



Operational Bulletin 635 – January 6, 2017

Income Verification for Sponsors/Co-signers of Parents and Grandparents via the Canada Revenue Agency's Income Verification Program

Effective date	Expiry date, if any
July 22, 2016	n/a

Summary

This Operational Bulletin (OB) provides instructions for Immigration, Refugees and Citizenship Canada (IRCC) officers regarding requesting income information for sponsors and co-signers of parents and grandparents electronically from the Canada Revenue Agency (CRA)'s Income Verification Program (IVP) via the Global Case Management System (GCMS). This information will be obtained directly from the CRA rather than through client submission of Notices of Assessment (NOA) in order for IRCC officers to determine whether sponsors and co-signers meet the minimum necessary income (MNI) requirements to sponsor a parent or grandparent.

Issue

This OB provides clear instructions regarding electronic information sharing with the CRA for the purposes of assessing whether sponsors and co-signers of parents and grandparents meet the minimum necessary income (MNI) requirements under subsection 133(1)(i)(B) of the Immigration and Refugee Protection Regulations.

1. Background

As per sub-section 134(1.1) of the *Immigration and Refugee Protection Regulations* (IRPR), the income of sponsors and co-signers of parents and grandparents is calculated using CRA-issued documentation (i.e. NOAs) for each of the three years immediately preceding the date of the application. IRCC officers need to verify that a prospective sponsor (and co-signer, if applicable) have the means to support their parent(s) or grandparent(s). To assist sponsors with an easy means of verifying that they meet the income requirement to sponsor their parents, on July 22, 2016, IRCC and the CRA signed a [Memorandum of Understanding \(MOU\)](http://gcdocs2.ci.gc.ca/otcs/cs.exe?func=ll&objaction=overview&objid=113981621) for the provision of taxpayer information in support of programs administered through IRCC. This MOU sets out the conditions and procedures under which the CRA and IRCC will, based on the written consent of the applicant, exchange information for the sole purpose of determining the applicant's eligibility for certain IRCC programs, including the parents and grandparents sponsorship program.

On June 10, 2015, IRCC obtained the regulatory authority to collect the Social Insurance Number (SIN) of sponsors of parents and grandparents and disclose the SIN to the CRA in order to ensure that taxpayer information on the correct individual is shared. However, it is optional for the client to provide their SIN and they must also give consent for the Department to use it to obtain their income information directly from CRA. Therefore, a statement of consent section has been added to the [IMM 5768 \(PDF, 1.5 MB\)](http://www.cic.gc.ca/english/pdf/kits/forms/IMM5768E.pdf) (Financial Evaluation for Parents and Grandparents) to obtain consent from the client for the Department to collect and disclose their SIN for the sole purpose of obtaining their income information directly from the CRA and using it to determine whether they meet the MNI requirements (Low Income Cut-Off + 30%) to be eligible to sponsor their parents or grandparents. The information cannot be used to assess other grounds of sponsorship eligibility.

The CRA's IVP has been linked with GCMS to allow officers who conduct income assessments of parents and grandparents sponsors and co-signers to submit requests to CRA for income information.

2. Instructions

2.1 General Instructions for IRCC Officers in relation to the request and release of CRA taxpayer information for income verification purposes:

- IRCC may submit an electronic income verification request from GCMS to CRA's IVP only if the sponsor (and/or co-signer, if applicable) of a parent or grandparent has provided their SIN along with consent for the Department to use it for this purpose.
- The SIN, when provided, is only to be used when consent has clearly been provided. In addition, when consent is provided, it is provided in relation to the particular application for which the applicant has provided consent and cannot be used in relation to any other or subsequent application.
- CRA taxpayer information that is received via GCMS, for a Parents and Grandparents sponsorship application, must only be viewed based on a need to know basis by designated IRCC officers (Designated Immigration Officer, Manager, Non Immigrant Officer, Visa Officer, Case Processing Centre Agent, Officer and Manager/Team Lead) and used solely for the purpose of verifying income information to determine sponsorship eligibility

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for this program.

- Requests to the CRA's IVP can be submitted in GCMS for Parents and Grandparents sponsorship applications received on or after January 3, 2017.
- In the case where a sponsor (and/or co-signer) of a parent or grandparent does not provide their SIN with consent, the client must submit paper copies of NOAs for the three consecutive tax years immediately preceding the date of their application, as has been the case prior to this new functionality, to enable the officer to assess whether he or she meets the MNI requirements to sponsor a parent or grandparent. This instruction has been added to the IMM 5768 (Financial Evaluation form for Parents and Grandparents) and Guide 5772.
- If the SIN is inadvertently provided in the application form and it is clear that consent was not given as the applicant answered "No" in the applicable checkbox, the SIN **must not** be entered in the application in GCMS. Using the SIN without consent would be considered a privacy breach.
- Since the SIN facilitates data matching of an individual, which in turn can raise privacy concerns, the Treasury Board has created a directive around the use and protection of this personal identifier. As a result, IRCC is permitted only to collect and use the SIN for purposes authorized under specific acts and regulations listed on [Treasury Board's website \(http://www.tbs-sct.gc.ca/pol/doc-eng.aspx?id=13342\)](http://www.tbs-sct.gc.ca/pol/doc-eng.aspx?id=13342).

The MOU with the CRA has been put into place to ensure the disclosure of the SIN is to occur on a detailed systematic basis within these administrative purposes, and includes a stipulation that the SIN will only be used for purposes outlined in the contract. Accordingly, the SIN may be used within IRCC as follows:

- to request detailed income information to assist IRCC in determining whether the applicant meets the minimum necessary income requirements set out in section 134(1.1) of the Immigration and Refugee Protection Regulations

The SIN cannot be collected, used or retained outside of the parameters mentioned above nor can it be shared with any other organization outside of IRCC.

2.2 GCMS Instructions

2.2.1 Submitting an Income Verification Request through GCMS

Support staff as well as officers will have the ability to create the Income Verification activity. Only authorized users (working on Parents and Grandparents sponsorship applications) will have the ability to send the request for information to the CRA, view the Income Verification information and render assessment on the activity.

These Income Verification activities can be created throughout the day and then sent to CRA in a batch request overnight. Responses are generally received within 48 hours.

If consent and SIN was provided by the sponsor (or co-signer), proceed with the following steps:

1. Enter the sponsor or co-signer's SIN under client details.
 - a. A separate request must be submitted for the sponsor and the co-signer; therefore, the sponsor's SIN must be added under the sponsor's client details and the co-signer's SIN must be added under the co-signer's client details.
2. Navigate to the **IMM-PR** screen.
3. Query for the FC4 application.
4. In the App # field, click the hyperlink to navigate to the FC4 application associated with the sponsor or co-signer.
 - a. Ensure that the individual's correct name record and SIN for which you want to submit an income verification request is associated with the application.
5. In the **Application** view, navigate to the **Sponsorship** tab.
6. Navigate to the **Income Verification** sub-tab.
7. Click **New** to create an **Income Verification Activity**. The system will default the activity status to **Not Started**.
8. Click off the sub-screen or **Ctrl+S** to save and generate the **Tax Filing – Information** sub-activity in the view. Once it is generated, the system will default its status to **Not Started**. The status of the Income Verification Activity will be changed by the system from **Not Started** to **In Progress**.
 - a. You cannot have more than one activity "in progress" at the same time. If a co-signer is included on the application, a separate income verification request will need to be sent after the response has been received from the sponsor's request.
9. Specify the **Tax Years** (e.g. 2012, 2013, 2014) that are required to conduct the income assessment by navigating down to third sub-screen and selecting **Yes** from the drop-down menu of the **Requested** field next to each year listed. Select **No** for the tax years that are not required.
 - a. **Note:** the **Requested** field defaults to **Yes** for seven tax years. You must adjust this to only request the three consecutive tax years immediately preceding the application.
10. Change the **Tax Filing–Information** sub-activity from **Not Started** to **Submit** in order to submit the income verification request to the CRA.
11. Click off the sub-screen or (**Ctrl + S**) to save. The system will update the status of the **Tax Filing – Information** sub-activity to **Sent – Partner**.
12. When the income verification request is submitted, GCMS sends the request to the CRA and the CRA's IVP returns a response. The CRA's IVP will provide either a **Matched** or **Not Matched** response based on the client's tombstone data (family name, given name and date of birth) and SIN submitted. It will take up to 48 hours to receive a response from the CRA's IVP in GCMS.
13. When a **Not Matched** response is received, GCMS will include the status reason code within the notes (labeled **Instructions from Partners**) of the sub-activity), outlining the data elements that did not match and those that matched (if any). Officers must review this information and ensure that the SIN entered in the application in GCMS as well as the primary name record and date of birth is accurate. In addition, officers must change the status of the **Income Verification Activity** from **Ready to be Assessed** to **Cancelled**, which will set the activity to a terminal status. Once the

activity is in a terminal status, the system will allow users to generate another activity and sub-activity in order to send a subsequent query (if applicable).

14. When a **Matched** response is received, officers can then review the taxpayer information for the year(s) taxes were filed and information was provided by the CRA's IVP, by highlighting the **Tax Years**, selecting **View Tax Filing details** and scrolling down to the Tax Payer information applet. Next to the taxation years that the client filed with the CRA, "Filed" will appear under **Tax Filing Confirmation**.
15. When GCMS has received a response to the income verification request submitted to CRA's IVP, the status next to the **Income Verification Activity** will automatically change to "Ready to be assessed". After reviewing the information, officers must change the status of the **Income Verification Activity** from **Ready to be Assessed** to **Concerns** or **No Concerns**.
16. After receiving the income information from CRA's IVP, the income assessment is to be conducted as per existing procedures. As per current procedures, the officer must determine whether the sponsor (and co-signer, if applicable) meet the MNI requirements (Low Income Cut-Off + 30%) based on family size and the income verification tab should be completed.

Note: Officers may consult the [Help Screen \(https://gcms-smgc.apps.ci.gc.ca/english/help/GCMS_UG_WEBHELP/assess/oth_reqs/IVP_reqs.htm\)](https://gcms-smgc.apps.ci.gc.ca/english/help/GCMS_UG_WEBHELP/assess/oth_reqs/IVP_reqs.htm) (**Ctrl + H**) in GCMS for further guidance on using this income verification activity for FC4 applications.

2.2.2 How to send a request for co-signer on the same application

1. More than one income verification request cannot be in progress at the same time. Wait for the response to the first income verification request (for the sponsor).
2. Once the response to the first income verification request is received, set the first income verification activity to a terminal status before creating a new income verification activity and submitting the request for the co-signer.
3. Insert co-signer's SIN in co-signer's client details.
4. Ensure that the co-signer's correct name is selected as the primary name and associated to the application prior to creating the new income verification activity.
5. Follow the steps in **section 2.2.1** to submit an income verification request for the co-signer.

2.2.3 Data Elements exchanged

- As part of the income verification request, GCMS will provide the following information to the CRA's IVP: client's SIN, client's date of birth, client's surname, client's first name and the years for which taxpayer information is requested.
- As part of the response, GCMS may display the following income information provided by CRA's IVP:

Data field	Description
101	Employment income
104	Other employment income (includes foreign employment income)
113	Old Age Security (OAS) pension
119	Employment Insurance and other benefits
120	Taxable amount of dividends
121	Interest and Other Investment Income
145	Social Assistance payments
126	Rental Income
150	Total income
266	Foreign Property over \$100,000 (Y/N)
A090	Undischarged bankruptcy on file (Y/N)
A095	Filed as a Resident of Canada for tax purposes (Y/N)
B005	CCTB Child Eligibility (Y/N) and Tombstone Data (child's first name, last name and date of birth)
B023	No CCTB Children Response Detail Record
C010	CCTB Entitlement (occurrence 12 times for specific tax year January to December)

- GCMS will purge the Income Verification information obtained through the CRA's IVP, as well as activity notes, after a period of 5 years from the date of the final assessment on the application.

2.2.4 Understanding statuses of the Income Verification Activity

- **Not Started:** This is the default value for the Income Verification activity after it is generated by the user.
- **In Progress:** This is set by the system once the Tax-Filing-Information sub-activity is generated.
- **Ready to be Assessed:** This is set by the system once a CRA IVP response is received and is ready for officer review.
- **No Concerns:** This is set by the user once a CRA IVP response is reviewed.
- **Concerns:** This is set by the user once a CRA IVP response is reviewed.

2.2.5 Understanding statuses of the Tax Filing-Information sub-activity

- **Not Started:** The query has not been sent to the CRA's IVP. This is the default value for the queries.
- **Submit:** Query to the CRA's IVP has been submitted by the user.
- **Sent Partner:** Query has been sent by the system to the CRA's IVP.
- **Matched:** The CRA's IVP has identified a corresponding client in the CRA database.
- **Not Matched:** The CRA's IVP cannot recognize the client or the information provide for the client does not match its records. For this response, the system records a note indicating a reason for the **Not Matched** response in the application's **Notes** sub-view.
- **System Error:** Interface issue or system glitch occurred; GCMS was unable to receive a response from the CRA's IVP. User should cancel the transaction and resubmit a new query request.
- **Retransmission Required:** A technical error occurred and the transmission of the query was not completed. User should cancel the transaction and resubmit a new query request.

Manual chapter(s) to be updated	<u>NHQ (National Headquarters) Contact</u>
n/a	OMC-GOC-Immigration@cic.gc.ca (mailto:OMC-GOC-Immigration@cic.gc.ca)
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