

CRA Online Portals: Step-by-Step Setup Guide

This document guides you through creating your personal **CRA My Account** and linking your **My Business Account** profile.

1. Gathering Required Information

Before you begin, ensure you have the following information on hand to verify your identity:

- **Social Insurance Number (SIN)**
- **Date of birth**
- **Current postal code or ZIP code**
- **Your tax returns from the last two years** (the system will ask for a specific numeric value from a specific line item, such as Line 15000 or Line 23600)
- **Your 9-digit Business Number (BN)** (if you intend to set up business access)

2. Setting Up Personal Access (CRA My Account)

Even if you only want business access, you must first register your individual identity through your personal portal.

Step 2.1: Go to the CRA Sign-In Page

Navigate to the official Canada Revenue Agency login portal and select 'CRA My Account'.

Step 2.2: Choose Your Sign-In Method

You can use your online Canadian banking credentials ('Sign-In Partner') or create a unique 'CRA user ID and password'. Both secure options will lead to the same dashboard.

Step 2.3: Security Questions Configuration

You will be required to select and answer 5 mandatory security questions. These are used to verify your identity if you ever log in from a new device or forget your password.

Step 2.4: Enter Identity & Tax Metrics

Provide your SIN, date of birth, postal code, and the exact dollar amount requested from your past tax returns.

■■ CRUCIAL: Safeguard Your Login & Security Answers

It is absolutely critical that you **print out or write down and safely store** your exact login credentials and the answers to all 5 security questions. If you lose this information or type an answer incorrectly in the future, lockouts are highly restrictive. Regaining access without them is incredibly difficult and **strictly requires calling the CRA helpdesk directly**, which frequently involves extensive hold times and strict secondary identity verifications.

3. Linking Your Business Profile (CRA My Business Account)

Once your personal identity is registered and authenticated, you use the exact same login credential to link your commercial entities.

Step 3.1: Log In & Access Registration

Log in using your verified credential and select the option to register or link a business account profile.

Step 3.2: Enter Your Business Number

Provide your 9-digit Business Number (BN). The system will validate this against federal registry corporate data.

Step 3.3: Select Required Program Accounts

Check the boxes for the specific programs you manage (e.g., RC for Corporate Income Tax, RT for GST/HST, RP for Payroll deductions).

Step 3.4: Complete Secondary Authentication

Confirm your relationship to the entity (Owner, Director, or Partner) and provide any complementary corporate metrics requested to finish binding the profiles.

Need Assistance? We Are Here to Help

While the steps are direct, navigating security validations can be confusing. If you encounter any errors, need verification on which lines to pull from your past corporate or personal returns, or want us to walk through the onboarding workflow with you side-by-side over a secure call, please reach out to us.

This is for informational purposes only. For medical advice or diagnosis, consult a professional. AI responses may include mistakes.