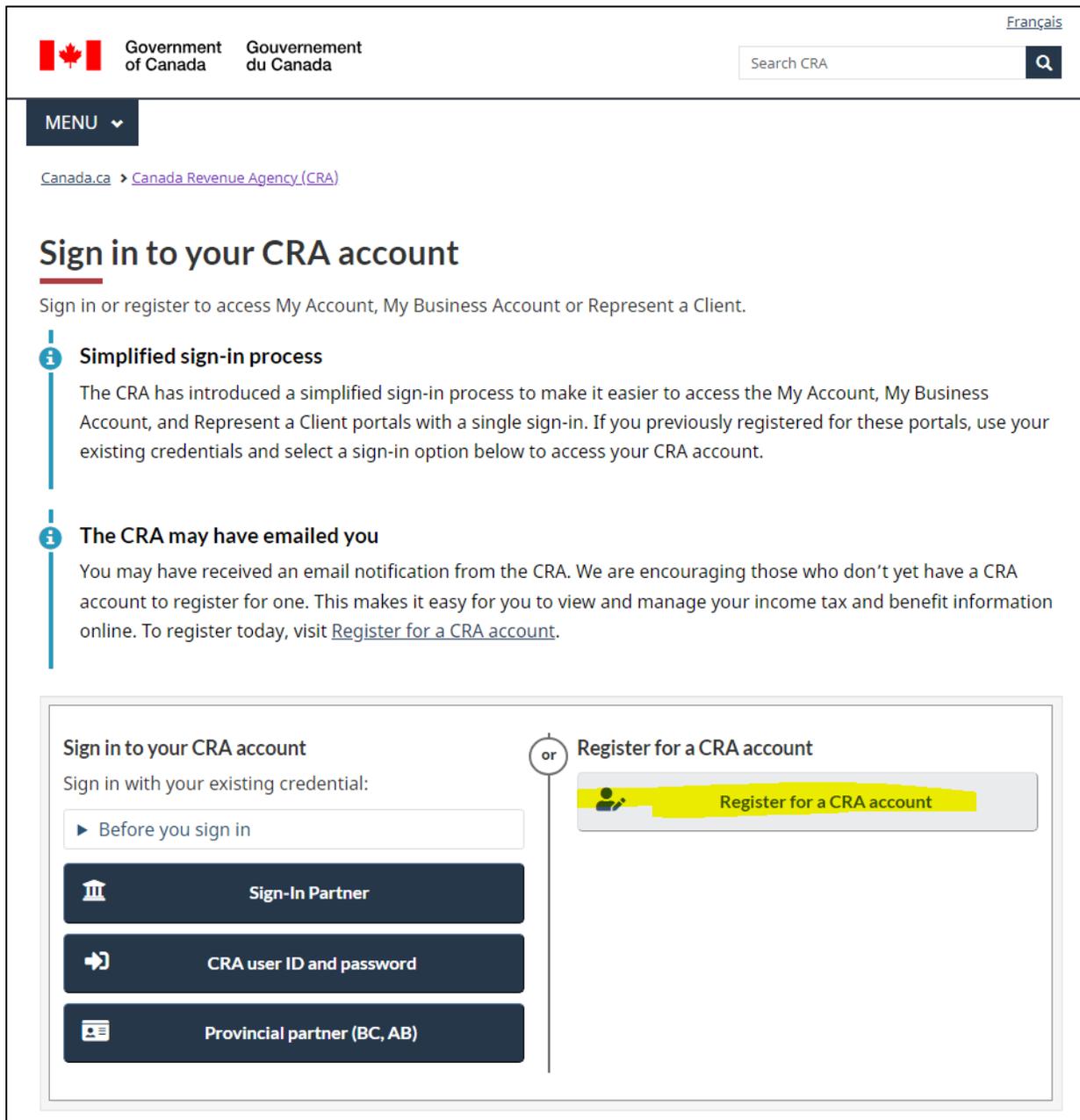


**FROM:** Taylor Leibow LLP  
**SUBJECT:** Instructions for Creating a CRA Online Account  
**DATE:** September 9, 2025

**Register for a CRA account**

1. Go to CRA's website and select "**Register for a CRA account**": <https://www.canada.ca/en/revenue-agency/services/e-services/cra-login-services.html>  
Follow along with our instructions in **blue** and **yellow highlights** on the photos:



The screenshot shows the CRA website's sign-in page. At the top, there is a header with the Canadian flag, the text "Government of Canada / Gouvernement du Canada", a search bar labeled "Search CRA", and a "Français" link. Below the header is a "MENU" dropdown. The main heading is "Sign in to your CRA account". Below this heading is a sub-heading "Sign in or register to access My Account, My Business Account or Represent a Client." There are two informational sections: "Simplified sign-in process" and "The CRA may have emailed you". At the bottom, there are two columns of options: "Sign in to your CRA account" with three buttons ("Sign-In Partner", "CRA user ID and password", "Provincial partner (BC, AB)") and "Register for a CRA account" with a yellow button labeled "Register for a CRA account".



## MEMORANDUM

2. CRA will provide you with steps to register. Before starting the registration process, we recommend you have the following ready:
  - a. Your **SIN**
  - b. Your most recent personal tax return or notice of assessment  
(i.e. **2024 return** – *please reach out to us if you cannot find your notice of assessment or a copy of your return*)
  - c. **ONE** of the following:
    - i. Your Canadian Passport
    - ii. Your Canadian Driver's License
    - iii. Your provincial or territorial photo ID card
  - d. A **mobile device**

### Register for a CRA account

Register to access My Account, My Business Account, and Represent a Client.

#### 01 | Decide if you need to register

If you have already registered for My Account, My Business Account or Represent a Client using a CRA user ID and password or a Sign-In Partner, you **cannot** register again. You must use the same sign-in information you already registered with to access your CRA account.

▶ Already registered

#### 02 | Gather your documents

When you register with a CRA user ID and password or a Sign-In Partner, you will need **all** of the following:

- ✓ Your social insurance number (SIN)

▶ If you do not have a SIN

- ✓ Your date of birth
- ✓ Amounts you **reported** on your most recent tax return

##### ▼ Which tax return you can use

The income tax and benefit return you use must meet **both** of the following conditions:

- It was filed and assessed
- It is your **most recent tax return in the last 2 years**

Use only the amounts that you **reported on your return**, even if your return was reassessed and the amounts have changed.

For faster access to your CRA account, you will also need a mobile device with a working camera and **one of the following**:

- Your Canadian passport
- Your Canadian driver's license
- Your provincial or territorial photo ID card

▶ Have your documents ready before you begin



## MEMORANDUM

3. Once you have gathered the above information, scroll down to step 3 and select "**CRA user ID and password**":

**03** | **Choose a sign-in option to register with**

The option you register with will be the same option you use each time you sign in. Make a selection below to begin.

▶ Find the best option for your situation

**Register with one of these options**

 **Sign-In Partner**

▶ Help with Sign-In Partners

▶ Do not use autofill on a shared device

 **CRA user ID and password**

▶ Help with CRA User ID and password

 **Provincial partner (BC, AB)**

▶ Help with provincial partners

Note: Sign-In Partner is available, however, we recommend you use a CRA user ID in case you change your bank.



# MEMORANDUM

4. Enter the information below based on the documents you gathered. Once all fields are complete, hit "Next". On the next page, fill out the remaining box and hit "Next":

 Government of Canada / Gouvernement du Canada

**Canada Revenue Agency**

---

## Validate your identity

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

If you have a non-resident representative number, you must enter [different information.](#)

**\* Social insurance number (required) ?**

**\* Date of birth (required)**

01 | January |

**\* Tax information - Enter line 15000 from your 2023 income tax and benefit return. If your 2023 return has not been filed and assessed, enter line 15000 from your 2022 return - enter dollars only (required) ?**

\$  .00

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

**Next** | Exit

 Government of Canada / Gouvernement du Canada

**Canada Revenue Agency**

---

## Validate your identity—continued

**\* Tax information - Using the same income tax and benefit return from the previous page, enter line 10100 - enter dollars only (required) ?**

\$  .00

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

**Next** | Exit



- 5. Select “**Interac document verification service**” and hit “**Next**”. Read through CRA’s [Other best practices](#) then hit “**Next**”:

Government of Canada / Gouvernement du Canada

**Canada Revenue Agency**

### Verification options

As a security measure we will verify your identity using one of the options below.

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

\* Select the option you want to use *(required)*

- Interac® document verification service** ⓘ - Select this option for immediate full access to CRA’s sign-in services. You will need to verify your identity with an accepted government-issued identification. You will need access to a camera enabled mobile device.
- CRA security code by mail** - Select this option to receive a CRA security code by mail to the address you have on record with the CRA. You should receive it within 5 - 10 days.

**Next** Exit

Government of Canada / Gouvernement du Canada

**Canada Revenue Agency**

### Document Verification

To verify your identity, you can use the *Interac®* document verification service. You will be prompted to take a picture of your government-issued photo identification and of yourself.

**You must be 16 years of age or older** and have access to a camera enabled mobile device to use this service.

You can use one of the accepted government-issued documents listed below. Ensure it is not damaged or expired and that your picture is clear.

- Canadian Driver’s License
- Canadian Passport
- Provincial ID (e.g. B.C. identification card (BCID), Ontario Photo Card etc. No health cards accepted)

You must follow these guidelines:

- Do not use a document that you have reported lost or stolen
- Take a picture of the original document
- Only use a picture of yourself taken in real-time

Other best practices:

- Stay in a well-lit spot, while avoiding glare
- Frame the document as well as possible, no tilt, no rotation
- Avoid any obstruction on the document, like fingers or shadows
- Stay still

If you prefer, you can [receive a CRA security code by mail](#).

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

**Next** Exit



- 6. Create a Username and Password. Refer to the [User ID checklist](#) and [Password checklist](#) for considerations if your username and password do not work. **Write down** the username and password you have created in a place you can easily refer back to. Hit “**Next**” once all required fields have been filled out:

 Government of Canada / Gouvernement du Canada

**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;
- do **not** use 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)** 

**Password checklist**

- 8 to 64 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](#).



7. Select **5** Questions from the drop-down menu and input your answers. **NOTE:** These responses will be required as a part of the sign-in process. Write down your answers if needed. If you do not want to answer each time you sign in, select **“Do not ask me a security question each time I sign in using this device.”** Hit **“Next”** once all 5 questions are selected and answered:

 Government of Canada / Gouvernement du Canada

**Canada Revenue Agency**

### 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**

Select

**Answer 1**

**Question 2**

Select

**Answer 2**

**Question 5**

Select

**Answer 5**

**\* Additional security feature preference (required) ?**

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

**Do not ask me a security question each time I sign in using this device.**

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





## MEMORANDUM

8. Review the terms and conditions. After reading, **input** the password you've just created. The username you made for your account should show up after **User ID**. Hit **"I agree"**:



Government of Canada / Gouvernement du Canada

### Canada Revenue Agency

## Terms and conditions of use

In return for the Canada Revenue Agency (CRA) providing you with a CRA user ID and password, you agree to abide by the following terms and conditions of use for this and all future uses of your CRA user ID and password:

1. You understand and accept that you are at all times responsible for your CRA user ID, password, security questions and answers as well as your passcode grid. This responsibility applies even if you change the user ID, password and security questions and/or answers as well as your passcode grid. This information must be kept confidential at all times and must not be shared with or disclosed to others.
2. If your password, user ID, security questions and answers, and/or passcode grid are revealed or if you suspect that someone else has learned or obtained them, you are responsible for either revoking or changing your user ID, password, changing your security questions and answers and generating a new passcode grid if you wish to use the passcode grid. You must also advise the [Canada Revenue Agency](#) immediately.
3. You agree not to use a CRA user ID, password, and passcode grid for any illegal or improper activities.
4. You agree when adding a telephone number for multi-factor authentication, to use only a telephone that belongs to you.
5. If you are unable to provide a telephone number, you are required to use another option for multi-factor authentication. When using a device (smart phone, tablet, etc.) for the authenticator app option, you agree to only use a device that belongs to you.
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 in any online E-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 online access to ensure the online services are 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 CRA user ID and password without notice under the following circumstances:

11. 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.

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

To indicate your acceptance of these terms and conditions of use, enter your password and select I agree.

User ID:

\* Password: *(required)*



- 9. Select **"Telephone"** as your passcode option to receive a one-time passcode. This will send you a text each time you log into your CRA account with a code to enter. Hit **"Next"**:

Government of Canada / Gouvernement du Canada

Canada Revenue Agency

## Multi-factor authentication— enrollment

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Multi-factor authentication helps to keep your account secure and is required in order to use CRA's sign-in services. Select an option below.

Once you have enrolled in this process using one of the options below, you can choose to add more than one option by using "Manage multi-factor authentication" located inside My Account, My Business Account, or Represent a Client. We recommend that you set up at least two ways to use multi-factor authentication, in case you experience difficulties with the option you initially selected.

**\* Select the passcode option you want to use to receive a one-time passcode (required)**

- Authenticator app ⓘ — Select this option if you want to use an authenticator app (downloaded separately) to generate your one-time passcode.
- Telephone — Select this option if you want to receive your one-time passcode via Short Messaging Service (SMS) or have it verbally provided to you in an automated message.
- Passcode grid ⓘ — Select this option if you want to save or print a unique passcode grid that only you can use. We will ask you to provide information from the passcode grid every time you sign in.

Next

Exit

- 10. Click the add symbol (+) beside **"Add a telephone number"**:

Government of Canada / Gouvernement du Canada

Canada Revenue Agency

## Multi-factor authentication—telephone(s)

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At this time, you can only use telephone numbers based within North American countries that participate in the North American Numbering Plan (i.e., countries an individual can call from Canada by dialing 1+10 digits). The telephone numbers must be supplied by telephone providers (i.e., landline or mobile phone).

When you sign in, the CRA will send you a one-time passcode to the telephone number that you provide. Standard message or data rates may be charged by your telephone service provider.

I cannot provide a telephone number. ⓘ

You can add up to a maximum of three different telephone numbers. ⓘ

We recommend that you add more than one telephone number in case you ever have difficulties with your primary contact number.

[Add a telephone number](#)



## MEMORANDUM

11. The following box will pop up. **Enter your cell phone number** and Click **"Add"**. It will return you to the previous page.

**Add a telephone number**

Enter the telephone number where you want to receive your one-time passcode. This passcode expires after five minutes. Be sure to provide a telephone number that you can access.

Enter numerical values only, without special characters (e.g., hyphens).

**Type of telephone number**

Select ▾

**\* Enter your telephone number (required)**

**\* Confirm your telephone number (required)**

**Add** Close

12. Your phone number should now show up on the web page below. Ensure the number is correct. If correct, select **"English"** and hit **"Next"**:

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**Canada Revenue Agency**

### Multi-factor authentication—telephone(s)

 At this time, you can only use telephone numbers based within North American countries that participate in the North American Numbering Plan (i.e., countries an individual can call from Canada by dialing 1+10 digits). The telephone numbers must be supplied by telephone providers (i.e., landline or mobile phone).

When you sign in, the CRA will send you a one-time passcode to the telephone number that you provide. Standard message or data rates may be charged by your telephone service provider.

I cannot provide a telephone number. 

You can add up to a maximum of three different telephone numbers. 

We recommend that you add more than one telephone number in case you ever have difficulties with your primary contact number.

+

**\* Select the language in which you would like to receive your one-time passcode. (required)**

English

French

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

Previous Exit **Next**



13. Make sure you have your cell phone nearby. Hit "Text me" once you have your cell phone accessible:

 Government of Canada / Gouvernement du Canada

**Canada Revenue Agency**

### Multi-factor authentication—telephone number and delivery method

\* Select the telephone number where you would like your one-time passcode sent. *(required)*

\*\*\* - \*\*\* - [redacted] Cell 1

If you select "Text me", the passcode will be sent by Short Messaging Service (SMS) only once each time you select this delivery message. You will need to open the text message to read the passcode. If you select "Call me", the passcode will be verbally provided to you in an automated message. Once the passcode is sent it will expire in five minutes. Have your telephone handy.

14. Enter the passcode sent to your cell phone then hit "Next":

 Government of Canada / Gouvernement du Canada

**Canada Revenue Agency**

### Multi-factor authentication—passcode entry

The CRA sent you a six digit one-time passcode by Text message to the following telephone number: \*\*\* - \*\*\* - [redacted]  
Enter the passcode below, it will expire after five minutes.

\* One-time passcode *(required)* ?

If you did not receive the one-time passcode, you may request a new one by selecting the link below. The CRA will resend a new passcode to the telephone number you previously selected. This can take a few minutes.

[Request a new one-time passcode](#) ?

If you added more than one telephone number you can also send the one-time passcode to a different number by selecting the link below. You can also change the delivery method by selecting this link.

[Send to a different telephone number or change delivery method](#)

\* One-time passcode preference *(required)*

Ask me to input a one-time passcode each time I sign in using this device (recommended if you are using a public or shared device).

Do not ask me to input a one-time passcode for the next eight hours when I sign in using this device.

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



## MEMORANDUM

15. Pull out your driver's license or passport. Read through the Consent for conditions for use and select "I agree":



Government of Canada / Gouvernement du Canada

### Canada Revenue Agency

## Document Verification - Consent

By selecting "I agree" below, you consent to proceed to the *Interac*® document verification service and to the CRA collecting the following information about you from Interac corp. (Interac) in relation to the government-issued photo ID that you will provide in this process:

- Full Name
- Date of Birth
- Document type
- Document number
- Issuing Authority
- Issuing Country
- Date of expiry

The CRA will not collect or have access to the pictures that you will provide to Interac in this process.

Once you consent, the CRA will use the information collected from Interac to confirm your identity. The CRA will store this information and may also use it for security audits and/or statistical analysis. By continuing with this process, you acknowledge that Interac also maintains their own privacy policy and terms and conditions of use for the *Interac* document verification service, which you will have an opportunity to review and/or agree to in order to use their services.

If you select "I do not agree" you will not be forwarded to Interac. You will still have the option to request a CRA security code by mail but you may need to contact the CRA to make your request.

Here are some things that are important to keep in mind when using the *Interac* document verification service. 

### Privacy Notice

Personal information is collected under the authority of the Income Tax Act. This information will be used to confirm your identity, for security audits and/or for statistical analysis.

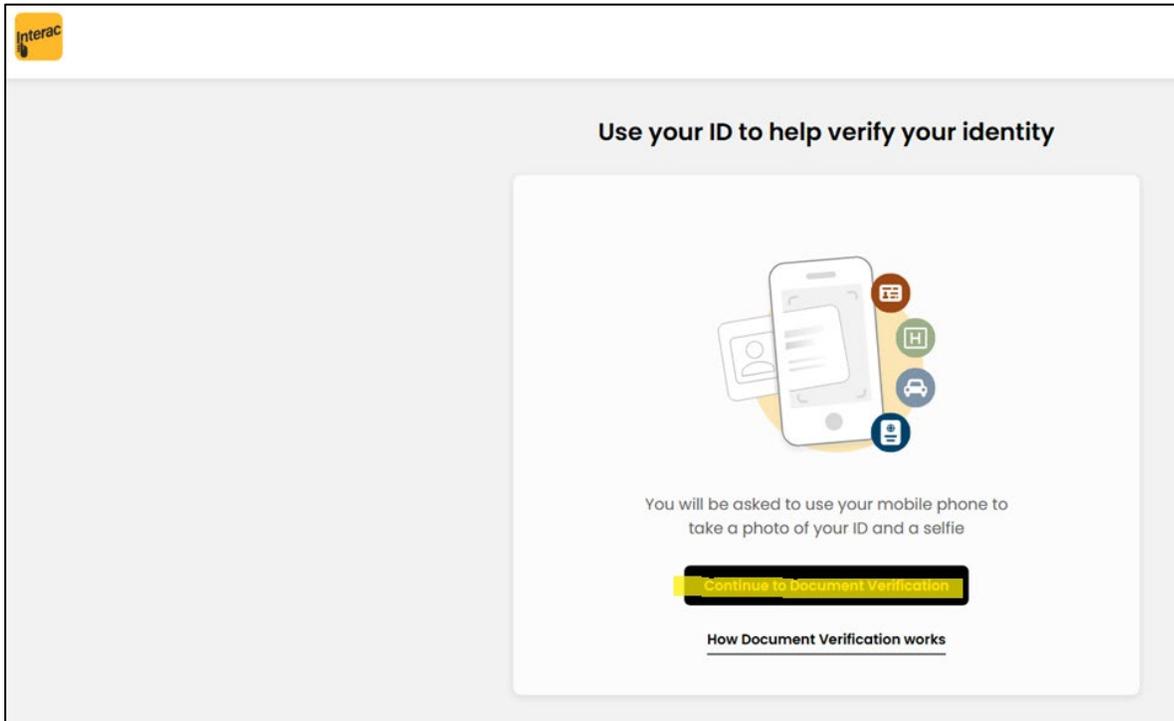
Personal information is described in personal information bank CRA PPU 607, Authentication and Credential Management Service, at [canada.ca/cra-info-source](http://canada.ca/cra-info-source). Under the [Privacy Act](#), individuals have a right of protection, access to, and correction of their personal information and to file a complaint with the Privacy Commissioner of Canada regarding our handling of their information.

When you select "I agree", you will temporarily leave the CRA website to be redirected to the *Interac* document verification service.

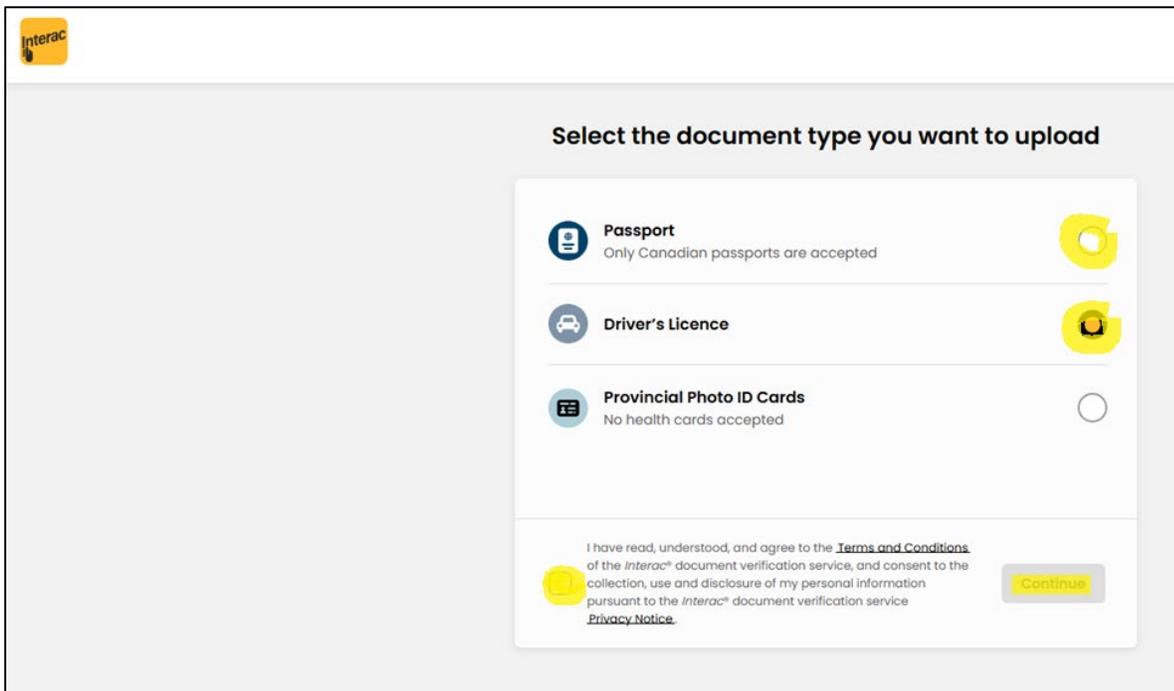
For more information on how your privacy is protected, refer to our [Personal Information Collection Statement](#).



16. The CRA website will re-direct you to the Interac® website. Select **“Continue to Document Verification”**:

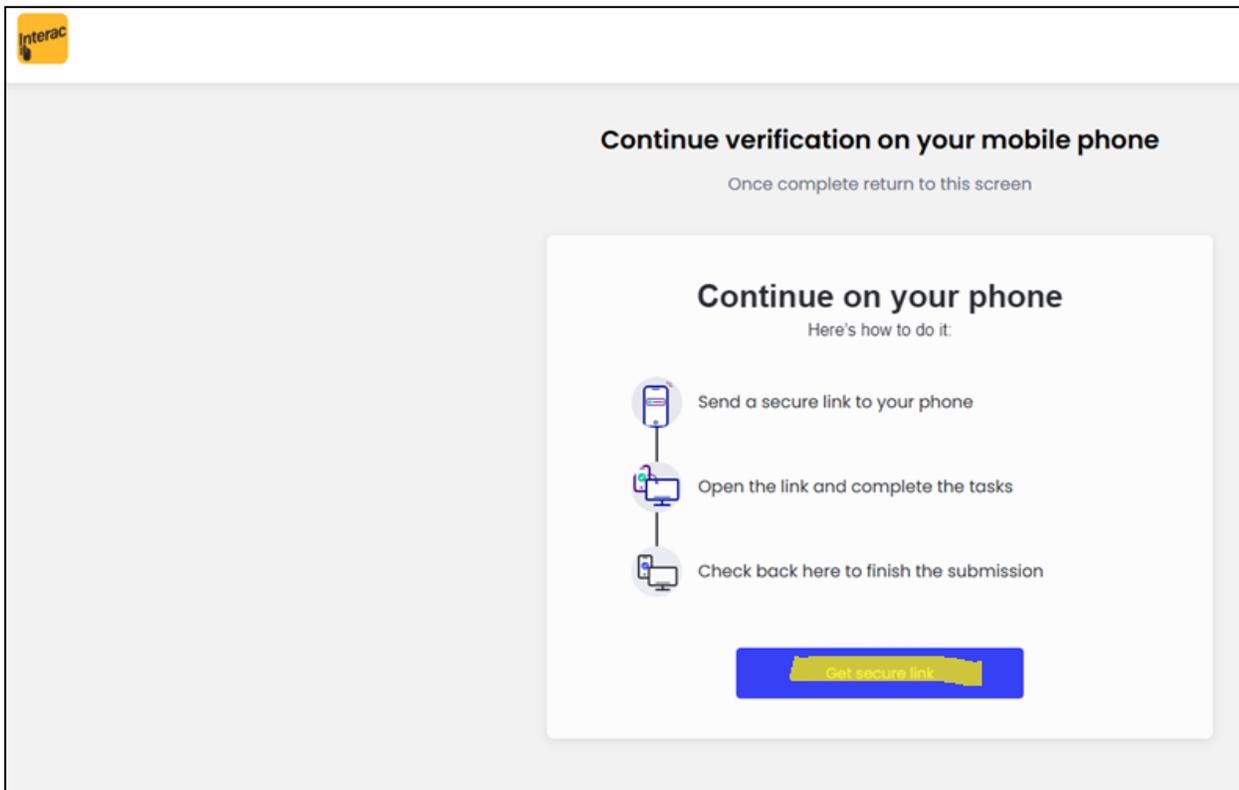


17. Select either **“Passport”** or **“Driver’s License”** depending on what you have ready. **Check the box** that indicates you agree to the terms and conditions then hit **“Continue”**:

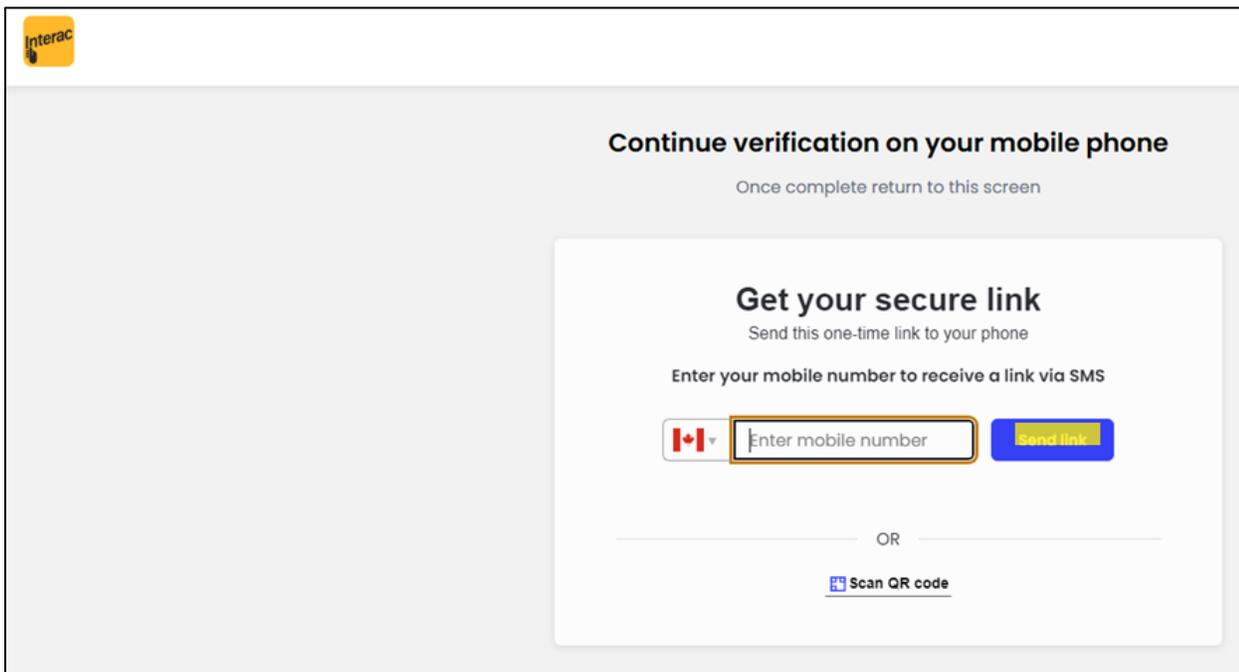




18. Select "Get secure link" and get your phone ready:



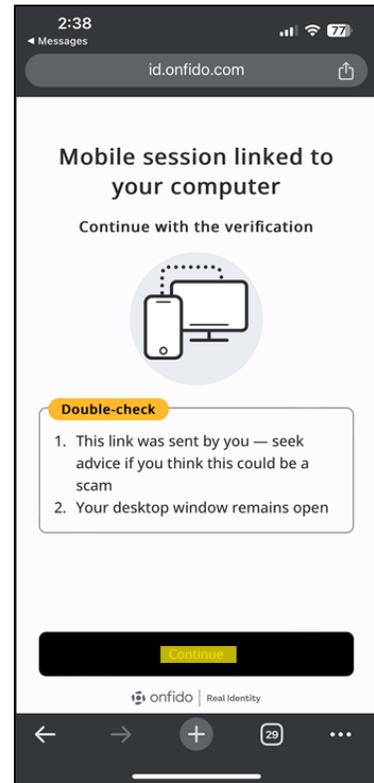
19. Enter your cell phone number and hit "Send link":



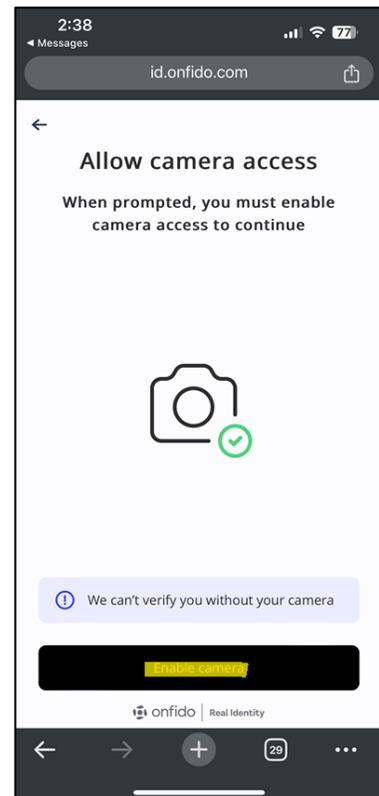


## MEMORANDUM

20. **Keep your desktop screen open** but turn your attention to your cell phone. You should receive a text message with a link. **Click the link**. The following should open on your phone. Click **“Continue”**:



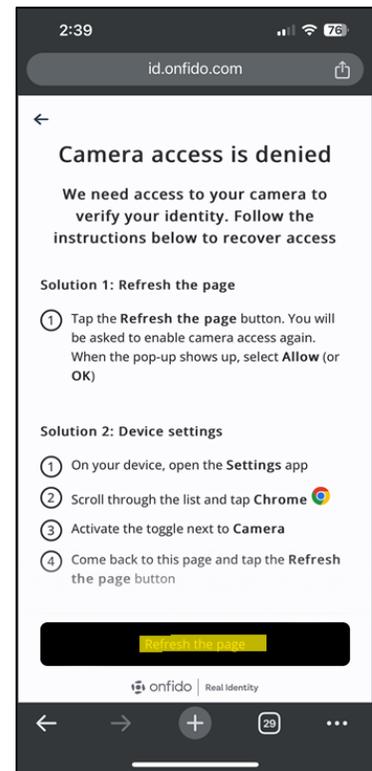
21. You are going to need to take a picture of your government ID and yourself using your cell phone’s camera. Therefore, allow website to have access to your camera by selecting **“Enable Camera”**:



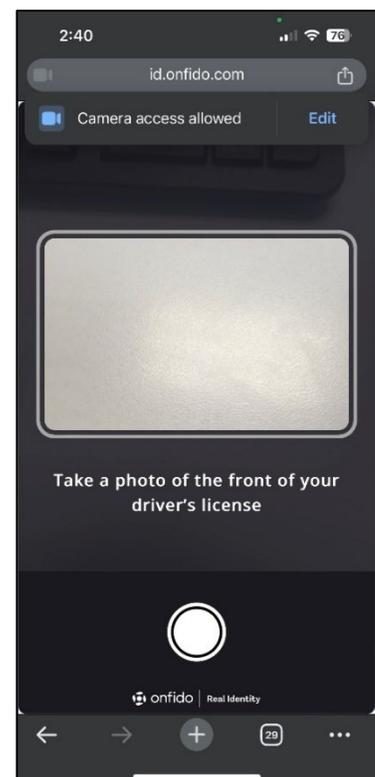


## MEMORANDUM

22. If you are unable to allow access to your camera, the following will appear. Follow the instructions based on your phone's settings, then come back to this page and hit **"Refresh the page"**:



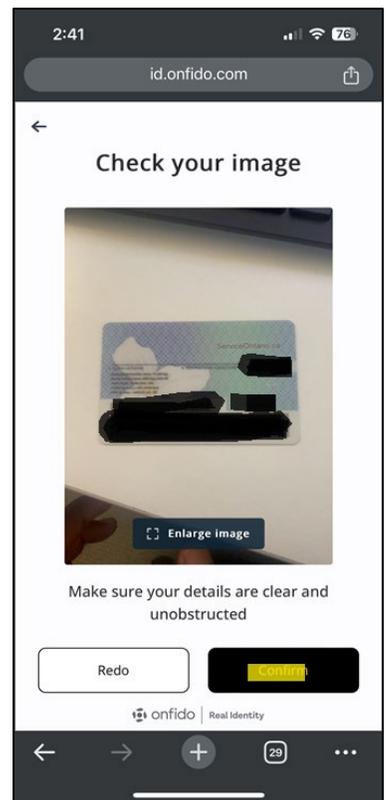
23. Once camera is allowed, **take a picture** of your government ID you selected:



24. Review your picture and ensure the image is clear. Then select **“Confirm”**:

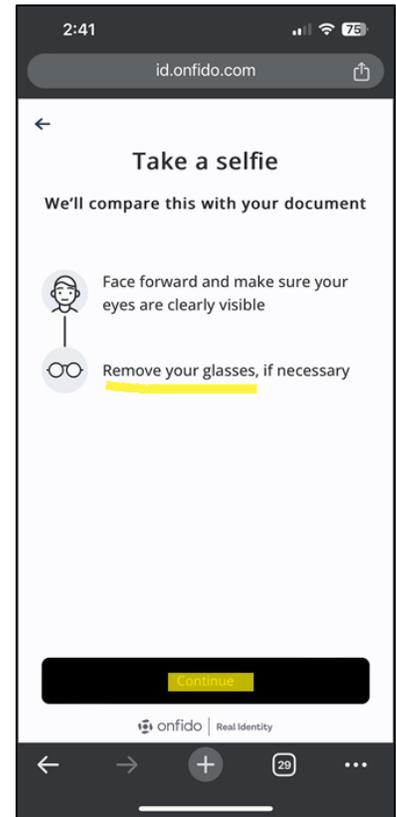


25. Complete the same process for the back of your card (if using a driver's license). Ensure the image is clear and hit **“Confirm”**.

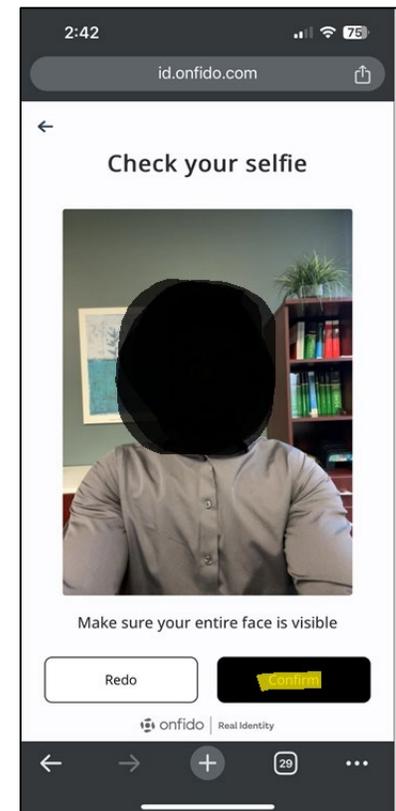




26. Get ready to take a selfie. Remove any glasses or hats so it is easier to match your selfie to your government issued ID. Click **“Continue”**:



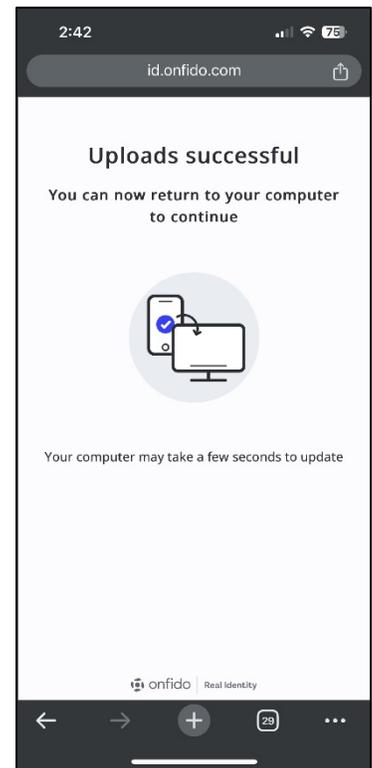
27. Take a picture of yourself. Ensure the picture is clear and your face is fully visible. Review the picture then click **“Confirm”**:



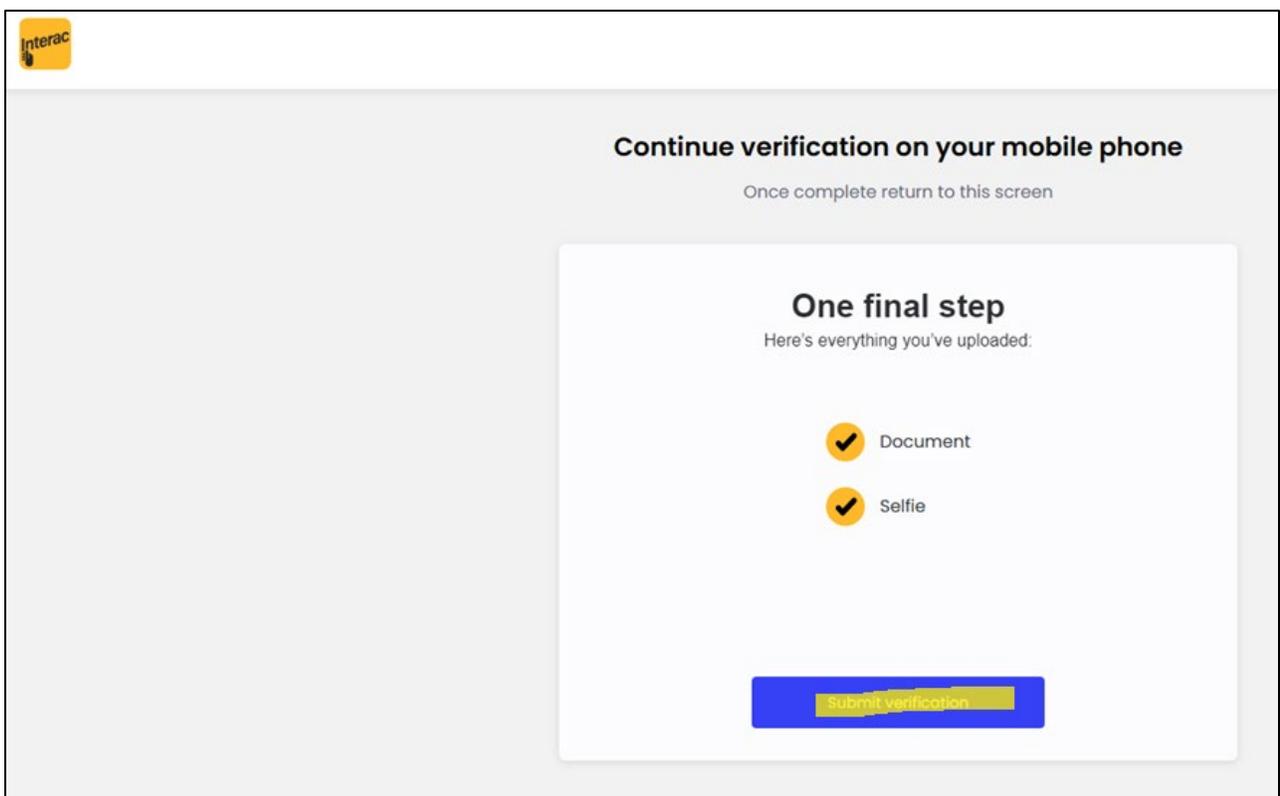


## MEMORANDUM

28. After you hit Confirm, the following message should display. Re-direct your attention back to your desktop/laptop:



29. Back on your desktop/laptop, you should see 2 check marks for your document and selfie. Click "**Submit verification**":





30. If your uploads are accepted, you should see the following message:

The screenshot shows the top of the CRA website with the Government of Canada logo and the text 'Government of Canada' and 'Gouvernement du Canada'. Below this is a dark blue header with 'Canada Revenue Agency' in white. The main content area has a title 'Document Verification – process complete' followed by a green checkmark icon and the word 'Success'. The text below reads: 'Your information has been successfully verified using the Interac® document verification service for this credential.' It also states: 'If you had previously requested a CRA security code, it is now expired. Ensure your address and contact information is correct in My Account and other CRA sign-in services.' At the bottom left of the message is a yellow 'Next' button.

**NOTE:** If not successful, you will have an opportunity to re-do the process. Follow the prompts and refer back to the previous screenshots if needed.

If your second attempt is unsuccessful, you will not be able to get full online access right away. After you complete the remaining steps, you will receive access to a temporary (limited) account. However, the CRA will send you a security code by mail which will grant you full access to the account once received (see option 2 under **Step 5** of this memo).

**Setting up your notification preferences:**

1. Sign in to your CRA account and click on **"Individual"**:

The screenshot shows the CRA 'Welcome' page. At the top is the Government of Canada logo and the text 'Government of Canada' and 'Gouvernement du Canada'. Below this is a dark blue header with 'Canada Revenue Agency' and 'CRA account'. The main content area has a title 'Welcome' with a 'Help' link. Below the title is the date 'As of January 30, 2025' and navigation links for 'What's New', 'Security settings', and 'Print/Save'. The section 'Select an account:' features a yellow 'Individual' button, a profile picture placeholder with a red '37' notification badge, and a '+ Add account' button. At the bottom, it shows 'Screen ID: WEL.01' and 'Version: 2025-01-24 2:43:44 p.m. (25.01.4-RELEASE)'.

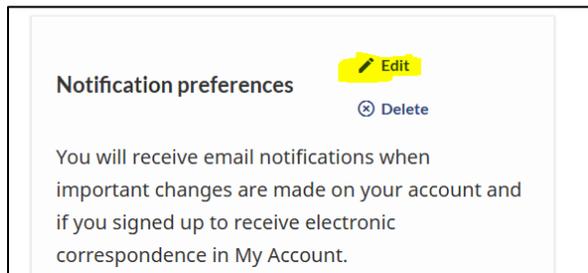


## MEMORANDUM

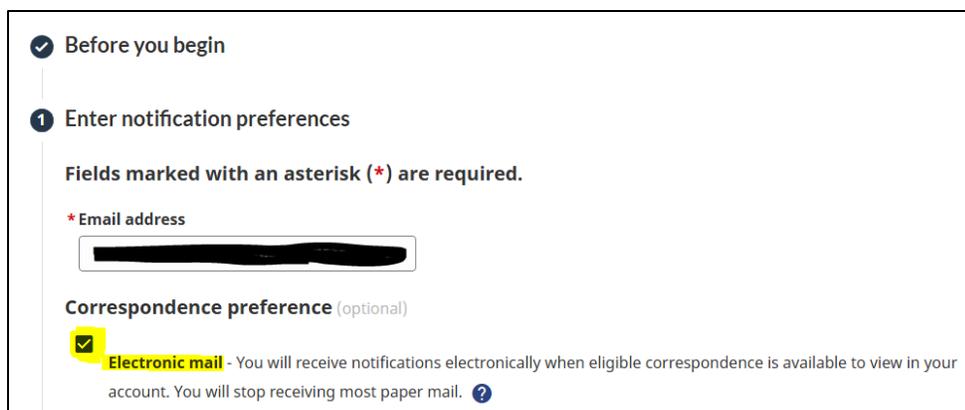
2. From the Overview page, go to **"Profile"**:



3. Under Notification Preferences, select **"Edit"**:



4. From the Edit notification preferences page, select "Start". **If you want your CRA correspondence to be paper mailed to you, ensure the "electronic mail" is de-selected.** If you want online mail, ensure the box is checked and your email address is entered. Hit **"Next"**:



5. Review the Terms of Use, acknowledge your agreement, and select **"Submit"**.

If you have not authorized Taylor Leibow to access your personal account online, please refer to the memo **"Instructions for Authorizing a Representative for Individuals"**