



Eva Gaudette, CPA, CGA * | Michelle Smith, FCPA, FCCA *

1. Visit the CRA My Account Registration Page for MY ACCOUNT or MY BUSINESS ACCOUNT

- Go to the [CRA My Account website](#).

2. Choose Your Registration Method

- **CRA User ID and Password:** Select this if you want to create a unique login for the CRA.
- **Sign-In Partner:** Select this if you want to use your online banking credentials.

3. Provide Personal Information

- Enter your SIN, date of birth, and postal code.
- You'll also be asked for information from a recently filed tax return, so make sure you have that nearby.

4. Verify Your Identity

- **Document Verification Service:** You can submit a photo of yourself and an accepted identification document using a mobile device for immediate verification. This is the fastest method to verify your identity.
- **Receive Your CRA Security Code:** If you prefer, you can request that CRA mail a security code to your registered address. This will arrive within 5 to 10 business days.

5. Complete the Registration

- Once you receive your security code or complete document verification, log in to CRA My Account again and enter the code to complete your registration.

6. Set Up Multi-Factor Authentication (MFA)

- For added security, set up Multi-Factor Authentication (MFA) using your mobile device. This extra layer of security will help protect your account from unauthorized access.

7. Set Up Your Account Security

- Set up security questions and answers to add an extra layer of protection to your account.

Prerequisites for Signing Up with CRA Account

Before you begin, make sure you have the following information on hand:

- Social Insurance Number (SIN): You will need this to verify your identity.
- Date of Birth: Personal information for verification.
- Tax Information: Details from a recently filed tax return (you will be asked for line items to confirm your identity).
- Postal Code: Ensure your current postal code matches your tax information.
- Email Address: For receiving updates and for the verification process.

Different Methods to Sign Up

There are three main ways to sign up for CRA My Account: using a CRA User ID and Password, using a Sign-In Partner.









Sign Up Using CRA User ID and Password

If you prefer to create a unique CRA account without linking it to any bank or other service, you can register for a CRA User ID and Password. This requires setting up a new user ID with CRA directly and verifying your identity using recent tax information.

Sign Up Using a Sign-In Partner

You can also register using a Sign-In Partner—a participating financial institution that allows you to use your existing online banking credentials. This option is both convenient and secure, as it doesn't require you to remember another password.

Participating institutions include major Canadian banks like RBC, TD, Scotiabank, and more.

RBC Royal Bank	
Scotiabank	
Servus Credit Union	
Simplii Financial	
Tangerine	
TD Bank Group	
UNI	
Vancity	
Wealthsimple	