



Canada Revenue  
Agency

Agence du revenu  
du Canada

# Employee or Self-employed?

## Is this guide for you?

Use this guide if you are:

- a payer or employer; or
- a worker.

It will help you understand how to determine a worker's employment status.

If you are blind or partially sighted, you can get our publications in braille, large print, etext, or MP3 by going to [www.cra.gc.ca/alternate](http://www.cra.gc.ca/alternate). You can also get our publications and your personalized correspondence in these formats by calling 1-800-959-5525.

La version française de ce guide est intitulée *Employé ou travailleur indépendant?*

## What's new?

### Online services for businesses

You can now:

- choose to receive your Form PD7A or PD7A(TM), *Statement of Account for Current Source Deductions*, online (see "Receive your CRA mail online" on page 12);
- request the transfer of a misallocated credit;
- initiate a payment search; and
- view more information about a filed return using the "View return status" service.

To access our online services, go to:

- [www.cra.gc.ca/mybusinessaccount](http://www.cra.gc.ca/mybusinessaccount), if you are a business owner; or
- [www.cra.gc.ca/representatives](http://www.cra.gc.ca/representatives), if you are an authorized representative or employee.

### Representatives – Request or delete authorizations online

Representatives can now:

- submit authorization requests online; and
- delete authorizations online.

Our goal is to:

- authorize a representative within five business days from the date we receive the signed document; and
- cancel authorization immediately.

Representatives can access these new services at [www.cra.gc.ca/representatives](http://www.cra.gc.ca/representatives). For more information, see "Representatives – Request or delete authorizations online" on page 11.

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## Before you start

### Employee or self-employed worker?

It is important to determine whether a worker is an **employee** or a **self-employed individual**. Employment status directly affects a person's entitlement to employment insurance (EI) benefits under the *Employment Insurance Act*. It can also have an impact on how a worker is treated under other legislation such as the *Canada Pension Plan* and the *Income Tax Act*.

The facts of the working relationship as a whole determine the employment status.

If the worker is an **employee** (employer-employee relationship), the payer is considered an employer. Employers are responsible for deducting Canada Pension Plan (CPP) contributions, EI premiums, and income tax from remuneration or other amounts they pay to their employees. They have to remit these deductions along with their share of CPP contributions and EI premiums to the Canada Revenue Agency (CRA).

An employer who fails to deduct the required CPP contributions or EI premiums has to pay both the employer's share and the employee's share of any contributions and premiums owing, plus penalties and interest. For more information, go to [www.cra.gc.ca/payroll](http://www.cra.gc.ca/payroll).

#### Note

**Non-arm's length relationship** – If an employee is not dealing at arm's length with the employer, it is possible that his or her employment is not insurable under the *Employment Insurance Act*. For more information, read the interpretive article on this subject at [www.cra.gc.ca/cppeexplained](http://www.cra.gc.ca/cppeexplained).

If the worker is a **self-employed individual** and in a business relationship, he or she is considered to have a business. For more information, go to [www.cra.gc.ca/business](http://www.cra.gc.ca/business).

### Employment insurance for self-employed individuals

Self-employed individuals may in some circumstances be eligible for certain employment insurance special benefits by contributing to the plan.

For more information, visit Service Canada at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

Self-employed individuals in Quebec may be eligible for benefits under the Quebec Parental Insurance Plan (QPIP). For more information, visit Revenu Québec at [www.rqap.gouv.qc.ca](http://www.rqap.gouv.qc.ca).

### Requesting a ruling

If a worker or payer is not sure of the worker's employment status, either party can request a ruling to have the status determined. A ruling determines whether a worker is an employee or is self-employed, and whether that worker's employment is pensionable or insurable. If you have a payroll program account and are registered on My Business

Account, you can use the "Request a CPP/EI ruling" service in My Business Account at [www.cra.gc.ca/mybusinessaccount](http://www.cra.gc.ca/mybusinessaccount).

An authorized representative for the payer can request a ruling electronically at [www.cra.gc.ca/representatives](http://www.cra.gc.ca/representatives).

A payer or a worker can request a ruling by sending a letter or a completed Form CPT1, *Request for a Ruling as to the Status of a Worker Under the Canada Pension Plan and/or the Employment Insurance Act*, to their tax services office. You can get this form at [www.cra.gc.ca/forms](http://www.cra.gc.ca/forms) or by calling 1-800-959-5525. For a list of our tax services offices and tax centres, go to [www.cra.gc.ca/tso](http://www.cra.gc.ca/tso).

#### Note

This guide **does not replace** a formal request for a ruling.

### Time limit for requesting a ruling

A worker or an employer can request a ruling **before** June 30 of the year following the year to which the question relates. For example, if the employment took place in 2014, the ruling request has to be made before June 30, 2015.

### Filing an appeal

If a CPP/EI ruling has been issued and the worker or payer does not agree with the decision, either party has the right to file an appeal within 90 days after being notified of the CPP/EI ruling.

If a CPP/EI payroll assessment has been issued, the payer has the right to file an appeal within 90 days after being notified of that payroll assessment.

To appeal a **CPP/EI ruling decision**, you can:

- access My Business Account at [www.cra.gc.ca/mybusinessaccount](http://www.cra.gc.ca/mybusinessaccount), and select "Register a formal dispute (appeal)" for your payroll program account;
- access My Account at [www.cra.gc.ca/myaccount](http://www.cra.gc.ca/myaccount), select "Register my formal dispute," and choose "CPP/EI ruling" in the subject area;
- access Represent a Client at [www.cra.gc.ca/representatives](http://www.cra.gc.ca/representatives). If you represent a business, select "Register a formal dispute (appeal)" for a payroll program account. If you represent an individual, select "Register my formal dispute", and then choose "CPP/EI ruling" in the subject area;
- file Form CPT100, *Appeal of a Ruling under the Canada Pension Plan and/or Employment Insurance Act*; or
- write to the chief of appeals at your tax services office or tax centre explaining why you do not agree with the ruling, and provide all related facts. Include a copy of the CPP/EI ruling letter. The addresses of our tax centres are listed at the end of this guide. They, along with the addresses of our tax services offices, are available at [www.cra.gc.ca/tso](http://www.cra.gc.ca/tso).

For more information on how to appeal a CPP/EI ruling decision, see Booklet P133, *Your Appeal Rights – Canada Pension Plan and Employment Insurance Coverage*.

## Employment status

Certain factors have to be considered when determining if a worker is an employee or a self-employed individual.

These factors differ if the contract is formed in the province of Quebec or in another province or territory. Usually, the province or territory where the contract was formed will determine which set of factors to use.

### Note

In a written contract, the parties may state that in the event of a disagreement about the contents of the contract, it is to be interpreted under the Quebec law (civil code), even though the contract was formed, for example, in Ontario (common law). Depending on where the contract is formed, unless it is stated differently in the written contract, use the set of factors appropriate for your situation.

## Determining a worker's employment status in a province or territory other than Quebec

When we examine whether a person is an employee or a self-employed individual, the key question we ask is whether the person is engaged to perform services as a person in business on his or her own account, or as an employee. To do this, we examine the total relationship between the worker and the payer, using a two-step approach.

### Step 1

We ask the worker and the payer what their intent was when they entered into the working arrangement. Did the two parties intend to enter into a **contract of service** (employer-employee relationship) or did they intend to enter into a **contract for services** (business relationship)?

We need to know how they defined their working relationship and why they defined it as such.

Sometimes the intention is clear, and both parties are in agreement (common intent). Sometimes the intent can be found in a written agreement. Sometimes the two parties have a different understanding as to the status of their working relationship, in which case there is no common intent.

Workers and payers can set up their affairs as they see fit; however, they have to ensure that the status they have chosen is reflected in the actual terms and conditions of the working relationship.

### Step 2

We ask the worker and the payer questions that will help us understand the working relationship and allow us to verify whether the intent of the parties is reflected in the facts.

These questions relate to the following elements:

- the level of control the payer has over the worker's activities;
- whether the worker provides the tools and equipment;
- whether the worker can subcontract the work or hire assistants;
- the degree of financial risk the worker takes;
- the degree of responsibility for investment and management the worker holds;
- the worker's opportunity for profit; and
- any other relevant factors, such as written contracts.

We look at the answers separately for each element and then together.

We consider whether they reflect the stated intention and we decide if the actual working conditions are more consistent with a **contract of service** or with a **contract for services**.

## Factors to consider

To help you understand the process, we explain each factor and show some indicators that the worker may be an employee or a self-employed individual.

### Control

Control is the ability, authority, or right of a payer to exercise control over a worker concerning the manner in which the work is done and what work will be done.

### Degree of control or autonomy

Consider the degree of control held by the payer or the degree of autonomy held by the worker.

The actual degree of control will vary with the type of work and the skills of the worker.

Determination of the degree of control can be difficult when examining the employment of professionals such as engineers, doctors, and IT consultants. Because of their expertise and specialized training, they may need little or no specific direction in their daily activities. When examining the factor of control, it is necessary to focus on both the payer's control over the worker's daily activities, and the payer's influence over the worker.

### Payer's right to exercise control

It is the right of the payer to exercise control that is relevant, **not** whether the payer actually exercises this right.

It is the control of a payer over a worker that is relevant, and **not** the control of a payer over the end result of a product or service purchased.

### Indicators showing that the worker is an employee

- The relationship is one of subordination. The payer will often direct, scrutinize, and effectively control many elements of how and when the work is performed.
- The payer controls the worker with respect to both the results of the work and the method used to do the work.

- The payer determines and controls the method and amount of pay. Salary negotiations may still take place in an employer-employee relationship.
- The worker requires permission to work for other payers while working for this payer.
- Where the schedule is irregular, priority on the worker's time is an indication of control over the worker.
- The payer determines what jobs the worker will do.
- The worker receives training or direction from the payer on how to do the work. The overall work environment between the worker and the payer is one of subordination.
- The payer chooses to listen to the worker's suggestions but has the final word.

#### **Indicators showing that the worker is a self-employed individual**

- A self-employed individual usually works independently within a defined framework.
- The worker does not have anyone overseeing his or her activities.
- The worker is usually free to work when and for whom he or she chooses and may provide his or her services to different payers at the same time.
- The worker can accept or refuse work from the payer.
- The working relationship between the payer and the worker does **not** present a degree of continuity, loyalty, security, subordination, or integration, all of which are generally associated with an employer-employee relationship.

#### **Tools and equipment**

Consider if the worker owns and provides tools and equipment to accomplish the work. Contractual control of, and responsibility for, an asset in a rental or lease situation is also considered under this factor.

What is relevant is the significant investment in the tools and equipment along with the cost of replacement, repair, and insurance. A worker who has made a significant investment is likely to retain a right over the use of these assets, diminishing the payer's control over how the work is performed. In addition, a significant investment in tools and equipment and the maintenance and replacement costs associated with these assets may place the worker at the risk of a loss.

##### **Note**

Tools and equipment can vary widely in terms of value and can include everything from wrenches and hammers, to specialized clothing, appliances, stethoscopes, musical instruments, computers, and vehicles such as trucks and tractors.

Self-employed individuals often supply the tools and equipment required for a contract. As a result, the ownership of tools and equipment by a worker is more commonly associated with a business relationship.

However, employees sometimes also have to provide their own tools. The courts have acknowledged that because a worker is required to provide tools of the trade, this does not in itself mean that the worker is a self-employed individual. For example, many skilled tradespeople such as auto mechanics have to supply their own tools, even if they are full-time employees.

#### **Indicators showing that the worker is an employee**

- The payer supplies most of the tools and equipment the worker needs. In addition, the payer is responsible for repair, maintenance, and insurance costs.
- The worker supplies the tools and equipment and the payer reimburses the worker for their use.
- The payer retains the right of use over the tools and equipment provided to the worker.

#### **Indicators showing that the worker is a self-employed individual**

- The worker provides the tools and equipment needed for the work. In addition, the worker is responsible for the costs of repairs, insurance, and maintenance to the tools and equipment.
- The worker has made a significant investment in the tools and equipment and the worker retains the right over the use of these assets.
- The worker supplies his or her own workspace, is responsible for the costs to maintain it, and performs substantial work from that site.

#### **Subcontracting work or hiring assistants**

Consider if the worker can subcontract work or hire assistants. This factor can help determine a worker's business presence because subcontracting work or hiring assistants can affect their chance of profit and risk of loss.

#### **Indicators showing that the worker is an employee**

- The worker cannot hire helpers or assistants.
- The worker does not have the ability to hire and send replacements. The worker has to perform the services personally.

#### **Indicators showing that the worker is a self-employed individual**

- The worker does not have to perform the services personally. He or she can hire another party to either complete the work or help complete the work, and pays the costs for doing so.
- The payer has no say in whom the worker hires.

#### **Financial risk**

Consider the degree of financial risk taken by the worker. Determine if there are any fixed ongoing costs incurred by the worker or any expenses that are not reimbursed.

Usually, employees will not have any financial risk as their expenses will be reimbursed, and they will not have fixed ongoing costs.

Self-employed individuals, on the other hand, can have financial risk and incur losses because they usually pay fixed monthly costs even if work is not currently being performed.

Employees and self-employed individuals may be reimbursed for business or travel expenses. Consider only the expenses that are **not** reimbursed by the payer.

#### **Indicators showing that the worker is an employee**

- The worker is not usually responsible for any operating expenses.
- Generally, the working relationship between the worker and the payer is continuous.
- The worker is not financially liable if he or she does not fulfil the obligations of the contract.
- The payer determines and controls the method and amount of pay.

#### **Indicators showing that the worker is a self-employed individual**

- The worker hires helpers to assist in the work. The worker pays the hired helpers.
- The worker performs a substantial amount of work from his or her own workspace and incurs expenses relating to the operation of that workspace.
- The worker is hired for a specific job rather than an ongoing relationship.
- The worker is financially liable if he or she does not fulfil the obligations of the contract.
- The worker does not receive any protection or benefits from the payer.
- The worker advertises and actively markets his or her services.

#### **Responsibility for investment and management**

Consider the degree of responsibility for investment and management held by the worker.

Is the worker required to make any investment in order to provide the services?

A significant investment is evidence that a business relationship may exist. You should also consider if the worker is free to make business decisions that affect his or her profit or loss.

#### **Indicators showing that the worker is an employee**

- The worker has no capital investment in the payer's business.
- The worker does not have a business presence.

#### **Indicators showing that the worker is a self-employed individual**

- The worker has capital investment.
- The worker manages his or her staff.

- The worker hires and pays individuals to help perform the work.
- The worker has established a business presence.

#### **Opportunity for profit**

Consider whether the worker can realize a profit or incur a loss, as this indicates that a worker controls the business aspects of services rendered and that a business relationship likely exists. To have a chance of a profit and a risk of a loss, a worker has to have potential proceeds and expenses, and one could exceed the other.

Employees normally do not have the chance of a profit and risk of a loss even though their remuneration can vary depending on the terms of their employment contracts. For example, employees working on a commission or piece-rate basis, or employees with a productivity bonus clause in their contract can increase their earnings based on their productivity. This increase in income is not normally viewed as a profit, as it is not the excess of proceeds over expenses.

Employees may have expenses directly related to their employment, such as automobile expenses, board and lodging costs. Normally, expenses would not place employees at risk of incurring a loss because it is unlikely that the expenses would be greater than their remuneration.

Self-employed individuals normally have the chance of profit or risk of loss, because they have the ability to pursue and accept contracts as they see fit. They can negotiate the price (or unilaterally set their prices) for their services and have the right to offer those services to more than one payer. Self-employed individuals will normally incur expenses to carry out the terms and conditions of their contracts, and to manage those expenses to maximize net earnings. Self-employed individuals can increase their proceeds and/or decrease their expenses in an effort to increase profit.

This factor has to be considered from the worker's perspective, not the payer's. It is for the most part an assessment of the degree to which the worker can control his or her proceeds and expenses.

Employees generally do not share in profits or suffer losses incurred by the payer's business.

The method of payment may help to determine if the worker has the opportunity to make a profit or incur a loss. In an employer-employee relationship, the worker is normally guaranteed a return for the work done and is usually paid on an hourly, daily, weekly, or similar basis.

Similarly, some self-employed individuals may be paid on an hourly basis. However, when a worker is paid a flat rate for the work performed, it generally indicates a business relationship, especially if the worker incurs expenses in performing the services.

#### **Indicators showing that the worker is an employee**

- The worker is not normally in a position to realize a business profit or loss.
- The worker is entitled to benefit plans that are normally offered only to employees. These include registered



pension plans, and group accident, health, and dental insurance plans.

### Indicators showing that the worker is a self-employed individual

- The worker can hire a substitute and the worker pays the substitute.
- The worker is compensated by a flat fee and incurs expenses in performing the services.

## Determining a worker's employment status in the province of Quebec

When we examine whether a person is an employee or self-employed individual in the province of Quebec, we examine the relationship between the worker and the payer, using a three step approach.

### Step 1

We ask the worker and the payer what their intent was when they entered into the working arrangement. We need to know how they defined their working relationship and why they defined it as such.

Sometimes the intention is clear, and both parties are in agreement (common intent). Sometimes the intent can be found in a written agreement. Sometimes the two parties have a different understanding of the status of their employment relationship, in which case there is no common intent.

Workers and payers can set up their affairs as they see fit; however, they have to ensure that the status they have chosen is reflected in the actual terms and conditions of the working relationship.

To determine the parties' intentions, we get a copy of the contract, or testimony by the parties and examine the parties' actions. Both parties' intentions form part of the context that we analyse.

### Step 2

We look to see if the employment meets the definition of a contract of employment, or of a business contract (contract for services) defined in the *Civil Code of Québec* by considering the following factors:

- performance of work;
- remuneration; and
- relationship of subordination.

It is important to gather the facts and analyze them in light of the specific context of the employment and the intent of the parties.

### Step 3

We compare each party's intentions with their actual working relationship. We determine whether the

conditions of the working relationship represent the status that the parties have chosen and that they are consistent with the definitions of the *Civil Code of Québec*.

## Factors to consider

Examine the relationship between the worker and the payer by considering the factors outlined in Step 2.

To help you understand the process, we explain each factor and provide some indicators to show whether a relationship of subordination exists.

### Performance of work

Whether there is an employer-employee relationship or a business relationship, the worker has to perform the work. It can be part-time or full-time for a specified or indeterminate period.

### Remuneration

Remuneration means how a worker is paid. It includes all consideration and benefits that have a monetary value. Whether there is an employer-employee relationship or a business relationship, the worker will receive remuneration in exchange for work. The remuneration can be calculated by time, by the piece, or in another manner.

### Relationship of subordination

This factor helps distinguish the employer-employee relationship from a business relationship.

The relationship of subordination is the capacity, the authority, or the right of a payer to exercise a control over the worker's activities and the manner in which the work is done.

### Degree of control or autonomy

Consider the degree of control held by the payer or the degree of autonomy held by the worker.

The actual degree of control will vary with the type of work and the skills of the worker.

Determining the degree of control can be difficult when examining the employment of professionals such as engineers, doctors, and IT consultants. Because of their expertise and specialized training, they may require little or no specific direction in their daily activities. When examining the factor of control, it is necessary to focus on both the payer's control over the worker's daily activities, and the payer's influence over the worker.

### Payer's right to exercise control

It is the right of the payer to exercise control that is relevant, **not** whether the payer actually exercises this right.

It is the control of a payer over a worker that is relevant, and **not** the control of a payer over the end result of a product or service that he or she has purchased.

### Indicators showing that the worker is an employee

- The payer directs and controls many elements of how the work is performed (such as what, who, where, when, and how).

- The payer controls the worker's absences, such as sick leave or vacation leave.
- The payer controls the worker with respect to the results of the work and the method used to do the work.
- The payer creates the work schedule and establishes the worker's rules of conduct.
- The worker has to perform the work personally.
- The worker has to remit activity reports to the payer.
- The worker's activities are reserved to a single payer (exclusivity of services).
- The payer can impose disciplinary actions on a worker.
- The worker receives training or direction from the payer on how to perform the work.
- The worker accepts integration in the payer's business to have the latter benefit from his work.
- The parties have inserted a non-competition clause in their written contract.

#### **Indicators showing that the worker is a self-employed individual**

- The worker is usually free to work when and for whom he or she chooses and may provide his or her services to different payers at the same time.
- The worker does not have to perform the services personally. He or she can hire another party to either complete the work or help complete the work.
- The worker can generally choose the time and the manner the work will be performed.
- The worker does not need to be at the payer's premises.
- The worker can accept or refuse work from the payer.
- The working relationship between the payer and the worker does **not** present a degree of continuity, loyalty, security, subordination, or integration, all of which are

generally associated with an employer-employee relationship.

#### **Note**

Since in certain working relationships it can be difficult to determine whether there is a relationship of subordination, we can also take into consideration indicators used in common law, referred to above in Step 2 of the section "Determining a worker's employment status in a province or territory other than Quebec."

## **Special situations**

**S**pecial rules concerning CPP, EI and income tax apply to the following occupations:

- barbers and hairdressers;
- taxi drivers and drivers of other passenger-carrying vehicles;
- emergency volunteers;
- fishers;
- temporary help services;
- caregiver, baby-sitter, or domestic worker;
- placement and employment agency workers;
- seasonal agricultural workers;
- Indians;
- employees outside of Canada.

For more information on special situations, see Guide T4001, *Employers' Guide – Payroll Deductions and Remittances*, or go to [www.cra.gc.ca/payroll](http://www.cra.gc.ca/payroll).

### My Account

Using the CRA's My Account service is a fast, easy, and secure way to access and manage your tax and benefit information online, seven days a week.

You can use either your CRA user ID and password or the same sign-in information you use for other online services (for example, online banking) to log in to My Account.

For more information, go to [www.cra.gc.ca/myaccount](http://www.cra.gc.ca/myaccount).

### Handling business taxes online

Save time using the CRA's online services for businesses. You can do many things online, including:

- authorize a representative for online access to your business accounts;
- change the mailing and physical addresses, as well as the address where you keep your books and records;
- file or amend information returns without a web access code;
- choose to receive your Form PD7A or PD7A(TM), *Statement of Account for Current Source Deductions*, online;
- request the transfer of a misallocated credit;
- initiate a payment search;
- request a refund;
- view your account balance and transactions;
- view banking information;
- register a formal dispute; and
- request a CPP/EI ruling.

To register or log in to our online services, go to:

- [www.cra.gc.ca/mybusinessaccount](http://www.cra.gc.ca/mybusinessaccount), if you are a business owner; or
- [www.cra.gc.ca/representatives](http://www.cra.gc.ca/representatives), if you are an authorized representative or employee.

For more information, go to [www.cra.gc.ca/businessonline](http://www.cra.gc.ca/businessonline).

### Authorizing online access for employees and representatives

You can authorize your employees and representatives to have online access to your business accounts. First, they have to register at [www.cra.gc.ca/representatives](http://www.cra.gc.ca/representatives) and give you their representative identifier (RepID) or their business number.

Then, to give them online access to your business accounts, you can:

- use the "Authorize or manage representatives" service at [www.cra.gc.ca/mybusinessaccount](http://www.cra.gc.ca/mybusinessaccount), which may give instant access; or
- fill out Form RC59, *Business Consent*, and send it to us.

You can do **one authorization** for a group of employees. For more information, go to [www.cra.gc.ca/representatives](http://www.cra.gc.ca/representatives).

### Representatives – Request or delete authorizations online

Representatives can use online services to:

- submit an authorization request on behalf of a business; and
- delete authorizations.

#### What are the benefits of using these services?

By using the online services, you can get access to your clients' business accounts sooner.

You can also easily delete authorizations for clients that you no longer represent.

#### Are there any situations when I cannot use these services?

Yes. You cannot cancel an authorization for a specific program account online when more than one program account has been authorized. In this situation, you need to fill out Form RC59, *Business Consent*, and send it to us.

#### How do I access these services?

Log in at [www.cra.gc.ca/representatives](http://www.cra.gc.ca/representatives) and select the following options:

- Review and update;
- Manage clients; and
- Authorization request or delete an authorization.

For an authorization request, use the "Submit documents" service to submit the certification page.

#### What if there has been a change of owners or directors?

We will not process an authorization request if the name of the authorized person of the business does not match our records. Ask your business client if there has been a change in owners, partners, directors, officers, or trustees; and, if so, if the official documentation of the change was sent to the tax centre.

#### How will I know when the authorization has been given?

You will see your clients' name when you view your client list.

## Receive your CRA mail online

You can choose to receive some of your CRA mail online.

When you register for this service, we will no longer mail you some correspondence items. Instead, we will send you an email to notify you when there is new mail in your secure online account.

To register, select the “Manage online mail” service and the accounts for which you would like to receive online mail.

Using our online mail service is faster and easier than managing paper correspondence.

## Electronic payments

Make your payment online using your financial institution’s telephone or Internet banking services, or the CRA’s My Payment service at [www.cra.gc.ca/mypayment](http://www.cra.gc.ca/mypayment). For more information on electronic payments and other payment methods, go to [www.cra.gc.ca/payments](http://www.cra.gc.ca/payments) or contact your financial institution.

## For more information

### What if you need help?

If you need more information after reading this guide, go to [www.cra.gc.ca/payroll](http://www.cra.gc.ca/payroll) or call 1-800-959-5525.

### Direct deposit

The Government of Canada will phase out cheques by April 2016.

We can deposit your refunds and rebates directly into your account at a financial institution in Canada. You can choose to have all your refunds and rebates deposited into one account or to have refunds and rebates from different programs deposited into different accounts.

To start direct deposit or to change your banking information you have already given us, complete Form RC366, *Direct Deposit Request for Businesses*, and send it to us.

For more information, go to [www.cra.gc.ca/directdeposit](http://www.cra.gc.ca/directdeposit) or call 1-800-959-5525.

### Forms and publications

To get our forms and publications, go to [www.cra.gc.ca/forms](http://www.cra.gc.ca/forms) or call 1-800-959-5525.

### Electronic mailing lists

We can notify you by email when new information on a subject of interest to you is available on our website.

To subscribe to our electronic mailing lists, go to [www.cra.gc.ca/lists](http://www.cra.gc.ca/lists).

### Teletypewriter (TTY) users

TTY users can call 1-800-665-0354 for bilingual assistance during regular business hours.

### Interpretive articles

To view articles that will help you understand the requirements of the *Canada Pension Plan* and the *Employment Insurance Act*, go to [www.cra.gc.ca/cppeexplained](http://www.cra.gc.ca/cppeexplained).

### Court decisions

- *Sagaz Industries Canada Inc. v. 671122 Ontario Ltd.* 2001 SCC 59 (27820)
- *Royal Winnipeg Ballet v. Canada* (M.N.R.) 2006 FCA 87 (A-443-04)
- *Wolf v. Canada* 2002 FCA 96 (A-563-00)
- *Standing v. Canada* (M.N.R.) [1992] F.C.J. no. 890 (A-857-90)
- *Wiebe Door Services Ltd. v. Canada* (M.N.R.) [1986] 3 F.C. 553 (A-531-85)
- *9041-6868 Québec Inc. v. Canada* (M.N.R.) 2005 FCA 334 (A-559-04)

- *Combined Insurance Company of America v. Canada* (M.N.R.) 2007 FCA 60 (A-469-05)
- *Grimard v. Canada* 2009 FCA 47 (A-39-08)
- *TBT Personnel Services Inc. v. Canada* 2011 FCA 256 (A-388-10)

### Legislative references

- Paragraph 5(1)(a) of the *Employment Insurance Act*
- Paragraph 6(1)(a) of the *Canada Pension Plan*
- Articles 2085 to 2129 of the *Civil Code of Québec*

### Legal material

ARCHAMBAULT, Pierre: *Contract of Employment: Why Wiebe Door Services Ltd. Does Not Apply in Quebec and What Should Replace It*, and *The Harmonisation of Federal Legislation with Quebec Civil Law and Canadian Bijuralism: Second Collection of Studies in Tax Law*, Montreal, APFF, 2005.

### Tax centres

Jonquière Tax Centre  
2251 René-Lévesque Boulevard  
Jonquière QC G7S 5J1

Shawinigan-Sud Tax Centre  
4695 12<sup>e</sup> Avenue  
Shawinigan-Sud QC G9P 5H9

St. John's Tax Centre  
290 Empire Avenue  
St. John's NL A1B 3Z1

Sudbury Tax Centre  
1050 Notre Dame Avenue  
Sudbury ON P3A 5C1

Summerside Tax Centre  
275 Pope Road  
Summerside PE C1N 6A2

Surrey Tax Centre  
9755 King George Boulevard  
Surrey BC V3T 5E1

Winnipeg Tax Centre  
66 Stapon Road  
Winnipeg MB R3C 3M2

For a list of our tax services offices, go to [www.cra.gc.ca/tso](http://www.cra.gc.ca/tso).

### Our service complaint process

If you are not satisfied with the **service** that you have received, contact the CRA employee you have been dealing with or call the telephone number that you were given. If you are not pleased with the way your concerns are addressed, you can ask to discuss the matter with the employee's supervisor.

If the matter is not settled, you can then file a service complaint by completing Form RC193, *Service-Related*

*Complaint.* If you are still not satisfied, you can file a complaint with the Office of the Taxpayers' Ombudsman.

For more information, go to [www.cra.gc.ca/complaints](http://www.cra.gc.ca/complaints) or see Booklet RC4420, *Information on CRA – Service Complaints*.

## **Tax information videos**

We have a number of tax information videos for small businesses on topics such as business income and expenses, GST/HST, and payroll. To watch our videos, go to [www.cra.gc.ca/videogallery](http://www.cra.gc.ca/videogallery).

## **Your opinion counts**

If you have comments or suggestions that could help us improve our publications, send them to:

**Taxpayer Services Directorate  
Canada Revenue Agency  
395 Terminal Avenue  
Ottawa ON K1A 0L5**