

Individual Online Account (OLA) Research Round One: April 2019

Moderator's Guide

I. Welcome and Introductions

A. Introduction

Good morning/afternoon. My name is <insert first name> and I will be your moderator for this session. I work for the Internal Revenue Service as a social scientist/researcher. Today I will be asking for your feedback about an online account that the IRS offers to taxpayers.

B. Frame Up the Session

I want to give you a little information about what you will be looking at and give you time to ask any questions you might have before we get started.

The IRS has launched a taxpayer online account where taxpayers can view information about their tax account and complete some tax-related actions. Today I am asking you to provide feedback this online tool. I am an independent researcher and did not create this online tool. So, please feel free to be totally honest with me.

C. Ground Rules

Before we begin, I'd like to review some information about this information collection.

- For the IRS to speak with the public, we are required to have approval from the Office of Management and Budget. Their approval number for this project is 1545-2274. Also, if you have any comments regarding the time estimates associated with this study or suggestions on making this process simpler, please write to the: IRS Special Services Section, 1111 Constitution Avenue, NW, SE:W:CAR:MP:T:M:S - Room 6129, Washington, DC 20224.
- All the data the IRS collects will be kept private to the extent allowed by law. Your name will never be linked to your comments, nor will it appear in any written reports or publications.
- Your participation is voluntary, and you don't have to answer every question.
- There are no right or wrong answers. If you have any areas of confusion, comments, or questions during our discussion today, please let me know.
- Lastly, this session should last about 60 minutes.

Do you have any questions before we begin?

D. Online Account Awareness and Use Questions

First, I'd like to ask you a few questions about your prior experience using online account and other IRS web applications.

- Have you used any IRS online tools/resources before? **YES / NO**

{If the participant doesn't recall using any tools please provide the following examples}

- Checking refund status with Where's My Refund
- Ordering transcripts with Get Transcript
- Online Account

o If yes: Which ones have you used?

- Did you have an IRS online account when you were first contacted about this study? {Answer also shows on screener} **YES / NO**
- How easy or difficult was it to create your online account?
- How many times have you accessed your IRS online account before this session?
- What tasks or actions have you completed in your IRS online account? (Potential answers, checked a balance, verified a payment made, etc.)
- Have you participated in a session like this before for the IRS online account?
YES / NO

II. Initial Screen Questions

Now, I'd like you to sign into your taxpayer online account, please. This is a secure IRS computer that I am asking you to use, and none of your information will be stored or retained in any way. Before we end our session, I will clear my browser history and show you that the account has been successfully logged out.

NOTES:

- *User name and password. Text to their phone. Confirmation from that text. Testing actual product vs. authentication. Cell phone could be an issue – blackout area could be a potential. Don't ask question unless the question comes up. Leave notes to observe and only ask questions if they seem to have an issue.*
- *If the person cannot sign into their account, use the Job Aid #2 Scenario <SERP; Job Aids; Part 21 – CAS; Employee Demo (in Chapter 2)>*

This is the first screen people see when they log in to their taxpayer online account.

- What is your first impression when you see this page?
 - o Is there anything you find confusing?
 - o Which of the features on this page do you see yourself using? Is there anything you would never use?
 - o Are there any additional features you would expect to see on this screen? Is there anything missing?

III. Editorial Access Point Questions

The IRS has the ability to add messaging at the top of online account to give instruction or helpful information to all users. The current message reads:

Important Message from the IRS

If you've been affected by a recent disaster, learn about the most recent tax relief provisions to know your options.

- What is your reaction to this message?
 - o Is it clear? Do you understand what it is about?
 - o Do you think it is helpful?
 - o If this message applied to you, what would your next step be?

- What other type of informational message would be beneficial to display? Should we include links?

{If the person sees the Snapshot of their account in the lower right-hand corner of the initial screen, move on to the questions below without additional action. If the Snapshot does not show, pull up the demo page and show the participant before proceeding}

- What are your first thought about this section? (point to it)
- How useful are the items in this section? Would you use the transcript tool?
- Would you use this information to verify the accuracy of your account? Or for another purpose?
- Is there anything missing?
- Overall, are you satisfied with the snapshot information?

IV. Task Instructions & Activities

Now, I am going to ask you to answer some questions using the online account. I am here to record your reactions and comments as you look for the answers. During this session, I would like you to think aloud as you work to complete the tasks. I will not be able to offer any suggestions or hints, but from time to time, I may ask you to clarify what you have said or ask you for information on what you were looking for or what you expect to have happen.

If you have any questions, comments or areas of confusion while you are working, please let me know. If you ever feel that you are lost or cannot complete a task with the information that you have been given, please let me know.

Do you have any questions before we begin?

A. Balance Due Questions

The IRS online account allows taxpayers to view information about their balance due.

- Can you locate your total balance due using online account? **YES / NO**
 - o **(Observation- do NOT ask)** If the user owes a balance do you observe any the noticeable level of anxiety? **YES / NO**

{Record any comments as completing the task.}

NOTE: The Job Aid Scenario does not show the total at the top. They may get stuck when looking at the Tax Years - if they do, specifically ask them if they can locate the total balance due for Tax Year 2012.

- Looking at online account, do you understand why you owe money? **YES / NO**

If YES:

- What specific information on this page helps you understand why you owe money?

If NO:

- How could the IRS make it easier to understand why you owe money?

- Looking at the information available in online account, do you understand how the IRS calculated the total amount you owe? YES / NO

{Record any comments as completing the task.}

If YES:

- What specific information on this page helps you understand how the IRS calculated the total amount owed?

If NO:

- How could the IRS make it easier to understand how the total balance due was calculated?
 - Do you have questions about the accuracy of your balance?

B. Balance not available messaging (Use the demo site, scenario 4)

When we have a balance that cannot be displayed for a specific tax year due to certain account conditions, we provide the user a generic explanation as to why the balance can't be displayed with the application.

- Does the message make sense?

- Is there anything you would change about this?

C. Balance Due Action Options

Now I'd like you to find information about payment options.

- What options do you have for making payments to the IRS? *{Record any comments as completing the task}*
NOTE: Pay by Card; Pay by Account; Payment Plan - point out if they have not mentioned. Did they see it?
- What would you expect to see when you click on the "Go to Payment Plans" option?
- Was anything (formatting or wording) particularly helpful with understanding payment options?
- Would you use any of the payment options in online account to make a payment to the IRS in the future? **YES / NO**

If YES:

- o Which options would you consider using? Is there a certain reason why you selected that (those) option (s)?

If No:

- o Why would you not consider using the payment options in Online Account?

D. Theoretical Payment Questions

- How would you make a partial payment using online account? Where would you go first?
- If you owed taxes for multiple years, would you want to make payments for certain years? If so, how would you do that?
- How important is it for information about interest rates to be displayed?

Installment Agreements

- If you were on an Installment Agreement or a payment plan with the IRS, how would you make a payment to your account?

E. Recent Payments Tab

NOTES:

- *If the person has no payments, use the Job Aid #2 Scenario <SERP; Job Aids; Part 21 – CAS; Employee Demo (in Chapter 2)>*

The IRS online account also provides information about recent payments you've made to the IRS.

- Can you find information about any payments made to the IRS? **YES / NO**
{Record any comments as completing the task.}
- What information do you see? **Ask them directly for anything they don't mention. Year; Type; Amount; Date Received, Payment that were unable to process**
- (Observation) Did the participant use the plus sign to navigate through the content? **YES / NO**
Please notate any comments about the plus sign navigation feature. The see more/less feature will only show if they have made more than 3 payments in the past 24 months
- What are your initial thoughts when you see this payment section?
 - Is there anything you find confusing?
 - Is there anything you particularly like or dislike? (Formatting, wording, etc.)
 - Is there anything missing? Anything we can add?
 - Is there anything that is difficult to understand? Is there anything you would change to make it easier?
 - Typically, what type of information do you look for to confirm that payments have been received and/or applied? Do you see that information in Online Account?

- o Is it clear how each payment you've made has impacted your total balance due?

Recent Payments Table

The IRS recently extended the timeframe that payments are displayed from 18 months to 24 months (**Point to it**) to help users better understand their account balance and confirm that their payments have been received by the IRS.

- Do you feel like this change is helpful?
- Would it be beneficial to extend beyond the current 24-month payment history?

F. Overall Impression of Online Account (Benchmark Questions)

- Would you recommend online account to a friend or family member? **YES / NO**
 - o What are the primary reasons you would/wouldn't recommend it?
- What do you like best about online account?
- What do you like the least?
- What features of online account do you see yourself potentially using in the future?
- Is there anything missing from Online Account that you would like or need?
- What formatting/visual elements of online account do you like? Are any of them more helpful than others?
 - o If not mentioned, specifically probe about the underlined text to indicate linked content.

- How easy or difficult was it to navigate through online account to get information?
 - What, if anything, would you change to make it easier?
- Overall, if you could change one thing about IRS online account, what would it be and why?
- In the past, have you used a tax professional for filing taxes or for other tax matters? **YES / NO**

If YES:

- What was the reason you contacted a tax professional? (Routine filing, stocks, business taxes, etc.)
- Would you like your tax professional to be able to see the information in Online Account?
YES / NO
- Now that you have seen online account, would you still choose to use a tax preparer for your return? **YES / NO**
 - Why or why not? Please explain.

G. “Digital Notices/Notifications” Feature

- The IRS is considering offering taxpayers the option of receiving digital versions of select notices rather than sending them through the mail.
 - Would you be interested in this feature? **YES / NO**

If YES:

- How likely would you be to use this feature on a scale of 1-5, with 1 being very unlikely, and 5 being very likely?
- How would you expect it to work?

- o Do you have any other feedback for the IRS about this idea?
- In addition, the IRS may also begin sending digital notification messages to users who opt in.
 - o Would you be interested in this feature? **YES / NO**

If YES:

- o How likely would you be to use this feature on a scale of 1-5, with 1 being very unlikely, and 5 being very likely?
- o How should the opt-in process work?
- o Do you have any other feedback for the IRS about this idea?

III. Closing

Thinking about our discussion today, is there anything else you would like to share with me about online account?

Thank you very much for coming and sharing your ideas with me. I appreciate your time. Have a nice (morning, afternoon, evening) 😊