

Getting government payments by direct deposit

Direct deposit is a way to have money that is paid to you go directly into your bank account. For example, you can ask the Canada Revenue Agency (CRA) to directly deposit your tax refund or benefit payment into your bank account instead of mailing you a cheque. You will be able to get your money more quickly and reduce your trips to the bank.

Direct deposit is safe to use. The information you give can only be used to deposit money into your account. It's also secure because you won't need to worry about lost or stolen cheques.

Payments you can receive by direct deposit

Most government payments can be made automatically to you through direct deposit. If you receive any [payments from CRA](#) or [payments from Service Canada](#), you can sign up to receive them directly in your bank account.

Examples of CRA payments:

- [Income tax refund](#)
- [Goods and services tax/harmonized sales tax \(GST/HST\) credit](#)
- [Canada child benefit \(CCB\)](#)
- [Canadian workers benefit \(CWB\)](#)
- Emergency benefit payments such as the [Canada Emergency Response Plan \(CERB\)](#)
- Other provincial and territorial payments

Examples of Service Canada payments:

- [Employment insurance \(EI\)](#)
- [Canada Pension Plan \(CPP\) retirement pension](#)
- [Old Age Security \(OAS\) pension](#)

Ways to sign up for direct deposit

Benefits application

You can sign up for direct deposit when you first apply for a benefit. Fill out the direct deposit section on the benefits application.

CRA My Account

If you have a [CRA My Account](#), you can view your personal income tax and benefits information and manage your personal information. You can change your bank information for [direct deposit of CRA payments](#). You can also call CRA at 1-800-959-8281.

My Service Canada Account

If you have a [My Service Canada Account](#), you can apply for benefits, view your benefits information and update your personal information. You can update your bank information for [direct deposit of Service Canada payments](#). You can also contact [Service Canada](#) by telephone.

Your bank

Some financial institutions may be able to help you set up direct deposit for your government payments. If you use online banking, you may be able to do this online. Contact your bank or financial institution for more information.

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What you need to sign up for direct deposit

To sign up for direct deposit, you will need the following information:

- Your full name, date of birth and address
- Your social insurance number (SIN)
- The name of your bank or financial institution, branch number and transit number
- Your bank account number

You may also need to have your most recent income tax return and benefit information ready.

You can find your banking information online if you use online banking, or in the line of numbers printed across the bottom of your cheques. You can also contact your bank or financial institution for this information.

How to know you have received your direct deposit payment

You can check whether you've received your direct deposit payment by looking at your bank statement. Just like with other bank transactions, you will be able to see the date that the deposit was made, a short description of the transaction, and the amount of the transaction.

Direct deposit payments will show up under the “Deposit” or “Credit” column on your bank statement. The description may be the name of the type of payment received, such as “Canada Child Benefit” or “Tax Refund”. Contact your bank if you have questions about any transactions.

If you were expecting a payment to be deposited on a certain date and it is not yet in your account, contact CRA or Service Canada. You can also log into your CRA My Account or My Service Canada Account to check the payment status.