

Questions & Answers

Canada Emergency Wage Subsidy (CEWS)

1. What is the Canada Emergency Wage Subsidy (CEWS) program?

The Canada Emergency Wage Subsidy (CEWS) program enables enterprises to re-hire workers, helps prevent further job losses, and eases businesses back into normal operations.

The Government of Canada announced the extension of this subsidy for eligible employers until November 21, 2020.

Eligibility Criteria

2. Who is eligible?

To be eligible to receive the wage subsidy, you must:

- › be an eligible employer
- › have experienced an eligible reduction in revenue, and
- › have had a CRA payroll account on March 15, 2020

For all the details on eligible employers and eligible reduction in revenue, please [visit the Government of Canada website](#).

Application

3. How do I apply?

Visit the Government of Canada website [to apply](#).

There are three ways to apply:

1. Most businesses may apply using My Business Account (choose Option 2 – Using a CRA user ID and password).
2. Business representatives may apply using Represent a Client.
3. If neither are an option for you, use the Web Forms application with your web access code on the Government of Canada website.

4. What do I do if I don't have a My Business Account?

You can register to My Business Account on the [Canada Revenue Agency website](#). Select Option 2 – Using a CRA user ID and password.

5. I heard about direct deposit. What is it and why should I sign up for it?

Direct deposit is a secure electronic transfer of funds deposited directly into your bank account at the financial institution of your choice. Direct deposit replaces the need to issue payments by paper cheque. Direct deposit allows you to access your money faster.

6. How do I sign up for direct deposit?

To be eligible to enrol, your business must have:

- › A valid 15-digit business number*
- › Payroll account (RP)

* The borrower's Canada Revenue Agency Business Number (BN) (15 digits), as reported at the top of the borrower's 2019 T4 Summary of Remuneration Paid (T4SUM).

Registration with the CRA is only required once and is done directly in My Business Account. If you have already registered with the CRA, there is no need to do so again.

Important: Registration for direct deposit on the CRA website requires an activation code sent by mail. Please allow extra time to receive the activation code.

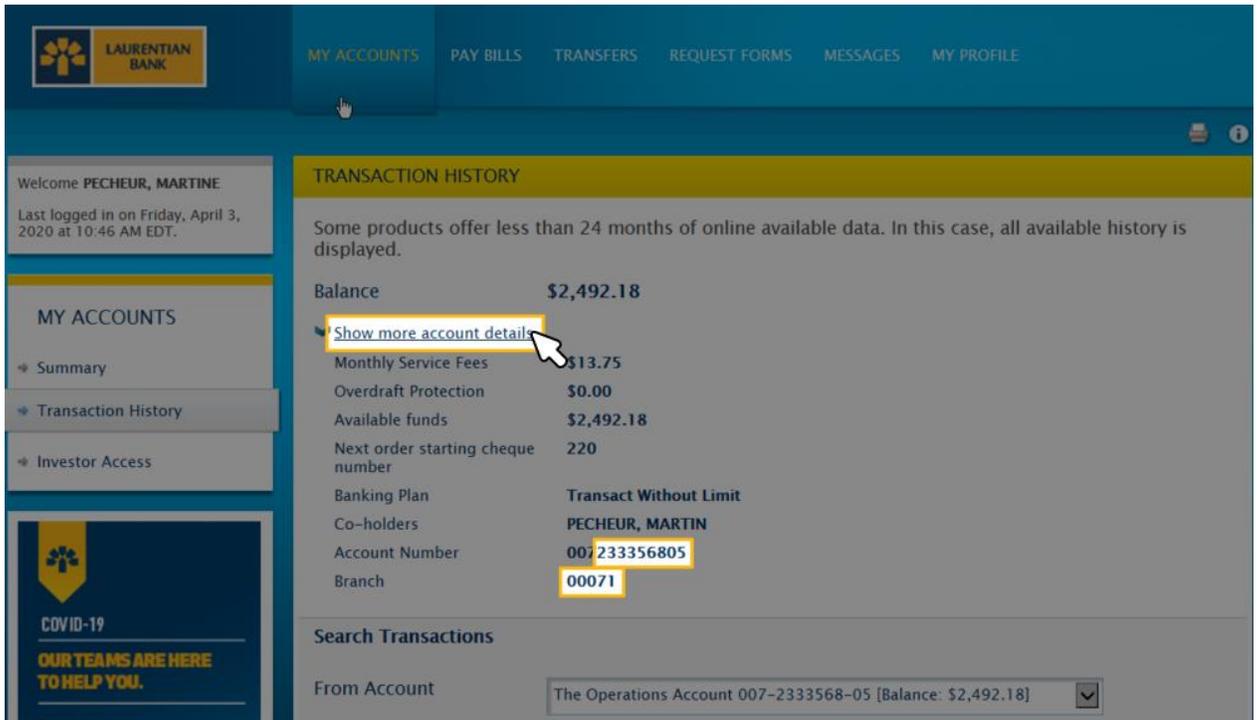
Here's how to register for Direct Deposit on the CRA website:

1. Log on to the [Canada Revenue Agency \(CRA\) page](#).
2. Open a session by clicking on option 2 "Using a CRA user ID and password" to access your account.
3. Upon opening your session, go to the "Related services" section and click on "Arrange my direct deposit".
4. Then enter your bank account information (branch number, institution number, account number). These three numbers appear on the bottom of your cheque.

Important: When registering for direct deposit to receive the Canada Emergency Wage Subsidy program, please use your payroll account.

If you do not have a cheque:

- **LBCDirect Users**
[Open an LBCDirect session](#) and click on your account. On the account page, click on "Show more account details" to find the branch and account numbers. Laurentian Bank's institution number is "0039". Please be sure to enter the four digits.



The screenshot shows the Laurentian Bank online banking interface. The user is logged in as MARTINE PECHEUR. The main navigation bar includes 'MY ACCOUNTS', 'PAY BILLS', 'TRANSFERS', 'REQUEST FORMS', 'MESSAGES', and 'MY PROFILE'. The 'MY ACCOUNTS' section is active, showing a 'TRANSACTION HISTORY' header. Below this, a message states: 'Some products offer less than 24 months of online available data. In this case, all available history is displayed.' The account details are as follows:

Balance	\$2,492.18
Monthly Service Fees	\$13.75
Overdraft Protection	\$0.00
Available funds	\$2,492.18
Next order starting cheque number	220
Banking Plan	Transact Without Limit
Co-holders	PECHEUR, MARTIN
Account Number	007233356805
Branch	00071

Below the account details is a 'Search Transactions' section with a dropdown menu for 'From Account' currently set to 'The Operations Account 007-2333568-05 [Balance: \$2,492.18]'.

Enter the last nine digits of the account number and the information as registered in LBCDirect for the branch number.

- **Non-Users of LBCDirect**
Order a specimen cheque by contacting our Telebanking Centre at 1-800-252-1846 or your account manager.