



Canada Revenue  
Agency

Agence du revenu  
du Canada

# ***Enhancing Digital Services for Corporations***

## **Final Report**

### **Prepared for Canada Revenue Agency**

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**Canada** 

## **Enhancing Digital Services for Corporations Final Report**

Prepared for Canada Revenue Agency by Quorus Consulting Group Inc.  
March 2019

This public opinion research report presents the results of a series of focus groups conducted by Quorus Consulting Group Inc. on behalf of the Canada Revenue Agency. A total of 8 focus groups were conducted between January 14<sup>th</sup> and the 17<sup>th</sup> in four different cities across Canada.

Cette publication est aussi disponible en français sous le titre : Améliorer les services numériques pour les sociétés

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Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate or ratings of the performance of a political party or its leaders.

Signed:

A handwritten signature in black ink, appearing to read "R. Nadeau", is written over a light gray, textured rectangular background.

Rick Nadeau, President  
Quorus Consulting Group Inc.

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# Executive Summary

## Research Purpose and Objectives

The Canada Revenue Agency (CRA) is constantly looking to improve or enhance its digital service offerings. For corporations, or 'T2' users, these digital services are delivered primarily through third-party T2 tax preparation software, or through the CRA's secure online portals: My Business Account (MyBA) and Represent a Client (RAC). Digital services offered through these two vehicles were therefore chosen as the focus of this research.

T2 tax preparation software is central to most T2 Corporation Income Tax return filing. Internal CRA data reveals that the majority of T2 returns are prepared and filed using software. T2 tax preparers have indicated their preferred way of interacting with the CRA is through T2 tax preparation software packages. Consequently, the CRA is working to develop new or enhanced features that would allow software vendors to add new services within their products that improve the user's experience. In October 2017, the CRA introduced the Attach-a-Doc and the T2 Auto-fill features to certified tax preparation software, and more recently Pre-filing Validation was introduced.

Furthermore, a number of other features and services reside on the MyBA/RAC portal. These include current and historical data displays and an email notification service. New features and services are being considered for development, such as a progress tracker and an activity history log.

The findings from this project will address two specific research needs:

- 1) Help the CRA improve and enhance services it offers through T2 tax preparation software; and
- 2) Help the CRA improve and enhance T2 services offered through MyBA/RAC.

## Methodology

The research methodology consisted of eight traditional, in-facility focus groups with business owners and intermediaries. The groups were held between January 14<sup>th</sup> and January 17<sup>th</sup>, 2019, in four different locations across the country: Halifax, NS, Kitchener-Waterloo, ON, Edmonton, AB, and Quebec City, QC. A total of five sessions were conducted with intermediaries (both sessions in Quebec City were with intermediaries) and three sessions comprised of business owners. Each session lasted two hours, participants received a \$150 honorarium and the recruitment process sought a good representation of industry types and sizes among business owners and a mix of company sizes among intermediaries. All focus groups were moderated by Rick Nadeau, one of Quorus' bilingual senior researchers on the Government of Canada Standing Offer.

### Qualitative Research Disclaimer

Qualitative research seeks to develop insight and direction rather than quantitatively projectable measures. The purpose is not to generate “statistics” but to hear the full range of opinions on a topic, understand the language participants use, gauge degrees of passion and engagement and to leverage the power of the group to inspire ideas. Participants are encouraged to voice their opinions, irrespective of whether or not that view is shared by others.

Due to the sample size, the special recruitment methods used, and the study objectives themselves, it is clearly understood that the work under discussion is exploratory in nature. The findings are not, nor were they intended to be, projectable to a larger population.

Specifically, it is inappropriate to suggest or to infer that few (or many) real world users would behave in one way simply because few (or many) participants behaved in this way during the sessions. This kind of projection is strictly the prerogative of quantitative research.

## Research Key Findings

### *T2 Tax Preparation Software Services*

CRA digital services offered through T2 tax preparation software were presented to intermediaries: T2 Auto-fill, Attach-a-Doc and Pre-filing Validation.

#### *T2 Auto-fill*

There was limited awareness of and interest in the T2 Auto-fill feature. The appeal of this new feature is low primarily because intermediaries prefer using their carry-forward data rather than “importing” data from the CRA which, in their opinion, may or may not be accurate or updated.

Intermediaries felt this feature would, however, be helpful for situations where they are preparing a T2 return for a new client. They also believed that the Auto-fill feature could be useful for certain schedules (e.g. schedule 8), some of which are considered tedious to complete manually.

Few seemed to believe that capital dividend account (CDA) data would be available via this feature seeing as they currently need to request that information from the CRA and that it takes many months to obtain it. If the Auto-fill feature could genuinely generate up-to-date CDA data, intermediaries would certainly become more interested in the feature.

**Overall Appeal of the T2 Auto-fill Feature: Limited**

#### *Attach-a-Doc*

There was also limited awareness of and interest in the Attach-a-Doc feature. Feedback showed that both business owners and intermediaries avoid submitting documents unless they are specifically requested by the CRA.

The discussion was broadened to obtain feedback on the “Submit Documents” feature in the MyBA/RAC portal. This feature is well known and has been used by many owners and intermediaries. Most past users consider the feature important and easy to use.

- Although few have encountered any challenges in terms of the number of documents they can upload or the size of the files, some do feel there should not be any constraints at all.

**Overall Appeal of the Attach-a-Doc Feature: Limited**

**Overall Appeal of the Submit Documents Feature: High**



### *Pre-filing Validation*

Intermediaries did not seem to believe that there is genuine value in a Pre-filing Validation feature in their tax preparation software. Most of the benefits that the service would seem to offer are not addressing any real challenges faced by intermediaries:

- The three pieces of critical information being validated are very rarely wrong.
- In the rare instance where this information is wrong, it is easily corrected.
- Filings rarely happen at the last minute.

When exploring the potential for a feature that would improve the management of non-critical errors, very few intermediaries were interested in receiving *more* diagnostics from their tax preparation software. Interest in a 'pre-file' service with the CRA was also quite limited, mostly on the grounds that intermediaries do not want to transfer data or information to the CRA unless it is requested or required while some did not want the CRA to have data that is not "finalized."

**Overall Appeal of the Pre-Filing Validation Feature: Limited**

### *MyBA and RAC Services*

The discussions then focused on features and services already available in the MyBA/RAC portals.

### *Current and Historical T2 Data in MyBA/RAC*

Nearly all business owners and intermediaries were aware that they can access current and historical data through their portal. This feature is regularly used and highly valued by intermediaries. Even though it is not used regularly by business owners, it is nonetheless valued. Both segments also considered this feature easy to use.

The most noteworthy improvement that both segments identified was increasing the number of years for which data is available to seven years. Although available for any corporation that has requested a balance verification in the past, intermediaries were skeptical that CDA data is available in the portal. Should this data be available, it would be considered highly valuable.

**Overall Appeal of Current and Historical Data: High**

### *Email Notifications*

Awareness of this feature was high among intermediaries and low to moderate among business owners. Overall, few participants were registered and few seemed interested in signing up. The main barriers among business owners included:

- Concerns that an email from the CRA would get lost among the many emails they already receive.
- Not being able to distinguish between legitimate CRA emails and scams.
- Preferring paper copies of everything coming from the CRA.
- The attention-grabbing impact of the “brown envelope.”

Some business owners would like the option of receiving *both* an email and a hard copy in the mail. Some business owners also liked the idea of receiving paper notifications while their accountant received an email. This scenario was however less appealing to intermediaries.

Intermediaries tended to fall into one of two camps when it comes to notifications. Some believed that their clients need to take some ownership of their relationship with the CRA and therefore be the primary recipient of all correspondence. Others believed that they have some responsibility for managing their client’s relationship and interactions with the CRA and should be kept informed of any communication coming from the CRA.

The following ideas would seem to have some traction when it comes to notifications:

- A few business owners liked the idea of receiving notifications via a mobile app and/or as a text message.
- Correspondence and documents should get uploaded to the portal irrespective of whether the business owner is registered for email notifications.
- Some would like to customize how they are notified depending on the topic or issue since some of these tend to be more urgent than others.

**Overall Appeal of Email Notifications: Moderate (if customization is enabled)**

### Tools and Features Under Development or Under Consideration

A series of tools and features under development or under consideration by the CRA was then presented to focus group participants.

#### *Progress Tracker*

Both business owners and intermediaries were interested in tracking the progress of items, especially the ones that would typically involve uncertainty in the CRA’s turnaround time and items that would typically require them to call the CRA for updates. Intermediaries believe this sort of tool would better equip them to answer enquiries from their clients. Both owners and intermediaries expected this sort of tool to reduce the amount of time they spend on the phone with the CRA trying to obtain information or status updates.

The most common types of items users would want to track include: a formal dispute, notice of objection or appeal; an audit; a reassessment, and, a request for information or an enquiry. The most common milestones participants would like to see in the tracker are:

- Received
- Assigned (ideally providing a CRA contact name and contact information)
- Expected completion
- Additional information requested / awaiting response from the taxpayer
- Delays
- Completed

Participants explained that the value of this sort of tool would be seriously curtailed if it was not accurate or if some of the information was too broad.

Consistent with earlier feedback received around the email notification service, business owners and intermediaries would like to customize how they are notified when milestones are reached.

**Overall Appeal of the Progress Tracker: High**

*Notice of Assessment Accelerated Delivery for Online Mail Registrants*

This feature has very limited appeal for two main reasons. Firstly, very few participants genuinely value receiving the Notice of Assessment (NOA) the next business day – in fact, nearly all participants are pleased with the current turnaround time on returns. Secondly, the added requirement to be an online mail registrant was considered an irritant. Participants could not understand why they could not have their electronic NOA posted in the portal even if they were not signed up for online mail delivery.

**Overall Appeal of NOA Accelerated Delivery for Online Mail Registrants: Limited**

*Activity History*

Although most business owners trust their accountants and internal representatives, many believe having a track record of their activity represents a sound business practice. They would appreciate as much activity history detail as possible through this feature.

A general discussion on an activity log was held with intermediaries, many of whom would appreciate a log of the documents they have uploaded to the CRA along with their confirmation numbers. The current requirement to print and/or download a PDF as proof of activity is considered inconvenient.

## Overall Appeal of Activity History: Moderate

### Feedback on Access Limitations

Intermediaries are not inconvenienced by having their RAC session time out after 18 minutes of inactivity or having to log in for every new or different Business Number (BN) they want to access through the portal. From their perspective, these security measures are justified and in line with many other security measures taken by other institutions (e.g. bank websites).

### Overall Thoughts About New Features and Services

The portal is currently well viewed by users. On a scale from 0 to 10, where 10 means they are extremely satisfied, most business owners score the portal at around a 7 while ratings among intermediaries were primarily 7s and 8s with very few giving scores below 7.

If the CRA were to introduce the various digital enhancements, including some of the suggestions proposed throughout the sessions, most believe their satisfaction rating would increase by at least 1 full point.

The features that would have the most meaningful impact on their satisfaction would be:

- The progress tracker,
- Current and historical data, especially if it included 7 years of data and,
- A customizable notification system that would allow users to also determine if they can receive both paper and email notifications in specific situations.

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## Detailed Results

## Research Purpose and Objectives

The CRA is constantly looking to improve or enhance its digital service offerings. For its corporation, or 'T2' users, these digital services are delivered primarily through third-party T2 tax preparation software, or through the CRA's secure online portals: MyBA and RAC. Digital services offered through these two vehicles were therefore chosen as the focus of this research.

T2 tax preparation software is central to most T2 Corporation Income Tax return filing: internal CRA data reveals that the majority of T2 returns are prepared and filed using software, and T2 tax preparers have indicated their preferred way of interacting with the CRA is through T2 tax preparation software packages. Consequently, the CRA is working to develop new or enhanced features that would allow software vendors to add new services within their products that improve the user's experience. Enhancements targeted include those that:

- improve self-serve data access to users (thus reducing the need to contact the CRA);
- increase the accuracy of data filed; and,
- provide more diagnostic warning messages that allow for self-correction (thus reducing error rates for filed returns).

In October 2017, the CRA introduced the following important services available through certified T2 software:

- 1) **Attach-a-Doc:** This feature allows for the attachment of supporting documentation at the time of digital filing. Examples include provincial certificates to substantiate eligibility for claims to media, film, or digital tax credits. Prior to this service, corporations had to mail these into the CRA, often after being prompted to do so by a CRA agent.
- 2) **T2 Auto-fill:** This service allows users to download to their certified T2 software various data, including assessed prior-year returns; return balances such as capital gains and losses; and accounting balances.

The Pre-filing Validation service in certified software allows users to validate critical information -- such as the BN, address, and tax year end date -- against the CRA's data, before the rest of the T2 return is ready to be filed. If incorrect critical information is not corrected, the CRA's systems

will reject the digitally-filed return. Advance notification of these errors therefore allows for more time to obtain corrected information, which is essential to enabling online filing.

The T2 Auto-fill information mentioned above is also available to corporations via the CRA's secure portal - MyBA - and is accessible to their authorized representatives via the secure portal's RAC. Online information also includes the ability to view the status of a corporation's return: whether it's been received, is in progress, or is finalized.

In addition, there are other services available to corporations and their representatives through MyBA/RAC, namely the ability to submit an enquiry, and the ability to submit electronic supporting documentation requested by the CRA to complete T2 return processing.

In addition to various enhancements to certified software packages, a number of other features and services reside on the MyBA/RAC portal (e.g. an email notification service), and new features and services are under development (e.g. a progress tracker).

The findings from this project will address two specific research needs:

- 1) **Help the CRA improve and enhance services it offers through T2 tax preparation software, in particular:**
  - a. Provide them with feedback on the T2 Auto-fill and Attach-a-Doc services available through tax preparation software—what is liked, what is not liked, barriers to usage, and suggestions for improvements or enhancements; and,
  - b. Provide them with general suggestions for other features they can add or modify in the software to improve client service.
- 2) **Help the CRA improve and enhance T2 services offered through MyBA/RAC.** In particular, the CRA would like to hear about the current services and features that are liked, and not liked, and which enhancements could be made, both from the perspective of corporations and representatives. Since there is a strong link between MyBA service options and what is available through T2 Auto-fill, these two lines of questioning are inter-related.

## Focus Group Research Findings

### T2 Tax Preparation Software Services

CRA digital services offered through T2 tax preparation software were presented to intermediaries; T2 Auto-fill, Attach-a-Doc and Pre-filing Validation.

#### *T2 Auto-fill*

The following description of the T2 Auto-fill feature was presented to focus group participants, a feature that was primarily explored with intermediaries.

The first feature is called “T2 Auto-fill”: This service allows users to download to their certified T2 software various data, including:

- *CRA-assessed data for the T2 return and schedules for the current + 4-prior tax years;*
- *T2 return balance information:*
  - General Rate Income Pool (GRIP)
  - Refundable Dividend Tax On Hand (RDTOH)
  - capital gains and losses
  - non-capital losses
  - Capital Dividend Account (CDA)
- *Business Number address, email, and return-mail indicator*
- *Account balances, including total prior-year balance, and current year’s interim balance.*

Feedback suggested there was limited awareness of the T2 Auto-fill feature. Furthermore, interest in using this feature is fairly low among both those aware and those learning about the feature for the first time in the focus groups. The appeal of this new feature is low primarily because intermediaries prefer using their carry-forward data rather than “importing” data from the CRA which, in their opinion, may or may not be accurate or updated. Intermediaries placed greater trust in the data that they have produced for their clients than in CRA data that would be imported through an Auto-fill feature and in the end, they would not want the CRA data to overwrite their carry-forward data.

Intermediaries felt this feature would, however, be helpful for situations where they are preparing a T2 return for a new client, and for whom they would not have any data to carry forward. They also believed that the Auto-fill feature could be useful for certain schedules (e.g. schedule 8), some of which are considered tedious to complete manually.



For a few intermediaries, the Auto-fill feature could be useful if it allowed the tax preparer to “validate” or determine the extent to which their carry-forward data aligns with CRA data – instead of overwriting carry-forward data, their system would flag discrepancies or differences. The feature description did not specify whether the auto-fill was “all or nothing” and a few explained that it would be useful if they could select the fields that would auto-fill.

By and large, participants felt the list of data points that could auto-fill was complete. Few seemed to believe that CDA data would be available via this feature seeing as they currently need to request that information from the CRA and that it takes many months to obtain it. If this were to change, however, and the Auto-fill feature could generate up-to-date CDA data, intermediaries would certainly become more interested in the feature.

### **Overall Appeal of the T2 Auto-fill Feature: Limited**

#### *Attach-a-Doc*

The following description of the Attach-a-Doc feature was presented to focus group participants, a feature that was primarily explored with intermediaries but also explored with business owners who prepare their own T2 returns.

This feature allows for the attachment of supporting documentation at the time of T2-filing. Prior to this service, corporations had to mail these into the CRA, often after being prompted to do so by a CRA agent. The following type of attachments can be digitally attached:

- *elections*
- *director resolutions and agreements*
- *provincial credit certificates (there are about 25 of these)*
- *list of partnership account numbers*
- *Information slips (such as a T4A-Statement of pension, retirement, annuity, and other income, or T5013—Statement of partnership income)*

As with all electronic T2 return filing, a confirmation number is issued from the CRA through the tax software to confirm receipt of the T2 return. A separate confirmation number is issued from the CRA to confirm receipt of the attachments.

There was limited awareness of the Attach-a-Doc feature. Feedback clearly showed that both business owners and intermediaries avoid submitting documents unless they are specifically requested by the CRA. There is an entrenched belief that the CRA is on a “need to know basis.”

Admittedly there may be a few situations where one might append a document at the time of filing, but otherwise all other supporting documentation would be submitted post-filing and only when requested by the CRA.

Only a few intermediaries have used Attach-a-Doc and even among these participants, the feature was used sparingly. Future intentions would suggest that those having already used the feature are not more likely to use it more often than they already do.

- Nobody encountered any challenges in terms of the number or the size of the files they could upload.

The discussion was broadened to obtain feedback on the “Submit Documents” feature in the MyBA/RAC portal, which users can use to submit digital files post-filing. This feature is well known and has been used by many owners and intermediaries. Most past users consider the feature important and easy to use. Both past users and those discovering the feature for the first time believe it would certainly be more convenient and efficient than submitting their documents by mail. Some went on to explain that submitting documents by mail requires them to keep a duplicate set for their own files and there is nothing that tells them when or if their package got to CRA.

- Although few have encountered any challenges in terms of the number of documents they can upload or the size of the files, some do feel there should not be any constraints at all. They explained that modern day technology infrastructure should allow the CRA to receive any number of files of any size.

Finally, some were inconvenienced by the fact that they needed to have a case or reference number to upload a document via the Submit Documents tool. There are instances where participants would like to submit a document for which there is no case or reference number.

**Overall Appeal of the Attach-a-Doc Feature: Limited**

**Overall Appeal of the Submit Documents Feature: High**

### *Pre-filing Validation*

The following description of the Pre-filing Validation feature was presented to focus group participants, a feature that was primarily explored with intermediaries but also explored with business owners who prepare their own T2 returns.

The CRA introduced this service in October 2018; making it available through T2 tax preparation software. This service can be invoked at any time in the course of preparing a T2 return through certified software. It validates that critical information required for the electronic-filing of a T2 return matches the CRA's systems. This critical information includes:

- *The Business Number,*
- *The address and,*
- *The tax year end.*

If this critical information does not match CRA's systems, the CRA will not accept the electronically-filed T2 return. Being notified early-on in the T2 return preparation process that this information is incorrect will allow for more time to correct this information, either with the CRA, or on the T2 return, instead of having to wait just at the time of finalizing and sending the T2 return to find out that electronic filing is not possible.

Intermediaries did not seem to believe that there is genuine value in this feature and that this sort of synchronization of data should have been happening long ago by default.

That being said, most of the benefits that the service would seem to offer are not addressing any real challenges faced by intermediaries. Most notably:

- The three pieces of critical information identified in the service description are very rarely wrong.
- In the rare instance where this information is wrong (with the address being the most common problem area), it is easily corrected. Many don't recall ever encountering a situation where they could not electronically file because of an error in the critical information listed in the feature description.
- Filings rarely happen at the last minute when pre-validating the critical information would have allowed for worry-free filings.

A few intermediaries were worried about the legal implications of pre-validating. More specifically, they were not certain whether they would need their client's permission or authorization to pre-validate critical information.

When exploring the potential for a feature that would improve the management of non-critical errors, very few intermediaries were interested in receiving *more* diagnostics from their tax preparation software. Many seem to feel they are already receiving too many diagnostic messages. There is also a concern that, similar to many diagnostic messages they already receive, any new messaging is likely to be generic in nature rather than unique or strategic to the specific return they are preparing. While most were inclined to dismiss the value of additional diagnostic messaging out of hand, some were curious to know what kind of additional messaging could be introduced and wanted to see examples before they dismissed the idea entirely.

Interest in a 'pre-file' service with the CRA was also quite limited, mostly on the grounds that intermediaries do not want to transfer data or information to the CRA unless it is requested or required while some did not want the CRA to have data that is not "finalized." A few were also concerned that a pre-file service would over burden the Agency or increase operational costs when those efforts would be put to greater use in other ways.

In the end, intermediaries emphasized that they are satisfied with the speed at which the CRA is currently processing T2 returns and that any innovation being introduced solely for the purpose of increasing the speed of processing is not addressing an important challenge among intermediaries.

**Overall Appeal of the Pre-Filing Validation Feature: Limited**

### MyBA and RAC Services

The discussions then focused on features and services already available in the MyBA/RAC portals. All intermediaries were quite familiar with the RAC portal whereas use among business owners ranged from regular users to very sporadic users who, at most, may only visit their portal once or twice a year.

### *Current and Historical T2 Data in MyBA/RAC*

The following description of current and historical T2 data in MyBA/RAC was presented to all focus group participants.

Portal users can also access current and historical data going as far back as the current year plus 4 prior years. For instance, the user can access T2 schedules and returns for the current year plus the past four years as well as T2 balances (capital gains and losses, non-capital losses, RDTOH, GRIP, and Capital Dividend Account balance information).

Nearly all business owners and intermediaries were aware that they can access current and historical data through their portal. This feature is regularly used by intermediaries and is highly valued by these users. Even though it is not used regularly by business owners, it is nonetheless valued. Both segments also considered this feature easy to use.

The most noteworthy improvement that both segments identified was increasing the number of years for which data is available to seven years. Some even believe that data should be available for as long as the corporation has been active. By increasing the number of years of data to seven, many argued that this would align with the number of years CRA requires businesses to retain their files.

- Some intermediaries did not like that some of the historical data were cumulative rather than aggregate numbers for any given year.
- Some suggested that the T2 balances should all be presented on one screen. On a related point, some did not like that they needed to make multiple clicks to change data categories. They would prefer to access any data category with one click irrespective of which data category is currently on-screen.

Although available for any corporation that has requested a balance verification in the past, intermediaries were skeptical that CDA data is available in the portal. Should this data be available, it would be considered highly valuable.

Participants identified very few concerns regarding the print and display capabilities when using the portal. The most noteworthy one was the lack of compatibility between the portal and certain web browsers. As well, a few intermediaries would like to be able to export some of the data to Excel or to a CSV file.

**Overall Appeal of Current and Historical Data: High**

## Email Notifications

The following description of email notifications was presented to all focus group participants.

Users can also sign-up for an email notification service when you opt out of paper notices in favour of viewing notices and other correspondence through MyBA/RAC. You could receive an email notification from the CRA that a new document has been uploaded to your portal.

Businesses can also be alerted anytime their address or direct deposit information has been changed, or when the CRA has tried to send out paper-documentation to the business mailing address on file but it has been returned as undeliverable.

Awareness of this feature was high among intermediaries and low to moderate among business owners. Overall, few participants were registered and, even after the service was presented in the focus groups, few seemed interested in signing up.

The main barriers among business owners included:

- Concerns that an email from the CRA would get lost in the shuffle given how many emails they already receive.
- Not being able to distinguish between legitimate CRA emails and scams.
- Preferring paper copies of everything coming from the CRA.
- The attention-grabbing impact of the “brown envelope.”

Some business owners would like the option of receiving *both* an email and a hard copy of correspondence. Some were under the impression that they could not have documents uploaded to their portal unless they signed up for email notifications – they believe everything should go to the portal irrespective of notification registration status.

Some business owners also liked the idea of receiving paper notifications while their accountant received an email notification. This scenario was however less appealing for accountants, especially those who oversee many corporations.

- Intermediaries tended to fall into one of two camps when it comes to notifications. Some believed that their clients need to take some ownership of their relationship with the CRA and be accountable and responsible for all correspondence they receive from the Agency. If asked by their clients, these intermediaries would refuse to be included in an email notification distribution list.

Others believe that they, as intermediaries, have some responsibility for managing their client’s relationship and interactions with the CRA and should, at a minimum, be kept

informed of any communication coming from the CRA. They also recognize that paper correspondence sent directly and uniquely to the business owner sometimes either gets lost by the recipient, filed away or is not given the level of attention it deserves and that many frustrating events could be avoided if the intermediary were included in the communication loop. By being included in that correspondence, they believe they can be more proactive and more client-centric. This would also help avoid situations where they or their clients are forced to scramble to address some sort of CRA request.

Some business owners already receiving notifications and intermediaries who are included on distribution lists would appreciate a bit more information in the emails. In particular, they would like enough information to determine whether or not it is worth the time and effort to log into the portal to see what document has been uploaded and what information the document contains. Some intermediaries also want to more easily identify the client to which the email pertains.

Interest in receiving a reminder to file their T2 was very low, however the following ideas would seem to have some traction:

- A few business owners liked the idea of receiving notifications via a mobile app. This was seen as more secure, less likely to be a scam and less likely to get lost among their regular stream of emails.
- Unaware that it is already happening, participants felt correspondence and documents should get uploaded to the portal irrespective of whether the business owner is registered for email notifications.
- Some would like to customize how they are notified depending on the topic or issue. For instance, notifications deemed more urgent (e.g. a CRA request for information/documentation, an audit, a required payment) could be sent via mail and email and could also be sent to both the business owner and the intermediary. Those considered less urgent (e.g. a document has been uploaded to the portal), could just be sent via email to the business owner while the intermediary just sees a notification in the portal.
- Some also liked the idea of being notified on their mobile device as a text message. This is likely to cut through the clutter and not get lost in their emails.

**Overall Appeal of Email Notifications: Moderate (if customization is enabled)**

## Tools and Features Under Development or Under Consideration

Having discussed existing features and services in the portal, the moderator introduced a short series of tools and features under development or under consideration by the CRA.

### *Progress Tracker*

The following description of a progress tracker feature was presented to all focus group participants.

The CRA is exploring building a progress tracker on its secure portal, to track items important to taxpayers and representatives.

The concept of a progress tracker was easy for participants to grasp – they could make parallels to what they have experienced with online shopping or when they use a shipping company. In a few focus groups, the idea was proposed spontaneously by a few participants before the actual feature was introduced into the discussion by the moderator.

Both business owners and intermediaries were interested in tracking the progress of items, especially the ones that would typically involve uncertainty in the CRA's turnaround time and items that would typically require them to call the CRA for updates. The most common types of items users would want to track include:

- A formal dispute, notice of objection or appeal,
- An audit,
- A reassessment, and,
- A request for information or an enquiry.

Participants were less interested in tracking the status of a T2 return seeing as the turnaround time on the processing of a return is considered short and reasonably predictable. Tracking the status of a payment had moderate appeal, especially in situations where a payment is owed to the business – participants did not see the need to track a payment they would need to make to the CRA.

The progress tracker was especially interesting for intermediaries who believe this sort of tool would better equip them to answer enquiries from their clients. Some also saw it as an opportunity to be proactive and provide status updates before their clients ask for one. Both owners and intermediaries expected this sort of tool to reduce the amount of time they spend on the phone with the CRA trying to obtain information or status updates.



- Although it was not the focus of the discussion, many participants explained their frustration when calling the CRA. They most commonly complained about the wait time before their call is answered, but a few also complained about not getting consistent answers when they call in multiple times, getting vague responses to their questions especially regarding expected completion timelines, and not being able to directly reach the person or persons within the CRA who is treating their request or dispute.

Although telephone support was not a focus of the discussion, frustrations with this service help explain why participants value alternate forms of support such as the proposed progress tracker feature. A few also suggested adding a chat feature on the website to allow them to get quick responses and to avoid having to call.

The most common milestones participants would like to see in the tracker are:

- Received
- Assigned (ideally providing a CRA contact name and contact information)
- Expected completion
- Additional information requested / awaiting response from the taxpayer
- Delays
- Completed

Participants seemed to feel that the same types of milestones could apply to nearly every sort of item they would want to track. A few were only interested in three main milestones, notably: received, expected completion, and, completed.

Participants explained that the value of this sort of tool would be seriously curtailed if it was not accurate or if some of the information was too broad, such as “expected completion” (e.g. an expected completion of 2 to 4 months). They would also prefer an “expected completion” date that is far in the future over a prediction that is imminent but is both unrealistic and highly likely to get pushed out for whatever reason.

Consistent with earlier feedback received around the email notification service, business owners and intermediaries would like to customize how they are notified when milestones are reached. Many intermediaries seemed content just being able to access the status when they log into the portal while some would like some sort of notification, especially for urgent matters. Few seemed interested in receiving an email each time a milestone is reached for every item being tracked, especially among intermediaries with many corporate clients.

In the end, participants believe that this sort of tool not only empowers intermediaries and business owners, it increases the CRA's transparency and it establishes service standards and expectations to which the CRA would need to become accountable.

**Overall Appeal of the Progress Tracker: High**

*Notice of Assessment Accelerated Delivery for Online Mail Registrants*

The following description of this feature was presented to all focus group participants.

The CRA is currently working on accelerating the time it takes to post an electronic Notice of Assessment or Reassessment on the secure My Business Account portal (also viewable / accessed through Represent a Client), and available for download into T2 software (which would be a new feature!).

If a T2 return processes without errors, it will be available for viewing on MyBA or in T2 software to corporation owners or their authorized representatives the next business day.

This service will only be made available for corporations that have signed up for online mail delivery (i.e. those who have provided CRA with their email(s) to receive email notification a new document is available for viewing in MyBA/RaC, and no paper notice will be sent).

This feature has very limited appeal for two main reasons. Firstly, very few participants genuinely value receiving the NOA the next business day – as noted earlier, nearly all participants are pleased with the current turnaround time on returns and only a few participants across all groups believe they would ever need their NOA within 24 hours of filing. Secondly, the added requirement to be an online mail registrant was considered an irritant. Participants could not understand why they could not have their electronic NOA posted in the portal even if they were not signed up for online mail delivery.

A few intermediaries did seem to appreciate being able to download the electronic NOA into their T2 software, however this did not need to happen the next business day.

In the end, very few participants would register for online mail in order to benefit from this feature.

**Overall Appeal of NOA Accelerated Delivery for Online Mail Registrants: Limited**

## Activity History

The following description of the Activity History feature was presented to business owners.

Another possible feature would allow you to see more activity history in the account. So you could view the activity history of your internal representative if you have one assigned to access your account and you could view the activity history of your accounting firm if you have given them access to your account through *Represent a Client*. You could see the history for each representative ID number that you will have assigned.

Although most business owners trust their accountants and internal representatives, many believe having a track record of their activity represents a sound business practice just in case the relationship takes a turn for the worse. Business owners do not see themselves accessing this information on an ongoing basis, however, it could be valuable if there were any sort of argument with their accountants or internal representatives. A few also felt this feature could allow them to make sure their authorized representatives are not accessing parts of the portal they should not be or to make sure individuals who are no longer authorized are not accessing the portal.

Business owners would appreciate as much activity history detail as possible through this feature. At a minimum, they would expect to see when the portal was accessed by their authorized representatives, what files were uploaded and downloaded with time stamps and, preferably, links to these files rather than just file names.

A general discussion on an activity log was held with intermediaries. Many would appreciate a log of the documents they have uploaded to the CRA along with their confirmation numbers. The current requirement to print and/or download a PDF as proof of activity is considered inconvenient.

**Overall Appeal of Activity History: Moderate (if customization is enabled)**

## Feedback on Access Limitations

For security reasons, when using RAC, sessions time out after 18 minutes of inactivity (if the screen is refreshed, the clock starts again). Furthermore, intermediaries need to log in for every new or different BN they want to access through the portal.

Intermediaries are not inconvenienced by having their RAC session time out after 18 minutes of inactivity. Nor are they inconvenienced by having to log in for every new or different BN they want to access through the portal. From their perspective, these security measures are justified and in line with many other security measures taken by other institutions (e.g. bank websites).

- A few would be interested in customizing the number of minutes before a session times out.
- A few suggested they should be able to access all the BNs for associated corporations at the same time.

### Feature and Service Branding

For the most part, participants were pleased with the feature and service names proposed in the focus groups. Very few would suggest other names. Some of the suggested changes included the following:

- **Pre-filing Validation:** A few felt this was too broad and suggested that the entire return was being validated. The feature name should reference “critical information” more explicitly, e.g. Critical Information Validation.
- **Attach-a-Doc:** A few intermediaries felt this feature name lacked seriousness although alternative names were difficult to find.

### Overall Thoughts About New Features and Services

To obtain a general assessment of if and how the introduction of new features and services could impact satisfaction with the MyBA/RAC portal, the moderator asked participants to rate their current satisfaction with the portal and then provide a new rating at the end of the focus group discussion that would take into account the introduction of the various new features and services. Participants were asked to focus exclusively on how the portal helps them manage corporation income taxes.

When it comes to managing corporation income taxes, the portal is currently well viewed by users. On a scale from 0 to 10, where 10 means they are extremely satisfied, most business owners score the portal at around a 7, with most of those who do not use the portal very much leaning towards mid-range ratings. Among intermediaries, satisfaction scores were primarily 7s and 8s with very few giving scores below 7.

When asked how these ratings would change if the CRA were to introduce the various digital enhancements, including some of the suggestions proposed throughout the sessions, most believe their satisfaction rating would increase by at least 1 full point.

The features that would have the most meaningful impact on their satisfaction would be:

- The progress tracker,
- Current and historical data, especially if it included 7 years of data and,
- A customizable notification system that would allow users to also determine if they can receive both paper and email notifications in specific situations.

## Conclusions

This research revealed clear preferences for existing and proposed digital enhancements and how some could be modified to improve their appeal. The features that garnered the highest levels of interest are ones that were seen as helping business owners and intermediaries further auto-manage their T2 return-related affairs, whether it means being able to easily address requests for information from the CRA, accessing their own information on an as-needed basis or understanding the status of important interactions with the CRA through a tool like a progress tracker. A parallel benefit of these features is a potential reduction in having to contact the CRA.

	High Appeal	Moderate Appeal	Limited Appeal
T2 Tax Preparation Software Services			T2 Auto-fill Attach-a-Doc Pre-Filing Validation
MyBA and RAC Services	Submit Documents Current and Historical Data	Email Notifications (if customization is enabled)	
Tools and Features Under Development or Under Consideration	Progress Tracker	Activity History	NOA Accelerated Delivery for Online Mail Registrants

The research also uncovered that the CRA could stand to gain by better communicating the existence or the benefits of certain features. For instance:

- Many participants did not seem to be aware that a CDA balance is available for any corporation that has requested a balance verification in the past.

- Most participants were under the impression that documents, such as notices, were only uploaded to the portal if they were signed up for online mail when in fact notices are uploaded to the online account in the portal regardless of whether one is signed up for online mail. The difference is, they do not receive an email telling them it is online if they have not opted out of the paper copy.

On a related communications matter, opinions pertaining to MyBA reveal appreciation for many of its features among those who tend to be most familiar with the portal. Through these focus groups, some business owners were discovering the existence and the value of many of the portal's features. This exercise in discovery demonstrated that the CRA cannot assume that a registered "user" is fully aware of everything the portal has to offer just as much as it cannot assume that a registered business is a "user." Both the CRA and business owners stand to benefit from ongoing reminders, tutorials, and tips designed to help business owners deepen their familiarity and use of MyBA.

## Methodology

**Overview:** The research methodology consisted of a series of 8 focus groups in four different locations across the country: Halifax, NS, Quebec City, QC, Kitchener-Waterloo, ON, and Edmonton, AB.

Participants were recruited based on the following segment definitions:

- **Segment 1 - Business Owners:** Incorporated businesses, currently using a T2 tax preparation software package to prepare T2 Corporation Income Tax returns (T2 return) and/or currently using MyBA specifically for their T2 account. All participants in this segment must be business owners. They don't necessarily have to file themselves (they could have an internal representative or an external intermediary do it) but they should at a minimum be an active user of MyBA. More specifically, all participants should have experience with the following:
  - View and/or print T2 assessed returns and schedules information and correspondence
  - View T2 return balances (e.g. GRIP, RDTOH, capital gains/losses, capital dividend account)
  - View and/or verify T2 return status
- **Segment 2 – Internal Representatives of Business:** This is someone who works for a corporation (e.g. bookkeepers, accountants or other employees working within a business) accessing the company's tax affairs via the CRA's RAC portal with authorization at any level but with half having at least level 2 or higher (so they can speak to the T2 Auto-fill function). They do not necessarily have to file the return but should be familiar with the following T2 services:
  - T2 assessed returns and schedules—view online and/or print the notices
  - view T2 return balances (e.g. GRIP, RDTOH, capital gains/losses, capital dividend account)
  - T2 return status
- **Segment 3 – Intermediaries / 3<sup>rd</sup> Party Service Providers:** These are tax preparers and accountants who work for a larger business or on their own (i.e. as an independent accountant or tax professional). All participants must access their business clients' tax information and perform transactions on their behalf via the CRA's RAC portal. They must all have authorization at any level but half should at least have level 2 or higher (so they can speak to the T2 Auto-fill function).



- Separate focus groups splitting internal representatives and intermediaries were not deemed necessary given the commonality in the features these individuals use.
- For the cities where sessions would be held with business owners, the CRA provided a list of businesses having registered for MyBA. Further screening was done to ensure these businesses actively use the portal.
- For all sessions with internal representatives and intermediaries, the CRA could not provide a specific and dedicated list of internal representatives and intermediaries. Instead they provided a list of businesses who have assigned authorized individuals. These lists did not always have the contact information for the authorized parties nor did they distinguish between an internal representative and an intermediary.

Due to the limited and incomplete nature of the lists for intermediaries and representatives, recruitment efforts also relied on standard commercial industry databases of intermediaries. In the end, no internal representatives were recruited, again largely due the very limited contact information for this segment of users. Conversely, commercial lists of intermediaries are readily available making this segment much easier to identify and recruit compared to internal representatives.

- Quorus designed and translated the recruitment screener and the moderation guide for this study. In the design of the recruitment screener, specific questions were inserted to ensure a good representation of industry types and sizes among business owners and a mix of company sizes among intermediaries.
- Quorus recruited 10 participants to achieve 8 participants per focus group and recruited participants were offered an honorarium of \$150.00 at the end of the focus groups.

Furthermore:

- All recruitment was conducted in the participant's official language of choice, English or French, as appropriate.
- Upon request, participants were informed on how they can access the research findings.
- Upon request, participants were provided Quorus' privacy policy.

- Recruitment confirmed each participant's ability to speak, understand, read and write in the language in which the session was to be conducted.
- Participants were informed of their rights under the Privacy and Access to Information Acts and ensured that those rights would be protected throughout the research process. This includes: informing them of the purpose of the research; identifying both the sponsoring department or agency and research supplier; informing participants that the study will be made available to the public 6 months after field completion through Library and Archives Canada and informing them that their participation in the study is voluntary and the information provided will be administered according to the requirements of the Privacy Act.

At the recruitment stage and at the beginning of each focus group, participants were informed that the research is for the Government of Canada/Canada Revenue Agency. Participants were also informed of audio/video taping of the focus group sessions, in addition to the presence of Canada Revenue Agency observers. Quorus ensured that prior consent was obtained at the recruitment stage and before participants entered the focus group room.

All focus groups were held in a facility that allowed the client team to observe the sessions. A total of 66 individuals participated in these focus groups. The locations and dates of the sessions are presented in the grid below:

Location	Segment	Language	Number of Participants	Date and Time
Halifax, NS	Owners	English	6	January 14 @ 6:00 pm
Halifax, NS	Representatives	English	10	January 14 @ 8:00 pm
Quebec City, QC	Representatives	French	8	January 15 @ 6:00 pm
Quebec City, QC	Representatives	French	8	January 15 @ 8:00 pm
Kitchener-Waterloo, ON	Representatives	English	9	January 16 @ 6:00 pm
Kitchener-Waterloo, ON	Owners	English	9	January 16 @ 8:00 pm
Edmonton, AB	Owners	English	7	January 17 @ 6:00 pm
Edmonton, AB	Representatives	English	9	January 17 @ 8:00 pm

Each focus group lasted 2 hours and all focus groups were moderated by Rick Nadeau, one of Quorus' bilingual senior researchers on the Government of Canada Standing Offer.

### **Qualitative Research Disclaimer**

Qualitative research seeks to develop insight and direction rather than quantitatively projectable measures. The purpose is not to generate “statistics” but to hear the full range of opinions on a topic, understand the language participants use, gauge degrees of passion and engagement and to leverage the power of the group to inspire ideas. Participants are encouraged to voice their opinions, irrespective of whether or not that view is shared by others.

Due to the sample size, the special recruitment methods used, and the study objectives themselves, it is clearly understood that the work under discussion is exploratory in nature. The findings are not, nor were they intended to be, projectable to a larger population.

Specifically, it is inappropriate to suggest or to infer that few (or many) real world users would behave in one way simply because few (or many) participants behaved in this way during the sessions. This kind of projection is strictly the prerogative of quantitative research.

## Appendices

## Recruitment Screener

Questionnaire:

<p><b><u>Focus Groups:</u></b></p> <p><b>Halifax: January 14, 2019 - ENGLISH</b></p> <p>Group 1: Segment 1 – Owners 6:00 pm \$ 150</p> <p>Group 2: Segment 2/3 – Representatives 8:00 pm \$ 150</p> <p><b>Quebec City: January 15, 2019 - FRENCH</b></p> <p>Group 3: Segment 2/3 – Representatives 6:00 pm \$ 150</p> <p>Group 4: Segment 2/3 – Representatives 8:00 pm \$ 150</p> <p><b>Kitchener/Waterloo: January 16, 2019 - ENGLISH</b></p> <p>Group 5: Segment 2/3 – Representatives 6:00 pm \$ 150</p> <p>Group 6: Segment 1 – Owners 8:00 pm \$ 150</p> <p><b>Edmonton: January 17, 2019 - ENGLISH</b></p> <p>Group 7: Segment 1 – Owners 6:00 pm \$ 150</p> <p>Group 8: Segment 2/3 – Representatives 8:00 pm \$ 150</p>	<p><b>Details:</b></p> <p>recruit 10 for 8 to show</p> <p>2-hour sessions</p>
<p>Respondent's name: _____</p> <p>Respondent's phone #: _____ (home)</p> <p>Respondent's phone #: _____ (work)</p> <p>Respondent's fax #: _____ sent? _____ or</p> <p>Respondent's e-mail : _____ sent? _____</p>	

### **SEGMENT DEFINITIONS:**

- Segment 1 - Business owners:** Incorporated businesses, currently using T2 tax preparation software to prepare T2 Corporation Income Tax Returns (T2 return) and/or currently using My Business Account (MyBA) specifically for their T2 account. All participants in this segment must be business owners. They don't necessarily have to self-file themselves (they could have an internal representative or an external intermediary do it) but they should at a minimum be an active user of T2 MyBA. More specifically, all participants should have experience with the following:
  - View and/or print T2 assessed returns and schedules information and correspondence

- view T2 return balances (e.g. GRIP, RDTOH, capital gains/losses, capital dividend account)
  - View and/or verify T2 return status
- **Segment 2 – Internal Representatives of business:** This is someone who works for a corporation (e.g. bookkeepers, accountants or other employees working within a business) accessing the company's tax affairs via the CRA's *Represent a Client* portal with authorization at any level but with half having at least level 2 or higher (so they can speak to the Auto-fill function). They do not necessarily have to file the return but should be familiar with the following T2 MyBA services:
    - T2 assessed returns and schedules—view online and/or print the notices
    - view T2 return balances (e.g. GRIP, RDTOH, capital gains/losses, capital dividend account)
    - T2 return status
- **Segment 3 – Intermediaries / 3<sup>rd</sup> Party Service Providers:** These are tax preparers and accountants who work for a larger business (e.g. H&R Block) or on their own (i.e. as an independent accountant or tax professional). All participants must access their business clients' tax information and perform transactions on their behalf via the CRA's *Represent a Client* portal. They must all have authorization at any level but half should at least have level 2 or higher (so they can speak to the Auto-fill function).

#### A. Facility Information

Kitchener/Waterloo Facility Address	Halifax Facility Address
<b>Metroline</b> 7 Duke Street West, Suite 301 (corner of Duke Street & Queen Street)	<b>MQO</b> 1883 Upper Water Street, 3rd floor, Collins Bank Building, Historic Properties Halifax, NS
Quebec City Facility Address	Edmonton Facility Address
<b>Leger</b> 580, Grande Allée Est, suite 580 Québec, Québec	<b>Trend</b> 10011 - 80 Avenue NW Edmonton Alberta

## B. Introduction

Hello, my name \_\_\_\_\_. I'm calling from Quorus Consulting, a Canadian market research company and we are calling on behalf of the Government of Canada.

Would you prefer to continue in English or French? / Préférez-vous continuer en anglais ou en français?

**[INTERVIEWER NOTE: FOR ENGLISH GROUPS/INTERVIEWS, IF PARTICIPANT WOULD PREFER TO CONTINUE IN FRENCH, PLEASE RESPOND WITH, "Malheureusement, nous recherchons des gens qui parlent anglais pour participer à cette recherche. Nous vous remercions de votre intérêt." FOR FRENCH GROUPS/INTERVIEWS, IF PARTICIPANT WOULD PREFER TO CONTINUE IN ENGLISH, PLEASE RESPOND WITH, "Unfortunately, we are looking for people who speak French to participate in this research. We thank you for your interest."]**

### **INTRO FOR INTERMEDIARIES:**

We have been asked by the Canada Revenue Agency to conduct a series of focus group discussions with businesses that provide corporate tax-related services to companies. The discussions will focus on T2 Corporation Income Tax and the use of CRA's *Represent a Client* portal by representatives as it relates to their T2 corporation clients. May I speak with an accountant or bookkeeper who handles the corporation income tax affairs of business clients? **REPEAT INTRO IF NEEDED**

### **INTRO FOR BUSINESS OWNERS AND INTERNAL REPRESENTATIVES:**

We have been asked by the Canada Revenue Agency to conduct a series of focus group discussions with representatives of Canadian corporations of various sizes. The discussions will focus on corporate taxpayers and their use of the CRA portal called My Business Account, so that companies can manage some of their tax-related matters, particularly with respect to their T2 corporation account. May I speak with an individual in your company who deals with the Canada Revenue Agency for the corporation and who has been authorized to handle corporate tax-related matters? **REPEAT INTRO IF NEEDED**

### **ONCE APPROPRIATE CONTACT HAS BEEN REACHED – REPEAT INTRO IF NEEDED AND CONTINUE:**

We are reaching out to you today to invite you to a research session to share your feedback on various online tools and resources that the CRA has developed and a few they are considering.

It is a group discussion and representatives from other companies in your area will be taking part in this research. It is a first-name basis only discussion so nobody, including the Government of Canada, will know the companies being represented. For their time, participants will receive a cash compensation. People's decision to take part will not affect any dealings they may have with the Government of Canada and the Canada Revenue Agency. Participation is voluntary and all opinions will remain anonymous and will be used for research purposes only in accordance with laws designed to protect your privacy. The format will be a "round table" discussion lead by a research professional.

[INTERVIEWER NOTE: IF ASKED ABOUT PRIVACY LAWS, SAY: “The information collected through the research is subject to the provisions of the Privacy Act, legislation of the Government of Canada, and to the provisions of relevant provincial privacy legislation.”]

**IF ASKED, PROVIDE CONTACT INFORMATION TO VERIFY THE STUDY’S LEGITIMACY:  
STEPHANIE JACQUES-MARHUE FROM THE RESEARCH, CONSULTATION AND STAKEHOLDER  
ENGAGEMENT DIVISION OF THE CANADA REVENUE AGENCY AT 613-957-8523**

But before we invite you to attend, we need to ask you a few questions to ensure that we get a good mix/variety of businesses. This should only take about 5 minutes. May I ask you a few questions?

Yes	1	<b>CONTINUE</b>
No	2	<b>THANK &amp; DISCONTINUE</b>

### C. Participant Profile

#### **ASK Q1 TO Q5 TO INTERMEDIARIES ONLY (BASED ON DATABASE FLAG)**

1. First, are you a tax-intermediary, that is, someone who works with corporate clients on tax-related matters specific to their Corporation Income Tax (T2)? **(IF NEEDED:** For example, people working at H&R block, accounting firms, etc.)

Yes	1	<b>QUALIFIES FOR REPRESENTATIVES GROUPS 2,3,4,5,8</b>
No	2	<b>THANK &amp; TERMINATE</b>

2. In the past year, have you personally used the Canada Revenue Agency’s *Represent a Client* secure portal on behalf of a corporate client?

Yes	1	
No	2	<b>THANK &amp; TERMINATE</b>

3. Are you currently employed as a...?

Tax preparer	1	
Accountant	2	
Bookkeeper, or	3	
None of these	4	<b>ASK TO SPEAK TO ONE OF THE ABOVE OTHERWISE THANK AND TERMINATE</b>



4. There are three levels of authorization a client can give to their representative. By specifying the level of authorization, they control the type of access or information they give to their representative. For the clients you represent to CRA, which of the following best describes your level of authorization:

**IF NEEDED:** With Level 1 authorization, your clients give the CRA the authority to disclose certain information to you. With Level 2 authorization, your clients give the CRA the authority to disclose certain information to you and you can also ask for changes to their return(s) and their account. With level 3 authorization, you can do such things as delegate authority and change address and direct deposit information.

You have Level 1 authorization for all the clients you represent 1  
You have Level 2 authorization or higher for some or all the clients you represent 2

**NOTE: Half of the participants in Intermediary groups must have Level 2 or higher authorization**

5. Approximately how many T2 Corporation Income Tax Returns have you filled out over the past year on behalf of a business client? Would it be...**READ LIST**

None	1	<b>THANK &amp; TERMINATE</b>
One	2	
At least two but less than 10	3	
At least 10, but less than 20, or	4	
20 or more	5	

**ALL TAX INTERMEDIARIES – PROCEED TO Q17**

**ASK Q6 TO Q16 TO BUSINESS OWNERS AND INTERNAL REPS ONLY (BASED ON DATABASE FLAG)**

6. Do you have sole or shared responsibilities in your organization for matters related to T2 corporation taxes? **[AN OWNER WHO OVERSEES THE WHOLE ORGANIZATION WOULD QUALIFY HERE.]**

Yes	1	
No	2	<b>ASK TO SPEAK TO ONE OF THE ABOVE OTHERWISE THANK AND TERMINATE</b>

7. Are you one of the company's owners?

Yes	1	QUALIFIES FOR BUSINESS OWNER GROUPS 1,6,7
No	2	QUALIFIES FOR REPRESENTATIVES GROUPS 2,3,4,5,8 – SKIP TO Q11

8. Is your company's T2 Corporation Income Tax Return completed using tax preparation software and if so, do you do it yourself or does someone else do it?

Yes - myself	1
Yes – someone else does it	2
No – T2 not completed using tax preparation software	3
<b>THANK &amp; TERMINATE</b>	

9. Over the past 18 months, have you used the Canada Revenue Agency service named *My Business Account* on behalf of your company related to Corporation Income Tax?

Yes	1	
No/Don't know	2	<b>THANK &amp; TERMINATE &amp; ASK FOR REFERRAL (e.g. another owner or an internal representative)</b>

10. And again over the past 18 months, have you used the portal called *My Business Account* to do any of the following:

	Yes	No / Don't know
a) To view or print T2 assessed returns and schedules information and correspondence	<input type="checkbox"/>	<input type="checkbox"/>
b) To view T2 return balances (e.g. GRIP, refundable dividend tax on hand (RDTOH), a capital gain or loss, capital dividend account)	<input type="checkbox"/>	<input type="checkbox"/>
c) To view or verify the status of a T2 return	<input type="checkbox"/>	<input type="checkbox"/>

**IF NO OR DON'T KNOW TO ALL OF THE ABOVE, TERMINATE & ASK FOR REFERRAL**

**ALL BUSINESS OWNERS – PROCEED TO Q15**

11. What is your job title? **[Acceptable job titles include:]**

- President/CEO
- CFO/Comptroller
- Accountant
- Payroll Manager/Officer
- Manager
- Bookkeeper
- Financial Officer

12. Over the past 18 months, have you used the Canada Revenue Agency service named *Represent a Client* on behalf of your company?

Yes 1

No/Don't know 2

**THANK & TERMINATE & ASK FOR REFERRAL**

13. And again over the past 18 months, have you used the portal called *Represent a Client* to do any of the following:

	Yes	No / Don't know
a) To view or print an assessed T2 return or schedule or to print a T2 notice	<input type="checkbox"/>	<input type="checkbox"/>
b) To view a T2 return balance (e.g. GRIP, refundable dividend tax on hand (RDTOH), a capital gain or loss, capital dividend account)	<input type="checkbox"/>	<input type="checkbox"/>
c) To verify the status of a T2 return	<input type="checkbox"/>	<input type="checkbox"/>

**IF NO OR DON'T KNOW TO ALL OF THE ABOVE, TERMINATE & ASK FOR REFERRAL**

14. There are three levels of authorization a business owner can give to their internal representative when accessing the CRA portal. By specifying the level of authorization, they control the type of access or information they give to their representative. For your company, which of the following best describes your level of authorization:

**IF NEEDED:** With Level 1 authorization, your company gives the CRA the authority to disclose certain information to you. With Level 2 authorization, your company gives the CRA the authority to disclose certain information to you and you can also ask for changes to their return(s) and their account. With level 3 authorization, you can do such things as delegate authority and change address and direct deposit information.

You have Level 1 authorization	1
You have Level 2 authorization or higher	2

**NOTE: Half of the participants in Internal Reps groups must have Level 2 or higher authorization**

15. Approximately how many employees, including yourself, does your company have? Please think of all full-time and permanent part-time personnel, from all locations or branches in Canada if more than one exists.

1	1	} <b>ENSURE GOOD MIX PER GROUP</b>
2 – 4	2	
5 – 19	3	
20 – 49	4	
50 – 99	5	
100 or more	6	
Don't know	9	

16. In which industry or sector does your company operate? If you are active in more than one sector, please identify the main sector. **DO NOT READ LIST. ACCEPT ONLY ONE RESPONSE. CONFIRM RESULT WITH RESPONDENT AS NECESSARY.**

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>○ Agriculture/Fishing/Hunting/Forestry</li> <li>○ Oil/Gas/Mining</li> <li>○ Utilities</li> <li>○ Construction</li> <li>○ Manufacturing</li> <li>○ Wholesale Trade</li> <li>○ Retail Trade</li> <li>○ Transportation and Warehousing</li> <li>○ Information and Cultural Industries</li> </ul> | <ul style="list-style-type: none"> <li>○ Finance and Insurance/Real Estate and Rental</li> <li>○ Professional, Scientific and Technical Services / IT / Computers</li> <li>○ Administrative and Support</li> <li>○ Waste Management</li> <li>○ Remediation Services</li> <li>○ Art/Entertainment/Recreation</li> <li>○ Accommodation/Food Services/Tourism</li> <li>○ Other (specify)</li> </ul> |
|--|--|

17. **RECORD GENDER** (Note: Ensure a good mix)

Male	1
Female	2

Other – Please specify 3

18. Participants in discussion groups or interviews are asked to voice their opinions and thoughts, how comfortable are you in voicing your opinions in front of others? Are you... **READ OPTIONS**

Very comfortable	1	<b>MIN 5 PER GROUP</b>
Fairly comfortable	2	
Not very comfortable	3	<b>TERMINATE</b>
Not at all comfortable	4	<b>TERMINATE</b>

19. Have you ever attended a discussion group or interview on any topic that was arranged in advance and for which you received money for your participation?

Yes	1	<b>MAXIMUM 5 PER GROUP</b>
No	2	<b>GO TO INVITATION</b>

20. When did you last attend one of these discussion groups or interviews?

Within the last 6 months	1	<b>TERMINATE</b>
Over 6 months ago	2	

21. How many discussion groups or interviews have you attended in the past 5 years?

Fewer than 5	1	
5 or more	2	<b>TERMINATE</b>

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#### **D. Focus Group Invitation**

I would like to invite you to participate in the focus group in your city. The discussion will be led by a researcher from a Canadian market research company, Quorus Consulting. The group will take place on **[DAY OF WEEK]**, **[DATE]**, at **[TIME]**. It will last two hours. People who attend will receive **\$150** to thank them for their time. This will be provided to you at the facility after the session. Would you be willing to attend?

Yes	1	
No	2	<b>TERMINATE</b>

Sometimes participants are also asked to write out their answers on a questionnaire. Is there any reason why you could not participate?

Yes	1	<b>TERMINATE</b>
-----	---	------------------

No

2

If you require reading glasses, please remember to bring them with you, as you may be required to read some materials during the session.

**TERMINATE IF RESPONDENT OFFERS A VERBAL LANGUAGE PROBLEM OR A CONCERN WITH NOT BEING ABLE TO COMMUNICATE EFFECTIVELY.**

The session will be audio and video recorded for research purposes and representatives of the Government of Canada research team will be observing from an adjoining room. You will be asked to sign a waiver to acknowledge that you will be video recorded during the session. The recordings will be used only by the Quorus Consulting research team and will not be shared with others. As I mentioned, all information collected in the group discussion will remain anonymous and be used for research purposes only in accordance with laws designed to protect your privacy.

The focus group will be at the following location: **REFER TO PAGE 2**

We ask that you arrive fifteen minutes early to be sure you find parking, locate the facility and have time to check-in with the hosts. The hosts may be checking respondent's identification prior to the group, so please be sure to bring some personal identification with you (i.e. driver's license).

As we are only inviting a small number of people, your participation is very important to us. If for some reason you are unable to attend, please call so that we may get someone to replace you. You can reach us at **1-800-XXX-XXXX** at our office. Please ask for **[recruiter to provide]**. Someone will call you the day before to remind you about the discussion.

So that we can call you to remind you about the focus group or contact you should there be any changes, can you please confirm your name and contact information for me? **COLLECT ON FRONT PAGE**

**Thank you very much for your help!**

## Focus Group Moderation Guide

### A. INTRODUCTION (10 MIN)

- Introduce moderator
- Thanks for attending/value you being here
- Explain general purpose of focus group discussions:
  - Gauge *opinions* about issues/ideas/products
  - Not a knowledge test; no right or wrong answers (interested in opinions)
  - Okay to disagree; want people to speak up if hold different view
  - Do not need to direct all comments to me; can exchange ideas with each other
  - Tonight, we're conducting research on behalf of the Government of Canada but the moderator is not an employee of the Government of Canada.
  - Looking for candor and honesty; comments treated in confidence; reporting in aggregate form only; video-taping and note-taking for report writing purposes only; observers behind one-way glass.
  - If you have a cell phone, please turn it off.

So let's go around the table and have everyone introduce themselves...I'll be curious to know the following:

- What is your role or your position?
- How big is the company?
- **OWNERS AND INTERNAL REPS:** What type of business is it?
- **INTERMEDIARIES:** Roughly how many T2s do you prepare each year?

## **B. T2 TAX PREPARATION SOFTWARE SERVICES (45 MIN)**

Let's start our discussion with a few features that the CRA introduced just over 1 year ago to T2 tax preparation software...

**[INTERMEDIARIES]**...that you use to prepare your client's T2 returns.

**[OWNERS AND INTERNAL REPS]**...that either you use or your accountant uses to prepare your company's T2 returns.

### **AUTO-FILL [INTERNAL REPS AND INTERMEDIARIES]**

The first feature is called "T2 Auto-fill": This service allows users to download to their certified T2 software various data, including:

- CRA-assessed data for the T2 return and schedules for the current + 4-prior tax years;
- T2 return balance information:
  - General Rate Income Pool (GRIP)
  - Refundable Dividend Tax On Hand (RDTOH)
  - capital gains and losses
  - non-capital losses
  - Capital Dividend Account (CDA)
- Business Number address, email, and return-mail indicator
- Account balances, including total prior-year balance, and current year's interim balance.

**MODERATOR INFO:** the T1 Auto-fill service is entirely different. This service allows individuals/reps to download T-slip information, RRSP limits, and other T1-related information directly into their tax preparation software.

- Have any of you used this service or were even aware of it? **SHOW OF HANDS**
- What do you think of this new feature?
  - What do you like?
  - Is there anything you dislike?
- What improvements can be made? What else would you like to see?
  - Specifically, would you like to see any other information available for download through T2 Auto-fill?
- For those of you who were aware of this feature but haven't used it yet, is there a particular reason for that?
- For those of you who have been using it, are you likely to use it again going forward?



- If not, why not?
- Does the name of the service make sense to you or should it be called something else?

**Access limitations:** For security reasons, when you are using Represent a Client, your session times out after 18 minutes of when there is no activity (if you refresh the screen, the clock starts again). Furthermore, you need to log in for every new or different business number (BN) you want to access through the portal.

- What do you think of these two security measures?
- Is there anything there you would like to change or improve?
  - How long should the delay be before a session times out?
- Since we are on the topic of security measures, are there any measures you feel are missing?

## ATTACH-A-DOC

The second feature is called “Attach-a-doc”: This feature allows for the attachment of supporting documentation at the time of T2-filing. Prior to this service, corporations had to mail these into the CRA, often after being prompted to do so by a CRA agent. The following type of attachments can be digitally attached:

- elections
- director resolutions and agreements
- provincial credit certificates (there are about 25 of these)
- list of partnership account numbers
- Information slips (such as a T4A-Statement of pension, retirement, annuity, and other income, or T5013—Statement of partnership income)

As with all electronic T2 return filing, a confirmation number is issued from the CRA through the tax software to confirm receipt of the T2 return. A separate confirmation number is issued from the CRA to confirm receipt of the attachments.

- Have any of you used this service or were even aware of it? **SHOW OF HANDS**
- What are the sorts of documents you’ve uploaded?
- What do you think of this new feature?
  - What do you like?
  - Is there anything you dislike?

- What other documents would you like to be able to attach?
- Have you encountered any challenges in terms of the number of documents you can upload? What about the size of the files – any issues on that front?
  - **IF NECESSARY:** The current single file size limit is 150 MB however multiple uploads are allowed – is any of this an issue for you?
- What improvements can be made? What else would you like to see?
- For those of you who were aware of this feature but haven't used it yet, is there a particular reason for that?
- For those of you who have been using it, are you likely to use it again going forward?
  - If not, why not?
- Does the name of the service make sense to you or should it be called something else?

## PRE-FILING VALIDATION

The CRA introduced this service in October 2018 and made it available through T2 tax preparation software certified for this service. This service can be invoked at any time in the course of preparing a T2 return through certified software. It validates that critical information required for the electronic-filing of a T2 return matches the CRA's systems. This critical information includes:

- The Business Number,
- The address, and,
- The tax year end.

If this critical information does not match CRA's systems, the CRA will not accept the electronically-filed T2 return. Being notified early-on in the T2-return preparation process that this information is incorrect will allow for more time to correct this information, either with the CRA, or on the T2 return, instead of having to wait just at the time of finalizing and sending the T2 return to find out that electronic-filing is not possible.

**MODERATOR INFO:** if they do not fix these errors, they would be forced to paper-file, as electronic filing will not be possible if the errors are not addressed.

- What do you think of this new service? ...is there genuine value in this?
- Would you take the time to fix critical information errors before filing? If no, why not?

- Can you think of a scenario where you would not want to fix the critical information errors before filing?
- Have any of you ever received a pre-filing notification regarding an error in the critical information required for the electronic-filing of a T2 return?
  - **IF YES:** How did you go about correcting the information? Was it easy to do? Would you recommend any changes in terms of how that process could be improved?
- So far we have been discussing being notified of discrepancies in critical information required for the electronic-filing of a T2 return.

When it comes to other types of errors, the software will give the user certain diagnostic messaging to warn of errors or of missing information in the return but you can still file the T2 return if those are not addressed.

If it meant increasing the speed at which the CRA could process the T2 return, would you want to see more of this messaging—either more from the software, or perhaps have a ‘pre-file’ service with the CRA that would have the CRA communicate with software discrepancies that might cause processing delays if they are not fixed?

- Does the name of the service make sense to you or should it be called something else?

### C. MyBA AND RAC SERVICES (25 MIN)

The CRA has been making some modifications and additions to the online portal that you use to manage T2's for your company / for your clients. The name of that portal is...

- *My Business Account*
- *Represent a Client*

**OWNER/INTERNAL REPS:** First of all, are we all clear on what online portal we are talking about here?

**IF NEEDED:** **My Business Account** is a secure service for businesses to conduct their federal tax affairs online using the CRA's website.

To register your business to use this service, you would have gone through a process on the CRA website. After completing the registration process, you or someone you authorize would log in with a user ID and password to use this service to conduct a variety of transactions securely online with the CRA.

Please note that using tax software to electronically file your income tax return or making online payments to the CRA does NOT mean you have registered with the My Business Account service.

Before we discuss any specific features within that portal, please take the pen and paper in front of you and I'd like you to rate how satisfied you are with that portal overall, using a scale from 0 to 10 where 10 means extremely satisfied and 0 means not at all satisfied.

**MODERATOR QUICKLY COLLECTS SCORES ON A FLIPCHART/WHITEBOARD**

## **CURRENT AND HISTORICAL T2 DATA IN MYBA/RAC**

Portal users can also access current and historical data going as far back as the current year plus 4 prior years. For instance, the user can access T2 schedules and returns for the current year plus the past four years as well as T2 balances (capital gains and losses, non-capital losses, RDTOH, GRIP, and Capital Dividend Account balance information).

- Have any of you used this service or were even aware of it? **SHOW OF HANDS**
- What do you think of this feature?
  - What do you like?
  - Is there anything you dislike?
- What improvements can be made? What else would you like to see?
- Do you need certain data to be available beyond the current year plus 4 prior years?
  - If so, what kind of data?
  - For what reasons might you need data that goes back further in time?
- What improvements can be made? What else would you like to see?

***Print/display capabilities:*** From the portal, you can display certain files and you can print certain files.

- What do you think of this feature?
  - What do you like?
  - Is there anything you dislike?
- What improvements can be made? What else would you like to see?

## **EMAIL NOTIFICATIONS**

Users can also sign-up for an email notification service when you opt out of paper notices in favour of viewing notices and other correspondence through MyBA/RAC. You could receive an email notification from the CRA that a new document has been uploaded to your portal.

Businesses can also be alerted anytime their address or direct deposit information has been changed, or when the CRA has tried to send out paper-documentation to the business mailing address on file but it has been returned as undeliverable

- What do you think of this feature?
  - What would motivate you to register?
- Is there anything related to T2s for which you would like to be optionally alerted?
  - **IF WANT REMINDERS TO FILE THE T2:** How far in advance of the due date would you want to receive an alert? ...or would you prefer an option to manually pick a date for the reminder?
  - Because there are events that could alter a corporations' tax-year-end, e.g. amalgamations or wind-ups, that the CRA would not be privy to until filing, would it be acceptable that there is a disclaimer that the CRA can only issue the alert based on the previous year's information and this is subject to change?
- Does the name of the service make sense to you or should it be called something else?

#### **D. TOOLS AND FEATURES UNDER DEVELOPMENT OR UNDER CONSIDERATION (20 MINUTES)**

The CRA is currently considering a handful of new features and tools and we'd like to get your feedback to help shape what these features could look like.

#### **PROGRESS TRACKER**

The CRA is exploring building a progress tracker on its secure portal, to track items important to taxpayers and representatives.

- So what are the types of things you might be interested in tracking via the portal specifically related to the T2 account?
  - At what specific **milestones** would you want to be notified? ...or would you only want to be notified if there are any delays?
  - What **kinds of status** would you consider useful?
    - E.g. in progress; under review; expected completion within 10 days; awaiting taxpayer response to letter dated DD/MM/YYYY

## EXPLORE THE FOLLOWING SPECIFIC EXAMPLES AS NEEDED:

- Would you want to track... **[MODERATOR TO REVISIT MILESTONE AND STATUS QUESTIONS ABOVE FOR EACH OF THESE AS NEEDED]**
  - the status of a return?
  - the status of an enquiry?
  - the status of a payment?
  - the status of CRA correspondence?
- How would you want to receive **notifications**?
  - ...email notification? ...a notification within the portal? ...a notification via the CRA mobile app?
  - What if notifications were accessible via your T2 tax preparation software through T2 Auto-fill? Would you prefer accessing these notifications that way or would you prefer going through MyBA/RaC?
  - Does the way in which you would receive notifications vary based on the type of information you want to track? For instance, would you want to be notified any differently whether you are tracking the status of a return or the status of a payment?
- Now that we've had a chance to discuss this feature a bit, what do you think about it?
- Does the name of the service make sense to you or should it be called something else?

## NOTICE OF ASSESSMENT ACCELERATED DELIVERY FOR ONLINE MAIL REGISTRANTS

The CRA is currently working on accelerating the time it takes to post an electronic Notice of Assessment or Reassessment on the secure *My Business Account* portal (also viewable / accessed through *Represent a Client*), and available for download into T2 software (which would be a new feature!). If a T2 return processes without errors, it will be available for viewing on MyBA or in T2 Software to corporation owners or their authorized representatives the next business day. This service will only be made available for corporations that have signed up for online mail delivery (i.e. those who have provided us with their email(s) to receive email notification a new document is available for viewing in MyBA/RaC, and no paper notice will be sent).

- What do you think of this idea? ...is there genuine value in this?
- Is this a service improvement in your opinion?

- If you are not currently signed up for online mail, would this feature entice you to?
- Does the name of the service make sense to you or should it be called something else?

## ACTIVITY HISTORY [OWNERS AND INTERNAL REPRESENTATIVES ONLY]

**TEXT FOR OWNERS:** Another possible feature would allow you to see more activity history in the account. So you could view the activity history of your internal representative if you have one assigned to access your account and you could view the activity history of your accounting firm if you have given them access to your account through *Represent a Client*. You could see the history for each representative ID number that you will have assigned.

**TEXT FOR INTERNAL REPRESENTATIVES:** Another possible feature would allow you to see more activity history in the account. So you could view the activity history of your accounting firm if you have given them access to your account through *Represent a Client*. You could see the history for each representative ID number that you will have assigned.

- Before I propose a few examples, what are things related to your company's T2 would you find useful to track through this sort of feature?

## EXPLORE THE FOLLOWING SPECIFIC EXAMPLES AS NEEDED:

- Would you want to see the activity history of... **[MODERATOR TO REVISIT MILESTONE AND NOTIFICATION FORMAT QUESTIONS ABOVE FOR EACH OF THESE AS NEEDED]**
  - A list of the attachments sent through either the portal's Submit Docs function, or a T2 tax software's Attach-a-doc function?
    - ...would you prefer access the actual document or is the name of the file sufficient?
  - The number of electronic filing attempts?
  - **[BUSINESS OWNERS ONLY]** The number of times and the items a rep ID has accessed via their online account?
- Now that you have a few examples, does anything else come to mind...and let's stay focused on information related to the T2?
- Currently, the CRA portal stores the activity history for the current year plus the previous 4 years. Does this suit most of your needs?
- Now that we've had a chance to discuss this feature a bit, what do you think about it?

#### **E. WRAP UP (10 MIN)**

- We've explored a number of recently introduced features and some that are on the proverbial chalkboard. Are there any other changes you would like to see made to the MyBA / RAC portal or to T2 tax preparation software services – again, let's try to stay focused on the T2 return?
- Have a look at the portal satisfaction score you wrote down at the beginning of the session – what would your new score be if all these features were to materialize? **IF NEEDED:** using a scale from 0 to 10 where 10 means extremely satisfied and 0 means not at all satisfied. **MODERATOR COLLECTS SCORES AGAIN IN THE SAME ORDER TO SHOW "BEFORE AND AFTER" COLUMNS**
  - What is behind the change upwards/downwards?
- When you consider everything we've discussed tonight, what feature or features are you the most excited about, if any?

#### **F. THANK AND CLOSE (1 MIN)**

##### **[BACKROOM CHECK]**

In parting, is there anything that you think I should have asked but I didn't?

Please remember to sign out as you leave the focus group room – this is just to confirm you've received the incentive we promised you. **[FOR GROUP 1:** Take care as well not to discuss what has been discussed here as you leave the facility since I have participants from my next session in the lobby/ waiting area.]

Thanks again! And have a great evening!