Account Filing Security: Research Plan

Research Plan for Account Filing Security

The Paperwork Reduction Act

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests. The OMB Control Number for this study is 1545-2256. Also, if you have any comments regarding the time estimates associated with this study or suggestions on making this process simpler, please write to:

> Internal Revenue Service
>
> Tax Products Coordinating Committee
>
> SE:W:CAR:MP:T:T:SP
>
> 1111 Constitution Ave. NW
>
> Washington, DC 20224

Overview

The goal will be to identify taxpayer filing behavior and preferences to better understand how to integrate filing security features into Online Account (OLA).

Objectives

The objectives for this qualitative study are to:

1. Understand the relevant and related data available within the IRS. Examples include *E-Authentication, IP-PIN, and the Filing Lock Lean Business Case.*
2. Understand relevant and related industry and service data. Examples could include information obtained for organizations like *Intuit, Experian, and USAA.*
3. Understand the process taxpayers and tax professionals experience when managing an account with a lock and/or an IP-PIN.
4. Identify the backend processes, props (touchpoints), partners, and people necessary to manage the OLA filing security features.
5. Based upon the research, identify key insights and opportunity areas for a possible design of an OLA filing security experience.

Audience Segments

Interviews will be conducted with the following audience segments:

- **Key internal stakeholders** to understand limitations and opportunities with Online Account and a filing lock
- **Individual taxpayers and tax professionals** who have or wish to create a filing lock or IP-PIN
- **Industry and service professionals** to obtain related industry and service data

Per the OLS research team's strategy of small scale iterative testing, the aim is to interview **15** (3 industry professionals, 5 taxpayers and 7 tax professionals) to validate and learn more about the existing legacy application, current assumptions, and qualitative explanations behind analytics.

Recruitment

Participants will be recruited from across the country, across varying demographics (age, gender, education levels) to capture a varied population. Recruiting will take place through several methods including the research team's networks, job posting boards, business-related online forums, meetups, shared workspaces, Taxpayer Assistance Centers and incubators.

- **Key internal stakeholders**
  - A RACI chart will be provided to project researchers, outlining the roles and responsibilities of internal stakeholders within the desired areas of expertise. Recruiting for this audience segment will take place by contacting IRS staff through points of contact within the IRS.

- **Individual taxpayers**
  - Primary taxpayer that has an SSN
  - Has filed return within the past 2 years
  - At least 18 years of age
  - May or may not have been affected by identity theft within the last 5 filing years
  - Optional: Has authenticated and set up an IRS online account

- **Tax professionals**
  - Not employed by large software focused tax preparation company (Intuit)
  - Has filed electronic returns for clients within the past 3 years
  - At least 18 years of age
  - Optional: Has prepared and filed taxes on behalf of client's that use an IP-PIN

- **Industry and service professionals**
  - Recruitment for this audience segment will take place by utilizing the research team's and internal stakeholder's networks within the desired areas of expertise.

Activities and Methods

EXTERNAL CONTEXTUAL INQUIRY / INTERVIEWS
- User Research: One-on-one Interviews/user testing
  - The focus will be understanding what filing looks like
    - With a third party
    - With a locking mechanism
  - Data will be collected through qualitative one-on-one interviews, either remote or in-person. These interviews will primarily consist of open-ended questions and will run approximately 30 to 45 minutes.
  - In-person interviews will be conducted in public locations such as offices / places of business, coffee shops, libraries, shared workspaces, or meetup events as well as in IRS facilities.
  - Remote interviews will take place by phone and/or video/screen sharing applications such as Skype etc.

- Service Design: Internal stakeholder one-on-one interviews
  - Data will be collected through qualitative one-on-one interviews, either remote or in-person. These interviews will primarily consist of open-ended questions and will run approximately 30 minutes to 1 hour.
  - In-person interviews will be conducted at IRS offices.
  - Remote interviews will take place by phone and/or video/screen sharing applications such as Skype etc.

SECONDARY RESEARCH

- Internal Data - Review any existing prior research or current data related to filing security that has been conducted by or available to internal partners. Items may include but are not limited to the following:
  - OLA authentication success rates
  - IP-PIN
    - Authentication success rates
    - Voluntary uptake
    - Usage projections under planned expansion
    - User behavioral and/or demographic data
    - Unhappy path statistics (forgotten PIN, phone contact, etc.)
  - Filing Lock Lean Business Case and supporting data
- Service Design - Explore backend necessary for account filing security feature
  - Back of House
    - Understand the props (touchpoints) and processes necessary to maintain an account filing security feature, including unhappy paths
    - Examine all routing maps for systems and necessary for account filing security to function.
  - Front of House
    - Review existing customer facing research
- Mapping out the pathway with account filing security features
  - For a taxpayer
  - For a tax professional
- Comparable industry and service analysis
  - Banks
  - Credit Companies
  - ETAAC, Security Summit, & IRSAC data regarding similar member programs

Documentation

During each primary interview session, researchers will perform the following roles:

- Moderator—leads the session, asks interview questions and directs the other researcher(s) as necessary

- Note taker—captures relevant notes and sketches on but not limited to the following examples:
  - behavioral observations, such as body language, that provide additional context to the words said during interviews
  - key quotes
  - artifacts in the environment
  - models of interactions

- Documentarian—captures audio and photos (depending upon the number of staff available and their location, this may be captured by the note taker or moderator)

Deliverables and Timeline

The timeline proposed is based on having findings and recommendations prepared prior to the first elaboration meeting, tentatively scheduled in December:

Data calls	September 17th – October 12th
Comparable service data	September 17th – October 12th
Industry data	September 21th – October 12th
Taxpayer and Tax Professional research	October 1st – October 19th
Holiday	*October 8th*
Synthesis	October 15th – November 9th
Holiday	*November 12th*
Prep for Elaboration Meeting	November 13th – November 30th
Thanksgiving Week	*November 19th – 23rd*
Elaboration Meeting	December 4th, 2018

This timeline is subject to change based on shifting project priorities and timelines.

Project Team

Product and UXD will be conducted by the following members of the OLS team:

Matt Leibner, **Product**, matthew.s.leibner@irs.gov

Josh Jessar, **Product**, joshua.e.jessar@irs.gov

Marisa McDaniels, **UXD**, marisa.mcdaniels@irs.gov

David Bill, **UXD**, david.s.bill@irs.gov

Interview Scripting:

Internal Stakeholders – IRS Staff Introduction with Consent for Recording

Thank you for meeting with us today. As you may know, as members of Online Services, we are working on a possible account filing security feature. Our goal is to better understand the flow, props, processes, partners, and people that define how increased filing security impacts one's ability to file. Our goal for today's discussion is to gain insight into your experience with ID theft and how it affects taxpayers and professionals. Your honest opinions and observations will help us to identify what we want to consider as we design a possible account filing security feature for the IRS.

With your permission, we're going to record this session and take written notes. We will only use the information you share with us for research and analysis and we will not share it with anyone outside of our project team at the IRS. Additionally, your name will not be included in our notes or recordings and all your information will be redacted and anonymized.
Do you understand these guidelines and consent to being recorded?

Yes / No?

<If yes> have them sign the printed or emailed consent form and continue.

Internal Stakeholders - IRS Staff Interview Questions

Lead Up Questions
Note - Each of the following topic areas should be covered during each session. The specific questions can be used to cover these areas but the moderator is free to probe as appropriate rather than following the script verbatim.

As we mentioned, our goal, in leveraging service design, is to understand the whole picture of what defines a particular service --- in this case filing security. We want to understand the parts, people, processes, places, and partners that define a particular customer experience.

1. As it pertains to filing security and this project, what are your responsibilities or domains?
2. As we look at filing security, what are your views on the potential of this project and concerns we need to consider?
3. (If not covered) To reach that potential, what hurdles must we take into account?

Exercise
Domain Mapping
The following exercise will help us visualize the area that we must consider, how each department will support the customer experience, and where the departments intersect. We will conduct a similar exercise with members of the other departments with the goal of creating a clear picture of what we must consider for each stage of the user's experience.

(Show an example of a service blueprint) As in this example, we are attempting to map out all of the aspects we must consider on the backend in order to understand how we might even create a future security experience – or if a new digital solution is the right answer.

Please take this pen and illustrate on this piece of paper (a blank [service blueprint template](#)) please illustrate the steps a user would have to take to use a filing security feature and what systems would be necessary for each step of that process.

As you draw, talk to us about what your indicating and its connections to other parts, processes, people, places, or partners.

Questions During Exercise
1. (if they are not talking) Tell us why you put that down
2. What of these steps will take the most time or effort to build and why?

Follow-up Questions
1. Is there anything else you would like to share?
2. (Notetaker) do you have any questions?

Thank you for your time, this was very helpful and will inform our efforts as we begin to synthesize all our findings.

Taxpayer and Tax Professional Interview Introduction w/ Consent for Recording

Good morning/afternoon. My name is <insert first name> and I will be leading our discussion for today's session. I am also joined by my colleague <insert first name> and we would like to thank you for taking the time to participate today. As previously discussed, we are researchers at the Internal Revenue Service exploring taxpayer filing behavior and preferences. Our goal for today is to get feedback that will assist in the development of a possible identity protection feature when filing your (your clients') taxes. Your honest opinions and observations will help us identify what we want to consider as we look to design an online account filing security feature.

Your participation is totally voluntary and you're free to end the interview at any time. With your permission, we're going to record this session and take written notes. We will only use the information you share with us for research and analysis and we will not share it with anyone outside of our project team at the IRS. Additionally, your name will not be included in our notes or recordings and all your information will be redacted and anonymized.

We recently emailed you a consent form. Do you have any questions about it? [If they haven't already] Please sign the form and return it to us by the end of the day. The interview should take about 45 mins to 1 hour. If you need to take a break, just let me know and let me know if you have questions at any point in the process. At the end of the interview, I'll ask if you have anything else to add, and my colleague might also ask some additional questions.

Do you have any questions?

Let's get started.

Taxpayer and Tax Professional Questions

Note - The following represent the approximate questions that will be asked during user interviews. Please note that these interviews are designed to be conversational and every question may not be asked. The interviewer may ask follow-up questions that are not on this list if they are finding that they could learn more about the users and their journeys by going down a different path.

Taxpayers

Introduction Questions
1. Please tell us the process you use to file your taxes?
    a. (If using a tax professional) Do you sit with your preparer or do they prepare and file your taxes independently?
    b. (If using a tax professional) How many times do you usually have contact with your preparer during a typical preparation and filing process?
2. Do you file your taxes as a single filer, joint filer or as a head of household?
3. Do you have dependents?
4. What is your biggest concern when filing your taxes?

Identity Theft / IP-PIN Security Questions
Now, we are going to switch gears and talk about identity theft issues as it relates to the filing process and some IRS features used to aid in the prevention of fraudulent filings.

5. Have you ever been a victim of identity theft?
    a. (If yes) Did it affect your tax filing process?
    b. (If yes to a) How?
6. Are you concerned about identity theft or information breaches as it related to your taxes?
7. Do you have any experience with the Identify Protection (IP) PIN program offered by the IRS?
    a. (If yes) Do you currently use an IP-PIN when filing your taxes?
    b. (If yes to a) Were you automatically given an IP PIN by the IRS or did you sign up to receive one?
    c. (If no to a, explain what IP PIN is) Is that something you would consider using?
    d. (Probe) Why or why not?
8. (If yes to using a tax professional) Do you trust your tax preparer to protect all of your tax related information?

Account Filing Security Questions
As previously mentioned, we are considering building an online filing security feature at the IRS. We would like to get your thoughts on what we should consider as we map and design the concept.

9. Have you tried to set up an IRS online account?
    a. (If yes) how often do you use it?
    b. (If no) What is the reason that you haven't set one up?
10. The IRS is considering adding an account locking feature that will allow you to prevent others from filing a federal tax return using your information. Is this something you would interested in?
    a. How likely would you be to use this feature on scale of 1-5, with 1 being very unlikely, and 5 being very likely?

       b. If the agency provided an incentive to you, would that increase your likelihood of using this feature?

11. How would you expect it to work? (Have them draw it out)

       a. (Probe) Would you expect it work similar to a credit freeze or a credit card lock?

       b. (Probe) When would you expect to have to lock or unlock it?

       c. Would you have any specific concerns about something like this?

       d. (If yes to filing join or having dependents) How would you expect this to work for your spouse/dependent?

12. If the account locking feature would require you to sign in to your IRS Online Account to unlock your account before filing your Federal Tax Return each year, would that impact your likelihood of using it?

13. When it comes to developing something like that for the IRS, what do you think we should consider?

14. Can you think of any hurdles?

15. Is there anything else we should consider that you have not yet mentioned?

Wrap-up

[Notetaker], do you have any questions?

Thank you for your time, do you have any other thoughts on anything we've asked today or anything you'd like to add considering the scope of our project?

Finally, once we have a prototype, would you be willing to be contacted again and user test our design?

Thank you for your time.

Tax Professionals

Introduction Questions

1. Please tell us about your role at the <company/agency>

2. About how many client's taxes do you process a year?

3. Do multiple people within your office work on one client's filing?

4. Do you normally prepare and file a client's taxes in one session?

5. How often do you prepare and file taxes with your clients in the room?

       a. How involved are your taxpayers in preparation and filing?

       b. How many times do you usually have contact with your clients during a typical preparation and filing process?

6. Do you normally file your client's taxes one-by-one as they are prepared, or do you file many filings back-to-back?

       a. (If back-to-back) When during the filing season do you do this?

7. Where are the majority of your client's located?

       a. (Probe) Do you service any clients that live out of state?

Identity Theft / IP-PIN Security Questions

Now, we are going to switch gears and talk about identity theft issues as it relates to the filing process and some features used to aid in the prevention of fraudulent filings.

8. What IRS/tax related issues regarding security do you come across with your clients?

   a. Which of those do you think are most common?
   b. Which issues are the most problematic?

9. Do you provide clients with any recommendations for protecting their identity or preventing stolen identity refund fraud?

10. Do you have any experience with the Identify Protection (IP) PIN program offered by the IRS?
   a. (If yes) Do you have any clients that have set up an IP PIN on their tax accounts?
   b. Do you know if any of your clients have set one up voluntarily?
   c. Do you encourage clients to set up an IP PIN? Why/why not?

Account Filing Security Questions

As previously mentioned, we are considering building an online filing security feature at the IRS. We would like to get your thoughts on what we should consider as we map and design the concept.

11. Do you have any experience using an eServices account?

12. Do you know if any of your clients have tried to set up an IRS online account?
   a. (If yes) Approximately how many have tried setting up an IRS online account?
   b. What is the overall sentiment shared with you by your clients regarding the IRS online account?

13. How would you feel if a feature was developed that would secure a taxpayer's account, like a credit freeze or credit card lock?
   a. How would you expect it to work?
   b. Would you have any specific concerns about something like this?

14. When it comes to building something like that for the IRS online account, what should we consider?

15. What possible hurdles do you foresee?

16. Is there anything else we should consider that you have not yet mentioned?

Wrap-up

[Notetaker], do you have any questions?

Thank you for your time, do you have any other thoughts on anything we've asked today or anything you'd like to add considering the scope of our project?

Finally, once we have a prototype, would you be willing to be contacted again and user test our design?

Thank you for your time.

Industry and Service Professionals - Interview Introduction with Consent for Recording

Good morning/afternoon, my name is <insert first name> and I will be leading our discussion for today's session. I am also joined by my colleague <insert first name>. Thank you for taking the time to participate in this session. Today, we're going to ask you about your experience with <topic of expertise for professional> and what the IRS should be considering as we explore building a feature for account filing security. Your honest opinions and observations will help us identify what we want to consider as we design a possible feature for account filing security for the IRS.

Your participation is totally voluntary and you're free to end the interview at any time. With your permission, we're going to record this session and take written notes. We will only use the information you share with us for research and analysis and we will not share it with anyone outside of our project

team at the IRS. Additionally, your name will not be included in our notes or recordings and all your information will be redacted and anonymized.

We recently emailed you a consent form. Do you have any questions about it? [If they haven't already] Please sign the form and return it to us by the end of the day. The interview should take about 45 mins to 1 hour. If you need to take a break, just let me know and let me know if you have questions at any point in the process. At the end of the interview, I'll ask if you have anything else to add, and my colleagues might also ask you some additional questions. This will be a great time for you to elaborate on topics you'd like to discuss in more detail.

Do you have any questions?
Let's get started.

Industry and Service Professionals Questions

Note - The following represent the approximate questions that will be asked during user interviews. Please note that these interviews are designed to be conversational and every question may not be asked. The interviewer may ask follow-up questions that are not on this list if they are finding that they could learn more about the users and their journeys by going down a different path.

Introduction Questions and Questions Related to Area of Expertise
1. Please tell us about your role at the <company/agency> and how it pertains to identity theft.
2. Please tell us how your work relates to tax fraud or identity theft from the IRS?
3. What issues IRS/tax related issues do you come across for the taxpayer?
      a. What about for tax professionals?
      b. Is one more common than another?
4. What are the most common of those issues?
5. What are the most problematic?
6. What agencies and organizations are supporting your efforts with tax identity fraud?
7. How do agencies you work with help citizens prevent as well as manage identify theft?
      a. Particularly, what are the processes and/or policies they are implementing and the tools they are building?
8. Have you seen any indirect uses of information from a breach?
      a. e.g. information from a tax agency is used elsewhere

Questions Related to Account Filing Security
As we indicated, we are possibly building a filing security feature at the IRS. We would like to get your thoughts on what we should consider as we conduct our research and then map and design the concept.

1. When it comes to a security feature within the IRS, what should we consider?
2. What user hurdles do you foresee?
3. How might something like this aid your efforts?
4. Is there anything we should consider that you have not yet mentioned?

Wrap-up
[Notetaker], do you have any questions?

Thank you for your time, do you have any other thoughts on what we've done today or anything you'd like to add considering the scope of our project?

Finally, once we have a prototype, would you be willing to be contacted again and user test our design?

Thank you for your time.