

# Tax Design Challenge

## introduction

Taxes can be a daunting task for most Americans. We're on a deadline. We're worried we might owe a lot of money. We're concerned we will make a mistake. We know that we could spend hours gathering documents, figuring out the numbers and filling out forms. Sometimes it just seems easier to hire an accountant or pay for a service to help.

The sense of security, time savings and assistance that tax preparation brands and companies like Turbo Tax, Jackson Hewitt, and H&R Block provide, ease our minds and help make the process easier. Taxpayers feel a level of trust that their return will be completed accurately and on time with a maximum return, but many cannot afford this luxury and are forced to go it alone.

## **opportunity**

What if, in the taxpayer experience of the future, the IRS was able to provide these services free of charge? What if taxpayers could feel that same level of trust as they do with paid preparer services? And what if more taxpayers could receive even greater benefits by using this new system?

We believe that the IRS can offer an improved taxpayer experience—one that makes the process easier, more understandable, more efficient and less intimidating. We believe that this opportunity could be available to all taxpayers rather than only to those who can afford a consultant or special service.

This new user experience can benefit taxpayers and well as the IRS.

**benefits to  
the taxpayer**

- free service
- less time spent preparing taxes
- a filing assistant to facilitate easier filing
- accurately calculated taxes for a maximum refund
- ability to connect and manage personal finances to increase savings and financial stability
- ability to utilize personal tax records and financial information to achieve home ownership or other life goals

**benefits for  
the IRS**

- improved communication with taxpayers
- improved accuracy and efficiency of returns
- improved perception of the IRS as a “partner” in filing

## the goal

The primary goal is to make it easier for people to manage their tax responsibilities, and use their own financial data to make informed and effective decisions about their personal finances. This can be achieved in the following ways:

- creating an online user experience that is friendly and easy to use for personal tax preparation
- providing free tax tools and services
- offering online planning tools and a user interface to manage and track personal finances
- offering a brand platform from the taxpayer perspective with a personality and interface that is easier to relate to
- offering the ability to use tax and financial data to plan for life changes, home ownership and other milestones that impact life goals

## the concept

Create an interface and personality for the IRS taxpayer user experience that is more relatable, easier to use and always accessible to help improve, evolve and change taxpayer interaction with, and perception of the IRS.

### **Public Perception Current State** → **Public Perception Future State**

Confusing → Helpful & Easy

Unreachable → Accessible

Faceless → Personal

Unfair → Fair & Efficient

Intimidating → Effective

## the solution

IRiS the Taxpayer Assistance Center Mobile Office

Friendly, relatable, helpful, knowledgeable and easily accessible.

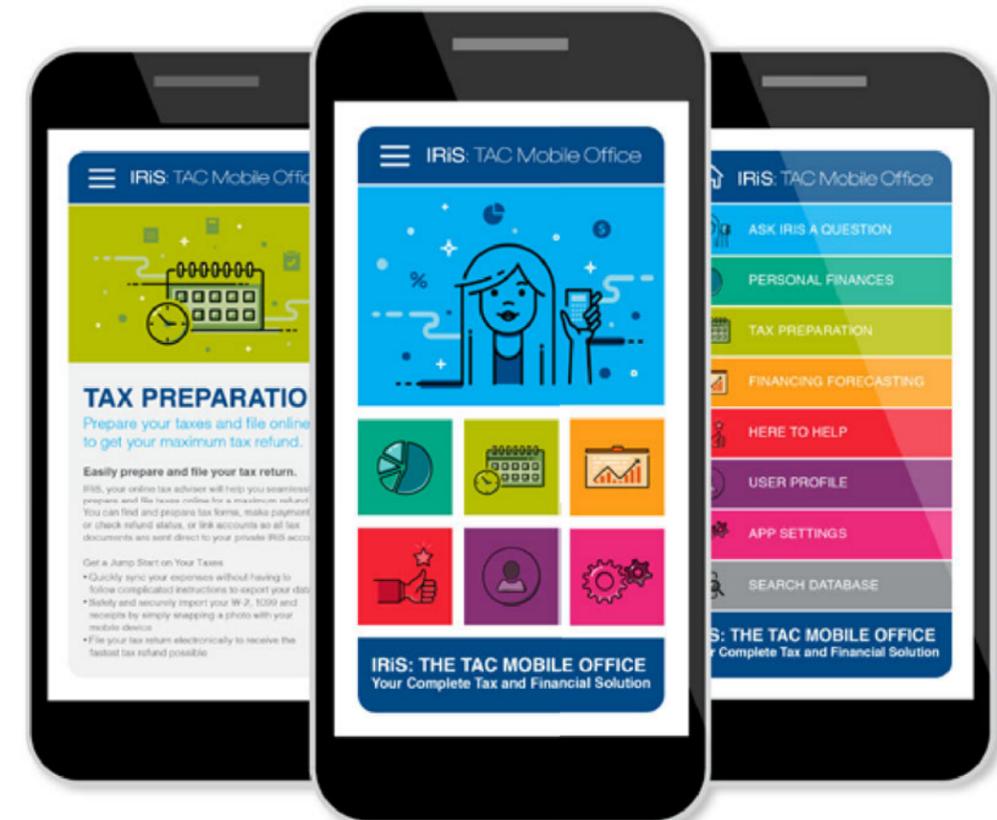


## the solution

IRiS is the face of the Taxpayer Assistance Center mobile office. The branding and website design is clean, clear and friendly. The content is rich. A visual icon system and bold color palette allows users to identify and find what they need quickly and easily.

IRiS helps the taxpayer do more all in one place:

- make or schedule payments, check refund status, store tax records
- access and use the most up-to-date tax forms with an easier form identification system
- build a tax profile: taxpayers can take a short survey to help identify the tax forms and information that are right for them



# IRiS: The TAC Mobile Office

IRiS is your complete tax and financial solution

- a dedicated website and app for keeping tax records and tracking expenses, tools for planning your financial future, tax assistance and financial advice
- an online interface that allows taxpayers to input, scan, store or link tax information: W2, bank/investment statements, proof of health insurance documentation, donation and purchase receipts, tax forms, etc., for seamless tax preparation and financial planning
- a highly secure site with password protected account access where no one can access to your personal information—only you can generate a report to review and submit for filing taxes or other financial purposes

The screenshot shows the IRiS website homepage. At the top, there is a navigation bar with the IRS logo and links for PERSONAL FINANCES, TAX PREPARATION, FINANCIAL FORECASTING, HERE TO HELP, LOGIN, and SIGN UP. The main heading is "IRiS: THE TAC MOBILE OFFICE" with the subtitle "Your Complete Tax and Financial Solution". Below this, there is a section titled "Manage budgets and keep track of your finances in a private and secure place until you're ready to file." which includes a brief description and an illustration of a woman looking at a smartphone. There are three icons representing budgeting, tax preparation, and financial planning, along with "SIGN UP FOR FREE" and "LOGIN TO YOUR ACCOUNT" buttons.

The next section is "PERSONAL FINANCES" with the sub-heading "Track expenses and stay on budget." It features a pie chart with segments labeled 20%, 10%, and 60%. The text describes tools for tracking expenses and budgets, and includes a "LEARN MORE" button.

The third section is "TAX PREPARATION" with the sub-heading "Easily prepare and file your tax return." It includes an illustration of a calculator and a clock. The text describes the online tax adviser and includes a "LEARN MORE" button.

The fourth section is "FINANCIAL FORECASTING" with the sub-heading "Save and plan for the future." It features an illustration of a laptop with a bar chart. The text describes online guidelines and tools for managing life changes and includes a "LEARN MORE" button.

At the bottom, there are four columns of security and service features: "FRAUD PROTECTION" (24/7 fraud monitoring), "DATA ENCRYPTION" (encrypted and stored on secure servers), "CREDIT REPORT" (free credit monitoring), and "TAXES MADE EASY" (jumpstart on your taxes). Below these are links for "Our Agency", "Know Your Rights", "Resolve an Issue", "Other Languages", and "Related Sites".

# IRiS: Personal Finances

IRiS provides tools to track expenses and budgets, schedule and pay bills and manage accounts so you can better understand and improve your finances. Use this data to easily prepare taxes, and plan for future events like buying a home.

- track purchases and expenses
- see when paychecks, bills and more are scheduled
- budgeting and saving tools and tracking
- automatic categorization of your spending
- sync data for fast and accurate tax preparation

**IRiS: PERSONAL FINANCES**  
The easy way to keep day-to-day purchases and spending on budget.

**Track expenses and stay on budget.**  
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See where your money goes.

- Securely and automatically combine your income and expenses from your bank and credit cards in one place
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**Balance Checkbooks & Budget**  
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- Makes budgeting and staying on budget easy (based on actual monthly savings and expenditures)
- Set custom alerts for deposits, fees or overspending so you'll always know where you stand
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**Pay People on Time, Everytime**  
Your payment options, in one secure place.

- Access your bank and credit card accounts in one place and say "goodbye" to multiple sites, passwords and statements
- Know exactly where you stand with your bills and cash flow without having to login to multiple accounts
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**FRAUD PROTECTION**  
24/7 fraud monitoring and coverage of all verified unauthorized transactions.

**DATA ENCRYPTION**  
All financial information is encrypted and stored on secure servers that only you have access to.

**CREDIT REPORT**  
Get free credit monitoring with credit score, and report summary.

**TAXES MADE EASY**  
Get a jumpstart on your taxes by reporting data to your private account for fast and accurate preparation.

**Our Agency**  
• About Us  
• Work at IRS  
• Help & Resources  
• Contact Your Local Office  
• Tax Stats, Facts & Figures

**Know Your Rights**  
• Taxpayer Bill of Rights  
• Taxpayer Advocate  
• Accessibility  
• Civil Rights  
• Freedom of Information Act  
• No FEAR Act  
• Privacy Policy

**Resolve an Issue**  
• Respond to a Notice  
• Office of Appeals  
• Identity Theft  
• Report Phishing  
• Tax Fraud & Abuse

**Other Languages**  
• Español  
• 繁體中文  
• Português  
• Tiếng Việt

**Related Sites**  
• U.S. Treasury  
• Treasury Inspector General for Tax Administration  
• USA.gov

# IRiS: Tax Preparation

IRiS, your online tax adviser will help you seamlessly prepare and file taxes online for a maximum refund. You can find and prepare tax forms, make payments or check refunds, or link accounts so all tax documents are sent direct to your IRiS account when you are ready to file.

- online and downloadable tax forms
- e-filing
- payments & refunds
- store records & scan receipts
- link accounts (investments, savings, retirement, etc.) so all tax documents are sent directly
- check audit risk
- find commonly overlooked tax deductions you may be entitled to

**IRiS: TAX PREPARATION**  
Prepare your taxes and file online to get your maximum tax refund.

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**Get a Jump Start on Your Taxes**  
Sync data for fast and accurate preparation.

- Quickly sync your expenses without having to follow complicated instructions to export your data
- Safely and securely import your W-2, 1099 and receipts by simply snapping a photo with your mobile device
- File your tax return electronically to receive the fastest tax refund possible

**Get Your Maximum Tax Refund**  
Easily prepare and file your taxes online.

- Let IRiS do the work for you by determining what tax forms you'll need by answering a few quick questions
- We'll help you understand the most up-to-date tax laws and how they will affect you and your tax return
- We explain changes in your tax status, and give you tips on how to earn the biggest refund possible

**Track Your Income Tax Refund**  
Monitor your refund status via email alerts.

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# IRiS: Financial Forecasting

IRiS provides online guidelines and tools to manage life changes that effect your taxes and finances. Create a custom plan to reduce debt, receive credit scores and monitoring alerts, or enroll in our refund saving program.

- life change information and tips for managing: marriage, children, college, new employment, unemployment, home ownership, retirement, inheritance, estate planning, life insurance and death
- goal setting: set financial goals to help keep you on track
- refund savings program
- create a custom plan to reduce debt
- credit monitoring alerts, credit score & reports

**IRiS: FINANCIAL FORECASTING**  
Planning to buy a new home? Big life changes? We can help!

**Save and plan for the future.**  
IRiS provides online guidelines and tools to manage life changes that effect your taxes and finances. Create a custom plan to reduce debt, receive credit scores and monitoring alerts, or enroll in our refund saving program.

**SIGN UP FOR FREE**

**Understanding your Credit**  
Take steps to improve your credit score.

- Free credit scores, reports and monitoring, along with financial tools, to help you make sense of your credit
- IRiS analyzes your credit profile and makes recommendations that could help you save money
- Receive credit alerts if anything important changes on your credit report

**Debt Payoff Strategies**  
Get out of debt once and for all.

- Start tackling credit card debt by setting clear goals and monitoring spending
- Learn how to better allocate your resources and set up automatic transfers from your checking account to lenders
- Look at where you are spending your money and make getting out of debt your number-one priority

**Plan Ahead for Big Life Changes**  
Having a baby? Buying a home? Retirement?

- Learn how to reassess your budget to start planning for a child or for college expenses
- Start planning for retirement by analyzing current expenses, anticipating future outlays and making sure you will have enough income to cover life stages when you'll need the most
- Select a mortgage package, then compare rates from reliable resources in your area

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# IRiS: Here to Help

IRiS online support and dedicated staff are ready to help. Find resources, data, tax advice, check lists and reminders online to help you in preparing your tax return, financial planning and forecasting, speak directly to IRiS through our app, call to speak to an IRiS representative or visit our staff at TAC locations throughout the United States.

- tax advice and tips
- check lists & reminders
- instructions and videos
- online support and “IRiS” personal tax advisor on app (Siri type assistant)
- call center assistance
- TAC center assistance

The screenshot shows the IRS IRiS website homepage. At the top, there is a navigation bar with the IRS logo and links for PERSONAL FINANCES, TAX PREPARATION, FINANCIAL FORECASTING, HERE TO HELP, LOGIN, and SIGN UP. The main header is a red banner with the text "IRiS: HERE TO HELP" and "Search our extensive database of tax tips, videos, and other resources." Below this, there is a section titled "Keep informed on the latest tax news." with a "SIGN UP FOR FREE" button. The next section is "Learn from our Tax Resources" with a "Get answers to your tax questions." sub-header and a list of bullet points: "Search our online forum where you can ask questions, find tips from taxpayers and share your experience", "Watch short and informative videos on a number of tax-related topics in English, Spanish and American Sign Language (ASL)", and "Estimate your tax refund, health care credit or paycheck withholding with our calculators". This section includes an icon of a hand pointing to a screen with various icons. Below that is the "Taxpayer Assistance Centers" section with the sub-header "Your source for personal tax help." and a list of bullet points: "Schedule an appointment to visit your local TAC when you believe your tax issue cannot be handled online or by phone", "Take advantage of free tax preparation through a Volunteer Income Tax Assistance/Tax Counselor", and "Our TAC professionals take great care to only discuss your personal information with you or someone you authorize to speak on your behalf." This section includes an icon of a Taxpayer Assistance Center sign. The next section is "Download the Mobile App" with the sub-header "IRiS: The TAC Mobile Office" and a list of bullet points: "On-demand support from IRiS your intelligent personal tax and financial advisor and knowledge navigator", "Snap and store receipts, forms, records and documentation to easily track important purchases and complete your taxes", and "The only app for keeping tax records, tracking expenses, budget, financial planning and more." This section includes an icon of three smartphones displaying the app. At the bottom, there is a dark blue footer with four columns of icons and text: "FRAUD PROTECTION" (with a lock icon), "DATA ENCRYPTION" (with a shield icon), "CREDIT REPORT" (with a credit report icon), and "TAXES MADE EASY" (with a document icon). Below the footer, there are five columns of links: "Our Agency" (About Us, Work at IRS, Help & Resources, Contact Your Local Office, Tax Stats, Facts & Figures), "Know Your Rights" (Taxpayer Bill of Rights, Taxpayer Advocate, Accessibility, Civil Rights, Freedom of Information Act, No FEAR Act, Privacy Policy), "Resolve an Issue" (Respond to a Notice, Office of Appeals, Identity Theft, Report Phishing, Tax Fraud & Abuse), "Other Languages" (Español, ASL, Pinyin, TellingIt), and "Related Sites" (U.S. Treasury, Treasury Inspector General for Tax Administration, USA.gov).

**a new  
generation  
of taxpayers**

We've evolved into a society that increasingly does everything online. We bank, shop, listen to music, watch tv, learn, share and interact socially—all online. We rely on many apps that help us to do all of these things faster, easier and more conveniently.

As society shifts to all things digital and the baby boomer generation shrinks, the online user experience has become increasingly more important. The majority of present and future taxpayers are millennial who are very connected and have come to expect a simple and fast way to get the information or job done online.

**75.4 million**

US population ages  
18 to 34 in 2015

**“Millennials have surpassed Baby Boomers as the nation’s  
largest living generation.”**

—Pew Research Center, April 2016

**a new  
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**“For most of this generation, in other words, the digital revolution does not represent disruption. It represents the norm and, to a significant degree, their generation’s opportunity. Perhaps as a consequence, few Millennials are worried much about privacy, and particularly not about the data kept by government or corporations.”**

—“Digital lives of Millennials,” Pew Research Center, April 2016

**“This generation may also be burdened with a staggering amount of student debt, and have had difficulty finding a job or boosting their salaries during and after the Great Recession. All those factors mean that the financial strategies that worked for their Boomer or Gen X parents, may not work for them.”**

—“For Millennials Goal is Financial Freedom,” USA Today, April 2015

Based on these societal changes, the viability and need for a new user experience for taxpayers online is imminent and the IRS should be at the forefront of delivering it.

**Thank you!**

We appreciate your consideration, and as taxpayers, look forward to utilizing a progressive, efficient and cost-saving platform such as IRiS that meets our financial needs.

# IRiS: THE TAC MOBILE OFFICE

## Your Complete Tax and Financial Solution

Manage budgets and keep track of your finances in a private and secure place until you're ready to file.

The Taxpayer Assistance Center mobile office gathers all your financial information into your private account, giving you the whole picture in a way that's easy to understand and take advantage of by tracking your spending patterns, investments and more for fast and accurate tax preparation.



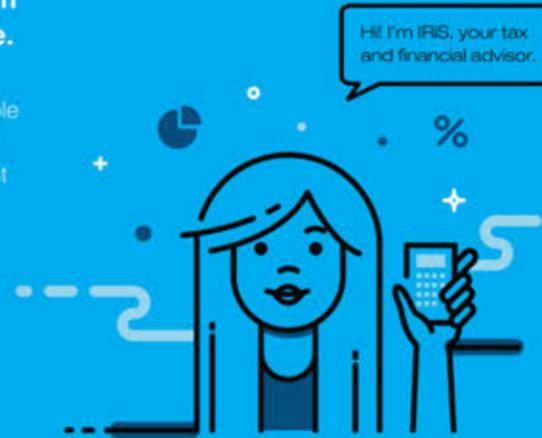
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### CREDIT REPORT

Get free credit monitoring alerts, credit score, and report summary



### TAXES MADE EASY

Get a jumpstart on your taxes by exporting data to your private account for fast and accurate preparation

#### Our Agency

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- > Work at IRS
- > Help & Resources
- > Contact Your Local Office
- > Tax Stats, Facts & Figures

#### Know Your Rights

- > Taxpayer Bill of Rights
- > Taxpayer Advocate
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#### Resolve an Issue

- > Respond to a Notice
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#### Other Languages

- > Español
- > 中文
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#### Related Sites

- > U.S. Treasury
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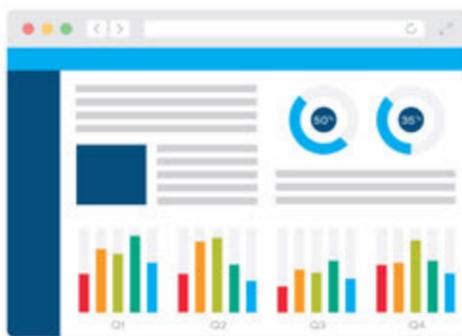
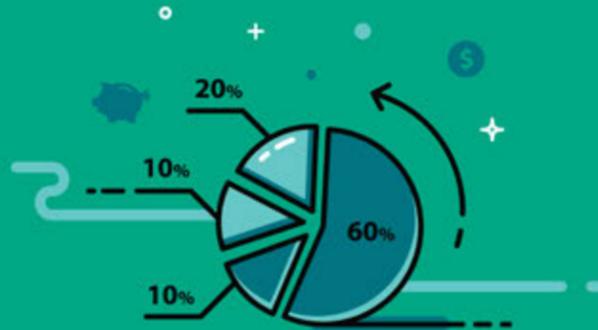
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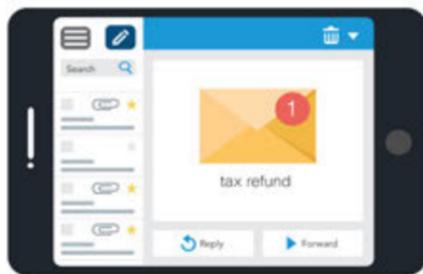
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- > [Taxpayer Advocate](#)
- > [Accessibility](#)
- > [Civil Rights](#)
- > [Freedom of Information Act](#)
- > [No FEAR Act](#)
- > [Privacy Policy](#)

#### Resolve an Issue

- > [Respond to a Notice](#)
- > [Office of Appeals](#)
- > [Identity Theft](#)
- > [Report Phishing](#)
- > [Tax Fraud & Abuse](#)

#### Other Languages

- > [Español](#)
- > [中文](#)
- > [Русский](#)
- > [TiếngViệt](#)

#### Related Sites

- > [U.S. Treasury](#)
- > [Treasury Inspector General for Tax Administration](#)
- > [USA.gov](#)

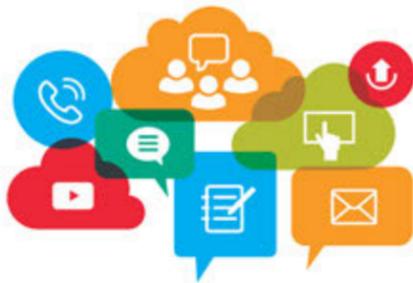
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- Watch short and informative [videos](#) on a number of tax-related topics in English, Spanish and American Sign Language (ASL)
- Estimate your tax refund, health care credit or paycheck withholding with our [calculators](#)

## Taxpayer Assistance Centers

Your source for personal tax help.

- Schedule an appointment to visit your local TAC when you believe your tax issue cannot be handled online or by phone
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- Our TAC professionals take great care to only discuss your personal information with you or someone you authorize to speak on your behalf



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