

April 8, 2020

## **How to Set Up Your Nonprofit's Access to CRA** **Through Represent A Client**

Having access to your online CRA My Business Account is useful at all times, not just during the current health crisis — but, in order to receive your organization's government benefits quickly and securely during COVID-19, you need a Canada Revenue Agency (CRA) My Business Account and you must be signed up for [direct deposit](#).

It's time to move your CRA relationship to the cloud.

This tipsheet is written with the nonprofit and charitable sector in mind. We will help you navigate CRA's requirements for setting up access for your representatives (staff, board, accountant, bookkeeper, etc.) through Represent a Client.

Need help? Contact us at [info@youngassociates.ca](mailto:info@youngassociates.ca).

For those who'd rather DIY, here's how.

### **What is a CRA My Business Account?**

My Business Account is the CRA's secure online portal for organizations. Like a bank account, your CRA My Business Account already exists online, but you need a login to access it.

My Business Account gives you online access to all of your tax accounts (payroll, HST, charities and more). The CRA has made [a lengthy list of services](#) available online, including filing returns, retrieving account history, making certain types of payments, and setting up direct deposit.

CRA offers a parallel account for individuals, called My Account. It provides online access to personal income tax and individual benefits.

You'll find complete details on My Business Account [here](#), with a special page for registered charities [here](#).

## What's special for charities and nonprofits?

It's straightforward for a commercial business to sign up for CRA online access, because the owner *de facto* is authorized to act on the business' behalf with CRA.

Charities and nonprofits are not owned by anyone. Rather, they are governed by a volunteer board of directors. Thus, individuals need to be granted authorization to the organization's account — either by the law (in the case of directors) or by the board of directors (in the case of staff, external bookkeepers and accountants).

Personnel change over time, meaning that CRA access must be updated when individuals or board members leave the organization, or new people join. Organizations often realize that their CRA representatives are out of date at critical moments — such as waiting for COVID-19 benefits!

## What is Represent A Client?

Represent a Client is a service that provides representatives with secure and controlled online access to CRA account information on behalf of individuals and organizations.

Individuals need to prove their identity with CRA by setting up their My Account access. With their credentials established, individuals can then be attached to an organization's account.

(Note that the same process is used for tax preparers, accountants, etc., who act as agents for individuals and businesses.)

Representatives can be assigned to one of the following three levels of account access:

- Level 1: View information only
- Level 2: Update and view information
- Level 3: Delegate authority, update, and view information

Members of the boards of directors of nonprofits and charities automatically have Level 3 access.

The ability to delegate authority means the power to give others access to a CRA account. Boards of directors may decide that they want their Executive Director to hold Level 3 access as a matter of operational convenience: the ED can then create access for (say) the auditor and the bookkeeper.

Please note that Level 3 access is required to set up direct deposit, as outlined in [this tipsheet](#).

## **The significance of your board list**

Because your board members automatically have Level 3 access, it is very important to make sure CRA has a current list.

You can update your board list through My Business Account by following the instructions [here](#). Put a note in your calendar to do this after every Annual General Meeting.

## **Setting up services with CRA**

[This handy page](#) contains links to explanations on how to access all CRA services.

### **Step one: set up My Account access**

First step: your representatives — board members, staff, third-party bookkeepers and accountants — must all set up their own My Account with CRA. Instructions can be found [here](#).

You need to be aware of one thing: you need a security code from CRA to complete the process. During My Account setup, CRA will send you your security code via either mail or email. You must enter this code to confirm your identity.

Therefore, the process may take some time. The email option is the fastest way to make this happen.

### **Step two: register with Represent A Client account**

Visit the Rep A Client page [here](#). Using your My Account login, generate a RepID (representative's identification number). This is your unique identifier with CRA as an individual who's authorized to access an organization's CRA account.

The RepID is personal to you. Bookkeepers and accountants use their RepID for all their clients.

## Step three: associate your Rep ID with the organizations you need to access

There are multiple ways to make this happen. You'll find all of the options [here](#).

Let's assume that the organization hasn't set up My Business Account, and that no one can log in with Level 3 access. (Remember, even though members of your board of directors legally have Level 3 access, they still need to establish it online in order to access your account.)

With no access to My Business Account and no Level 3 access, your first steps to gaining access are setting up My Account and getting your RepID.

Then, using Represent a Client, you must submit a business authorization request by navigating to "Authorization Request" in the sidebar menu. Complete the authorization request form. Once the correct information is entered:

- A board member must sign the certification page.
- You must submit the signed certification page using "Submit documents" in Represent a Client.
- The CRA will review, validate, and process the electronic authorization request and certification page, within five business days.

This method will add you to your organization's account, but it involves some paperwork — and some time. Note the five-day turnaround.

Demands on the CRA are extremely high during the pandemic: reasonably, you may expect to wait longer than this.

Here's the fastest route, for reference. Assuming that a board member or the ED already has Level 3 access to My Business Account, they can login to My Business Account, input your RepID, immediately authorize you and give you instant access to the organization's CRA account.

## How [Young Associates](#) can assist

A consultation with us may make all the difference to your comfort level and confidence that your accounting system is up to the challenge of the pandemic.

We can help you find the correct information to set up your CRA cloud access and walk you through the process to minimize frustration and ensure that your account and direct deposit arrangements are properly completed.

We'd also be happy to give you [a quote for full-service bookkeeping](#).

We work on the basis of fixed price agreements, so you'll know going in how much our work will cost — and we always offer a money-back guarantee: if you're not completely delighted with our service, we will, at your option, either refund the price, or accept a portion of said price that reflects your level of satisfaction.

Contact us: [info@youngassociates.ca](mailto:info@youngassociates.ca)

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*This tip sheet was created by the Young Associates team based on the best information available to us as of the date of posting. We are happy to receive your comments at [info@youngassociates.ca](mailto:info@youngassociates.ca).*

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*Founded in 1993, Young Associates provides bookkeeping and financial management services in the charitable sector, with a focus on arts and culture. Young Associates also provides consulting services in the areas of data management, business planning and strategic planning. Heather Young published [Finance for the Arts in Canada \(2005, 2020\)](#), a textbook and self-study guide on accounting and financial management for not-for-profit arts organizations.*