

# NEWSLETTER



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[www.ctdclearningplace.com](http://www.ctdclearningplace.com)



## TECHNOLOGY

IN TODAY'S DIGITAL AGE, MANY OF THE GOVERNMENT SERVICES YOU ALREADY ACCESS ARE AVAILABLE ONLINE.

- The Government of Canada has various portals and websites dedicated to specific services and information. Examples include:
  - [Canada.ca](http://Canada.ca) (the main website) for information
  - [CRA](http://CRA) (Canada Revenue Agency) for taxes
  - [MSCA](http://MSCA) (My Service Canada Account) to view/update information for Employment Insurance (EI), Canada Pension Plan (CPP), Canada Pension Plan disability, Old Age Security (OAS)

### KEY INFORMATION

- 82.6% seniors (those aged 65 years and older) used the Internet in 2022
- About three in four (74.7%) of those aged 65 years and older sent and received emails in 2022, up 7.7 percentage points from 2020
- Over half (55.4%) of seniors used government online services in 2022 (<https://www.statcan.gc.ca/o1/en/plus/4288-canadian-seniors-more-connected-ever>)
- 57,578 people fell victim to fraud in 2022 with 92,078 cases and \$531 M lost money (<https://www.canada.ca/en/revenue-agency/campaigns/fraud-scams.html>)



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### TOPICS COVERED IN THIS CHALENJ

- |                                            |                                                          |
|--------------------------------------------|----------------------------------------------------------|
| • Basic Navigation                         | • Creating/Accessing MCSA Online Acc'ts                  |
| • Accessing Gov't of Canada Online Systems | • Creating/Accessing CRA Online Acc'ts                   |
| • Troubleshooting Common Issues            | • Recognizing/Avoiding Scam Emails - including CRA scams |



# BASIC NAVIGATION

Before you can access the platforms presented in this Chalenj, there are a few key navigation tips to note. These navigations will differ slightly depending on the browser and device that you are using. If you aren't sure which browser you use, make sure to check the icon you use to access the internet. If you use a different browser type than the 3 presented here, be sure to look for similar buttons on your own browser window and make note of how they are the same or different.

## GOOGLE CHROME:

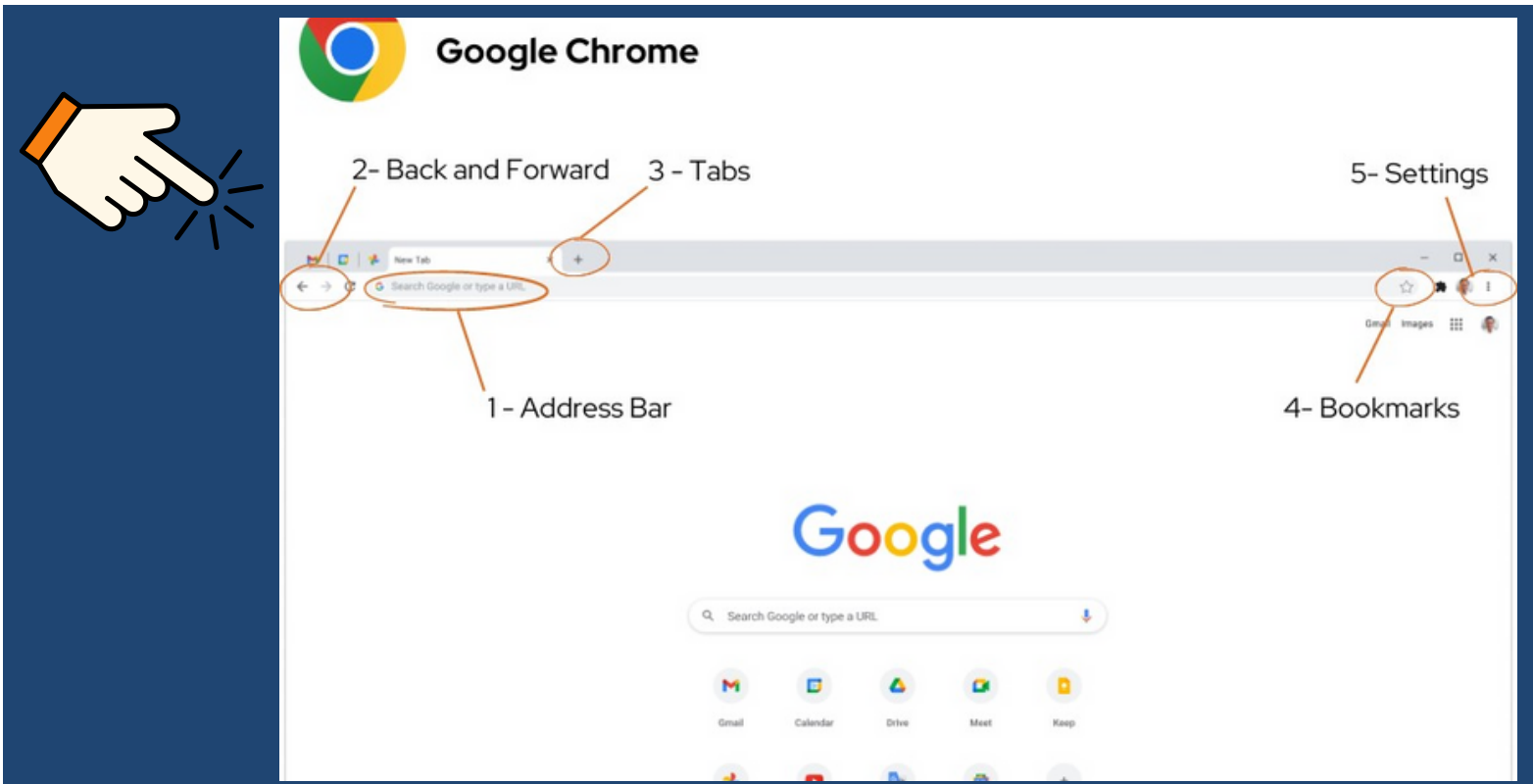
**ADDRESS BAR:** Type URLs or search terms in the address bar at the top and press Enter to navigate to a website or perform a search.

**BACK AND FORWARD:** Use the back and forward buttons (arrows) in the top-left corner to move backward and forward through your browsing history.

**TABS:** To open a new tab, click the "+" icon next to the existing tabs. Click on any tab to switch between open tabs.

**BOOKMARKS:** To save a webpage for later access, click the star icon in the address bar to bookmark the page. To access bookmarks later, click the three-dot menu, then select "Bookmarks."

**SETTINGS:** Click the three-dot menu in the top-right corner, then choose "Settings" to access browser settings and customize.



## MICROSOFT EDGE:

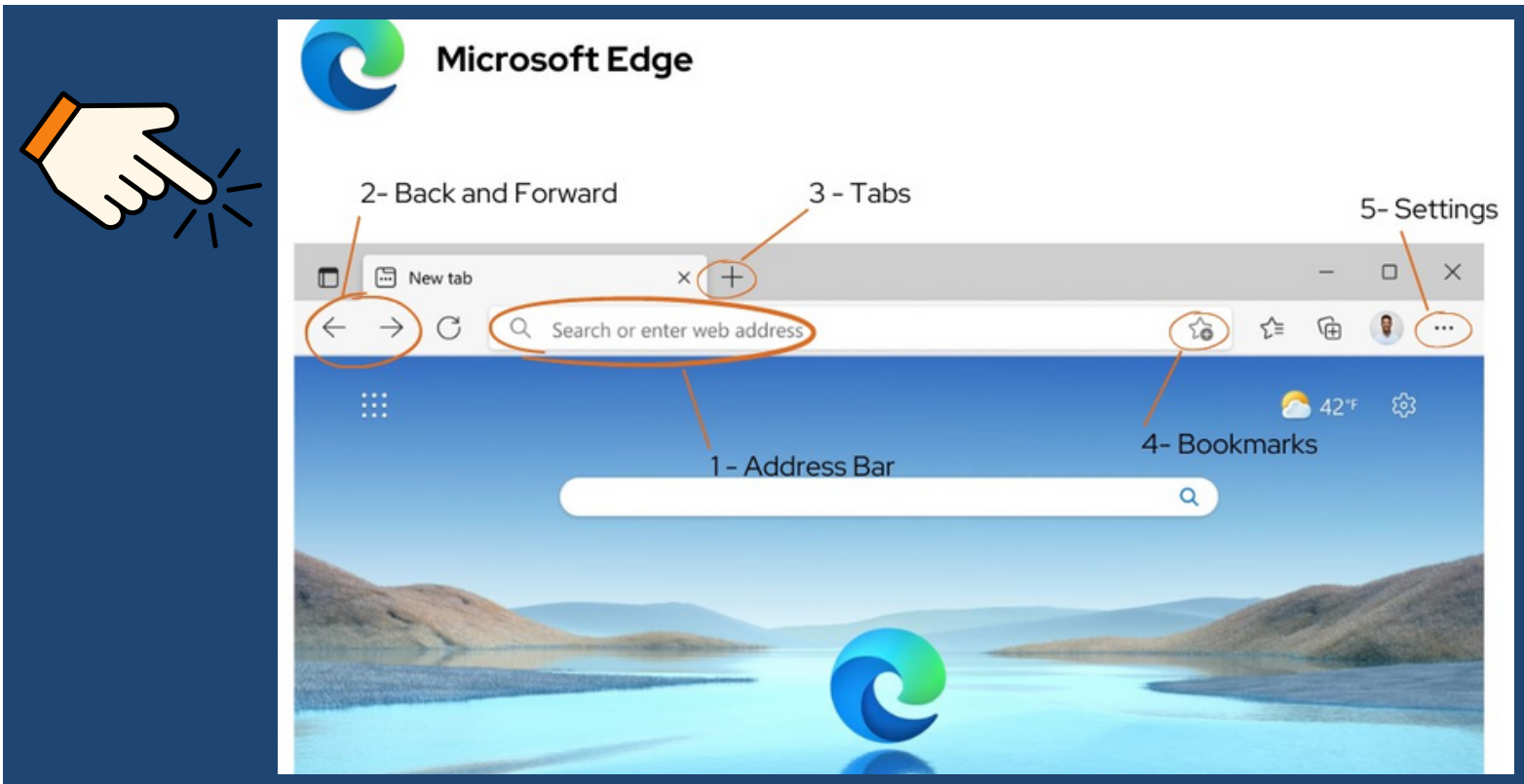
**ADDRESS BAR:** Similar to Chrome, use the address bar to type URLs or searches and press Enter to navigate.

**BACK AND FORWARD:** The backward and forward buttons (arrows) are located in the top-left corner of the window.

**TABS:** Open a new tab with the "+" icon. To switch between tabs, click on the tab you want to view.

**FAVOURITES:** The star icon in the address bar allows you to add the current page to your Favorites/Bookmarks. Access your favorites by clicking the three-dot menu, then selecting "Favorites."

**SETTINGS:** Click the three-dot menu and choose "Settings" to customize Edge's settings.



## GOOGLE OR EDGE?

**Google and Edge have many similarities. They are both available on Android and iOS, however, some of the differences include:**

- Microsoft Edge has a higher market share on desktops but Google Chrome wins the mobile competition
- Edge has been claimed as faster than Chrome
- Edge has a three levels of tracking (privacy/security) where Chrome pushes out updates more quickly

## SAFARI (ON MACOS)

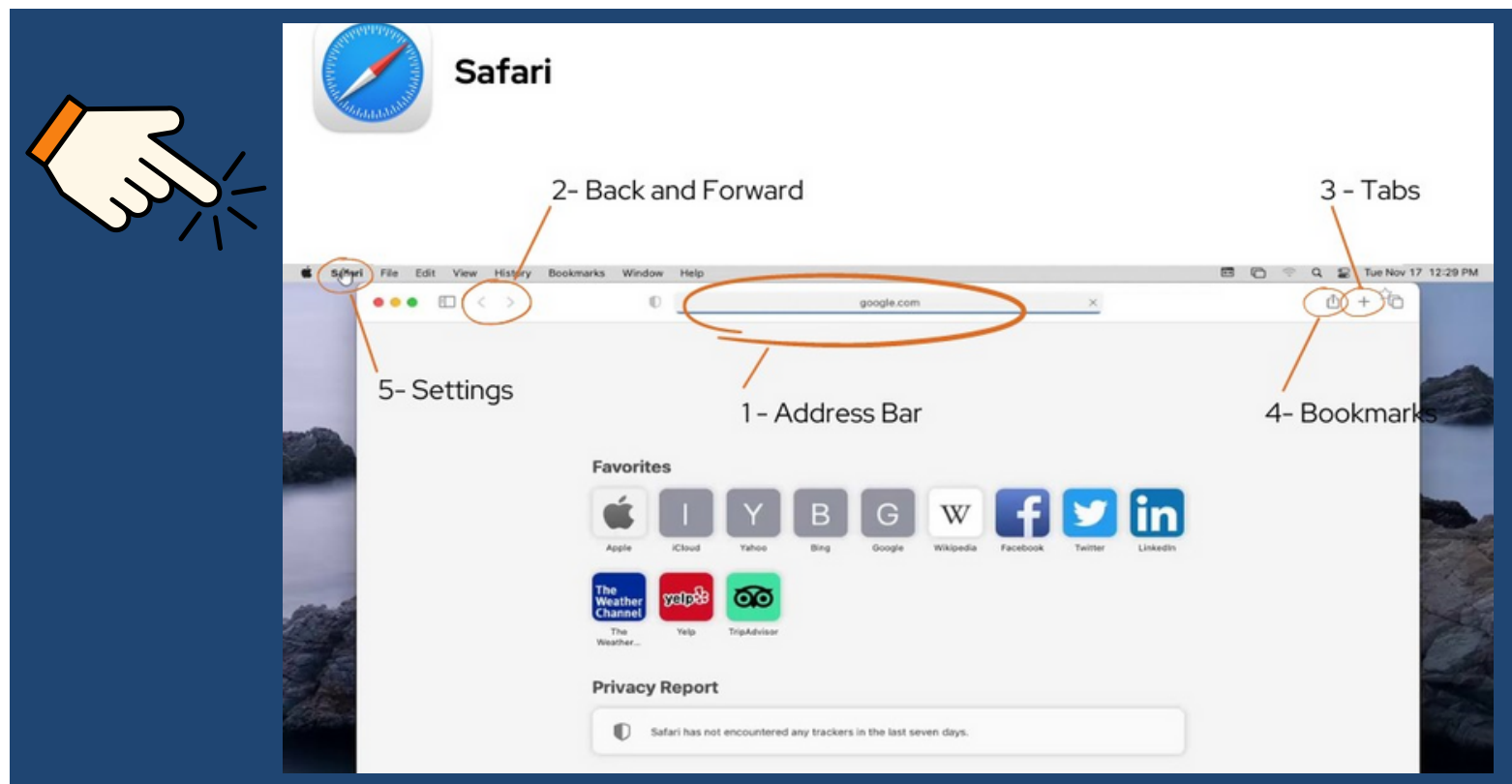
**ADDRESS BAR:** Use the address bar at the top to enter URLs or search terms. Press Enter to navigate.

**BACK AND FORWARD:** You can go back and forward using the buttons with the left and right arrows in the top-left corner.

**TABS:** Open a new tab by clicking the "+" icon on the right side of the tab bar. Switch between tabs by clicking on them.

**BOOKMARKS:** To bookmark the current page, click the "Share" icon (a box with an arrow) in the top-right corner and select "Add Bookmark."

**SETTINGS:** Access Safari's settings by clicking "Safari" in the top menu bar, then choosing "Preferences."



## THOUGHTS TO CONSIDER

**Each browser will take you through a different journey when searching for information.**

**Edge uses "Bing" and Chrome uses "Google" as search engines.**

Explore the browsers available to you through your device and identify any preferences you may have regarding differences among them.



# ACCESSING GOVERNMENT SITES

The Government of Canada has various portals and websites dedicated to specific services and information.

Examples include:

- [Canada.ca](#) (the main website) for information
- [CRA](#) (Canada Revenue Agency) for taxes
- [MCSA](#) (My Service Canada Account)
  - Secure online portal. Allows you to view and update your information for Employment Insurance (EI), Canada Pension Plan (CPP), Canada Pension Plan disability and Old Age Security (OAS).

The first step to accessing the online services available is to determine which portal you need to access based on your purpose. Click the hyperlinks above to explore each site.

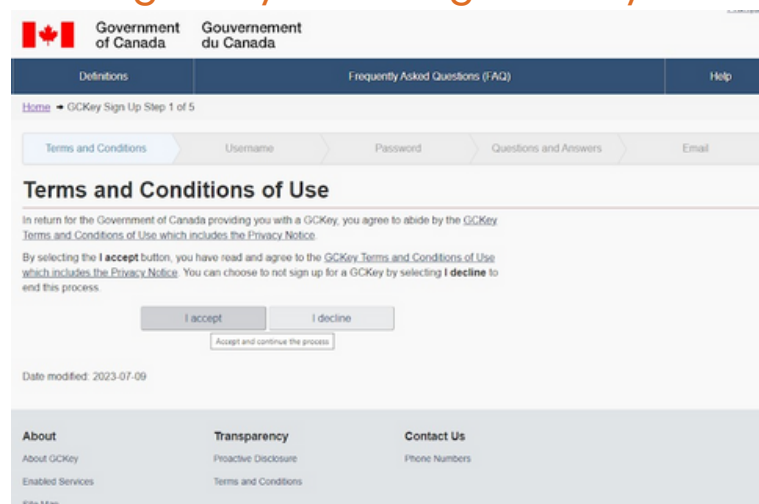
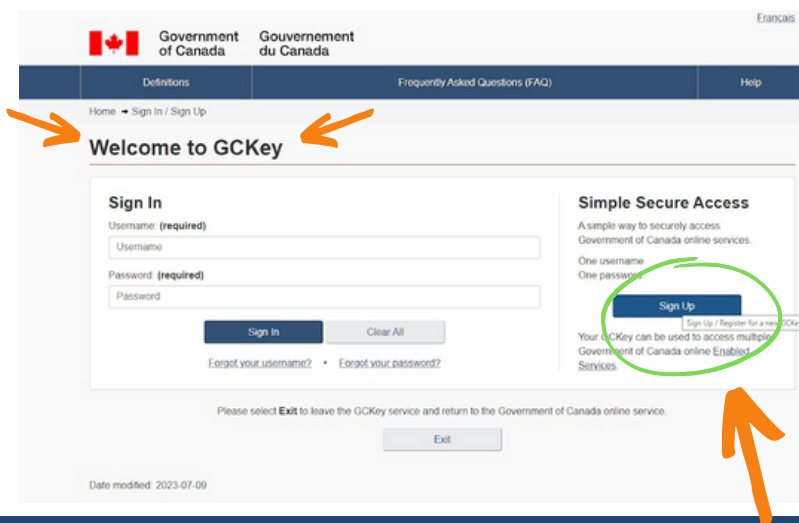
# GCKEY

The primary method for accessing all Government of Canada online services is **GCKeKey**. GCKeKey allows you to securely access Government of Canada online services using one username and one password.

If you have never used GCKeKey before, you will need to “sign up” on the main GCKeKey login screen. Click [HERE](#), scroll down and click on the green button ‘Register with GCKeKey’. The next screen will be ‘Welcome to GCKeKey’ - click on the ‘Sign Up’ button (see screenshot below). Follow the on screen instructions to:

1. Accept the terms and conditions (see screenshot below)
2. Create a new username (ensure you will be able to remember this as you will need it to access all Government of Canada Online Services)
3. Create a new password (ensure you will be able to remember this as you will need it to access all Government of Canada Online Services)
4. Set security questions and answers
5. Set up the email account you would like linked to your new account

The following screenshots will help guide you through GCKeKey



## Safety tips to consider when setting up an account online:

- Be aware of your surroundings when you enter passwords and security codes in public
- Don't give out or share passwords or security codes online or over the phone, even with family
- Log off or sign out of accounts and websites when you are finished; don't just close your browser



**Use this link to setup a GCKey account!**



<https://www.canada.ca/en/employment-social-development/services/my-account/gckey.html>

# CREATING AND ACCESSING MCSA ONLINE ACCOUNTS

My Service Canada Account (MCSA) is a secure online portal that allows you to view and update your information for:

- Employment Insurance (EI)
- Canada Pension Plan (CPP)
- Canada Pension Plan (disability)
- Old Age Security (OAS)

## Visit the MCSA website:




<https://www.canada.ca/en/employment-social-development/services/my-account.html>

**Please note:** you will need a GCKey account in order to access MCSA.

Alternatively, the Sign-In Partner option allows you to log in to certain government services using your online banking credentials from a trusted partner (such as participating banks or credit unions). It provides an alternative to creating and remembering a separate username and password for each government service. If you decide to use this option please note you will be required to request a Personal Access Code (PAC) (see below), which will come through the mail and therefore will have an average wait time of 5-10 business days.

**Sign in**


If you already have an access code or a provincial digital ID, choose an option to access MSCA:


 Sign in with GCKey
  Sign in with your bank
  Sign in with your province


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**New user**

If you do not have an account, choose an option to register:

 Register with GCKey  
 Use GCKey to access multiple Government of Canada online services.

 Register with your bank  
 Use your online banking sign in information (Sign-in Partner).

 Register with your province\*  
 Use your provincial digital ID.  
 \* Alberta and British Columbia only

The first time you access MSCA, you will need to login using your GCKey account. You will then be asked to help verify your identity using one of 2 options:

1. Using Interac® verification service option

- This option will allow you to register for MSCA more quickly and securely.
- You must use your online banking information.
- You must consent that your financial institution will share basic personal information with Employment and Social Development Canada (ESDC).

2. Using a personal access code (PAC)

- This will delay your access as you will have to request a PAC which will be mailed to your address of record.
- You must ensure you have received your PAC before registering for MSCA.
- You will need to enter your PAC when creating your MSCA profile.

**Requesting a PAC can be done by:**

• **Phone:**

- Call Service Canada at 1-800-277-9914 Monday to Friday between 8:30 am and 4:30 pm local time.
- You will need: your Social Insurance Number (SIN) and answers to various security questions to verify your identity.

• **Online:**

- <https://www.canada.ca/en/employment-social-development/services/my-account/request-pac.html>
- You will need: your Social Insurance Number (SIN), your parent's family name at birth, your postal code if you are a Canadian resident or your country of residence if you are a foreign resident.

- **Visiting a Service Canada Office:**

- You will need:

- your Social Insurance Number (SIN)
- your parent's family name at birth
- your postal code if you are a Canadian resident or your country of residence if you are a foreign resident
- a valid (not expired) acceptable proof of identity, such as:
  - Canadian passport
  - certification of Canadian citizenship
  - certification of Indian status
  - certificate of registration of birth abroad
  - driver's license (provincial or territorial)
  - health card
  - permanent resident card
  - provincial identification card

Once you have signed in with GCKey and have verified your identity, you will be directed to create your MSCA profile. Follow the on-screen instructions to create your profile.

***If you run into challenges you can call Service Canada at 1-800-277-9914 Monday to Friday between 8:30 am and 4:30 pm local time. A representative will be able to provide you with personalized support.***

## **Once you have successfully created a MSCA Account you can:**

- Apply for pension benefits including:
  - Long term benefits for severe and prolonged disability
    - [Canada Pension Plan \(CPP\) disability benefits](#)
  - Pension benefits when someone dies
    - [CPP death benefit](#)
    - [CPP survivor's pension](#)
    - [Guaranteed Income Supplement \(GIS\) - Allowance for the Survivor](#)
    - [CPP children's benefit](#)
  - Benefit support for spouses or former spouses
    - [CPP pension sharing](#)
    - [CPP credit split](#)
  - Retirement benefits based on earnings, CPP contributions and income
    - [CPP retirement pension](#)
    - [Old Age Security \(OAS\) pension](#)



- Additional benefits for low income seniors
  - [Guaranteed Income Supplement \(GIS\)](#)
  - [GIS - Allowance](#)
- View the status of and update existing applications:
  - View your application status
  - View your payment information
  - View your estimated CPP benefits
  - Delay receiving your OAS/GIS pension after receiving a notification letter of automatic enrollment
  - Request your child-rearing provision
- Update personal information including:
  - Banking information
  - Address
  - Phone number
  - Name or marital status
  - Give consent for someone to communicate on your behalf

***Follow the link below to explore how you can assess the services you need. Bookmarking the linked page would allow you to return and review how-to guides when you need to change or update any information.***

[https://www.canada.ca/en/employment-social-development/services/my-account/cpp-oas.html#\\_Access\\_pension](https://www.canada.ca/en/employment-social-development/services/my-account/cpp-oas.html#_Access_pension)



# CREATING AND ACCESSING CRA ONLINE ACCOUNTS

Visit the CRA website:

<https://www.canada.ca/en/revenue-agency.html>

The first time you access your online CRA account, you will have to complete 2 steps. A wait time will be required between creating the account (Step 1) and having full access to all CRA online services.

## Canada Revenue Agency

Sign in to a CRA account

Administering tax laws for the Government of Canada and for most provinces and territories.

### Most requested

- Canada Dental Benefit
- Payroll deductions calculator
- GST/HST NETFILE
- Benefits payment dates
- Forms and publications
- Grocery rebate

### Income tax

Personal business, corporation, and trust income tax and doing taxes for someone who died

### GST/HST

Register for the GST/HST; collect, file and remit the GST/HST; rebates, credits, and the GST/HST listing

### Payroll

Payroll accounts; deductions and contributions; information returns; benefits and allowances

### Business number

When you need a number for a program or service, you need to register for a business number

### Savings and pension plans

Tax-free savings accounts, registered savings plans, pooled pension plans, and plan

### Tax credits and benefits for individuals

Payment dates, Canada child benefit, GST/HST credit, Disability tax credit

## CRA sign-in services

If your CRA user ID and password have been revoked

Sign in or register for My Account, My Business Account or Represent a Client with the CRA.

My Account

or [how to register for My Account](#)

View and update your personal information for:

- Personal taxes
- Tax credits
- Canada Child Benefit (CCB)
- COVID-19 benefits for individuals

[List of all services for My Account](#)

My Business Account

View and update your business information for:

- Business taxes
- Payroll
- GST/HST

Select the green "Sign in to a CRA account" button



Select the green "My Account" button

## Creating a CRA Online Account:

### STEP 1

#### Option 1: Sign In using "Sign-In Partners"

To access this option you must use online banking with one of the financial institutions in the photo on the next page.

Select the green "Sign-In Partner" button and select your institution. Sign in using your regular online banking credentials.

Option 1 - Using one of our Sign-In Partners

Sign in or register with the same sign-in information you use for other online services (for example, online banking).

[Sign-In Partner](#)

For the security of your CRA account, when you are on your Sign-In Partner website, [ensure it is your information](#) that is entered and not that of somebody else.

[View list of Sign-In Partners](#)

Option 2 - Using a CRA user ID and password

Sign in with your CRA user ID and password, or register.

[CRA sign in](#) [CRA register](#)

Sign-In Partner

Select a Sign-in Partner

By using the Interac® sign-in service to select a Sign-In Partner, you are agreeing to the Terms and Conditions and Privacy Notice of the Interac® sign-in service.


Financial Institutions

## Option 2: Provide personal information at:

<https://www.canada.ca/en/revenue-agency/services/e-services/digital-services-individuals/account-individuals.html>

To access this option click on the blue text that says "CRA Register" to the right of the "CRA Sign In" button.

- Enter your social insurance number.
- Enter your date of birth.
- Enter your current postal code
- Enter an amount you entered on one of your income tax and benefit returns. Have a copy of your returns handy. The line amount requested will vary, it could be from the current tax year or the previous one. To register, a return for one of these two years must have been filed and assessed.
- Create a CRA user ID and password.
- Create your security questions and answers. You can also decide if you want a persistent cookie added to your computer, so you can access CRA sign-in services using that same computer later without being asked for more identification.
- Enroll in mandatory multi-factor authentication by selecting your preferred method (telephone or passcode grid).

Option 1 - Using one of our Sign-In Partners

Sign in or register with the same sign-in information you use for other online services (for example, online banking).

[Sign-In Partner](#)

For the security of your CRA account, when you are on your Sign-In Partner website, ensure it is your information that is entered and not that of somebody else.

[View list of Sign-In Partners](#)

Option 2 - Using a CRA user ID and password

Sign in with your CRA user ID and password, or register.

[CRA sign in](#) [CRA register](#)

## CRA Sign-In

Once you have completed one of the Step 1 Options you will have access to limited tax information on My Account.

A CRA security code will then be mailed to your address of record. Please expect to wait approximately 5-10 business days to receive your code by mail (note that CRA advises that time is not guaranteed).

**You will not be able to complete Step 2 until you have received your CRA Code via mail.**

## STEP 2

Enter the CRA security code:

- To access your account, return to the CRA login screen.
- Select "Sign-In Partner" and proceed to login using your online banking credentials.
- OR Select "CRA sign in," and enter your CRA user ID and password.
- When prompted, enter your CRA security code.

**You will now have full access to all services available through the CRA My Account portal!**

# THOUGHTS TO CONSIDER

CRA provides a tutorial for users to learn more about their accounts. Follow the link below to learn more....

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/educational-programs/using-my-account.html#lsn-b-prtl>



## RECOGNIZING AND AVOIDING SCAM EMAILS

An email scam, also known as an email fraud or phishing scam, is a type of online deception where scammers use email as a means to trick individuals into providing sensitive information, such as passwords, credit card numbers, or personal details. These scams are designed to appear as legitimate messages from reputable sources, businesses, or organizations.

**To avoid falling victim to these types of scams you must be vigilant, always:**

1. Verify the sender:

- Check the sender's email address carefully. Scammers often use email addresses that closely resemble legitimate ones but may have small differences.

2. Don't click on suspicious links:

- Avoid clicking on links in emails unless you're confident about their authenticity.
- Hover your mouse over the link (do not click) to see the actual URL, often the link is taking you somewhere different than what is shown in the email.

3. Avoid downloading attachments:

- Downloading attachments can infect your computer with malware.
- If you weren't expecting an attachment or it seems suspicious, don't open it.
- Contact the sender separately to confirm its legitimacy.

4. Look for poor grammar and spelling:

- Many phishing emails come from non-native English speakers and may contain errors. Be cautious of poorly written emails, as they can be a red flag.

5. Don't share personal information:

- Legitimate organizations will not ask you to provide personal information like passwords, SIN or credit card details via email. NEVER share this information via email.

6. Use strong and unique passwords:

- Create strong passwords for your email accounts and avoid using the same password for multiple accounts.
- Do not tell others your passwords.

7. Keep your software up-to-date:

- Regularly update your operating system, antivirus software to keep yourself protected.

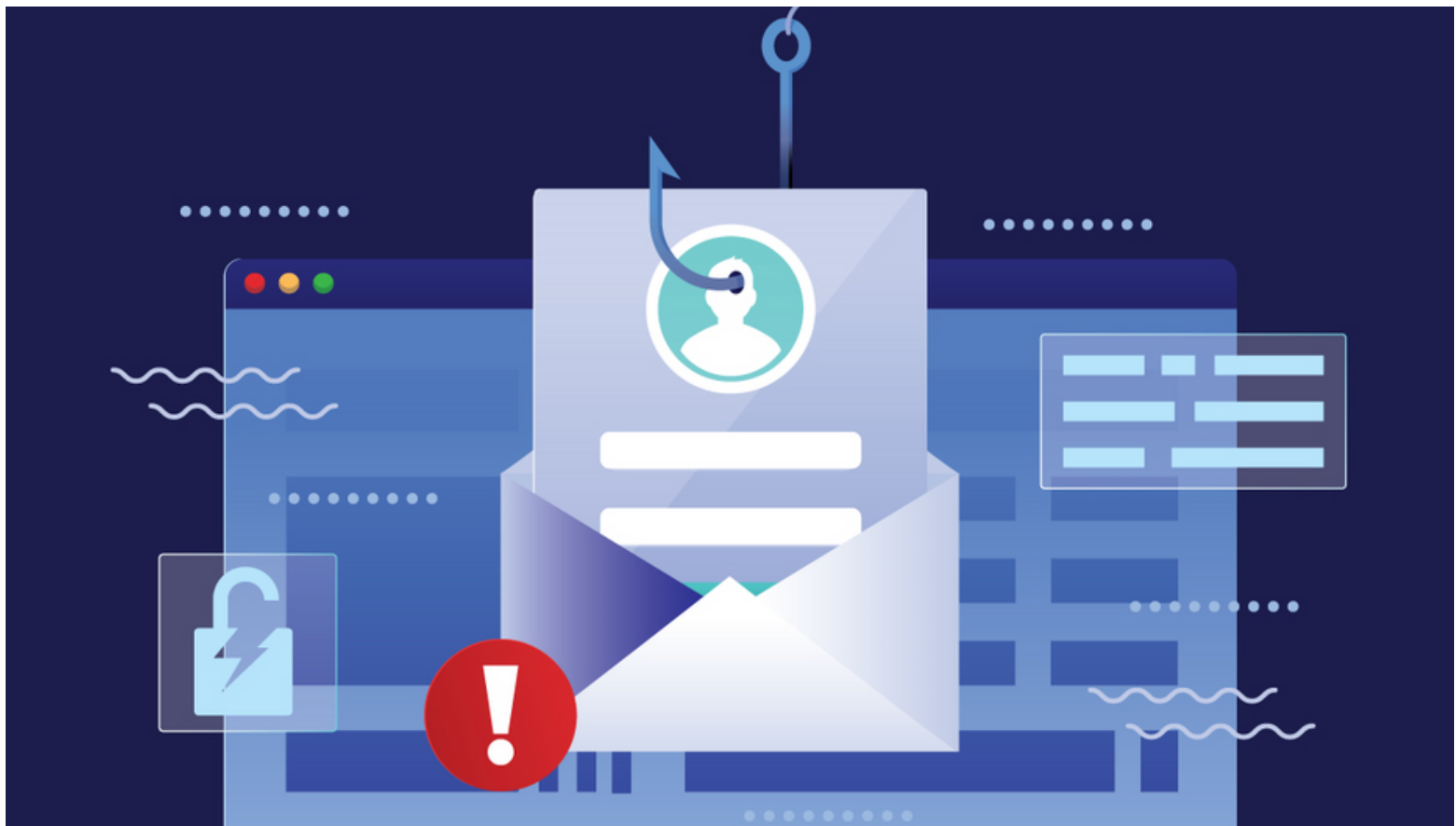
8. Beware of urgency and threats:

- Scammers often use fear and a sense of urgency to trick people.
- Stay calm and think carefully before responding to any email that seems urgent or threatening.



**Listen to these podcasts to learn more about keeping yourself safe online:**

- [Aging a New Reality: C Bell Part 1](#)
- [Aging a New Reality: C Bell Part 2](#)



# CRA SCAMS



**CRA scams are very common and take many forms. The most common CRA scams come in the form of:**

## 1. Phishing Emails:

- Emails that appear to be from the CRA, asking recipients to provide personal information like social insurance numbers, banking details, or login credentials.
- Often create a sense of urgency, claiming that a tax refund is pending or that you owe money to the CRA.

## 2. Phone Calls:

- Callers claim to be CRA agents and use aggressive language to threaten arrest or legal action if immediate payment is not made for alleged unpaid taxes.
- Scammers can manipulate caller ID information to make it appear as if the call is coming from the CRA, even when it's not.

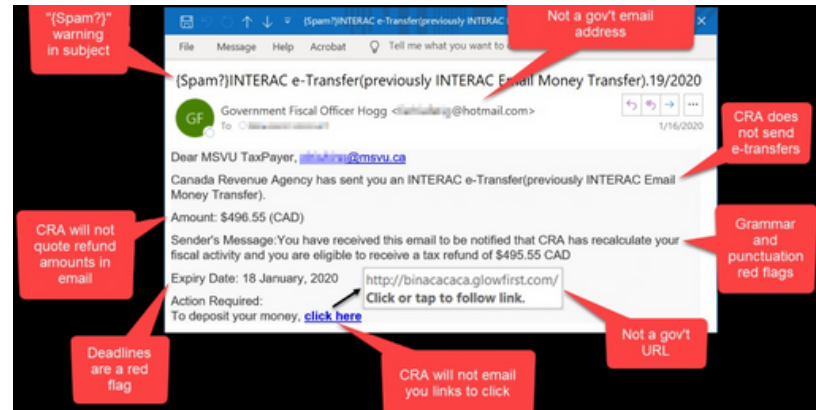
## 3. Text Messages:

- Scammers use text messages (SMS) to send fraudulent messages, similar to phishing emails or phone calls.

## 4. Fake Websites:

- Scammers set up fake websites that resemble the official CRA website to trick victims into entering their personal information or making payments.

**A CRA scam is a specific type of email or phone scam where the scammer uses the CRA's name and authority to deceive individuals into providing personal information, making payments, or taking other actions that can lead to financial loss or identity theft.**



## The CRA will NEVER:

- Use aggressive language or threaten you with immediate arrest or other extreme consequences.
- Ask for sensitive information like social insurance numbers, credit card details, or banking information via email or phone.
- Ask for payment through prepaid credit cards, gift cards, or cryptocurrency. The CRA only accepts payments through secure methods, such as online banking or authorized payment providers.

**If you receive unexpected communication from someone claiming to be the CRA, contact the CRA directly using the official contact information available on their website to verify the legitimacy of the communication.**

**If you suspect you have been targeted by a CRA scam, report it to the Canadian Anti-Fraud Centre (CAFC).**

**Canadian Anti-Fraud Centre  
(CAFC): 1-888-495-8501**

# TROUBLESHOOTING

## COMMON ISSUES

Before beginning to access Government of Canada online portals, there are a few common issues that you may encounter.

Below is a list of common troubleshooting suggestions to counter potential issues:

1. Use one of the following Web browser (older browsers will not support these systems):
  - Google Chrome (version 84 or newer)
  - Safari (version 13.1.2 or newer)
  - Microsoft Edge (version 85 or newer)
  - Mozilla Firefox (version 68 or newer)
  - iOS (version 13 or newer)
  - MacOS (version 10.15 or newer)
2. Enable cookies and JavaScript in your browser
  - Enabling these will be different for each browser, in Google, search "how to enable cookies and JavaScript in \_\_\_\_\_" for your browser to find detailed instructions.
3. Don't bookmark secure pages (which means the pages you see after you sign in). When attempting to return to a secure page you will need to return to the sign-in page each time.



### Checking Your Browser Version:

#### Google Chrome:

- Click on the three-dot menu in the top-right corner of the browser window.
- Hover your mouse over "Help."
- In the submenu that appears, click on "About Google Chrome."
- A new tab will open, and Chrome will automatically check for updates. The version number will be displayed at the top of the page.

#### Microsoft Edge:

- Click on the three-dot menu in the top-right corner of the browser window.
- Scroll down and click on "Settings."
- In the left sidebar, click on "About Microsoft Edge."
- Edge will automatically check for updates and display the version number at the top of the page.

#### Safari (on macOS):

- Click on the "Safari" option in the top menu bar (next to the Apple logo).
- In the drop-down menu, click on "About Safari."
- A small window will appear, showing the browser version number.

If you run into specific challenges you can call Service Canada at 1-800-277-9914 Monday to Friday between 8:30 am and 4:30 pm local time. A representative will be able to provide you with personalized support.