Obtaining personal tax information online (May 2010)

With more than 13 million tax returns filed by electronic means each year, it seems safe to say that individual Canadians are familiar with the online tax filing options available to them. What many likely aren't aware of is that it's possible to do nearly all your business (not just filing of returns) with the Canada Revenue Agency (CRA) online, through their Web site at www.cra-arc.gc.ca.

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/ndvdls/myccnt/menu-eng.html. Taxpayers who register for My Account can obtain and do online just about anything that can be done by phone, letter, or at a CRA Tax Services Office, including changing a return, disputing an assessment, applying for child benefits, and changing an address on file with the Agency. It's also possible to view previously filed tax returns, account balances, statements of account, instalment payments, and carryover amounts from previous tax years.

Not surprisingly, making such an enormous amount of personal tax information available online creates a need for security to protect that information. Consequently, in order to gain access to My Account, taxpayers must register online, provide requested information, create a user id and password, wait for a CRA security code to arrive by mail (it takes about a week), and then register that security code online.

Many taxpayers, however, don't necessarily want to go through the entire process of getting access to My Account, especially if they're infrequent users of the CRA Web site, or if they just need a particular piece of information in a hurry – like finding out their RRSP deduction limit on the last day a contribution can be made. Recognizing that reality, the Agency created Quick Access. As its name implies, Quick Access doesn't require the taxpayer to obtain an E-pass, or register, or create a 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/ndvdls/qckccss/menu-eng.html. A taxpayer can use it to 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 a whether a Notice of Assessment and a refund cheque are on their way), whether he or she is eligible for particular federal government benefits (i.e. Child Tax Benefit, Goods and Services Tax Credit etc.) and, finally, what the taxpayer's RRSP contribution limit is for the year.
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 one of the two previous filing years (you can choose which 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, and to making it relatively simple for taxpayers to obtain that information, while still protecting taxpayer confidentiality. 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 inquiries line at 1-800-959-8281.