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Step-by-Step: How to Get a CRA Business Number (BN)

This applies to:

- Sole proprietors
- Corporations
- Partnerships

A Business Number (BN) is your 9-digit ID with the CRA.

Think of it as your business SIN.

Before You Start (Have This Ready)

If You're a Sole Proprietor:

- Your SIN
- Your date of birth
- Your home address
- Business start date
- Description of what you do
- Estimated annual revenue

If You're Incorporated:

- Articles of Incorporation
- Corporation number
- Incorporation date
- Business activity description

Having this ready prevents frustration mid-form.

Step 1: Go to the CRA Website

Search:

“CRA Business Registration Online”

Click the official Government of Canada link
(Always make sure it ends in .gc.ca)

This tool is called **Business Registration Online (BRO)**.



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Step 2: Click “Register a Business”

Choose the option to register for a Business Number.

You will:

- Create your 9-digit BN
- Add program accounts (GST, Payroll, etc.)

You can add accounts now or later.

Step 3: Choose Your Business Structure

The system will ask:

Are you:

- Sole Proprietor
- Corporation
- Partnership

Choose carefully.
This affects everything.

If you are a sole proprietor, you personally are the business.

If you incorporated, the corporation is the business.

Step 4: Enter Business Information

You’ll provide:

- Legal name
- Operating/trade name (if different)
- Business address
- Mailing address
- Start date
- Business activity description

Keep your activity description simple.

Examples:

“Residential cleaning services”

“Online bookkeeping services”

“General contracting”

No need to write a novel.



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Step 5: Add Program Accounts (If Needed)

This is where beginners pause.

Here's how to decide:

GST (RT)

Register if:

- You expect to exceed \$30,000 in revenue
- Or you want to voluntarily register

If under \$30,000, you are not required to register.

Payroll (RP)

Register only if:

- You are hiring employees

Not required if you're a sole proprietor paying yourself.

How to Link Your Business to Your Personal CRA Account

(My Business Account Setup – Step by Step)

Important:

Your **Business Number (BN)** and your **personal CRA account** are separate.

You must link them manually through **CRA My Business Account**.

This allows you to:

- File GST
- View balances
- Make payments
- See CRA letters
- Manage payroll (if applicable)

Let's do it properly.



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Step 1: Make Sure You Have a Business Number

Before linking anything, confirm you have:

- ✓ Your 9-digit Business Number
- ✓ Any program account numbers (RT, RP, RC)

Example:

123456789 RT0001

If you don't have this yet, register your BN first.

Step 2: Go to CRA My Business Account

Search:

“CRA My Business Account login”

Click the official Government of Canada link (.gc.ca).

Do not use third-party sites.

Step 3: Choose Your Sign-In Method

You'll see two options:

Option 1: Sign-In Partner

This uses your online banking login.

Most people choose this because it's easier.

Option 2: CRA User ID & Password

If you already created one.

Choose one and log in.

Step 4: Verify Your Identity (If First Time)

If this is your first login, you'll need:

- Your SIN
- Postal code
- Date of birth
- An amount from a previous tax return (for identity verification)



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If you've never filed before, access may be limited until your first return is processed.

Step 5: Add Your Business

Once inside My Business Account:

Look for:

“Add a business”

or

“Add an existing business”

Click it.

Enter:

- Your 9-digit Business Number
- The program account (example: RT0001 for GST)

Submit.

Step 6: Confirm Access

After linking, you should see:

- GST account (if registered)
- Payroll account (if applicable)
- Corporate account (if incorporated)

Click into one to confirm it loads properly.

If it loads, you're connected.

Step 7: Enable Direct Deposit

Inside My Business Account:

Go to:

Profile → Direct Deposit

Enter your business banking details.

This allows:

- GST refunds
- Other CRA refunds



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To go directly into your account.

Faster. Cleaner. Less waiting.

Common Issues & Fixes

“I can’t see my business.”

Make sure:

- You entered the correct 9-digit BN
 - You included the program extension (RT0001, etc.)
 - The business is fully registered with CRA
-

“I get an authorization error.”

You may need to:

- Confirm identity details
 - Wait until registration is processed
 - Call CRA Business Enquiries if needed
-

Important Distinction

Your personal CRA account (My Account) is for:

- Personal taxes (T1)
- Benefits
- Instalments

My Business Account is for:

- GST
- Payroll
- Corporate taxes

They are separate dashboards.

But you log into My Business Account using your personal identity.