

A Step-by-Step Instruction on how to apply for your Online CRA My Personal Account & Business Account

April 6, 2020

TO: Clients/Friends

FR: Thomas Tang, LPA, CPA, CGA, B.Comm.

If you have any questions, please feel free to email me at thomas@tang.ca (I prefer email, not phone calls, due to the increasing number of inquiries during this COVID-19 challenge period). My email response will take up to 48 hours, and not my usual 60 minutes.

You may visit our web site www.tang.ca for latest update, on the COVID-19 Benefit and Subsidy Programs

CONTACT: Thomas Tang, LPA, CPA, CGA, B.Comm

How to apply

There are two ways to apply:

(1) Online with CRA My Personal Account

(2) Over the phone with an automated phone service - 1-800-959-2019 or 1-800-959-2041

Online with CRA My Account

For those individuals who currently do not have an Online with CRA My Personal Account, I highly recommend all to apply and set up an online CRA My Personal Account, because it will help you to obtain the following benefits

(1) COVID-19 **[“Canada Emergency Response Benefits” \(CERB\)](#)**

(2) Once you have access to your CRA My Personal Account, you will be able to apply for your **[Employment Insurance Benefit](#)**, if applicable to you. (see Page 14-18)

(3) Once you have access to your CRA My Personal Account, you will then also be able to link to your CRA My Business Account, where you can apply and receive your Business's **[“Canada Emergency Wage Subsidy” \(CEWS\)](#)** and **[“Temporary Wage Subsidy” \(TWS\)](#)**

(4) Once you have access to your CRA My Personal Account, you will be able to link to **SERVICE CANADA**, where you apply OAS, CPP, and many other services (see Page 18)

To Apply for your CRA My Personal Account

Click below

A Step-by-Step Instruction on how to apply for your Online CRA My Personal Account & Business Account

<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

To login to your existing CRA My Personal Account, see below, select **OPTION 2, Select CRA Login**

For those who do not have an existing CRA My Personal Account, the following instructions and screenshots apply, but first, please see below and select **OPTION 2, Select CRA Register**

Option 2 – Using a CRA user ID and password

Log in with your CRA user ID and password, or register.

CRA login

[CRA register](#)

Enter your Social Insurance Number

A Step-by-Step Instruction on how to apply for your Online CRA My Personal Account & Business Account



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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

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(1) For below screen, enter your Postal Code, used on your 2018 Personal Tax Return, or latest Postal Code known to CRA

(2) Next, enter your Birth Date

(3) For Tax Information, please open your 2018 personal tax return (from your tax preparer/accountant) and go to T1 Jackets or T1 Summary, where you will see your Tax Information, by the line number.

For reference to the tax line numbers, please see below second screenshot.

For authentication, CRA expects you to enter correct amount from your 2018 personal tax return

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Validate your identity—continued

Social insurance number (SIN) entered: **489 629 212**

If this is not your SIN, [return to the previous page](#).

If you live outside Canada or the United States, you must enter [different information](#).

* **Postal code or ZIP code (required)** ⓘ

* **Date of birth (required)**

01 | January |

* **Tax information - amount entered on line 115 of your 2018 return - enter dollars only (required)** ⓘ

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AMS.a01

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Name: Principal

SIN:

2018 Variance analysis for Taxpayer

2018 Variance analysis for Taxpayer

Follow up on variance(s) over _____ % Or \$ _____
 Display only the variances over the above threshold

Total Income	2018	2017	Variance \$	%	Follow up?	Explanation for variance
Employment	101					
Other employment	104					
OAS	113					
CPP or QPP	114					
Pensions & superannuation	115					
Elected split-pension	116					
UCCB	117					
Employment insur & other	119					
Taxable dividends	120					
Investment	121					
Partnership	122					
RDSP	125					
Rental	126					
Taxable capital gains	127					
Support payments received	128					
RRSP	129					
Other	130					
Total from self-employment						
Other pmts & benefits	147					
Total income	150					
Deductions and Net Income	2018	2017	Variance \$	%	Follow up?	Explanation for variance
RPP	207					
RRSP	208					
Elected split-pension	210					
Dues	212					
UCCB	213					
Child care	214					
Disability supports	215					
ABIL	217					
Moving expenses	219					
Support payments	220					
Carrying charges & interest	221					
CPP or QPP	222					
RRSP	223					
Explo'n & develop'mt	224					
Other employment	229					
Clergy residence	231					
Other	232					
Social benefits repm't	235					
Total deductions						
Net income	236					
Deductions and Taxable Income	2018	2017	Variance \$	%	Follow up?	Explanation for variance
Cdn Forces & police	244					
Employee home reloc'n loan	246					
Security options	249					
Other payments	250					
Limited partnership losses	251					
Non-capital losses	252					
Net capital losses	253					
Capital gains deduction	254					
Northern residents	255					
Additional deductions	256					
Total deductions						
Taxable income	260					

T1 2 Year Variance Summary

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CRA security code notification

As a security measure we will mail your CRA security code to the address you have on record with the CRA. You should receive it within 10 days.

If you need to update your address or direct deposit information with the CRA or if you would like to take advantage of the other services offered in [My Account](#) or other CRA Login Services, you will need to enter a security code. If your mailing address changed, it is important that we have your new mailing address on file. You must [contact us](#) to give us your new address before you continue with this process.

If you apply for the COVID-19 Canada Emergency Response Benefit in My Account, a CRA security code is not required. You will be able to apply for this benefit at the end of the registration process starting in April 2020.

If you are blind or partially sighted, you can ask to receive your personal correspondence from the CRA in an [alternate format](#).

[Next](#)

[Exit](#)

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If you apply for the COVID-19 Canada Emergency Response Benefit in My Account, a CRA security code is not required. You will be able to apply for this benefit at the end of the registration process starting in April 2020.

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Verification—current postal code or ZIP code

i If you apply for the COVID-19 Canada Emergency Response Benefit in My Account, a CRA security code is not required.

Once you have completed this process you should receive your CRA security code by mail within 10 days. We will mail it to the address we have on file for you.

If you are blind or partially sighted, you can ask to receive your personal correspondence from the CRA in an [alternate format](#). For more information, call **1-800-959-8281**.

- I confirm that L6Z 4V1 is my current postal code or ZIP code.
- No, this is not my current postal code or ZIP code.

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Canada Revenue Agency

Create—CRA user ID and password

When you create your user ID and password, we recommend that you:

- make it easy to remember and hard for others to guess;
- avoid using personal information such as your name, social insurance number, mailing address, or email address; and
- always keep this information secure and do not share it with anyone.

Your user ID and password must meet the rules outlined below the fields.

* **User ID (required)** ⓘ

User ID checklist

- 8 to 16 characters
- No more than 7 digits
- No space
- No special characters except: dot (.), dash (-), underscore (_), and apostrophe (')

* **Password (required)** ⓘ

* **Confirm password (required)**

Password checklist

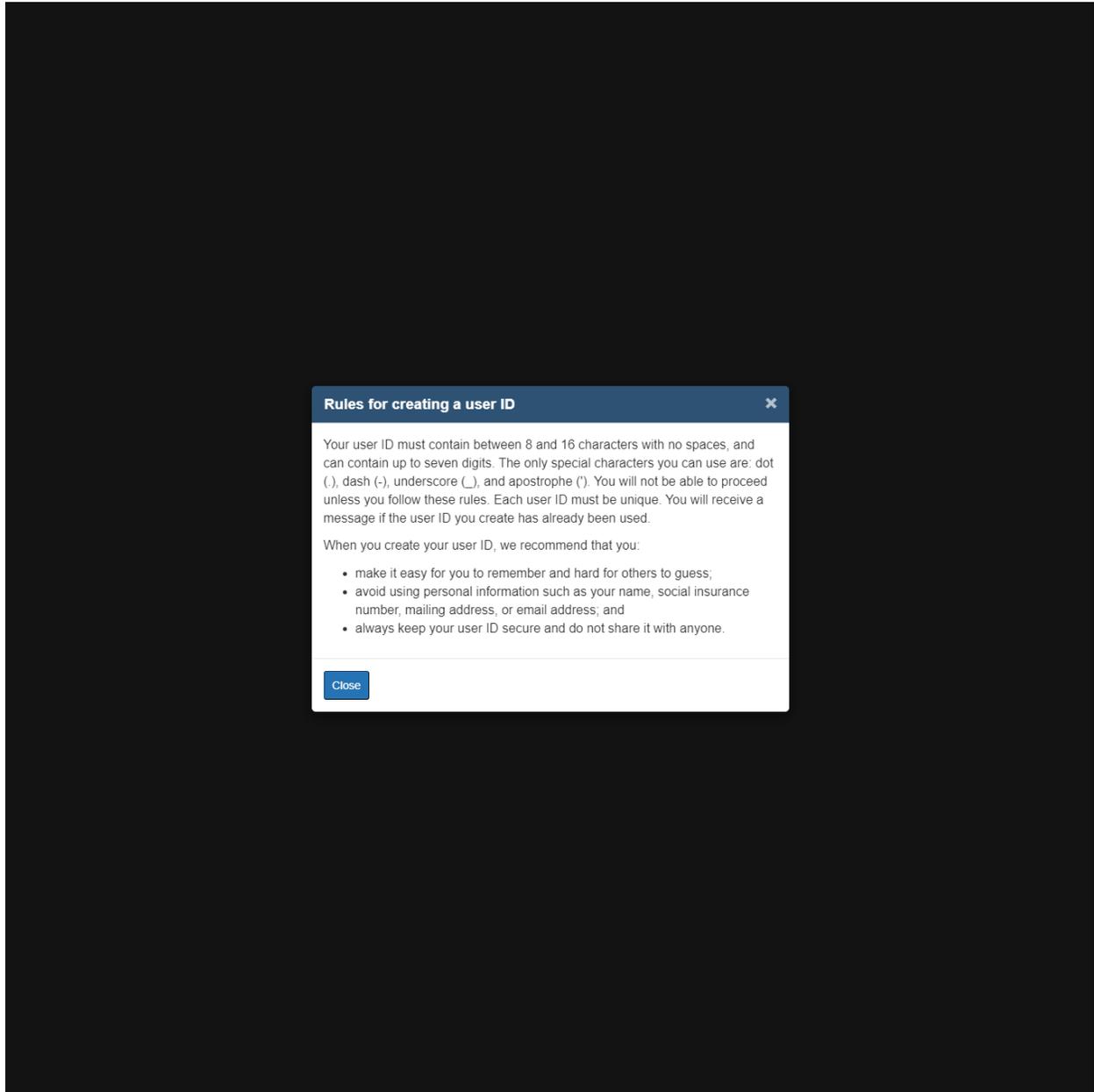
- 8 to 16 characters
- At least 1 upper-case letter
- At least 1 lower-case letter
- At least 1 digit
- No space
- No accented characters
- No special characters except: dot (.), dash (-), underscore (_), and apostrophe (')
- No more than 4 consecutive identical characters
- Both passwords match

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

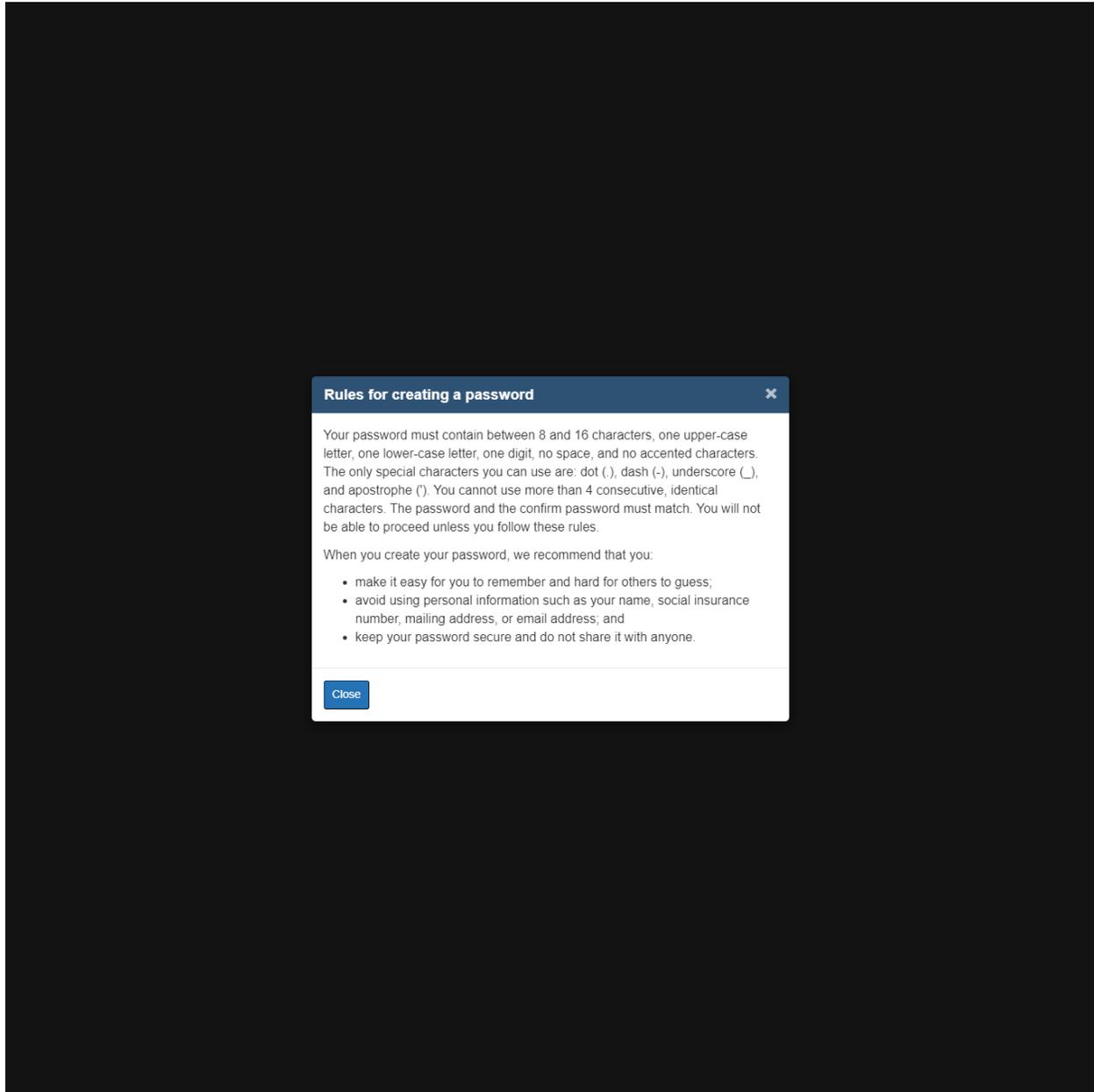
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A Step-by-Step Instruction on how to apply for your Online CRA My Personal Account & Business Account



A Step-by-Step Instruction on how to apply for your Online CRA My Personal Account & Business Account

Select Questions that you will readily know the Answers, so you can retrieve your password, should you forget it in the future.

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Français

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Create—security questions and answers

Your [security questions and answers](#) should be easy for you to remember but hard for others to guess.

Your answers:

- must contain at least 3 characters
- are not case-sensitive

The only special characters you can use are:

- dot (.)
- comma (,)
- dash (-)
- apostrophe (')

* **Question 1 (required)**

Select

* **Answer 1 (required)**

* **Question 2 (required)**

Select

* **Answer 2 (required)**

* **Question 3 (required)**

Select

* **Answer 3 (required)**

* **Question 4 (required)**

Select

* **Answer 4 (required)**

* **Question 5 (required)**

Select

* **Answer 5 (required)**

* **Additional security feature preference (required)** ⓘ

Ask me a security question each time I login using this device (recommended if you are using a public or shared device).

Do not ask me a security question each time I login using this device.

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

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A Step-by-Step Instruction on how to apply for your Online CRA My Personal Account & Business Account

NOTE: If you apply for the COVID-19 Canada Emergency Response Benefit in My Account, a CRA security code is not required.

Click NEXT and APPLY, to apply for CERB, per below 2 screenshots

The screenshot shows the top of the CRA website. At the top right, there is a link for "Français". Below that, the Government of Canada logo and name are displayed in both English and French. A dark blue banner contains the text "Canada Revenue Agency". The main heading is "CRA security code notification—confirmation". Below this, a light blue box contains an information icon and the text: "If you apply for the COVID-19 Canada Emergency Response Benefit in My Account, a CRA security code is not required." Below the box, there is explanatory text: "As a security measure we will mail your CRA security code to your address on record with the CRA. You should receive it within 10 days. If you are blind or partially sighted, you can ask to receive your personal correspondence from the CRA in an [alternate format](#)." At the bottom of the notification area, there are two buttons: "Next" and "Exit". Below the buttons, the text "AMS.a02" and "Date modified: 2019-02-11" are visible. At the very bottom, there are links for "Terms and conditions" and "Privacy", and the "Canada" logo.

i COVID-19: Canada Emergency Response Benefit (CERB)

The Government of Canada is issuing payments to workers residing in Canada who have lost income or self-employment in COVID-19. You can apply for this benefit through either the Canada Revenue Agency (CRA) or Service Canada, but not both. To apply, you must consent to the CRA to use your tax information for the purposes of administering and enforcing the CERB, and are agreeing that your tax information, may be shared with Employment and Social Development Canada.

Apply

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Canada Revenue Agency

Logout

My Account terms and conditions of use

In return for the Canada Revenue Agency (CRA) giving you access to My Account, you agree to abide by the following terms and conditions of use for this and all future uses of My Account:

1. You agree to provide all of the requested information for the purposes of viewing and/or managing your personal income tax and benefit information.
2. You agree that any information you provide is true, accurate, and complete.
3. You understand and accept that you are at all times responsible for your login information (i.e. user ID/name, password, card number, security questions and answers, Personal Identification Number (PIN)). This responsibility applies even if you change your login information. This information must be kept confidential at all times and must not be shared with or disclosed to others.
4. If your login information (i.e. user ID/name, password, card number, security questions and answers, Personal Identification Number (PIN)) are revealed or if you suspect that someone else has learned or obtained them, you are responsible for taking all necessary measures to ensure compliance with the terms and conditions you agreed to when you created your login information (either with the Canada Revenue Agency, any Government of Canada institution, provincial government institution or any Sign-in Partner). You must also advise the [Canada Revenue Agency](#) immediately.
5. You agree not to use your own or another individual's login information for any illegal or improper purposes.
6. You agree that you will not use any script, robot, spider, Web crawler, screen scraper, automated query program or other automated device or any manual process to monitor or copy the content contained in any online services. You agree that you will not use any device, software or routine to interfere or attempt to interfere with the proper working of the Canada Revenue Agency's online services, and that you will not disturb the normal operation of such services. You agree that you will not take any action that imposes an excessive, unreasonable or disproportionately large load on our infrastructure. You agree not to use the services in a manner that harasses or may harass other parties, or that will or will have the potential to disrupt, undermine, corrupt, diminish or otherwise threaten or jeopardize the Canada Revenue Agency's online services or their integrity.
7. The Canada Revenue Agency will monitor access to My Account to ensure the service is being used responsibly and in accordance with these terms and conditions.
8. You understand and accept that the Canada Revenue Agency can suspend or revoke your access to My Account without notice under the following circumstances:
 - o we suspect unauthorized use of your personal or login information;
 - o you fail to comply with any of the Terms and Conditions of Use and/or agreements in place with the Canada Revenue Agency;
 - o as a security measure;
 - o for operational reasons (i.e. including, but not limited to, the use of scripts, web crawlers or screen scrapers);
 - o for administrative reasons.
9. The Canada Revenue Agency has taken all reasonable steps to ensure the security of this website. We have used sophisticated encryption technology and incorporated other procedures to protect your personal information at all times. However, the Internet is a public network and there is the remote possibility of data security violations. In the event of such occurrences, the Canada Revenue Agency is not responsible for any damages you may experience as a result.
10. Transactions that occur between users of the Canada Revenue Agency's My Account service and the Sign-in Partner are outside of the control of the Canada Revenue Agency. Such transactions are governed by terms and conditions and agreements in place between the user and the Sign-in Partner. This Agreement does not amend or modify any such terms and conditions.
11. The Canada Revenue Agency is not liable for any inability to use the Canada Revenue Agency's My Account service because of issues with the availability of the Sign-in Partner.
12. The Canada Revenue Agency is not liable to users of the Canada Revenue Agency My Account service for any damage caused or problems suffered, as a result of the transactions carried out using the Sign-in Partner.
13. Transactions that occur between users of the Canada Revenue Agency's My Account service and the BC Services Card are outside of the control of the Canada Revenue Agency. Such transactions are governed by the terms and conditions and agreements in place between the user and the government of British Columbia. This Agreement does not amend or modify any such terms and conditions.
14. The Canada Revenue Agency is not liable for any inability to use the CRA's My Account service because of issues with the availability of the BC Services Card.
15. The Canada Revenue Agency is not liable to users of the Canada Revenue Agency My Account service for any damage caused or problems suffered, as a result of transactions carried out using the BC Services Card.
16. Without restricting the generality of the foregoing, the Canada Revenue Agency disclaims all liability for any claim in relation to:
 - o the availability or unavailability, for any reason, of the Internet, login services, transfer links, telecommunications or other infrastructure systems;
 - o any illegal or fraudulent use of your login information; or
 - o any transfer of information to the Canada Revenue Agency;
 - o the non-acceptance of information provided through My Account;
 - o any restriction, delay, malfunction, or unavailability of the My Account service; or
 - o the use of your login information in a foreign country where such use is prohibited by the laws of that country.
17. These terms and conditions of use may be amended from time to time. When this occurs, you will be presented with the new version and asked to indicate your acceptance once again.
18. This service is intended for individuals only. If you are a representative, you must use the Represent a Client service. Inappropriate use of this service could result in the revocation or suspension of your online access.

By selecting "I agree" you indicate that you accept these terms and conditions of use.

I agree I do not agree

If you select "I do not agree" you will have to communicate with the Canada Revenue Agency using other channels including telephone, mail and fax.

Screen ID: MAO a1a
Date modified: 2020-02-27

[About My Account](#) [Terms and conditions for My Account](#) [Your suggestions](#)

416-987-6005

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In additional to apply for CERB program, you can apply for your Employment Benefit Insurance online, by simply accepting below screenshot, "I AGREE"

[Français](#)

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Consent for transfer to Employment and Social Development Canada (ESDC) and for providing your social insurance number (SIN) to ESDC

The Canada Revenue Agency (CRA) needs to provide your social insurance number (SIN) to Employment and Social Development Canada (ESDC) to transfer you to My Service Canada Account through a secure connection. ESDC will use your SIN to identify you, and accurately display to you, your information held with ESDC.

Selecting "I agree" will confirm your consent to transfer from the CRA's My Account to ESDC's My Service Canada Account and for the disclosure of your SIN by the CRA to ESDC, solely for the purposes of ESDC identifying you and displaying your information to you on My Service Canada Account, and for no other purposes. Your SIN may be stored by ESDC for a period of time in accordance with all applicable laws and privacy policies.

If you select "I do not agree", you will be returned to the CRA's My Account. For more information on accessing My Service Canada Account directly, visit the ESDC website.

For enquiries, call 1-800-959-8281

TTY (Teletypewriter) - For those with hearing or speech impairments who have enquiries: **1-800-665-0354**

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MENU

Home » Registration and Authentication

Menu

- Help
- Frequently asked questions (FAQs)
- Log Out

Privacy notice and terms and conditions

You may wish to print this page for future reference since it contains important information.

Welcome to the My Service Canada Account Portal (MSCA)

Privacy Notice

Your information is used for the purpose of registering and authenticating yourself prior to enrolling in various online services accessible through My Service Canada Account (MSCA). Your Social Insurance Number (SIN) is used to verify your registration, returning visits to MSCA and connect you to your Canada Revenue Agency (CRA) My Account (MyA). Your information is collected under the authority of the Privacy Act, the Canada Pension Plan (CPP), the Old Age Security (OAS) Act and the Employment Insurance (EI) Act.

Your information may be disclosed to the CRA should you choose to access your CRA MyA through MSCA. Your information may also be used to send you notifications if you subscribe to the MSCA service "Alert Me".

Your information may be used or disclosed, or both, for reporting to senior management, policy analysis, research and evaluation purposes. However, these additional uses or disclosures will never result in an administrative decision being made about you.

The information required varies according to the credential i.e. GCKey, Sign-In Partner, or MyAlberta Digital ID you select to access MSCA. You can replace your credential with another credential anytime. However, you may only have one active credential. Refusal to provide the information required for a credential will prevent you from accessing MSCA with that credential.

You have the right to the protection, access to, and correction of your personal information, which is described in personal information banks ESDC PPU 1900 Social Insurance Number Registry and ESDC PPU 680 My Service Canada Account. Instructions for obtaining this information is outlined in the following government publications entitled *Information about programs and information holdings*.

You have the right to file a complaint with the *Privacy Commissioner of Canada* regarding our handling of your personal information.

System Requirements

- You must have cookies enabled in your browser. If cookies are disabled in your web browser's security setting, you may have trouble signing in and you will not be able to use MSCA.
- If you save the MSCA webpage to your bookmarks or favorites tab in your web browser, you may experience technical difficulties.
- To use MSCA, you must have access to a compatible Web browser. Options include Internet Explorer (version 10 or newer), Mozilla Firefox (version 22 or newer), Safari (version 5 or newer) or Google Chrome (version 28 or newer).
- JavaScript must be enabled to load the applications and webpages used to sign in, access and utilize MSCA. If you are having technical difficulties signing in, accessing or loading services on your MSCA, please ensure the JavaScript application, web browser and/or settings are up to date.
- MSCA does not use pop up windows to request personal information such as Social Insurance Numbers (SINs), bank account or mortgage details or credit card numbers.

TERMS AND CONDITIONS OF USE

Your registration and use of the MSCA portal are subject to the following Terms and Conditions.

If you do not agree with any of the following Terms and Conditions, you must not register with MSCA.

For the purposes of these Terms and Conditions, "ESDC" means Her Majesty the Queen in right of Canada as represented by the Minister of Employment and Social Development and "CEIC" means the Canada Employment Insurance Commission.

- Your User ID and Password**
 - You understand and agree that your user ID and/or password are unique to you, that is, that you must not disclose and that no one else but or may use your user ID and/or password except as permitted by, as applicable, these Terms and Conditions of use, by GCKey, by the Sign-In Partner, or by the Trusted Digital Identity you have selected.
 - You are responsible and accountable for your user ID and password.
 - You are responsible, accountable and liable for all use and misuse of your user ID and password.
 - You must protect the confidentiality of your user ID and password.
 - You must not disclose your IT access code or personal access code to anyone.
 - By submitting a user ID and password when accessing MSCA, you certify each and every time you submit your user ID and password that:
 - You have not disclosed the user ID and password to anyone except as permitted by, as applicable, these Terms and Conditions of use by GCKey, by the Sign-In Partner, or by the Trusted Digital Identity you have selected; and
 - There has been no unauthorized access to or disclosure of the user ID and/or password you submit.
 - If you suspect that your user ID and/or password have been compromised, you must immediately inform ESDC. For the purpose of these Terms and Conditions "compromised" means that there has been an unauthorized use or disclosure of your user ID and/or password.
 - If you use a shared or public computer, we recommend that you:
 - Do not choose to have your user ID or password remembered by your Web browser;
 - Log out of your account every time you leave the computer; and sign out; and
 - Clear your browser's cache and close down your browser after you finish your online session.
- Your Use of MSCA**
 - You are responsible, accountable and liable for all use and misuse of MSCA associated with your user ID and password.
 - You must use the services provided via MSCA solely for the purposes for which they are offered and for no other purpose including for no improper or illegal purpose or activity.
 - You must not use MSCA on behalf of anyone else and you must not allow anyone else to use your MSCA.
 - You must access and use MSCA only as yourself.
 - A registered trustee, guardian, or other legal representative may act on your behalf in person, by mail or by phone, but not online.
 - You understand and agree that your access to MSCA may be suspended or revoked without notice if ESDC or the CEIC suspects that you have not complied with these Terms and Conditions of use.
 - I hereby certify that, all information provided to ESDC or the CEIC via MSCA is true, accurate, current, and complete.
 - If, at any time, you withdraw your agreement to any of the Terms and Conditions, you must stop using MSCA and notify ESDC. Support: SCE-INA-H-CAS-INA.Support.ESDC@servicecanada.gc.ca
- Disclaimers**
 - You understand and agree that ESDC and the CEIC provide the MSCA "as is" with no representation, warranty or guarantee, implied or express, of any kind whatsoever and that ESDC and the CEIC disclaim any and all liability for any loss, damage or injury arising from or related to:
 - Any matters or factors outside of its control, including the availability or unavailability of the internet, or telecommunications or other infrastructure systems, or for any restriction, delay, malfunction or unavailability of the MSCA service;
 - The unavailability of any site that can be accessed through a transfer link from the MSCA;
 - Any transfer of information to ESDC;
 - The non-acceptance of information provided through MSCA;
 - Any non-compliance with these Terms and Conditions.
- Changes to these Terms and Conditions**
 - ESDC and the CEIC may change these Terms and Conditions at any time. Such changes shall be effective immediately upon notice of the change being posted on MSCA. You will be required to accept the updated Terms and Conditions in order to access MSCA after the notice has been posted.
- Other**
 - These Terms and Conditions shall be governed, interpreted and construed in accordance with the laws of the Province of Ontario and the applicable laws of Canada without reference to conflict of law rules.

By clicking "I agree", you are agreeing to be bound by the above-noted Terms and Conditions. If you do not agree to the Terms and Conditions do not click "I agree", and do not register for or access MSCA. You may still access the services provided by MSCA through other channels by clicking the "contact us" link below.

Home | Disagree

Screen Identifier: RA-TC

Report a problem on this page

Date modified: 2020-03-26

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Canada

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Once you accept the online agreement, per above screenshots, you are then authorized to apply for the Employment Insurance Benefit online and many other services, see below screenshots

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My Service Canada Account

[Account settings](#)

[Sign out](#)



Welcome

April 5, 2020

Your last visit was April 15, 2017

Most requested

[View my EI status and correspondence](#)

[View my Tax Slips for EI / CPP / OAS \(T4E, T4A, NR4\)](#)

[View my EI payment information](#)

[View my Records of Employment](#)

[Complete my EI report online](#)

Service Canada account services

View/Change

Apply for

Other links

▶ [Canada Pension Plan \(CPP\) / Old Age Security \(OAS\)](#)

▶ [Employment Insurance \(EI\)](#)

Other services

Canada Revenue Agency

Visit your Canada Revenue Agency account to view your income tax information, such as tax returns, tax credits, your account balance, RRSPs, TFSAs and manage your Canada Child Benefits. No need to log in again.

[Switch to Canada Revenue Agency](#)

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Canada Pension Plan (CPP) / Old Age Security (OAS) Pension

- [Apply for my OAS pension and the GIS](#)
- [Apply for my CPP retirement pension](#)
- [Apply for my CPP disability benefits](#)
- [Apply for my CPP survivor's pension](#)
- [Apply for my CPP children's benefit](#)
- [Apply for a CPP death benefit](#)
- [Request my CPP child-rearing provision](#)
- [Apply for my OAS pension](#)
- [Apply for my Guaranteed Income Supplement](#)
- [Apply for my Allowance Program](#)
- [Apply for my Allowance for the Survivor Program](#)
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