



FREQUENTLY ASKED QUESTIONS

What is Payback?

Payback is an annual royalty payment for creators that recognizes the contribution of our affiliates to Access Copyright's repertoire of works. These royalties represent non-title specific royalties collected by Access Copyright plus fifteen percent of all revenue available for distribution this year.

How is the Payback payment calculated?

Payback royalties are divided into two pools – **Payback for Writers** and **Payback for Visual Artists**. Payments for writers and visual artists are then calculated separately. **Payback** payments within each pool are calculated in two steps:

Step one:

- 40% of the **Payback** pool is distributed equally amongst all writers and visual artists (the "**Base**" payment).

Step two:

- 60% of the **Payback** pool is distributed to creators depending on how much they have contributed to the repertoire of works that are licensed by Access Copyright (the "**Supplementary**" payment). **Only creators who completed a Payback claim form in the past are eligible for this portion of the payment.** The supplementary payment is capped so that the total payment to each writer or visual artist does not exceed \$5,000.

What factors were considered in the calculation of the Payback supplementary payment?

Statistical data was compiled using titles from all of our title-specific distributions from a ten-year period. This data was used to determine the likelihood of a work being copied. The calculation relies on the following factors:

- **Publication type:** Different types of publications have different probabilities of being copied. Four types of publications are factored into the equation: books, magazines, journals and newspapers.
- **Number of pages and images:** For writers, the more pages in a work, the more likely that it may be copied. For visual artists, the more images you have published, the more likely your images may be copied. The **Payback** supplementary payment was calculated using the number of pages or images you reported on the **Payback** claim form.
- **Year of publication:** The age of a publication impacts the probability that it may be copied. The calculation was made using works published between 2005 and 2024 and the weighting is based on the year of publication.

Why did you only ask for works published within the last 20 years?

Our statistical analysis of copying data shows that works published more than 20 years ago are highly unlikely to be copied under our licences.

Who is eligible to receive a Payback for Writers and Visual Artist payment?

To be eligible for the 2026 **Payback for Writers and/or Visual Artists** payment, you must have been a writer or visual artist affiliate of Access Copyright as of December 31, 2025.

What do I do if I made an error in my claim form?

If you discover that you have additional works to report, please save this information and report it during the next claim period which will be open from April 1 – May 31, 2027. We cannot accept any additions at this time. However, if you believe that you have over reported, please contact us in writing at affiliates@accesscopyright.ca with the details of your claim by year and genre.

I missed the deadline this year; can I send in my Payback claim form next year?

Yes. We will contact you next year with details. All eligible creators who did not submit a claim form this year by the deadline will be able to submit the claim form next year. You will not, however, be able to make a claim for the previous year's **Payback** payment.

Can my future Payback royalties be paid to my business?

Yes. If you wish to have your royalties paid to your business, please visit the Creators section of our website, and download and complete the **Warranty Agreement for Creators form**.

You must provide Access Copyright with ALL of the following information:

- The name and mailing address of the company.
- The business registration number for your company.
- Written confirmation that your company (and not you personally) is the sole copyright owner for all of your published works which fall under Access Copyright's repertoire.

Do I have to report this payment on my income tax return for 2026?

Yes. All royalties you receive from Access Copyright are considered taxable income. We will send you a T5 form in early 2027. Please contact your accountant or Canada Revenue Agency for more information on income taxation and revenue.

Do I have to report this payment on my GST/HST return?

Your repertoire payment should not be reported on your GST/HST return as Access Copyright has already collected and remitted the GST/HST payable on these royalties.

My cheque was forwarded to me from my old mailing address. What should I do?

Please update your contact information by logging in to our Creator Portal at <https://creator.accesscopyrightportals.ca> or contact us at affiliates@accesscopyright.ca to ensure we have your updated address and contact information.

The person this repertoire cheque is payable to has passed away. What should I do?

Please contact us immediately at affiliates@accesscopyright.ca to obtain a Warranty Regarding Entitlement form for deceased copyright owners. Royalties from Access Copyright for the deceased, including **Payback**, are payable to the beneficiaries of his or her estate.

Will my Access Copyright cheque ever become stale-dated?

Yes. All Access Copyright cheques become stale-dated six months after the date printed on the cheque. Please cash your royalty cheques from us as soon as possible after receiving them.

Can my future royalties be paid by direct deposit?

To sign up for direct deposit, please visit our website and download our **direct deposit enrolment form**.

My Payback payment was deposited into my old bank account. How do I update it?

To update your bank account details, please visit our website and download our **direct deposit enrolment form**. Please note: If your old bank account is closed and your payment bounced back, it will not be processed and released until after January 2027.

How do I access my distribution payment report?

To access your distribution report, please log in to the creator portal **<https://creator.accesscopyrightportals.ca>** with the same username and password you use for the submission of your annual **Payback** claim (this option is not available to Estate Beneficiaries). Email us at **affiliates@accesscopyright.ca** if you are unsure of your log in credentials.

What is the contact information for Access Copyright?

Access Copyright
Attention: Royalties and Client Services
56 Wellesley Street West, 3rd Floor
Toronto, ON M5S 2S3
Email: **affiliates@accesscopyright.ca**