

IRM PROCEDURAL UPDATE

DATE: 11/16/2016

NUMBER: wi-21-1116-1671

SUBJECT: DOB with Secure Access eAuthentication, New Section Online Account

AFFECTED IRM(s)/SUBSECTION(s): 21.2.1

CHANGE(s):

IRM 21.2.1.40 - updated (5) to correct the bullet list.

5. The shared secrets are the original prior year Adjusted Gross Income (AGI) or prior year self-selected PIN. The prior year self-selected PIN is the five digit PIN the taxpayer used to electronically sign their previous tax year e-file return. The online filer has to enter their date of birth and one of the following:
 - o Prior year AGI or
 - o Prior year SSP.

The taxpayer may enter all three, but only one has to match for successful authentication.

IRM 21.2.1.58 - added date of birth as an option for Secure Access eAuthentication in (3).

3. To successfully authenticate their identities, first time users will need the following:
 - o A readily available email address;
 - o Social Security Number, secondary taxpayers on a joint account should use their own SSN and financial information;
 - o Date of Birth;
 - o The filing status and address from the last-filed tax return; and/or
 - o Personal account number from a:
 - credit card, or
 - home mortgage loan, or
 - home equity (second mortgage) loan, or
 - home equity line of credit (HELOC), or
 - car loan
 - o A readily available mobile phone. Only U.S.-based mobile phones may be used. The user's name must be associated with the mobile phone

- account. Landlines, Skype, Google Voice or similar virtual phones as well as phones associated with pay-as-you-go plans cannot be used.
- o Users who placed a security credit freeze with Equifax should contact Equifax and ask to temporarily remove the credit freeze. Once successfully registered, users should request Equifax to restore the freeze.

NOTE: The three applications vary slightly in what is requested of users, such as the amount of financial information to provide, and accepting an ITIN or SSN compared to only accepting an SSN.

IRM 21.2.1.62 - added new subsection to provide guidance for the new IRS.gov application Online Account.

1. Online Account is a new online system that allows taxpayers to access their IMF account information through IRS.gov.
2. Online Account is currently offered only in English and includes balances on MFTs 30 and 35.
3. Access requires the taxpayer verify their identity and pass a rigorous authentication process using Secure Access eAuthentication. See IRM 21.2.1.59, *Secure Access eAuthentication*, for more information.
4. The application provides taxpayer access to the following options:
 - o View Balance Due and/or
 - o Make a Payment.
5. The application will offer the taxpayer the following options to view their balance due:
 - a. The application allows the taxpayer to view their Account Summary, which displays the cumulative balance owed to the IRS. If the taxpayer has an issue which will not allow an accurate calculation of the Cumulative Balance Due, a message will be provided stating that the Cumulative Balance Due is not available. This message will not keep the taxpayer from viewing additional information in the application.
 - b. The application provides an overview of the taxpayer's balance due by year. The overview by year table will display information for the four most recent tax years as well as older years with balance due or TDI returns. The taxpayer will be able to select any year that is not fully paid to retrieve a breakdown of the balance owed and/or additional information for that year.
6. The application will offer the taxpayer a link to the following payment options:
 - a. **Pay by Bank Account** - Information will be provided to the taxpayer on how to make a payment by bank account. A link will be provided to Direct Pay, an existing application on IRS.gov. See IRM 21.2.1.48.1, *IRS Direct Pay*, for additional information.
 - b. **Pay by Card** - Information will be provided to the taxpayer on how to make a payment by Credit or Debit Card. A link will be provided to the

Pay your Taxes by Debit or Credit Card page on IRS.gov, allowing the taxpayer to select a payment processor.

- c. **Set up a Payment Plan** - Information will be provided to the taxpayer on how to set up either a short-term payment plan or an Installment payment plan if they need more time to pay their balance due. A link will be provided to the Online Payment Agreement application. See IRM 21.2.1.57, *Online Payment Agreement (OPA) for IMF Debts*, for additional information.
- 7. Additional information regarding Online Account may be accessed through the Employee Demo site via SERP under Job Aids, Part 21, Chapter 2. The link is to a prototype of the Online Account application so assistors can see how Online Account will look and function when customers use it.