
IRS
Accessibility
Contact Us
FAQs
Español
Other Languages
Sign In
Search...
My Home
Help Center
Security Settings
my Tax Benefits
my Profile
my Tax Information
my IRS Account
my Tax Account
my Tax Return
my Tax Return
my Tax Account
my Tax Benefits

my IRS Account

I have a dream

- Taxpayer Identity is secure, authorized and authenticated – only taxpayers can sign and submit their return.
- Tax responsibilities will be easier to manage.
  - Less manual entry, less time for tax prep, fewer physical documents to lose, fewer errors to fix on the back end for Taxpayers and the IRS
- Taxpayers will be better informed of tax benefits and liabilities for financial decisions.
- Providing tax information to others will be secure, encrypted and simple.
- There will be new integration of tax data across source systems for further automation and to protect identity.
- Simple returns will be available on-line or in the mail, ready for review, approval, signing and filing.

Vision: A Taxpayer Portal

- A single secure Taxpayer Portal where taxpayers can:
  - Maintain their personal information such as dependents, Power of Attorney, Tax Preparer, bank accounts and health insurance
  - Access their Tax Information from prior years and share it with 3rd parties
  - Discover tax benefits
  - Find all current tax documents, prepare, sign and file their return online or with help from others
  - Access their Tax Account and make payments

Incremental Steps leading to big improvements

Deliver small "chunks" of functionality over time that will provide a highly secured taxpayer portal that leads to significant efficiency while improving compliance *and* tax benefits for the majority of taxpayers.

***my* IRS Account – ** The entryway into new taxpayer functionality

***my* Profile**

- **Personal Information** – Maintain personal information such as POA, Tax Preparer, Bank accounts
- **Relationships and Dependents** – Identify dependents and the data needed for tax benefits

***my* Tax Information** – Access tax transcripts and share information with 3rd parties

***my* Tax Account** – View Tax Account, see balances due, interest, and payments

***my* Tax Return** – See status of Tax Documents, view details, prepare return and file it

***my* Tax Benefits** – View current tax benefits and find new ones available


IRS
Accessibility
Contact Us
FAQs
Español
Other Languages
Security Settings
Discover tax benefits
Maintain taxpayer personal information
Access and share Tax Information
A single secure Taxpayer Portal
my Tax Benefits
my Profile
my Tax Information
my IRS Account
my Tax Return
my Tax Account
Prepare a return
Access Tax Account and make payments
my Tax Return
my Tax Benefits

my Profile

Phase I a – Personal Information

- Build application for use of new authorization and Identification system that will be the robust and secure foundation for future applications.
- Identify new data requirements for taxpayer identification for matching to returns.
- Leverage source system data for verification and identification. Examples might be:
  - Social Security data would be the source for Name, Social Security Number, Marriage, Divorce, Death.
  - State ID/Drivers License Data could be used for Identity matching, partnering with states.
  - Passport data from the US Department of State could be leveraged for identity matching.
- Add functionality for linking Financial Accounts and Health Insurance data.
- New data would be stored for future needs for automated return creation.

my Profile (Cont'd)

Phase I b –Relationships and Dependents

- Build new application so Taxpayer can manage relationships and dependency.
- Application would add functionality to determine eligible tax benefits and dependency leveraging tools similar to those in the Interactive Tax Assistance tool.
- Ability to Add, Change and Remove relationships/dependency through multiple channels to support diverse needs (web, email, mail, phone).
- Ability to "request" transfer of dependents from existing taxpayer who will have ability to "approve" or "deny" transfer.
- Head off identity theft, dependency conflicts and injured spouse delays by recognizing conflicts and providing an opportunity for dispute resolution ***before*** filing.
  - The first return filed will no longer be able to "steal" a person. Existing relationships in new system will rule.
  - Every transfer of dependency must be approved by the person who had the dependent in the prior year. Call centers will have secured capability to help taxpayers with transfers and disputes.
  - Disputes would put a hold on the dependent until resolved.

my Tax Information

Phase II a - Taxpayer will be able to view, download and share their transcripts

- Leverage e-Services capabilities and add functionality to give taxpayer the ability to authorize e-Services for Third Parties such as Tax Preparers, Mortgage Brokers, and Credit Card Providers who are registered with the IRS with a designation of something like the current Approved Business Partner.
  - Possible revenue opportunity for the IRS and efficiency for the partners.
- All users of transcript data will be registered and identified for this access and all access will be tracked.
- Reports will be improved, but only to the extent possible with the existing data. Format will represent a 1040 and source schedules and forms.

my Tax Information (Cont'd)

Phase II b - Taxpayer information availability will be complete

- The ultimate goal for the Return Transcript will be a report in the form of a 1040 return, with taxpayer amendments and IRS changes clearly identified.
- All source document data will be captured and retained to provide the foundation for further capabilities.
  - Access to source tax documents for the current tax year would reduce the need for paper W-2's, 1099's etc., and could eliminate manual entry of tax data.
    - Lost tax documents are a major issue for many taxpayers, particularly seniors.
  - Complex tax laws make tax compliance difficult for the majority of taxpayers. Additional data would enable fully automated tax preparation for many taxpayers. For example, state taxes paid are not captured today but are needed for itemization.
  - Partnerships with organizations such at Tax Prep Software Firms, Payroll and Benefits firms, not-for-profits (insurance providers, AARP) could help finance capabilities.

my Tax Account

Phase III – Clear online tracking of taxpayer liabilities and payments

- New functionality will make it easier for the Taxpayer to view any tax liabilities and payments to their tax account.
- Functionality would be similar to on-line banking with liability, penalties, interest, and payments clearly displayed.
  - Taxpayer could clearly see all quarterly and account payments.
- Alternatives for making payments will be available and linked to the Tax Account from Financial accounts identified in the "Personal Information" application.

my Tax Return

Phase IV a – Reduction of manual entry and reduced risk of ID theft

- Secured, encrypted ability to download all data to Vendor Tax Programs either by taxpayer, POA, or Authorized Preparer.
- Secured, encrypted ability to transmit return data from Vendor Tax Programs to Taxpayer ***my*** IRS Account.
- New Taxpayer functionality to Review, Sign and e-File current return through multiple channels.
  - Secured on-line accounts for taxpayer ***and*** spouse.
  - Multiple channels available including phone call with IRS call center and security processes for taxpayers with low vision and other disabilities.
  - Secured approval and signing prevents ID theft, prevents illicit firms from rerouting refunds and requires spousal review and submission.

my Tax Return (Cont'd)

Phase IV b – New tax prep capabilities

- Deliver a dashboard showing status of tax documents currently available and status of the return.
- Link to complete source documents such as W2, 1099's, 1095a's etc.
  - Could reduce complexity of source documents by standardization of format (for example, today's 1099-B Broker statements are "interesting").
  - Could alert taxpayers to issues with documents that are missing.
- Provides data, tax calculations, credit, deduction and subtraction automation, return completion, approval and filing.

my Tax Benefits

Phase V – Document current benefits and suggest potential tax benefits

- Logic capabilities from the Interactive Tax Assistant Tools would leverage new data captured in **Personal Information** and **Relationships and Dependents.**
- Areas where there are actual tax savings on a return would be identified:
  - Deductions
  - Tax Subtractions
  - Tax Credits
  - Favorable treatment of income – Capital Gains, Dividends, Social Security.
- Provide ability to identify new opportunities for tax savings
  - Various Education Credit Scenarios (e.g. Pell Grant for housing, higher dependent income), 401k, IRA, HSA, Health Care, Child Care.

Sequence of Documents

To meet size constraints, the presentation has been divided into three PDF Documents

My IRS Account – 1

- ***my*** **IRS Account**
- ***my*** **Profile**
  - **Personal Information**
  - **Relationships and Dependents**

My IRS Account – 2

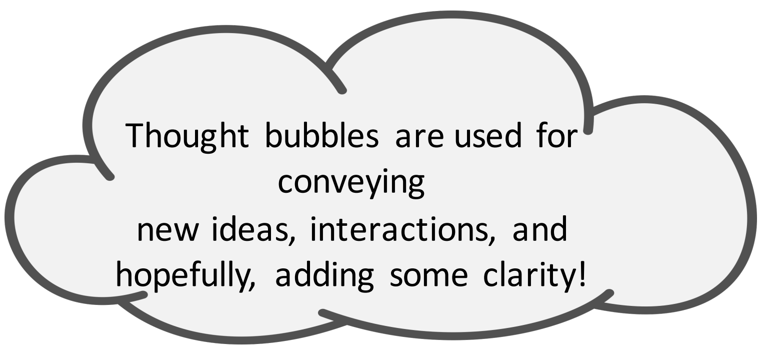
- ***my*** **Tax Information**
- ***my*** **Tax Account**

My IRS Account – 3

- ***my*** **Tax Return**
- ***my*** **Tax Benefits**

Credits & Approach:

- Special thanks to WWW.IRS.Gov and WWW.SocialSecurity.gov
  - Capabilities and style have been heavily “borrowed” from these sites
  - Both organizations have done a lot with very limited resources, particularly in the last few years.
  - IRS resources contacted have been generous with their time.
- Focus for this document was new capabilities predominantly for lower and modest income families and seniors
  - Priorities and design would require significant in depth analysis
  - To provide conceptual examples, new types of data are suggested, but are illustrative, only. An example might be that Drivers Licenses might not be a best practice for ID validation.
  - Due to time constraints, only simple, “happy path” scenarios have been illustrated



About the entrant

Kathy Goeddel, PMP, CSM, Tax-Aide Fellow

Kathy Goeddel is a passionate volunteer with the AARP Tax-Aide Program. She is currently the District Coordinator and Technical Coordinator for 11 Tax Sites with 75 volunteers serving inner North, Northeast and Northwest Portland, Oregon. She has been recognized as a Tax-Aide Fellow for her long and distinguished service to the program. No more than 1% of the volunteers are recognized as a Tax-Aide Fellow each year.

In 2010, Kathy retired from a career as a Director and Program Manager in Information Systems. She built and managed new high performance teams for Standard Insurance and Tektronix. She is known for defining and implementing significant process improvements in conjunction with the integration of new technology in the business. She has strong leadership, financial, and strategic management skills. During her tenure with the Internet Business Group at Tektronix, the website was recognized with an eWEEK top 10 ranking of FastTrack 500 Innovators for e-business, and the InternetWeek.com 100 for top commercial web innovators. She has implemented global business applications such as e-Commerce, ERP, Manufacturing, Finance, Automatic Call Distribution and Data Warehouses. She has led teams implementing new strategic technology platforms including content management, portal, messaging, and technology that integrates legacy applications. Prior to this, she held positions in Information Systems and Finance at Procter & Gamble. She has also been an instructor at Portland State University and Oregon State University in Information Systems at both undergraduate and graduate levels. Her education includes a BA in Economics and an MBA in Management Information Systems from Indiana University.

my Profile

Scenarios for *my* Profile

- Married taxpayer, Katherine, views her **Personal Information**
  - Taxpayer will be able to see her data. Contact information can be updated
  - They can enter and maintain their Financial Accounts.
- Taxpayer updates relationships and dependents.
  - Katherine will update her filing status.
  - She will :
    - Confirm and update an existing dependent son, John.
    - Remove a sister-in-law, Susan, who is no longer a dependent.
    - Add a brother-in-law, Thomas.
    - Review tax benefits available for dependents.

my IRS Account **Welcome, Katherine!** You last signed in on May 02, 2015 at 10:28AM EDT.

My Home | Help Center | Security Settings

My Profile | My Tax Information | My Tax Account | My Tax Return | My Tax Benefits

Personal Information | My Relationships & Dependents | Insurance Information

Your Name:
Katherine A. Portland
Social Security Number:
XXX-XX-1234
Date of Birth:
January 01, 1975

My Spouse:
Don A. Portland
Social Security Number:
XXX-XX-2234
Date of Birth:
January 01, 1972

Taxpayer and Spouse data will be sourced and updated from Soc. Security Records. New ID Verification will be needed. Matching to source systems such as State DMV or Immigration and Naturalization Passport data may be added.

Your Address, Phone Number and E-mail

Address:
1300 N Hall Street
Portland, OR 97212
Daytime Phone: **(503) 555-1212**
Home Phone: **(971) 555-1212**
Cell: **(971) 555-1234**
Email: kathy.portland@gmail.com
Biometric data: **TBD**

IP PIN

XXXXXX

Government ID's

Driver's license / state ID numb
Issue date of license or state ID: **11/15/20**
Expiration date of license or state ID: **01/01/202**
State where license or state ID was issued: **OR**

Passport Number: **411111117**
Date of Issue: **15 Apr 2009**
Date of Expiration: **14 Apr 2019**

as
a blind or visually impaired user?

Update Contact Information | Update IP PIN | Update Government ID's

Additional Information

Occupation: **Instructor**
Blind: **No**
Totally and Permanently Disabled: **No**
Injured Spouse: **No**

Other New Data: TBD....
Do you want $3 to go to the Presidential Election Campaign: **Yes**

Update Information

Go to Security Settings

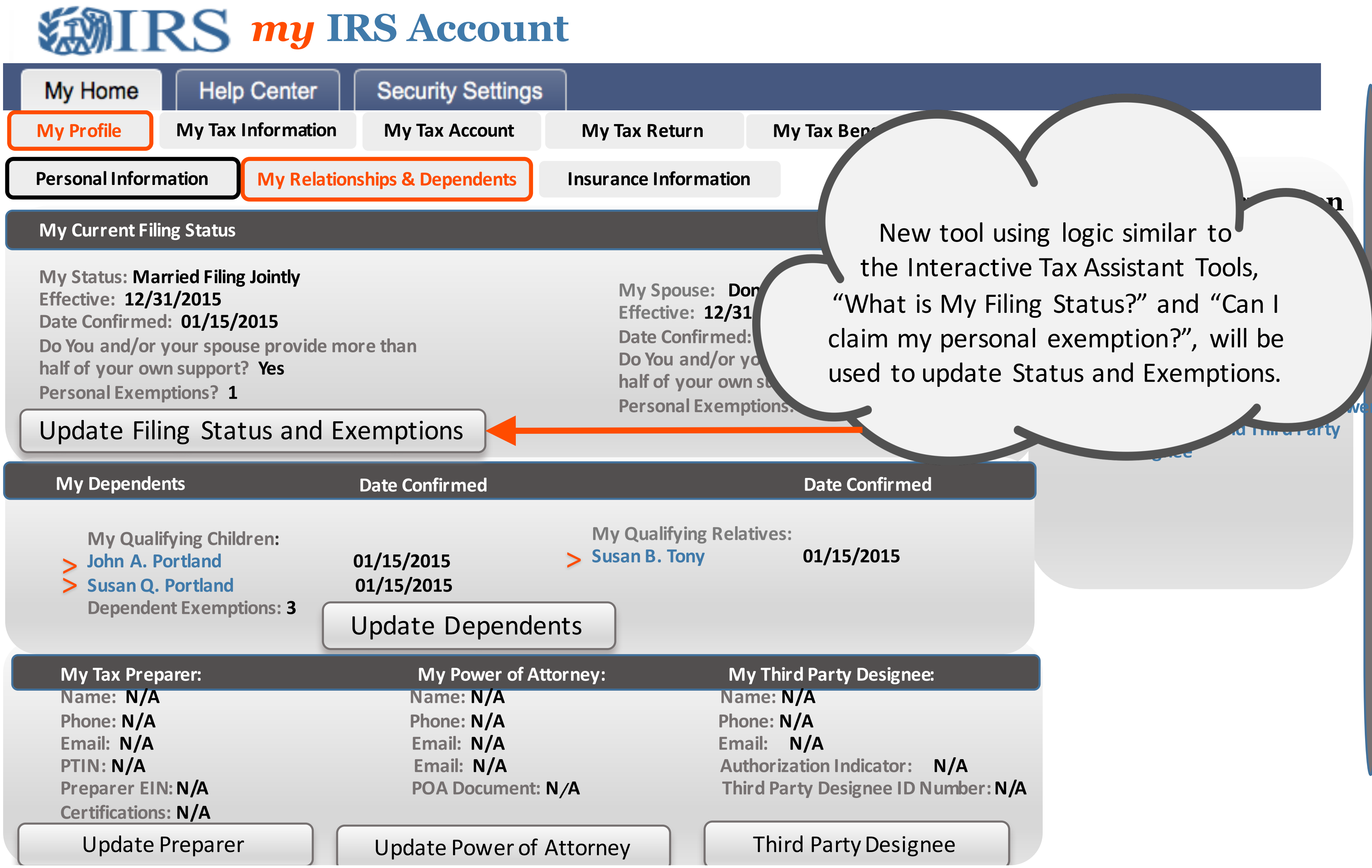
Your security settings allows you to view or update your:

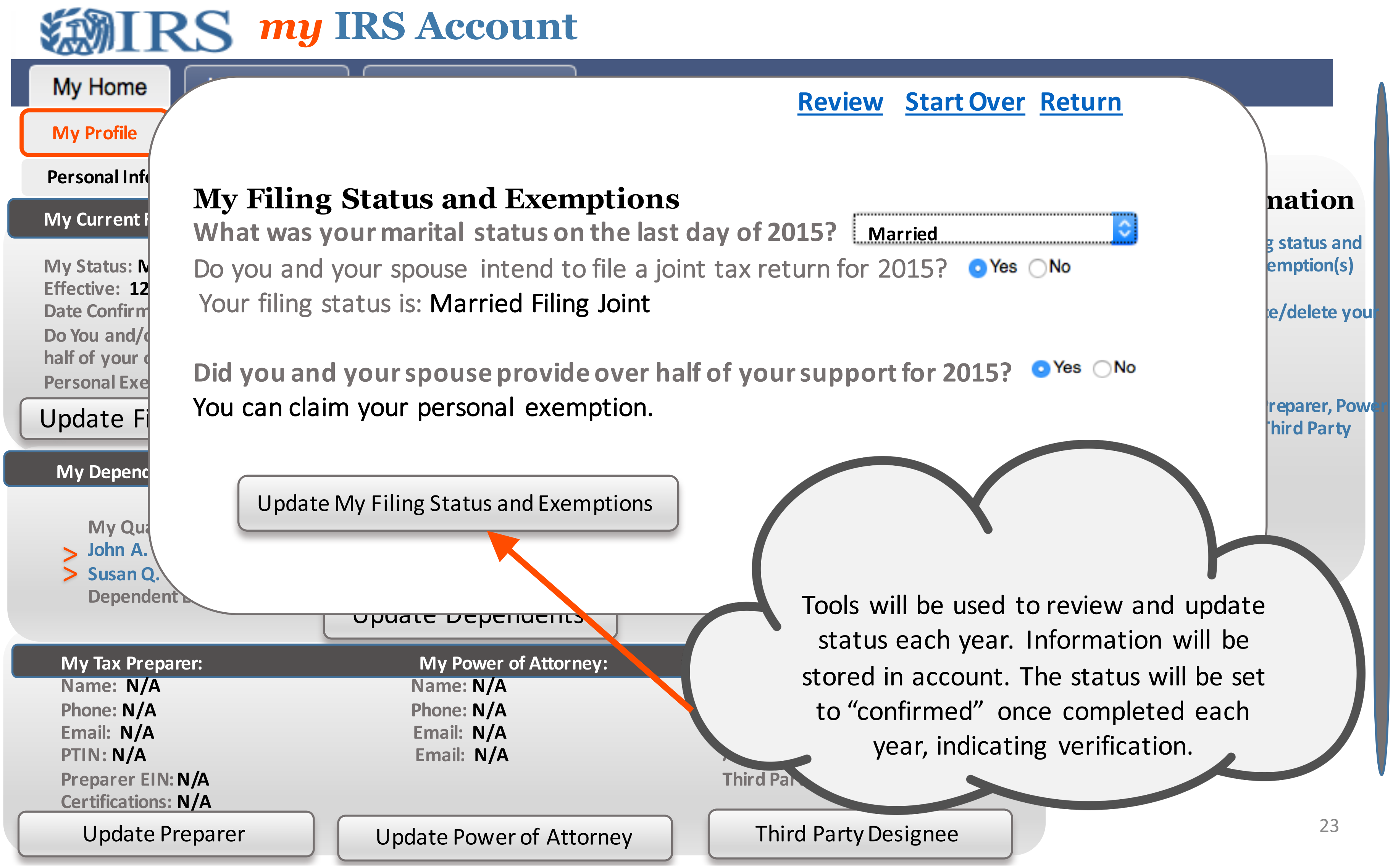
- security options,
- password, and
- password reset questions.

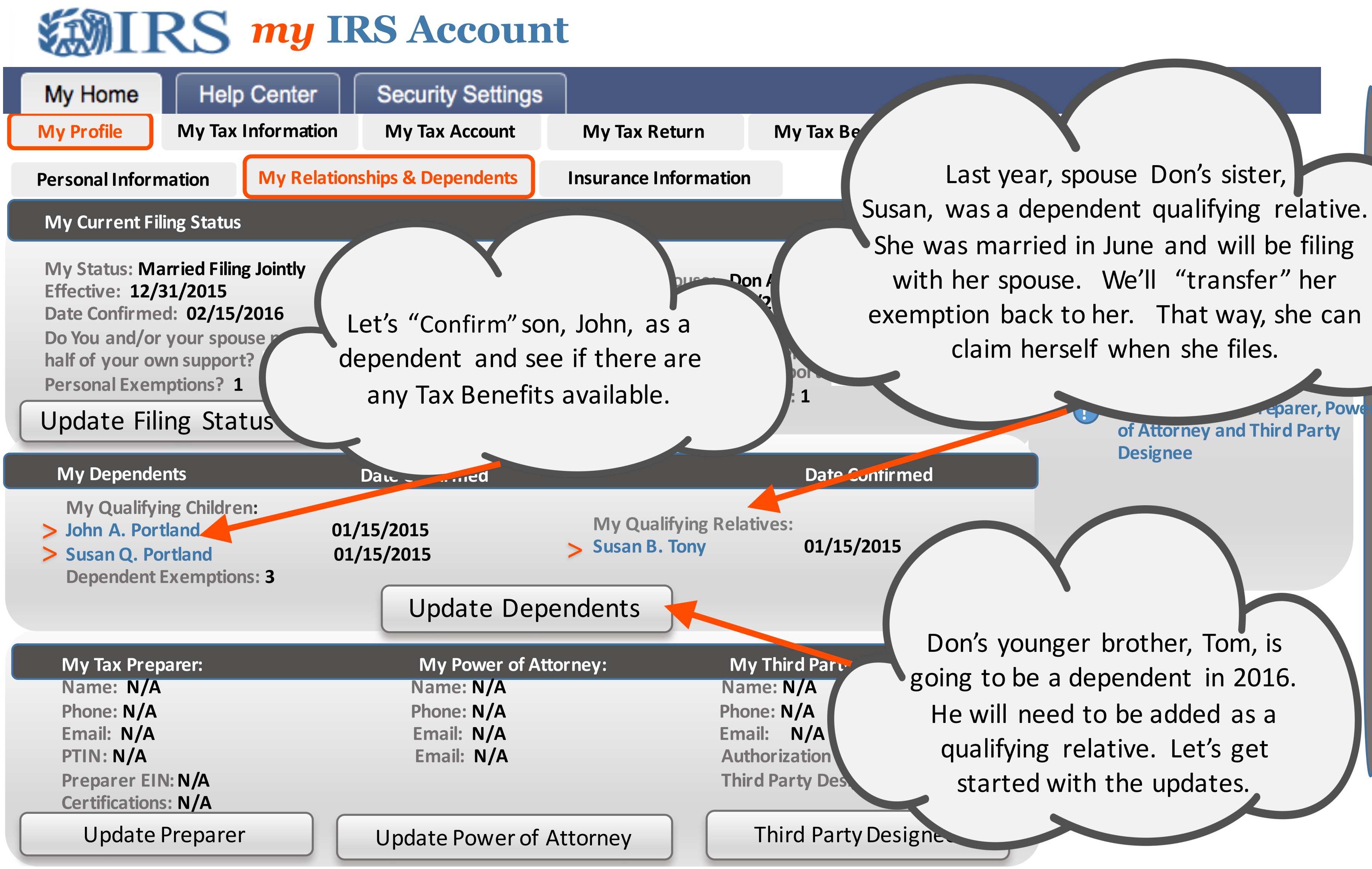
Financial Account Information		Account Type
Our Checking Account US BANK NA Account Number: x0012 (Last 4 Digits)	Katherine A Portland Don A Portland	Checking
Portland's Joint Savings US BANK NA Account Number: x0024 (Last 4 Digits)	Katherine A Portland Don A Portland	Savings
Katherine's Regular IRA Bank of America Account Number: x0015 (Last 4 Digits)	Katherine A Portland	IRA
Katherine's Roth IRA MyRA Account Number: x0015 (Last 4 Digits)	Katherine A Portland	Roth IRA

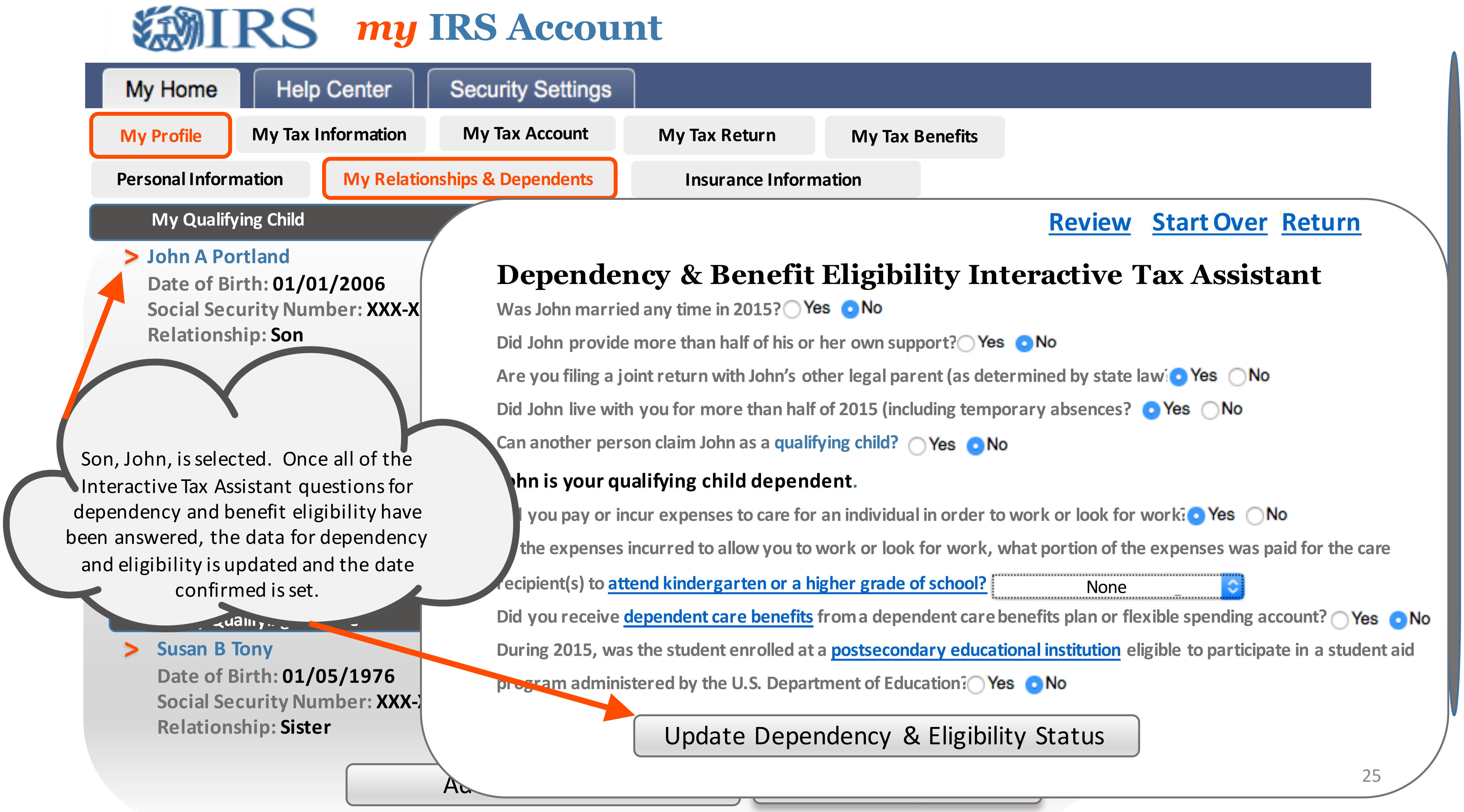
Update Financial Accounts

This is a continuation of the Personal Information screen. All financial accounts required for payment or deposit are included. Security and edit requirements should be similar to online financial institution transfer account verification processes for external accounts. Only accounts verified here can be used for refunds, reducing risk refund identity theft.


IRS my IRS Account
My Home
Help Center
Security Settings
My Profile
My Tax Information
My Tax Account
My Tax Return
Personal Information
My Relationships & Dependents
Insurance Information
My Current Filing Status
My Status: Married Filing Jointly
Effective: 12/31/2015
Date Confirmed: 01/15/2015
Do You and/or your spouse provide more than half of your own support? Yes
Personal Exemptions? 1
My Spouse:
Effective:
Date Confirmed:
Personal Exemptions:
Update Filing Status and Exemptions
New tool using logic similar to the Interactive Tax Assistant Tools, "What is My Filing Status?" and "Can I claim my personal exemption?", will be used to update Status and Exemptions.
My Dependents
Date Confirmed
Date Confirmed
My Qualifying Children:
> John A. Portland 01/15/2015
> Susan Q. Portland 01/15/2015
Dependent Exemptions: 3
My Qualifying Relatives:
> Susan B. Tony 01/15/2015
Update Dependents
My Tax Preparer:
Name: N/A
Phone: N/A
Email: N/A
PTIN: N/A
Preparer EIN: N/A
Certifications: N/A
My Power of Attorney:
Name: N/A
Phone: N/A
Email: N/A
Email: N/A
POA Document: N/A
My Third Party Designee:
Name: N/A
Phone: N/A
Email: N/A
Authorization Indicator: N/A
Third Party Designee ID Number: N/A
Update Preparer
Update Power of Attorney
Third Party Designee


IRS my IRS Account
My Home
My Profile
Personal Info
My Current
My Status:
Effective: 12
Date Confirm
Do You and/
half of your
Personal Exe
Update Fi
My Depend
My Qua
John A.
Susan Q.
Dependent
Update Dependents
mation
g status and
emption(s)
e/delete your
reparer, Powe
Third Party
Review
Start Over
Return
My Filing Status and Exemptions
What was your marital status on the last day of 2015?
Married
Do you and your spouse intend to file a joint tax return for 2015?
Yes
No
Your filing status is: Married Filing Joint
Did you and your spouse provide over half of your support for 2015?
Yes
No
You can claim your personal exemption.
Update My Filing Status and Exemptions
My Tax Preparer:
Name: N/A
Phone: N/A
Email: N/A
PTIN: N/A
Preparer EIN: N/A
Certifications: N/A
My Power of Attorney:
Name: N/A
Phone: N/A
Email: N/A
Email: N/A
Third Par
Update Preparer
Update Power of Attorney
Third Party Designee
Tools will be used to review and update status each year. Information will be stored in account. The status will be set to "confirmed" once completed each year, indicating verification.


IRS my IRS Account
My Home
Help Center
Security Settings
My Profile
My Tax Information
My Tax Account
My Tax Return
Personal Information
My Relationships & Dependents
Insurance Information
My Current Filing Status
My Status: Married Filing Jointly
Effective: 12/31/2015
Date Confirmed: 02/15/2016
Personal Exemptions? 1
Update Filing Status
My Dependents
Date Confirmed
My Qualifying Children:
John A. Portland 01/15/2015
Susan Q. Portland 01/15/2015
Dependent Exemptions: 3
My Qualifying Relatives:
Susan B. Tony 01/15/2015
Update Dependents
of Attorney and Third Party Designee
My Tax Preparer:
Name: N/A
Phone: N/A
Email: N/A
PTIN: N/A
Preparer EIN: N/A
Certifications: N/A
Update Preparer
My Power of Attorney:
Name: N/A
Phone: N/A
Email: N/A
Email: N/A
Update Power of Attorney
Name: N/A
Phone: N/A
Email: N/A
Let's "Confirm" son, John, as a dependent and see if there are any Tax Benefits available.
Last year, spouse Don's sister, Susan, was a dependent qualifying relative. She was married in June and will be filing with her spouse. We'll "transfer" her exemption back to her. That way, she can claim herself when she files.
Don's younger brother, Tom, is going to be a dependent in 2016. He will need to be added as a qualifying relative. Let's get started with the updates.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My Tax Return
My Tax Benefits
Personal Information
My Relationships & Dependents
Insurance Information
My Qualifying Child
> John A Portland
Date of Birth: 01/01/2006
Social Security Number: XXX-X
Relationship: Son
> Susan B Tony
Date of Birth: 01/05/1976
Social Security Number: XXX-
Relationship: Sister
Review
Start Over
Return
Dependency & Benefit Eligibility Interactive Tax Assistant
Was John married any time in 2015? Yes No
Did John provide more than half of his or her own support? Yes No
Are you filing a joint return with John's other legal parent (as determined by state law Yes No
Did John live with you for more than half of 2015 (including temporary absences? Yes No
Can another person claim John as a qualifying child? Yes No
hn is your qualifying child dependent.
you pay or incur expenses to care for an individual in order to work or look for work Yes No
the expenses incurred to allow you to work or look for work, what portion of the expenses was paid for the care
recipient(s) to attend kindergarten or a higher grade of school? None
Did you receive dependent care benefits from a dependent care benefits plan or flexible spending account? Yes No
During 2015, was the student enrolled at a postsecondary educational institution eligible to participate in a student aid
program administered by the U.S. Department of Education? Yes No
Update Dependency & Eligibility Status
Son, John, is selected. Once all of the Interactive Tax Assistant questions for dependency and benefit eligibility have been answered, the data for dependency and eligibility is updated and the date confirmed is set.

IRS *my* IRS Account

My Home | Help Center | Security Settings

My Profile

Personal I

My

> John
Date
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Review | Start Over | Return

Transfer a Dependent

Transfer

John A Portland
Date of Birth: **01/01/2006**
Social Security Number: **XXX-XX-3234**
Relationship: **Son**

Transfer

Susan G Portland
Date of Birth: **04/01/2015**
Social Security Number: **XXX-XX-4234**
Relationship: **Daughter**

Transfer

Susan B Tony
Date of Birth: **01/05/1976**
Social Security Number: **XXX-XX-1133**
Relationship: **Sister**

To transfer the exemption for sister-in-law, Susan Tony, the "Transfer a Dependent" functionality is invoked. Then the specific dependent is selected.

Tax B

02/01/2016

...ing status and your personal exemption(s)

Verify add/update/delete your dependent

Update My Tax Preparer, Power of Attorney and Third Party Designee

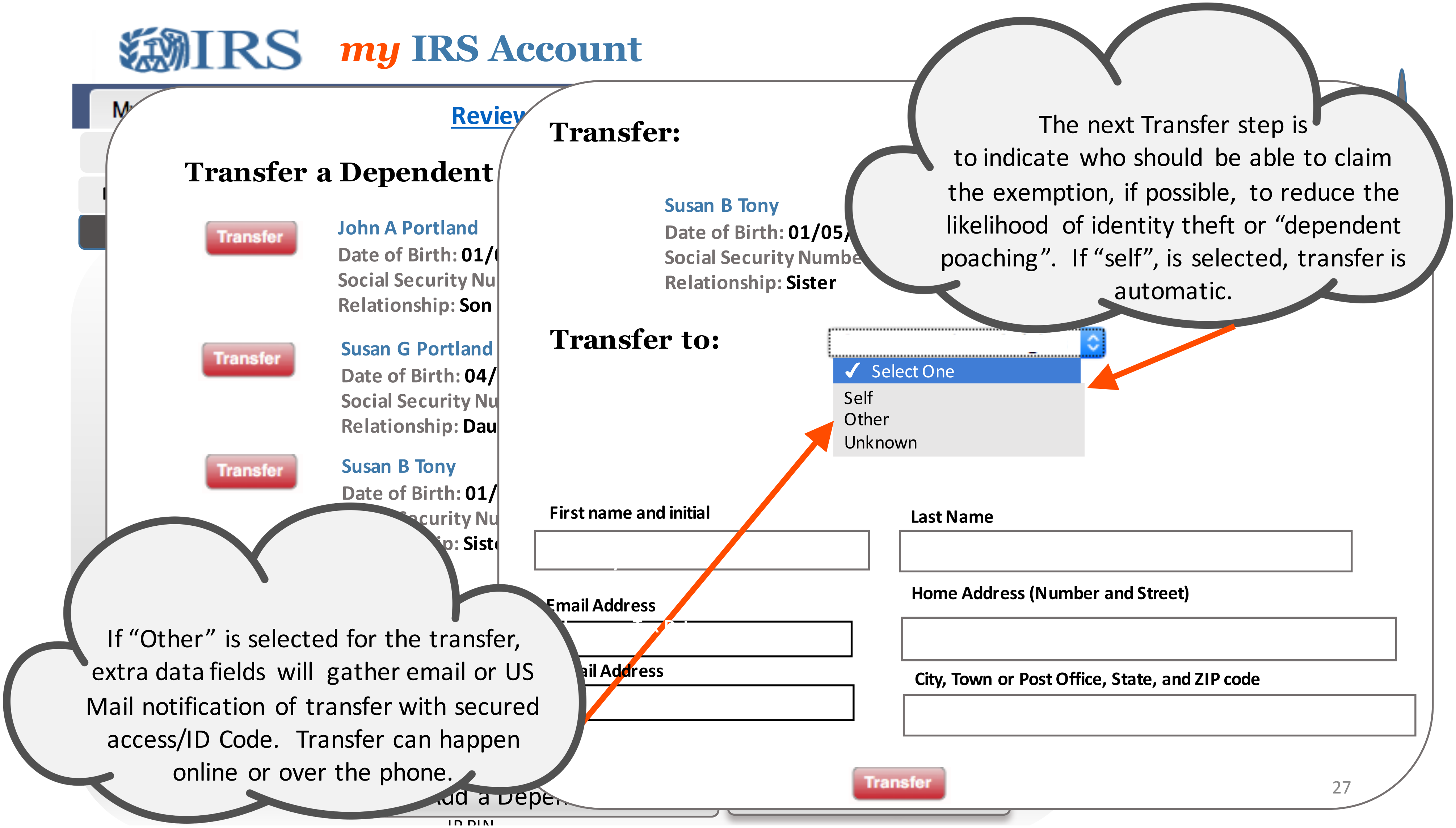
My | Date Confirmed

> Susan B
Date of Birth: **01/05/1976**
Social Security Number: **XXX-XX-1133**
Relationship: **Sister**

Medical Expense Deduction: **Yes**
Tuition and Fees Adjustment or Education Credit: **Yes**

01/02/2015

Add a Dependent | Transfer a Dependent


IRS my IRS Account
Transfer a Dependent
Transfer
John A Portland
Date of Birth: 01/
Social Security Nu
Relationship: Son
Transfer
Susan G Portland
Date of Birth: 04/
Social Security Nu
Relationship: Dau
Transfer
Susan B Tony
Date of Birth: 01/
Transfer:
Susan B Tony
Date of Birth: 01/05/
Social Security Numbe
Relationship: Sister
Transfer to:
Select One
Self
Other
Unknown
First name and initial
Last Name
Email Address
Home Address (Number and Street)
City, Town or Post Office, State, and ZIP code
Transfer
The next Transfer step is to indicate who should be able to claim the exemption, if possible, to reduce the likelihood of identity theft or "dependent poaching". If "self", is selected, transfer is automatic.
If "Other" is selected for the transfer, extra data fields will gather email or US Mail notification of transfer with secured access/ID Code. Transfer can happen online or over the phone.

my IRS Account

My Home | Help Center | Security Settings

My Profile | My Tax Information | My Tax Account | My Tax Return

Personal Information | My Relationships & Dependents | Insurance In

Add a Dependent

First name and initial: Thomas B

Last Name: Portland

Dependent's Social Security Number: XXX-XX-2213

Dependent's Date of Birth: 10/10/1990

Dependent's Relationship to you: Brother-in-law

IP PIN: XXXXXX

Dependent's Transfer Effective Date: 02/16/2016

Status: **Pending**

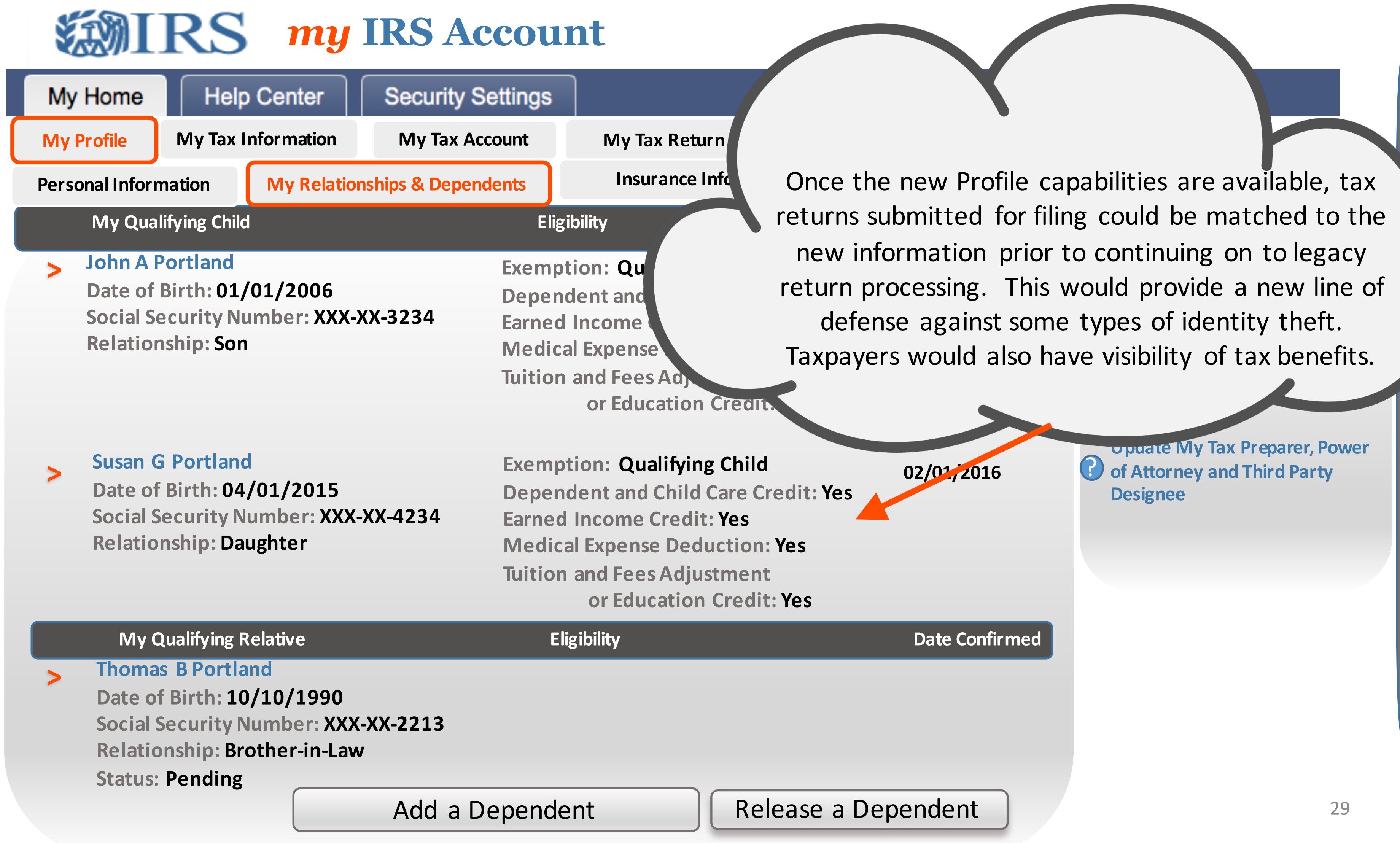
Date Confirmed:

Last Updated: **02/10/2016 1:05 PM**

hird Party

Don's adult brother, Thomas needs to be added as a dependent for 2016. Since Thomas has not yet transferred his own dependency, Katherine will add him in a "Pending Status". He won't be "available" to be confirmed until that has happened. In event of a dispute, the issue can be raised to the IRS in advance of the filing date.

Add a Dependent



Once the new Profile capabilities are available, tax returns submitted for filing could be matched to the new information prior to continuing on to legacy return processing. This would provide a new line of defense against some types of identity theft. Taxpayers would also have visibility of tax benefits.