

HOW DO I APPLY FOR THE CANADA EMERGENCY WAGE SUBSIDY?

By: [Diana F. Saturno](#)

This week, the Canada Revenue Agency released details on how businesses can apply for the Canada Emergency Wage Subsidy ("CEWS"). For more information about CEWS, see our recent article [here](#).

How Do I Apply for CEWS?

Applications will be open on **April 27, 2020**. Most businesses can apply using the My Business Account or a separate online form. Some businesses will apply via representatives; if you represent a business, you apply using Represent a Client. There are two ways businesses can access the My Business Account or Represent a Client:

- sign in using a Sign-In Partner. Sign-In Partners include:
 - Affinity Credit Union;
 - ATB Financial;
 - BMO;
 - CIBC;
 - Caisses Populaires;
 - Conexus Credit Union;
 - Desjardins;
 - National Bank;
 - RBC;
 - Scotiabank;
 - Servus Credit Union;
 - Tangerine;
 - TD Canada Trust;
 - Uni;
 - Vancity; or
- Log in using your CRA user ID and password, or register.

How Will the CEWS Be Processed?

CEWS will be processed at the payroll program account level. A separate application will need to be filed for each payroll program account.



[Diana F. Saturno](#)
Associate

t: 416.864.7624
dsaturno@foglers.com

What Can I Do To Get Ready to Apply?

You can register for CRA My Business Account if you have not already done so.

You can also ensure that your business details and direct deposit information for your payroll accounts are accurate and up to date. You also need to calculate the estimated subsidy for your business, which will be discussed later in this article.

Help! What If I Cannot Register for the My Business Account?

If you are unable to register for the My Business Account, businesses must make sure you have an online web access code so that you can access and use the alternative application. To access the web access code, you will need the following pieces of information:

- account number;
- return type; and
- a financial field from the last original return filed for the previous tax year.

If you have not filed a return for the previous year, the following information will be required:

- account number; and
- date of registration.

More information about the web access code is found [here](#).

How Do I Calculate My Estimated Wage Subsidy For My Business?

A calculator is available online to determine the subsidy expected for your business. As well, the calculator will help you determine certain pieces of information that will be necessary for the application. Remember that you are required to do a **separate calculation and application for each payroll program account** you have with the CRA. There are several steps required when calculating the estimated wage subsidy, which are:

- using the spreadsheet provided to calculate the basic CEWS;
- use those amounts to fill out certain questions;
- determining the refund of employer contributions for any employees on leave with pay;
- determining amounts for employees receiving a Work-Sharing benefit through Employment Insurance;
- determining the amount you are eligible for under the 10% temporary wage subsidy program for the claim period;
- saving the information for your CEWS application.

Detailed information about how to use and access the calculator is found [here](#).

Is There A Different Procedure If I Am Expecting a Certain Sum of Money?

Yes. If you are expecting a payment of more than \$25 million, then the payment will be provided through the large value transfer system. You must be enrolled in direct deposit on your payroll account **and be registered for the large value transfer system**. You can register for this system [here](#).

Penalties

If you are not eligible for CEWS, you will be required to pay back any amounts received. Penalties will follow for any fraudulent claims, or artificially reducing revenue.

Remember – you must keep all your records with respect to the wage subsidy.

If you have any questions, please contact a member of the employment group.

Diana F. Saturno is a member of the employment group and can be reached at dsaturno@foglers.com