

# Keap Payments Canada FAQ

This FAQ is an addendum to the primary Keap Payments FAQ which can be found [here](#) .

## Who is eligible for Keap Payments Canada?

Here are the requirements for using Keap Payments in Canada:

- You must have a Canadian tax ID which is called a Business Number (BN)
- You must have a Canadian Social Insurance number (SIN)
- You must have a Canadian bank account
- You will only be able to accept payments in Canadian dollars (CAD) through Keap Payments
- Funds can only be settled to your bank account in Canadian dollars

## Which credit cards can I accept through Keap Payments Canada?

Visa and MasterCard can be accepted through Keap Payments Canada.

## Can I accept USD and CAD with Keap Payments Canada?

At this time, Keap Payments Canada accounts can only accept and settle funds in CAD. After signing up for Keap Payments, the default currency will be set to CAD in your Keap Payments application.

## I am a US citizen but my business is register in Canada, can I sign up?

Your Business Number (BN) and Social Insurance/Security number must be in the same country to sign up for Keap Payments in either Canada or US.

## Business Number(BN) FAQ

- [What is a Business Number \(BN\)?](#)

- [How to Identify a BN](#)
- [Check Your Paperwork](#)
- [If you cannot locate your BN or GST](#)
- [Resources](#)

*Any links we provide from non-Keap sites or information about non-Keap products or services are provided as a courtesy and should not be construed as an endorsement by Keap.*

*Click the gold arrow to return to this menu*

## What is a Business Number (BN)?

Your Business Number is a nine-digit account number that identifies your business to federal, provincial, and municipal governments. You can open several different accounts for your business through a single registration. The accounts include:

- [GST/HST](#)
- Payroll deductions
- Corporate income tax
- Import/export

This is equivalent of the United States EIN number.

## How to Identify a BN

Once you file for a business number, it will be used in the creation of all your individual account numbers. The format of your 15-character account numbers consists of your nine-digit business number followed by a two letter abbreviation denoting the type of account it is, followed by a four digit number.

For example, if you have a GST/HST account, your number may look like this: 123456789 RT 0001. The first nine digits represent your business number, "RT" stands for "GST account", and the final four digits indicate that it is your business's first RT account. If you had two different accounts, the second one would end in 0002.

- RC – Corporation income tax account
- RM – Import/Export account
- RP – Payroll Account
- RT – GST/HST account

The BN is different from the Business Identification Number or BIN, while BNs are issued by the CRA; BINs are a 9-digit number issued by the Ontario Ministry of Government Services.

In Ontario, the BIN functions just like the BN but on a provincial level. You only need a BIN if you live in Ontario and you meet the provincial requirements to have one.

## Check Your Paperwork

A simple way to locate your BN or GST registration number is to review your business documentation. Your BN must appear on all transaction paperwork, such as receipts, invoices and contracts totalling \$30 or more. Review these items from your business records to locate your BN. You can also review paper or electronic copies of your business tax returns.

As you search your paperwork, keep in mind that the terms GST/HST account number, Business Number and registration number are used interchangeably. This Registry is intended for businesses and individuals to verify the GST/HST registration of a supplier, and requires users to input the business name and BN.

## I cannot locate my BN or GST

If you cannot locate your BN or GST account number on your paperwork or to get an access code to review your GST account online, you can contact the CRA (Canada Revenue Agency, Government of Canada) at 1-800-959-5525. from within Canada, or 613-940-8528 if you are calling from outside North America. You can also visit the [Access Code Online website](#) .

## Resources

- [Canada.ca - Confirming a GST/HST account number](#)
- [Canada.ca - GST/HST](#)
- [Canada.ca - E-services for businesses](#)
- [When you need a business number or Canada Revenue Agency program accounts](#)
- [Federal Business Number \(GST/HST/Payroll/Import/Export\)](#)
- [Wikipedia: Sales taxes in Canada](#)

*Any links we provide from non-Keap sites or information about non-Keap products or services are provided as a courtesy and should not be construed as an endorsement by Keap.*

## Social Insurance Number (SIN) FAQ

- [Social Insurance Number Overview](#)
- [Where Can I Find My Social Insurance Number?](#)
- [I've Lost My Social Insurance Number](#)
- [Resources](#)

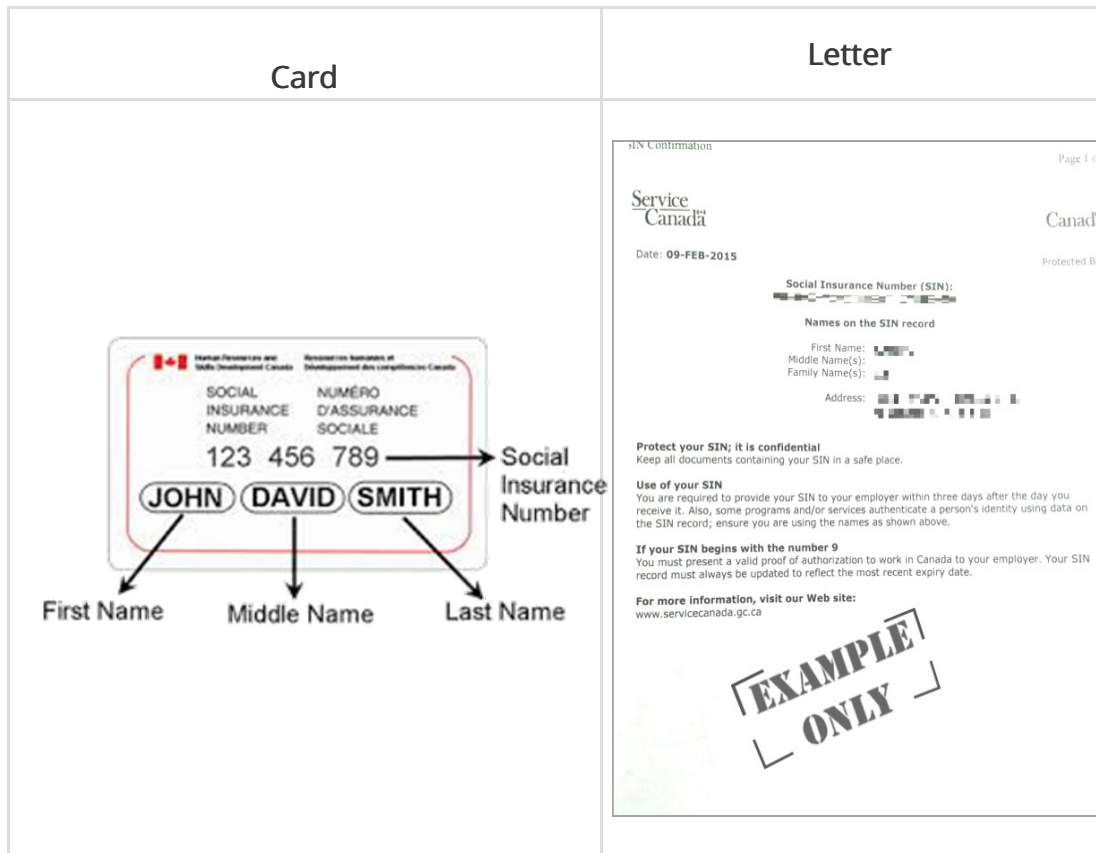
*Any links we provide from non-Keap sites or information about non-Keap products or services are provided as a courtesy and should not be construed as an endorsement by Keap.*

*Click the gold arrow to return to this menu*

## Social Insurance Number Overview

You can find your Social Insurance Number printed on the first page of any previous year's tax return; most documents sent to you by the Canada Revenue Agency also include it. If you need to replace a lost SIN card, visit a Service Canada office with proof of your identity. For more information, [click here](#)

The SIN is formatted as three groups of three digits (e.g., 123-456-789). As of 31 March 2014, Service Canada no longer issues plastic SIN cards. Instead, an individual will receive a paper "Confirmation of SIN letter"



## Where Can I Find My Social Insurance Number? ^

- **On your Social Insurance (SIN) card or confirmation letter:** Service Canada used to issue SINs in plastic card format; They now issue them in paper format. Check your records for either your card or confirmation letter.
- **On CRA documents:** Your Social Insurance Number (SIN) is used to identify you with the Canada Revenue Agency (CRA) so you'll find your SIN number on the first page of your tax returns and on any other documents or correspondence from the CRA.

You can find more information on this topic [here](#)

## I've Lost My Social Insurance Number. How Can I Retrieve it? ^

To replace your lost SIN, you'll need to visit your local Service Canada branch. If you visit with all the appropriate documents, Service Canada will give you your SIN number on the spot.

If you live more than 100 km from a Services Canada branch or cannot visit a Service Canada branch because of a special situation, you can make a SIN request by mail. But, before mailing your SIN request, you must first get permission from Service Canada by calling 1-800-206-7218 (select Option #3).

It's important to note that you will only be issued a brand new Social Insurance Number (SIN) if you're the victim of identity theft or fraud. Check out Service Canada's [Protecting your Social Insurance Number](#) web page for details.

## Resources ^

- [Canada.ca - Social Insurance Number](#)
  - [Wikipedia - Social Insurance Number](#)
  - [Canada Justice Laws Website -Social Insurance Number Regulations](#)
-