

# **TAS Moderator Guide**

## **Exploring Practitioners' Understanding and Responses to Identity Theft Authentication**

**Precursory Language:** (5-10 minutes includes: introduction, purpose statement, focus group interviewing / moderating, ground rules and warm-up)

### **Introduction**

Hello, my name is \_\_\_\_\_ and I am an employee of the Internal Revenue Service. My co-moderator \_\_\_\_\_ will be taking notes to capture our conversation. We would like to welcome you to this focus group and thank you for your participation. Because it can be hard for my co-moderator to capture all the important information you are about to share with me, we will make an audio recording of this session to correct and supplement notes taken during the focus group session. These audio recordings will be destroyed within 30 days of the final focus group. I'd also like to point out that in front of each one of you is a packet containing copies of the various letters, taxpayers, like you, receive from the IRS requesting they verify their identity. These letters are here for your reference during the session today.

As a government agency we are required to obtain approval to gather information from you. The Office of Management and Budget approved this research effort. The Paperwork Reduction Act requires that the IRS display a control number on all public information requests. The OMB Control Number for this study is 1545-1349. Also, if you have any comments regarding the time estimate associated with this study or suggestions on making this process simpler, please write to the Internal Revenue Service, Special Services Section, SE:W:CAR:MP:T:M:S Room 6129, 1111 Constitution Ave. NW, Washington, DC 20224.

### **Purpose Statement**

The purpose of these focus groups is to gather, from each of you, information about your experiences with the process the IRS uses to verify your identity. We are conducting four focus groups on this topic of about eight to ten persons each. We would like you to tell us what works well and what can be improved upon. Through our discussion today, we would like to gather your opinions, experiences, and suggestions. Please feel free to point out anything that is important to you, both good and bad. The information we gather at this and other focus groups will be used to improve the IRS process for authenticating the identity of taxpayers like yourselves.

The IRS values your opinion and wants to gather your thoughts and perceptions concerning IRS Services. Our discussion today will last about 90 minutes, and we will explore your thoughts and past experiences with the IRS's processes used for authenticating your identity.

The IRS identifies returns which may have been submitted by identity thieves instead of actual taxpayers. While this process stops fraudulent refunds from being paid out,

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proper refund claims from actual taxpayers are also frozen, requiring you, the taxpayer, to verify your identity.

### Focus Group Interviewing & Moderating

I would like to start out with a show of hands from those of you who have participated in a focus group before ...Thanks! [Take count for notetaker] For those of you who don't know, a focus group is simply a qualitative research tool that uses a group interview to learn participant's views, ideas, and opinions about a selected topic.

As the moderator, my job is to:

- help guide the flow of conversation,
- make sure everyone's comments are heard, and
- ensure questions about various topic areas are covered during our session.

I will make sure that each of you has an opportunity to share your thoughts and experiences as we work through our questions. As you have already seen, I will be referring to an outline during our time together today. This outline is simply here to guide me through the focus group; I may suggest we move on to a new topic by periodically breaking up your conversation so that I can ensure all points on the outline are covered.

### Ground Rules

Let's go over some ground rules:

- **There are no right or wrong answers.** Even though participation is voluntary, everyone's opinion is valuable, so I'd like everyone to participate. If you find yourself having a different opinion from the rest of the group, I need to hear it, because you represent several people in the real world who don't happen to be here to support your view. I will also ask that we respect everyone's opinions, even if you strongly disagree. We are not here to reach an agreement or make any final decisions.
- **We will be here about 90 minutes.** I will be watching our time and directing our conversation. At times, I may need to interrupt the conversation and move on to a different topic since our time is limited and we have a lot of material to cover.
- **Please speak loudly and clearly,** one-at-a-time, and avoid side conversations.
- **We will be making an audio recording this session,** because it's difficult to capture everyone's comments, and we are conducting similar groups in three

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other areas within the United States for a total of four focus groups on this topic. We will write a report summarizing the groups, and the recordings will be used to refresh our memories and to make sure that we accurately present your ideas and opinions in the report. **Once the report is written, the recordings are destroyed.**

- **We want to emphasize** that no names will be used in the report.
- **Only use your first name.** Throughout this session it would be helpful to us if you state your first name before speaking. Please also remember to adhere to privacy, disclosure and security practices during today's session. We ask that every participant maintain each other's confidentiality.
- **There will be no formal break** due to the group lasting just 90 minutes; however, if you need to stretch, go to the restroom, or walk around a little, please feel free to do so but please come back quickly. Your comments are very important to us.
- **Please silence any cell phones** and/or other devices.

#### **Warm-Up / Introductions**

As mentioned earlier, colleagues are assisting me today, so I can focus on our discussion. Now that all the ground rules have been established, Let's get started by going around the table and introducing ourselves.

As I stated before, please introduce yourself with only your **FIRST NAME** and tell us where you are from. Pause for feedback and verify the notetaker was able to capture all responses. Ask participants to write their first name only on the "name tent" provided.

Now that we have a little background on everyone, let's turn our discussion to your experience with the **IRS's identity theft authentication practices.**

#### **Notices to Authenticate**

[Show participants blank versions of these notices.]

- Letter 4883C – Potential Identity Theft During Original Processing
- Letter 5747C – Potential Identity Theft During Original Processing – TAC Auth Only
- Letter 5447C – Potential Identity Theft During Original Processing – Foreign Address

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- Letter 5071C – Potential Identity Theft During Original Processing with Online Option

1. Please glance through your packet to find a version of the letter the IRS sent to you regarding your potential identity theft issue. [Pause for 5 seconds] Think back to the day you received the letter, you just discovered the IRS felt you potentially were a victim of identity theft. What feelings did you experience?
2. Putting emotions aside, can you describe to us your thoughts about the notice itself?

**Probe: (required, if not already addressed in answers to #2)**

- a. Was the notice clear?
- b. Did you know what you needed to do next?
- c. What part of the notice did you like?
- d. What parts did you not like?
- e. What, if anything, would have made the notice more helpful to you?

#### **Response Time**

3. By a show of hands, did you respond to the notice within [collect counts on whiteboard]
  - a. 30 days
  - b. 60 days
  - c. 90 days
  - d. More than 90 days?
4. For those of you who responded that you waited more than 30 days, what was your reason for waiting?

**Probe: (required, if not already addressed in answers to #3)**

- a. Personal reasons (but do not ask for specific details)
- b. Forgot about receiving notice or didn't open envelope or read letter
- c. Questioned legitimacy of letter
- d. Didn't understand what you needed to do next
- e. Had difficulty contacting IRS

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### **Methods of Authenticating**

5. When you did contact the IRS, how did you do so (show of hands – get a count)?
  - a. Calling the IRS
  - b. Using the online authentication system
  - c. Visiting a Taxpayer Assistance Center
  
6. How did you authenticate? Please describe your experience using that authentication process.

### **Telephone Probes: (required, if not already addressed in answers to #6)**

- a. How easy was it to reach an IRS assistor (e.g. number of transfers, wait time, etc.)?
- b. How knowledgeable was the IRS assistor about the identity authentication process?
- c. How easy was it to compile all the materials and information to authenticate your identity?
- d. Approximately how long did it take to complete the authentication process?
  - i. Up to 15 minutes
  - ii. More than 15 minutes but not over a half-hour
  - iii. More 30 minutes, but no more than 45 minutes
  - iv. More than 45 minutes.
  - v. How many had to have more than one call to complete the authentication process? (get count)
- e. What changes could make the process easier?

### **Online Probes: (required, if not already addressed in answers to #6)**

- a. How many attempts were required to complete the authentication process (one, more than one, but less than five, or five or more – show of hands – get count)?
- b. By a show of hands, how many thought the online authentication process was easy?
- c. What changes could make the process easier?

### **TAC Probes: (required, if not already addressed in answers to #6)**

- a. Did you make an appointment? (get a count)
- b. If you did make an appointment, how long did you have to wait to get one?
  - i. Within a week
  - ii. More than a week but not more than two weeks

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- iii. More than two weeks but less than a month
  - iv. More than a month
- 
- b. If not, were any of you turned away from the TAC site and told you needed to make an appointment?
  - c. How knowledgeable about the identity authentication process was the IRS assistor?
  - d. How easy was it to compile all the materials and information to authenticate your identity?
  - e. Approximately how long did it take to complete the authentication process?
    - i. Up to 15 minutes
    - ii. More than 15 minutes but not over a half-hour
    - iii. More 30 minutes, but no more than 45 minutes
    - iv. More than 45 minutes
  - f. Were you able to complete the authentication process within one visit to the TAC, or did you have return for more than one visit to complete the authentication process? (get count)
    - i. Did you make one visit?
    - ii. Did you make two visits?
    - iii. Did you make three visits
    - iv. Did you make four visits?
    - v. Did you make more than four visits?
  - g. What changes could make the process easier?
7. What challenges, if any, did you experience when using one or more of these methods to authenticate your identity?
- Probe: (required, if not already addressed in answers to #7)**
- a. Were you able to authenticate your identity in a single contact? (get a count). If not, how many contacts were required?
  - b. Did you have to use another method to complete the authentication process (*e.g.*, Did you have to go to a TAC after you were unable to authenticate over the phone? (get a count)
8. Approximately, how long did it take from the time you started to authenticate your identity until the time you were able to do so successfully? (show of hands – get a count)

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**Probe: (required)**

- a. 30 days
- b. 60 days
- c. 90 days

9. If it took you more than 30 days to authenticate your identity, what was the reason?

**Probe: (required, if not already addressed in answers to #9)**

- a. Personal reasons (but not specific details)
- b. Difficulty obtaining the documents needed to authenticate
- c. Had difficulty navigating the system

#### **Change Recommendations**

10. Do you think there are any other ways the authentication process could be improved?

**Probe: (required, if not already addressed in answers to #10):**

- a. Please ask for specific recommendation on the process could be improved. For example:
  - i. Revise notices
  - ii. Modify the authentication website
  - iii. Change the type of documentation and information required to authenticate your identity

#### **WRAP-UP**

Before we close, I want to give everyone one more opportunity to any share additional thoughts you may have about your experience with the IRS's authentication process. [Go around the room.]

Thank you again for your participation in this focus group. Have a nice day!