

## IRM PROCEDURAL UPDATE

**DATE: 05/23/2016**

**NUMBER: WI-21-0516-0963**

**SUBJECT: Updated procedures for Secure Access eAuthentication; Updates to Get Transcripts Online**

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

**CHANGE(s):**

**IRM 21.2.1.35 - Updated reference to Secure Access eAuthentication.**

1. Management Action Reports (MAR) generate when transactions do not post to IDRS due to system/network problems (e.g., IDRS application down) or account conditions beyond design for the following applications:
  - o Voice Balance Due
  - o VPPIN
  - o Refund Inquiry
  - o Transcript
  - o IRFOF (Internet)
  - o Online Payment Agreement (Internet)
  - o Secure Access eAuthentication
2. The Planning and Analysis (P&A) staff determines who, within the directorate, works the MAR. The MAR Directorate Assignments are as follows:

<b>Telephone Sites</b>		
<b>Account Type</b>	<b>MAR Type</b>	<b>Assignment</b>
SB/SE ACS (IMF)	Update ACS Levy Sources, ACS IA Confirmation Letter, Revised ACS IA Letter	Ogden
SB/SE AM (IMF)	Extension Confirmation letters, IA Confirmation Letters, IA Revised Letter, PIN Update Request, Transcript Request, Refund Trace CHCKL Request, Refund Trace LETER Request	Memphis – SB/SE
W&I ACS (IMF)	Update ACS Levy Sources, ACS IA Confirmation Letter, Revised ACS IA Letter	Fresno
W&I AM (IMF)	Extension Confirmation letters, IA Confirmation Letters, IA Revised Letter, PIN Update Request, Transcript Request, Refund Trace CHCKL Request, Refund Trace LETER Request	Fresno
<b>Internet Sites</b>		

Account Type	MAR Type - (IMF & BMF)	Assignment
SB/SE ACS (IMF& BMF)	ACS Levy Sources, ACS Extension Confirmation Letter, ACS IA confirmation letters, ACS History Items, ACS Pending IA Transactions, ACS control bases , ACS IA Letter Revised	Internet – SB/SE
SB/SE AM (IMF& BMF)	Entity Change due to Electronic IA, Tel. # Change due to Electronic IA, Levy Sources, Extension Confirmation Letter, IA confirmation letters, History Items, Pending IA Transactions, Control bases, IA Letter Revised, PIN update request	Internet – SB/SE
	Entity Change due to undeliverable refund, Refund Trace CHKCL request	Internet – Philadelphia
W&I ACS (IMF)	ACS Levy Sources, ACS Extension Confirmation Letter, ACS IA confirmation letters, ACS History Items, ACS Pending IA Transactions, ACS control bases , ACS IA Letter Revised	Internet – W&I
W&I AM (IMF)	Entity Change due to Electronic IA, Tel. # Change due to Electronic IA, Levy Sources, Extension Confirmation Letter, IA confirmation letters, History Items, Pending IA Transactions, Control bases, IA Letter Revised, PIN update request	Internet – W&I
	Entity Change due to undeliverable refund, Refund Trace CHKCL request	Internet - Philadelphia

3. A designated person is required to retrieve the reports on a daily basis and manually input the necessary action that the system failed to generate as indicated on the report, by the next business day. The designated person should confirm that the failed transactions were not completed systemically before processing manually.
4. The MAR includes the TIN, MFT, Business Operating Division (BOD) and tax period, along with the needed correction for each application.

**NOTE:** The BOD dictates which customer response telephone number is used on the taxpayer letters, except for Secure Access eAuthentication transactions. See paragraph (5)(g) for specifics.

5. **MARS Corrective Action Needed:**
  - a. For full pay and installment agreements (W&I and SB/SE) processing, the paragraph number and fill-in data indicates a manual generation of Letter 3217C, *Installment Agreement Accepted; Terms Explained*, or Letter 2273C, *Installment Agreement Acceptance & Terms Explanation*.

- b. For PIN (Memphis W&I and SB/SE) processing, the paragraph letter and fill-in data indicates the manual generation of *Letter 2940C, VRU Request for Personal Identification Number (PIN)*.
- c. For Refund Trace CHKCL (Memphis W&I and SB/SE) processing, refer to IRM 21.4.2.4.16.1, *ICCE Refund Trace Reports*.
- d. For Transcripts (Memphis W&I and SB/SE) processing indicates a request for Form 4506, *Request for Copy of Tax Return* with manual generation of a Letter 2941C, *VRU Request For Form 4506*.
- e. For IRFOF (Philadelphia) refer to IRM 21.4.2.4.17, *Payment Claims and Enhanced Reconciliation (PACER) and Treasury Check Information System (TCIS)*.
- f. For Online Payment Agreement (Internet W&I and SB/SE) processing, refer to IRM 5.19.1.5.6.1, *OPA Management Action Reports (MAR)*.

**IRM 21.2.1.48.2 - Updated language in (5).**

- 5. Form 1040-ES payment requests must be authorized at the same time the Form 1040 series return, or Form 4868 extension is electronically filed. Estimated tax payments may be made whether or not there is a balance due on the return. Taxpayers may schedule payments for withdrawal on quarterly due dates (e.g., January 15, April 15, June 15, and September 15).

**NOTE:** Quarterly due dates may change if they are impacted by a holiday or a weekend.

**IRM 21.2.1.53 - Updated reference to Secure Access eAuthentication and removed stating that Get Transcripts Online was not available.**

- 1. Get Transcript is a new online ordering system for IMF accounts transcripts available through IRS.gov. See IRM 21.2.3.5.9.2, *IMF Transcript Ordering*, for additional information.
- 2. The new application provides two options:
  - a. Get Transcript ONLINE
  - b. Get Transcript by MAIL
- 3. Get Transcript ONLINE:
  - a. Allows the taxpayer to download in PDF format any of the five transcripts (tax return, tax account, record of account, wage and income, verification of non-filing letter) to view or print.
  - b. Provides the current and three prior tax years for a tax return, record of account and verification of Non-Filing transcript.
  - c. Provides the current and nine prior tax years for a tax account and wage and income transcript.

- d. Is offered only in English. 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*.
- 4. Get Transcript by MAIL is the existing internet application on IRS.gov formerly known as Order a Transcript and:
  - o Allows the taxpayers to order 2 types of transcripts - a Tax Return Transcript or a Tax Account Transcript.
  - o Allows the taxpayers to order the current and three prior tax years.
  - o Allows the taxpayer access in both English and Spanish.
  - o Allows the request be sent to the taxpayer's address of record.

**IRM 21.2.1.57 - Added toll free number for TEGE in (3).**

- 3. If the taxpayer (through the relay operator) requests an ACS toll-free telephone number, or if the tax account is in a collection status, advise the relay assistant to call:
  - o 1-800-829-7650 for W&I ACS sites,,
  - o 1-800-829-3903 for SB/SE ACS sites, or,
  - o 1-800-829-3909 for TE/GE ACS sites.

**IRM 21.2.1.58 - Updated reference to IRM 21.2.1.59 to Secure Access eAuthentication.**

- 1. Online Payment Agreement (OPA) is an online application on the IRS.gov home page which allows individuals who owe \$50,000 or less in aggregate assessed tax, penalties, and interest, to request a payment agreement. Taxpayers, who owe less than \$100,000 in aggregate assessed tax, penalties, and interest can request a full pay agreement.

**NOTE:** Taxpayers establishing a monthly payment agreement for balances of \$25,001 to \$50,000 must establish as a Direct Debit Installment Agreement (DDIA) or Payroll Deduction Installment Agreement (PDIA).

- 2. OPA is accessed by clicking the **Payments** tab on <https://www.irs.gov/> and clicking the **Online Payment Agreement** link.
- 3. Using OPA, users can receive immediate notification of approval to establish streamlined payment agreements on liabilities reported using the following forms:
  - o Form 1040 (MFT 30, 31)
  - o Form 5329 (MFT 29)
  - o Form 8278 (MFT 55)
  - o Individual Shared Responsibility Payment (MFT 35)

4. OPA allows taxpayers or their authorized representative (Power of Attorney) to self qualify and apply for an installment agreement. Agreements completed through OPA will have an originator code of 82 or 83.
5. OPA offers users the ability to:
  - Agree to pay now
  - Arrange a full pay agreement balances less than \$100,000 in aggregate assessed tax, penalties, and interest
  - Arrange a streamlined monthly payment agreement for individuals who owe \$50,000 or less in aggregate assessed tax, penalties, and interest.
  - Establish pre-assessed streamlined agreement on current tax year Form 1040 liability for a balance of up to \$50,000.
  - Establish pre-assessed agreement for the individual shared responsibility payment
  - Establish a pending agreement if they cannot pay within 72 months or by the CSED and agree to send in financial information
  - Establish an agreement on any new unassessed assessment resulting from an examination audit, Automated Underreporter (AUR) or Automated Substitute For Return (ASFR) case
6. OPA offers the following types of monthly installment agreements:
  - Standard
  - Paperless Direct Debit Installment Agreement (DDIA)
  - Payroll Deduction Installment Agreement (PDIA)

**NOTE:** While a PDIA is currently an option (to be removed at a later date), the Form 2159 must still be completed by the taxpayer and their employer and returned to the IRS before the agreement can be converted to a PDIA on IDRS.

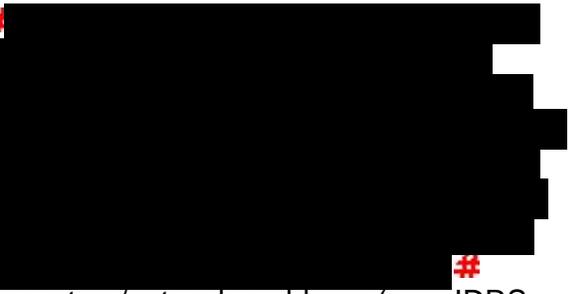
7. OPA will also permit individuals to:
  - Revise their payment due dates and/or amounts on an existing Standard installment agreement.
  - Revise an existing short term extension to a monthly payment plan.
  - Revise a routine installment agreement to a direct debit or payroll deduction plan.
  - Receive information on delinquent tax returns.
  - Establish agreements on accounts in notice status or status 22/24
8. OPA **cannot** be used to :
  - Establish tiered payments (multiple payment amounts). Only one payment amount can be input.
  - Revise a DDIA in any way. This includes adding a liability, changing a payment date, payment amount, updating a routing or account number, or changing an existing DDIA to a regular IA.
  - Reinstate a defaulted agreement if the taxpayer has defaulted more than twice in the past (TERM-IA) indicator on CC ENMOD
  - Establish agreements on accounts in status 26, 64 and 72
  - Add unassessed balances to existing agreements on assessed balances.

- Establish agreements with both assessed and unassessed modules.
  - Establish agreements if the account has an interest or penalty computation hold.
  - Establish cross-reference agreements.
  - Establish Manually Monitored Installment Agreements (MMIA).
  - Establish Non-Streamlined payment agreements.
9. The OPA application determines eligibility, filing compliance, and checks for excluding account conditions. The system verifies that the proposed payment meets the streamlined agreement criteria, and provides a payment estimator tool to help determine a realistic payment amount.
10. Taxpayers register for Secure Access eAuthentication when using the OPA application. By registering, the user creates a user name/password combination which retains the information and expedites future access to OPA. As part of registration, the taxpayer is asked for an email address. A confirmation code is sent to that email address for the taxpayer to continue with the registration process.

**CAUTION:** The confirmation code sent to their email is only valid for 15 minutes.

11. The Secure Access eAuthentication application requires the taxpayer to provide the following information:
- Name
  - Social Security Number (SSN) or Taxpayer Identification Number (TIN)
  - Date Of Birth (DOB)
  - Address
  - Filing Status (FS)
12. CSRs speaking with taxpayers should encourage taxpayers encountering problems to use the self-help methods available on IRS.gov. CSRs that identify taxpayers calling with a problem, who have internet access available while on the call, should assist by helping the taxpayer to use the self-help methods provided on IRS.gov while on the call. CSRs should encourage the taxpayer to use the self-help method used on the call if the taxpayer encounters any other issues.
13. Taxpayers who want to establish a pre-assessed agreement on a current tax year Form 1040 liability or individual shared responsibility payment prior to a notice being sent are requested to enter the balance they will owe, as shown on their Income Tax Return.
14. Power of Attorneys (POA) who have filed Form 2848 and are authorized to represent a taxpayer may use OPA on their client(s) behalf. To authorize, the POA must enter;
- Taxpayer's SSN or ITIN
  - Their Centralized Authorization File (CAF) number, and
  - Either the six digit Caller ID number from the taxpayer's notice or signature date on Form 2848

This information is used to ensure that the POA is authorized to represent their client in the OPA application. If subsequent Forms 2848 have been filed by the POA, the POA signature date of the most recent Form 2848 will be required. All outstanding tax periods must be included on the most recently filed Form 2848 for the OPA application to process.

15. Taxpayers who want to establish a pre-assessed agreement after receiving notification of new assessment resulting from an examination audit, Automated Underreporter (AUR) or Automated Substitute for Return (ASFR) case are requested to enter the balance they will owe, as shown on their CP 2000 or Notice of Deficiency. They must follow the authentication procedures shown in (10) and (11) above.
16. Power of Attorneys who wish to establish a pre-assessed agreement for their client(s) on a current tax year Form 1040 liability or individual shared responsibility payment, prior to a notice being sent, are requested to enter the balance owed, as shown on their client's Income Tax Return. Power of Attorneys who have filed Form 2848 with the IRS and are authorized to represent their client(s) (the taxpayer) are required to enter their client's SSN or ITIN; if filing jointly, the spouse's SSN or ITIN; the AGI from the client's last year's Income Tax Return; and their own CAF number. This information is used to ensure that the POA is authorized to represent their client in the OPA application.
17. Users are allowed three attempts #  #
18. Transactions that do not post due to system/network problems (e.g., IDRS application down) or account conditions beyond design for the application will be captured in the OPA Management Action Report (MAR) and will be worked by designated personnel in ACS Support and CSCO at Cincinnati (for SBSE), Fresno (for W&I, ACS cases Status 22/24) and Kansas City (for W&I non-ACS cases). For more information, see IRM 5.19.1.5.6.1, *OPA Management Action Reports (MAR)*.

#### **IRM 21.2.1.59 - Updated procedures and guidance for Secure Access eAuthentication.**

1. Secure Access eAuthentication is verification software that performs background processing for visible IRS Online applications. It is a common framework used to:
  - o Identity proof
  - o Register individuals, and

- Provide credentials for electronic access to IRS systems and applications
2. Secure Access eAuthentication is utilized by three applications:
    1. Get Transcript ONLINE - See IRM 21.2.1.53, *Get Transcript*, for more information.
    2. IP PIN - See IRM 25.23.2.21, *Identity Protection Personal Identification Number (IP PIN)*, for more information.
    3. Online Payment Agreement - See IRM 21.2.1.58, *Online Payment Agreement (OPA) for IMF Debts*, and IRM 21.2.1.58.1, *Online Payment Agreement for Certain BMF Debts*, for more information.
  3. Users must register to use Secure Access eAuthentication. When registering, the user creates a username/password combination which expedites future access to IRS systems and applications as their authentication information is retained. As part of registration, the taxpayer is asked for an email address. A confirmation code is sent to that email address for the taxpayer to continue with the registration process.
  4. The Secure Access eAuthentication application requires the user provide the following information:
    - Name
    - Email
    - Social Security Number (SSN) or Taxpayer Identification Number (TIN)
    - Date Of Birth (DOB)
    - Address (last filed return)
    - Filing Status (FS)
  5. When additional authentication is needed, Secure Access eAuthentication may request information regarding a financial account. This includes the last 8 digits of a credit card number, a home equity line of credit loan number, a mortgage or home equity loan number, or an auto loan number. This process is prescribed by the National Institute of Standards and Technology.

**NOTE:** The IRS will only use the financial information to verify the taxpayer's identity. The taxpayer will not be charged a fee, and the companies do not provide the IRS with information regarding account balances. This action creates a "soft inquiry" entry on the taxpayer's credit report and is listed as an IRS inquiry with the date of the request. Soft inquiries do not affect the taxpayer's credit score. Soft inquiries are displayed in the version of the credit profile viewable only to consumers and are not reported to lenders. Once the taxpayer has completed registration for an application that requires account validation, no additional soft inquiries are generated.

6. Secure access eAuthentication also requires a mobile phone number associated with the taxpayer's name. This **must** be a mobile phone and not a land line or virtual phone (e.g., Skype, Google voice, etc.). The phone number cannot be on a "Pay As You Go" plan and the number must be US-based (country code +1).

**NOTE:** A text message containing a security code will be sent to the mobile phone number supplied. Standard text messaging and data rates may apply. The taxpayer will then need to enter the security code into the Secure Access eAuthentication system to continue with the registration process. This security code is only valid for **10 minutes**.

7. Once the user authenticates and establishes a single credential (username and password) they can access available online services, such as Get Transcript ONLINE.
8. Taxpayers who have placed a security credit freeze with Equifax may call to report they are unable to pass registration when using IRS.gov applications that use Secure Access eAuthentication (e.g., IP PIN, Get Transcript, etc.). Advise the taxpayer to contact Equifax and ask them to temporarily remove the credit freeze. This will allow the taxpayer to register. Once successfully registered, advise the taxpayer to request Equifax to restore the freeze on their account. Additional Information on authenticating identity is available on IRS.gov at <https://www.irs.gov/uac/Taxpayer-Identity-Verification-Information>.
9. The launch of eAuthentication and Get Transcript ONLINE may generate some phone calls. Follow IRM 21.2.3.5.9.2, *IMF Transcript Ordering*.

**NOTE:** AM Toll-free employees should not address questions related to Secure Access eAuthentication. Advise the caller to follow guidance provided by the application.

10. Returning users to the Secure Access eAuthentication system will be advised that extra validation is required to protect tax information. After entering their username and password, they will be classified into one of two groups:
  - Returning Users - previously registered and requiring step-up authentication.
    1. These users are required to go through the registration process that they have not previously completed. This will include supplying information regarding a financial account, a mobile phone number associated with their name, and completing the security code process.
    2. Once the user has successfully completed these additional steps for verification, they will be granted access to the Get Transcript ONLINE application.
  - Returning Users - previously registered with step-up authentication already completed.
    1. These users will be sent a security code to the mobile phone they used to complete the registration process. The user will need to enter the security code before gaining access to the Secure Access eAuthentication system.
11. The EPSS Help Desk will assist callers **who have already established an online account** with certain account maintenance issues. EPSS supports the following types of Secure Access eAuthentication calls:
  - Login issues (password, User ID, locked out)

- Customer believes they did not create account
  - Customer needs account disabled/enabled
  - Customer is experiencing problems with accessibility software (Dragon, Zoomtext, etc.)
12. CSRs speaking with taxpayers should encourage taxpayers encountering problems to use the self-help methods available on IRS.gov. CSRs that identify taxpayers calling with a problem, who have internet access available while on the call, should assist by helping the taxpayer to use the self-help methods provided on IRS.gov while on the call. CSRs should encourage the taxpayer to use the self-help method used on the call if the taxpayer encounters any other issues.
13. If the caller is experiencing an issue as stated in (11) refer the caller to the toll free number provided in the system message.

**NOTE:** The EPSS Help Desk does not provide technical support for other issues involving Secure Access eAuthentication, Get Transcripts, Online Payment Agreements (OPA) or the IP PIN application.