

Remote IDIs Interview Guide

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Overview:

The IRS plans to deliver digital copies of notices that are currently sent by mail, beginning with the CP521 installment agreement payment due notices. This series of remote, in-depth interviews (IDIs) with taxpayers will inform the development and design of this new capability, including:

- Creation of a journey map to include a path for digital notices.
- Enhancements to individual user personas regarding the digital notices feature.
- Screen designs for one round of usability testing within the Online Account framework.

Participant Requirements:

- Individual taxpayers who within the past 3 years had a balance with the IRS, arranged a payment plan, and received a CP521 installment agreement payment due notice.

Goals:

- Gain an understanding of the behaviors and attitudes of taxpayers with regard to transacting and receiving financial information digitally, including what might motivate them/prevent them from opting in.
- Gauge taxpayer willingness to eliminate paper notices completely.
- Understand taxpayer behaviors and perceptions about the process of setting up a payment installment agreement.
- Obtain taxpayer feedback on the CP521 installment agreement payment due notice.
- Explore user interface and experience options that are familiar to and/or preferred by taxpayers related to the receipt of digital notices.
- Understand expectations with regard to the process of opting in, being alerted to, and retrieving digital notifications, as well as opting out.
- Understand taxpayer expectations for availability and interactivity of content.
- Assess taxpayer willingness/likelihood for accessing notifications and/or transacting on a mobile device.

Background to be gathered during screening/recruitment:

- Age
- Gender identification
- Geographic location
- Highest level of education [junior high school; high school graduate; college graduate; master's degree(s); professional school degree (e.g., medical school or law school); doctoral degree; post-doctoral work; N/A]

Questions:

Note: The moderator may alter the order of questions during the interview and add or omit questions, depending on the flow of conversation.

General Behaviors/Attitudes

1. When you make payments, such as rent or mortgage, utilities, or credit card balances do you typically do it in person, by mail, or electronically, via online payments? Why?
2. Do you generally receive your notifications for payments by mail, electronically, or both? Why?
 - a. (If other than electronically ...) What is preventing you from choosing/might motivate you to choose to receive notifications electronically?
 - b. (if electronically....) How long have you been receiving notifications digitally and what motivated you to switch from paper?

Interactions with IRS Related to Bill Payment Notifications and the CP521 Form

3. How often, on average do you interact with the IRS, for any reason (e.g. annually, several times a year, more than several times a year, never)?

4. How do you prefer to interact with the IRS when you need to—by mail, phone, online, or by having someone else (tax professional or relative/friend) handling this for you?

(Reminder about confidentiality, research purposes only, share no sensitive/personal information) I understand that you have in the past owed a balance and set up an installment agreement payment plan with the IRS.

- a. How long ago was that?
 - b. Was this installment agreement on an individual or jointly filed return?
 - c. Approximately how many installment payments did you make/have you made?
6. Without describing amounts or any information you consider to be sensitive, can you describe the process of setting up your payment arrangement?
 - a. Did you set up the payment arrangement yourself or get help from a tax professional or someone else?
 - b. (if someone else) Was this an authorized representative/Power of Attorney?
 - c. What method did you choose for making your payments, e.g. by check, by setting up an online payment arrangement or another method?
7. Did/do you recall receiving payment notifications in the mail from the IRS? (if no, proceed to next question)
 - a. (if yes) What do you recall about your experience receiving this payment notification in the mail?
 - b. Would you say that the form was immediately clear or can you recall any questions, concerns, or confusion specific to the information in the form?

8. I'd like you to take a look at an example of the payment notification form, which the IRS calls CP521. It is publicly available and can be found at [irs.gov](https://www.irs.gov))

- a. Do you recall receiving this form?
- b. [If answered jointly in Q4] Did you each receive a copy of this form? (If yes) What are your thoughts about that?

9. Please take a few moments to briefly look over the form. Thinking about your experience receiving this form for the first time is there anything that you notice that might help the IRS improve the form for taxpayers like you?

- a. In the upper right section?
- b. Related to the payment stub?
- c. The payment options information and other information on page 3
- d. The installment agreement summary?
- e. Anything related to penalties, removal of penalties or interest charges?
- f. Money saving tips?
- e. Additional information?

Potential Features and Functions of the Digital Notice Experience

10. The IRS currently sends form CP521 in the mail and is considering making the form available digitally. What is/would be your level of interest in receiving this form electronically on a scale of 1-10 where 1 is not at all interested and 10 is extremely interested? Explain your rating.

11. What do you perceive to be the benefits or disadvantages of receiving this notice digitally?

- a. Probe: Convenience? Faster? Reduced environmental footprint? Privacy?

12. For the next few questions, let's assume that you opted to receive this notice digitally. Describe how you would imagine the digital notification process working, from the time you set up your payment installment plan to receiving and acting upon a digital notification.

- a. At what point and how would you imagine signing up to receive digital notices?
- b. How would you expect to be alerted?
- c. Where/how would you expect to receive and retrieve these digital notifications?
- d. Would you wish to also receive a copy in the mail or prefer to only receive notifications digitally? Why?
- e. [If answered jointly in Q4] Would you want/expect your joint filing partner to be able to opt-in to receive digital notifications separately?

13. Imagine that these digital notifications were made available to you online:

- a. What label or name would you be looking for online to access your digital notices?
- b. How far back would you expect to be able to see or access digital notices?

- c. How would you imagine changing your choice for how you receive these notices?
- d. What format would you expect the digital notices to be available in (e.g. HTML, pdf, or something else)?
- e. Would you want or expect the digital notices to be interactive?

14. Tell me anything that comes to mind with regard to accessing information from the IRS on a mobile device.

- a. Would you want/expect to access information from the IRS on a mobile device?
- b. Would you be willing to transact with the IRS on a mobile device?
- c. Would/how would you expect the experience on your mobile device to be different?
- d. Would you expect to access information from/transact with the IRS online, via an app, or both?

15. Are there other types of notices from the IRS that you would want or expect to be able to access digitally?

16. Can you think of a particularly good or bad example from any other financial or payment communications that you currently receive digitally?

17. Is there anything else you would like to share with the IRS today regarding the receipt of digital notifications?