balance, and statement of account;**

- **GST/HST credit and related provincial programs payments, account balance, and statement of account;**
- **Universal Child Care Benefit payments, account balance, and statement of account;**
- **children for which you are the primary care giver;**
- **Working Income Tax Benefit advanced payments;**
- **pre-authorized payment plan;**
- **authorized representative; and**
- **addresses and telephone numbers.**

With My Account you can also manage your personal income tax and benefit account online by:

- **changing your return(s);**
- **changing your address or telephone numbers;**
- **applying for child benefits;**
- **arranging your direct deposit;**
- **authorizing your representative;**
- **setting up a payment plan; and**
- **formally disputing your assessment or determination.**

Not surprisingly, making such an enormous amount of personal tax information available online creates a need for security to protect that information. Until recently, in order to gain access to My Account, taxpayers were required to obtain a Government of Canada “E-pass”, which

enabled the holder to deal with most government departments and agencies, including the CRA, through their various Web sites.

In the fall of 2010, the CRA replaced the Government of Canada E-pass with a new process which is specific to the Agency. While the process is not markedly different than that used to obtain an E-pass, registration with the CRA will allow access to only the CRA Web site, and not the Web sites of other government departments or agencies.

Registration under the new process starts on the CRA Web site at <http://www.cra-arc.gc.ca/esrvc-srvce/tx/ndvdl/myccnt/menu-eng.html>. The taxpayer registering must provide his or her social insurance number, date of birth, current postal code, and specific information from a previous tax return filed with the CRA. He or she must then create a CRA ID and password and select and answer a number of security questions. The CRA will then send a security code to the taxpayer by regular mail. Once the security code is received, it is necessary to once again go onto the CRA Web site, where the user ID and password will be activated by entering that security code. Once all that is done and registration is complete, the taxpayer will be able to access personal information or transact business with the CRA simply by logging in with the user ID and password.

Taxpayers who have previously obtained a Government of Canada E-pass can no longer use that E-pass to gain access to CRA login services. Instead, they will be able to create a CRA user ID and password online and login using that ID and password.

Many taxpayers, however, don't necessarily want to go through the entire process of getting access to My Account, especially if they are infrequent users of the Web site, or just need a particular piece of information in a hurry (e.g., finding out their RRSP deduction limit on the last day a contribution can be made). Recognizing that reality, the Agency created something called Quick Access. As its name implies, Quick Access is a streamlined process that doesn't require the taxpayer to register, or create an ID or password. And, while the kinds of information available through Quick Access are much more limited than those available through My Account, they tend to be the kinds of information that taxpayers look for most frequently.

Quick Access is available on the CRA Web site at <http://www.cra-arc.gc.ca/esrvc-srvce/tx/ndvdl/qckccss/menu-eng.html>. Using it, a taxpayer can find out the status of a tax return which has been filed (i.e., whether a return delivered or sent by mail has been received, whether the return has been assessed yet, and whether a Notice of Assessment and refund cheque are on their way), whether he or she is eligible for particular federal government benefits (e.g., Child Tax Benefit, Goods and Services Tax Credit, etc.), what the taxpayer's RRSP and TFSA contribution limits are for the year, and finally, the taxpayer's current NETFILE access code.

In order to satisfy the Agency's legitimate security requirements, taxpayers must provide specific information before they can gain access to the data available on Quick Access. Specifically, you must provide your social insurance number and your date of birth. You will also be asked for your total income (the number which appears on line 150 of your tax return) for a specified filing year. Note that it's the number which you reported on line 150 of the return that must be entered, not the line 150 amount which appears on the Notice of Assessment for the year, where those

two figures are different. Once that information is entered and verified by the CRA's computers, all of the Quick Access data will be displayed on the screen.

The CRA has devoted substantial resources over a number of years to making personal tax information available to taxpayers online. For those who aren't comfortable with the online environment (or who would rather speak directly to a live CRA representative), the CRA continues to maintain its individual enquiries line at 1-800-959-8281.