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Final Report

Prepared for the Canada Revenue Agency

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This public opinion research report presents the results from a qualitative study conducted by Nanos Research on behalf of the Canada Revenue Agency. The research featured a sample of adults from the general population, as well as tax intermediaries or those who are decision-makers for Small and Medium-sized Enterprises (SME). The focus groups were held from June 11th to July 4th, 2024.

Cette publication est aussi disponible en français sous le titre : Programme de recherche qualitative sur l'authentification et les justificatifs d'identité 2023-2024.

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Executive summary

The Canada Revenue Agency (CRA) commissioned Nanos research to conduct a qualitative public opinion research (POR) to explore Canadians' perceptions surrounding the CRA's online portals and other service interactions.

A. Research purpose and objectives

The purpose of the research was to assess the perceptions and experiences of members of the general population, decision-makers of small businesses, and professionals involved in assisting individual and small business clients on tax-related or payroll matters in the following areas: registering for CRA online portals, signing into CRA online portals, experiences and challenges with the CRA call centre, concerns accessing CRA online portals and services, opinions related to identity validation options, and support for the implementation of biometric authentication.

B. Methodology

To meet the objectives, 16 focus groups were conducted across the country. All groups were conducted online. In total, 143 individuals participated in the research: 55 adults from the general public, 43 decision-makers of small businesses, and 45 tax intermediaries. There were 13 sessions conducted in English and three in French featuring adults from Québec. All participants received an honorarium. The fieldwork took place between June 11 and July 4, 2024.

C. Key findings by theme

Overall, participants across all three segments reported few issues with the registration or sign-in processes for the CRA online portals, with few exceptions such as the wait for the code in the mail or issues with two-factor authentication Two Factor Authentication (2FA).

Participants are open to the new document verification method and would be in favour of the CRA implementing biometric authentication to sign into CRA portals. However, for both items they emphasized the importance of it being a choice and not a mandatory replacement of current methods.

Experiences and challenges registering for CRA online portals

- For the most part participants said they found the registration process for their CRA account (whether MyAccount, My Business Account or Represent a Client) to be simple and straightforward, with the biggest pain point being having to wait for the code to arrive in the mail.
- Among those who registered a few years ago during COVID-19 pandemic, several reported that the biggest difficulty with registering was the additional layer of delays receiving the code and/or getting through to the CRA call centre if registration assistance was required, likely due to employment furloughs and the execution of The Canada Emergency Response Benefit (CERB) payments.
- In terms of challenges that are within the control of the CRA, participants found it challenging having to select security questions (i.e. too many of them or they were not relevant to the participant), as well as difficulties getting through to a call centre agent for assistance and being unable to register through their bank or via provincial verification.
 - SME participants also noted issues where they had more than one business they owned, and were unable to use the same bank account for these businesses in their CRA My Business Account or having difficulties adding different bank accounts to their portal account for each separate business.
 - Some challenges specific to tax intermediaries were the requirement to link their Represent a Client account to their My Account when they registered despite wanting to keep these accounts separate.
- Most participants said the registration process took a reasonable amount of time, aside from needing to wait for the mailed code. In terms of the difficulty level compared to other online portals, most participants said it is about the same, again with the exception of the wait time to receive the code by mail.
 - Rural participants in particular said the mailed code is a challenge, as it often takes even longer for them to receive, or it is inconvenient due to a lack of door-to-door mail delivery.
- Participants said the CRA portal requires more security steps and procedures than other portals, but that they understand why it is necessary.

Experiences and challenges signing into CRA online portals

- Similar to experiences with the registration process, most participants across the three audiences said they found the process to be generally easy and straightforward, with some saying they did find it confusing initially, but after signing in once or twice they now know what to do.
- Participants did mention some challenges with two-factor authentication (2FA), including having difficulties receiving the code, having the code expire before they could use it or having to re-do 2FA despite selecting the option for not needing to re-authenticate for the eight-hour period. This last challenge was mentioned often by tax intermediaries, who emphasized the need to remain logged in for longer period without having to re-verify themselves throughout the day. They noted that they need to be signed into their Represent a Client accounts for long periods of time, and they find it frustrating and a waste of time to have to re-verify, when they are timed out of the application. Some participants also mentioning that when they click the “Remember Me” functionality to avoid having to do 2FA within an eight hour window while using the same browser, it does not seem to work. A few rural participants noted they found the text option inconvenient, as they do not always have cell service to receive the text before it expires.
- Most participants said they have not had any issues signing in, though some expressed issues related to forgetting their password or security question responses, or having changed their phone number that is tied to their account and two-Factor authentication , all of which are outside the control of the CRA. In these situations, it was common for participants to report they ultimately had to call the CRA to resolve these issues, as they couldn’t fix them on their own.
- Compared to the sign-in process of other portals, most participants say the difficulty level is about the same. They often mentioned CRA requires more security steps, but again noted they understand why that is necessary and said if you keep your information nearby (for example, your user name/password, answers to security questions), then it is not an issue. A few participants said the sign-in process for CRA portals is more difficult, only because they can sign in to other portals with Face ID or using an authenticator app.
- When asked about the ideal way to sign into an online portal, most participants either said the current method is fine as is, or they could sign in with biometrics, such as a fingerprint scan or Face ID. Also mentioned were being able to choose how to receive the 2FA code, including choosing from multiple phone numbers, a longer pause for 2FA being required again once signed in, being able to link the CRA portal to an authenticator app, having a CRA portal app, or being able to reset their password via email or another method and not needing to call the CRA.

Experiences and challenges with CRA online portal call centre

- Experiences with CRA’s call centre to resolve issues with the sign-in process were mixed, with many participants noting the long wait times to get through to an agent depending on when they call, although most said once they did get through, the agent was helpful and resolved their issue.

- Participants said that the queue for callbacks fills up quickly and they are not usually able to request one, while others said the line often disconnects either while they are holding or as soon as the agent picks up, meaning they have to start from the back of the line.
 - Tax intermediaries said the lack of clarity over which line to call and the lack of their own designated line is a pain point for them, since they are often dealing with time sensitive client issues that require a fast response.
- Participants had a number of recommendations to improve the call centre experience, including: implementing a call back system with a larger capacity, having an option to request to speak to an agent immediately instead of listening to all the options, adding a separate line for “quick issues” such as resetting a password, offering other self-serve options for resetting a password aside from calling (chat bot or email a secure link) to free up phone lines for other issues, providing the actual estimated hold time so individuals can decide whether to stay on the line, among others.

Concerns accessing CRA portals and services

- Most participants said they have no concerns about accessing CRA digital portals and services, and mentioned they feel security is adequate and similar to other portals like online banking apps. A few participants mentioned concerns about hacking or security breaches, but noted that this is not CRA specific, while others said they would like more information on how their data is stored.
- Several tax intermediaries mentioned they are not comfortable with their SIN number or banking information being linked to their Represent a Client account and their work, reporting that they would prefer being able to keep these things separate.

Additional verification step in portal

- Views were mixed on having an additional identity verification process being required while already in the portal, with some saying this is unnecessary and would be overkill. Others said they have no issue with it and the more security provisions, the better, while a few participants said it would depend on what the extra process entailed and how intrusive it was.
- A few participants said they would be okay with the extra process if there was a reason for doing so, such as concerns about suspicious activity in the account or if they were trying to make a significant change, such as changing their direct deposit information or mailing address. Several said that while they would find the extra step annoying, they understand that the security processes are necessary due to the sensitivity of the information.

Identity validation options for registration

- Many participants said they would prefer to use a government issued photo ID to register for their CRA account, a new identity validation option, known as the document verification service. They often said they would prefer this as it would be quicker and more convenient than having to wait for the code to arrive by mail. Furthermore, participants felt that given they already use their ID to access other services, and/or that they typically have it nearby, it would be a simple process for them. Some

participants said it would depend what type of ID is required, or that they would want more information on how it would work and what information is needed. Participants also mentioned that they would still want the mailed code to be an option for those who are not comfortable using the ID, don't know how to, or do not have a valid ID.

- Those who would prefer to receive the code by mail cited concerns as to how the ID was stored or used, or worried the data could be stolen if there was a security breach. Some said they would use the government issued ID if they needed to register quickly and it was time sensitive, but otherwise they would prefer to just receive the code by mail.
- In terms of potential concerns about using the document verification service, participants mentioned concerns about how the ID would be stored, or whether it could be susceptible to being hacked or stolen and misused. Some participants mentioned concerns related to AI being able to forge or replicate ID's and suggested registrants be required to hold the ID next to their face to avoid this. Generally, participants said they would want more information, including how the ID would be scanned and stored, what kinds of ID would be valid and what would happen when or if their ID was expired. Others mentioned concerns about this new method replacing the mailed code option, as not everyone can or would want to use this service. Often these participants felt that as long as they still had the option to register with the mailed code, they would not have any concerns.

Comfort using biometrics when accessing online accounts and services

- For the most part participants expressed they are comfortable using biometrics for digital portals and services generally. These authentication methods are often used for other online apps and services such as online banking, or just to unlock their smartphone, so participants were familiar with it. However, some would prefer to be able to select which type of biometric they could use or would want a backup option if biometric authentication failed. Several participants mentioned concerns around the biometrics not working or potential hacking, noting that they would be potentially concerned about their biometric data being stolen in a breach.
- Many participants said they would be comfortable using biometrics to sign into CRA portals or services, again saying they already use biometrics for other apps and services, and often said they would prefer this method for the CRA and think it would be more convenient and would speed up the sign in process. Several participants said they would be comfortable if this was part of the process, but that it should not be mandatory or the only step, noting that not everyone will be able or willing to use biometrics, including seniors or less technologically savvy individuals, or those without access to a smartphone. They also often noted that biometrics do not always work and there should be a backup method without being automatically locked out.
- A few participants were less comfortable using biometrics for their CRA portal and said they would want more information on the type of method and how it would work, as well as how biometric data would be stored by the CRA. Some said they are not comfortable with the CRA having a stored scan of their face or fingerprint which could be stolen or misused, or expressed concerns that AI could be used to simulate their image and be used to authenticate via Face ID.

Support for CRA introducing biometric authentication

- Most participants were in favour of the CRA introducing biometrics, however many said this should remain optional only and not a replacement of all other security measures.
- Several said they support the implementation and that this is where technology is headed, while others said they believe this will be more convenient and faster in terms of the sign-in process. Another positive mention was that biometrics was seen to mean people do not need to remember passwords or security responses. A few participants said they are not in favour of this, as to them it seemed complicated and not necessary, while a few more questioned what the cost would be to implement this and whether or not it would be worth it.
- Many participants said they do trust the CRA to implement biometrics, often noting that this is not a new technology, and that the CRA is a large department and has the resources and technology needed to do so. Several participants said while they trust the CRA to implement biometric technology, they wonder how long it would take, and how many issues and glitches would occur while being implemented. These participants said any new biometric authentication methods would need to be thoroughly beta-tested and that it would be important to still rely on other authentication methods in case of problems.
- Others said they would need more information before they could make a decision as to whether they support or oppose this type of authentication, saying it depends on how the biometric data would be stored, what would be stored, and who would have access to it. A few said they don't trust the technology would work and/or don't trust the human beings working on it not to make mistakes. Some said that while they trust the CRA to do so, they questioned if this is necessary and whether it is worth the cost compared to other competing priorities the CRA may have.
- A few said they do not trust the CRA (or anyone) with their biometric information, and some stated concerns related to previous security breaches or hacks at the CRA, and said they are not sure their data would be safe, and that transparency would be extremely important.

D. Limitations and use of the findings

Qualitative research is designed to reveal a rich range of opinions and generate directional insights rather than to measure what percentage of the target population holds a given opinion. The results of these focus groups and in-depth interviews provide an indication of participants' views about the issues explored, but they cannot be quantified nor generalized to the full population of taxpayers, small businesses, and tax professionals. As such, the results may be used by the CRA for the following: to gauge satisfaction with the Agency's online portal registration and sign-in processes; to provide evidence-based information for strategic decision-making; and to provide information for reporting on credential and authentication considerations.

E. Contract value

The total contract value was \$117,836.40 (HST included).

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For more information, contact the Canada Revenue Agency at cra-arc.media@cra-arc.gc.ca

F. Political neutrality statement and contact information

This certification is to be submitted with the final report to the Project Authority.

I hereby certify, as a Representative of Nanos Research, that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Government of Canada's Policy on Communications and Federal Identity and Directive on the Management of Communications. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, party standings with the electorate, or ratings of the performance of a political party or its leaders.



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Introduction

Research purpose and objectives

Authentication Management Projects and Policy Section (AMPPS) at the Canada Revenue Agency (CRA) is responsible for developing and implementing new credential and authentication services as well as enhancements to existing services. In addition, they provide strategic and policy direction on matters pertaining to client credentials and authentication. The Authentication Management Projects and Policy Section ensures that issues related to security, privacy and risks are addressed prior to implementing new or enhanced online services.

Currently there are various ways a user can access the CRA's secure services, and it is the responsibility of AMPPS to analyze and assist in resolving issues experienced by users during registration or sign-in.

The CRA is interested in supplementing data already collected on Canadians' experiences with authentication services. In previous research the CRA has conducted, 'AMS functionality' accounts for a very high percentage of client feedback, while Contact Centre Services Directorate (CCSD) call driver data has identified "online services" as a main driver of client calls with authentication having been identified as a significant pain point for clients accessing digital services, specifically CRA's authentication services (secure portal sign-in process).

The qualitative research will support the CRA's mandate of continuing to modernize to a seamless, empathetic and client-centric experience with a focus to support newcomers to Canada, as well as help the CRA make information to taxpayers easier to find and understand, while accelerating the use of digital tools. The research will also provide the CRA with knowledge to help improve and promote user friendly credential and authentication management processes and services without compromising security and still protecting taxpayer information.

In addition, the findings from this research will help the CRA identify ways to reduce call drivers, which is an ongoing challenge.

Canada Revenue Agency retained Nanos Research to conduct focus groups among individual taxpayers, tax intermediaries and decision makers for small businesses in Canada. The overall objective is to evaluate the effectiveness of the Credential and Authentication management systems, identify particular pain points in the process, and measure user satisfaction. This will help provide insight to the CRA on the best path forward to improve their credential and authentication management process and services.

The specific research objectives are as follows:

- understand experiences with and perceptions of CRA's digital accounts (My Account / My Business Account / Represent a Client)
- understand experiences with and preferences when signing into CRA accounts (e.g. CRA credential, Sign-in Partner/Financial institution, provincial credential)
- gauge challenges and pain points when signing-in/registering to online portals (CRA and in general)
- understand perceived issues related to security, privacy and risks (general and CRA specific)
- explore experiences signing in to CRA's digital services versus experiences registering for digital services, and
- explore experiences and opinions surrounding biometrics for accessing digital services and trust in the CRA to administer this.

Methodology

Nanos conducted 16 online focus groups among three segments:

- Individual taxpayers (Gen Pop) – individuals aged 18 and over.
- Businesses with less than 100 employees (SMEs) – individuals who are decision-makers or those involved in decisions related to tax matters, payroll, GST/HST preparation, or bookkeeping at SMEs. Acceptable job titles include:
 - President/CEO/Owner
 - CFO/Comptroller
 - Accountant
 - Payroll Manager/Officer
 - Manager
 - Bookkeeper
 - Financial Officer
- Tax intermediaries/Third party Representatives – individuals who work with individual and small business clients (<100 employees) on tax-related or payroll matters.

The groups were conducted between June 11th and July 4th, 2024. Thirteen (13) of the groups were conducted in English and three (3) were conducted in French.

Participants were also screened on criteria to ensure they are smartphone users, are familiar with online services/mobile apps and services such as online banking, and that they are familiar with biometric authentication (i.e. fingerprint scans or facial recognition technology). Soft quotas were established to ensure the groups contained participants who had a CRA account (My Account, My Business Account or Represent a Client) - specifically those who had registered for the account in the last five years so that participants were more likely to recall the registration process.

The configuration of the groups was as follows:

Individual Taxpayers (6 groups)(Online)

- Atlantic (1 group)
- Quebec (1 group - FR)
- Western Canada (1 group)
- Ontario (1 group)
- Newcomers – individuals who have lived in Canada less than five years (1 group)
- Small/remote areas/North (1 group)

SME Decision Makers (5 groups)(Online)

- Quebec (1 group - FR)
- Atlantic (1 group)
- Ontario (1 group)
- Western Canada (1 group)
- Small/remote areas, North (1 group)

Tax Intermediaries (5 groups)(Online)

- Quebec (1 group - FR)
- Atlantic (1 group)
- Ontario (1 group)
- Western Canada (1 group)
- Small/remote areas, North (1 group)

Across all groups, 160 participants were recruited and 143 attended. Participants received an honorarium for their participation in the groups, which varied by audience. Individual taxpayers received \$120, SMEs received \$225, and tax intermediaries received \$175. Focus group sessions were about 90 minutes in duration in English and French.

Qualitative research is designed to reveal a rich range of opinions and interpretations rather than to measure what percentage of the target population holds a given opinion. Readers should note that focus group research is qualitative and results are directional in nature and must not be used to estimate the numeric proportion or number of individuals in the population who hold a particular opinion because they are not statistically projectable. The focus group research will allow Canada Revenue Agency to gauge the views and gather in-depth insights from these specific communities of interest. For a detailed methodology, including the profile of participants, please see Appendix A. The discussion guide can be found in Appendix B.

Detailed findings

A. Experiences and challenges registering and signing into the CRA online portal

Q - For those of you with a My Account/My Business Account/Represent a Client, thinking of when you registered for My Account/My Business Account/Represent a Client, was the registration process generally easy or difficult? Why?

Participants generally agreed they found the registration process for their CRA account (whether MyAccount, My Business Account or Represent a Client) to be pretty simple and straightforward, with many noting their only issue was waiting for the code to arrive in the mail. Some noted the mailed code was an issue for them as they had moved or were in between addresses and had difficulties retrieving the code to finish the registration with it having gone to an old address or them not having a fixed address to send it to, with a few participants noting that this delay caused them to miss filing deadlines for their taxes.

A handful of participants who had registered in the last four years said the biggest difficulty was encountering delays due to registering during COVID at the height of employment furloughs and CERB payments, when many others were registering at the same time. This environment led to delays receiving the code and delays getting through to the CRA call centre for those attempting to contact the Agency about registration issues.

- A few newcomers noted a difficulty for them was needing to wait until their second year in Canada to register for their My Account. Among this group, some said they did not realize there was a waiting period, tried to register and had difficulty getting assistance or information on the process and answer as to why they were not able to register. Others mentioned having to file their taxes in the first year by paper was itself a big challenge, though not a challenge specific to the registration process.

Several participants noted there were a lot of steps or questions to answer during the process but that it wasn't inherently difficult, while others said being able to register through their banking information made the process simple.

- Some challenges specific to SMEs were knowing where to go to find the letter of approval needed to finish registration, and difficulties knowing what information was required (i.e. what partner at their employer's company was the nominee).

In terms specific difficulties called out by tax intermediaries, a few participants mentioned the requirement to have their Represent a Client account linked to their My Account upon registering, but preferring to keep these accounts separate.

Q - [PROMPT IF NOT MENTIONED: How easy/difficult was it to find the CRA's registration page?]

Nearly all participants across the three streams mentioned they did not have difficulties finding the CRA registration page, although a few SME participants noted it took them a bit of time to find as they weren't sure where to go for business accounts and found the options a bit confusing.

Some tax intermediaries noted their company has the direct link to register on their internal documents so they did not need to look for it. A few others noted they knew where to look for it but felt the options may be confusing to those who may not be as familiar.

Q - [PROMPT IF NOT MENTIONED: In your opinion did the registration process take a reasonable amount of time? Was process quick or too lengthy/endless?]

Participants in all three streams often agreed the process took a reasonable amount of time, with most noting the main issue was the wait time for the code in the mail, which is outside the control of the CRA. They said other than waiting for the mailed code, the process itself was relatively quick. Of note, a number of participants said they were not sure about how long it took as they had registered some time ago but said they did not recall any issues or long delays.

Some participants did note that while they didn't mind the wait, they found it frustrating to be unable to track the mailed code or have a sense when it may arrive, with a suggestion being for the CRA to give a range of how long it may take (i.e. 5-10 days) and to advise people to contact them if it has not arrived after that point to avoid the code expiring. A few participants from the rural group in particular noted difficulties with the wait to receive the code by mail, often saying it took 2-3 weeks to receive the code, which they found frustrating.

Q - What type of credential did you use to register? [PROMPT: CRA Credential, Online Banking Credentials, BC/WEST ONLY - Provincial Credentials] Why?

Q - [PROMPT IF NEEDED – CRA CREDENTIAL: This refers to a username and password you selected]

Q - [PROMPT IF NEEDED – ONLINE BANKING: This refers to your online banking credentials through your bank]

A fairly even proportion of participants across all streams reported they either registered using online banking credentials or CRA credentials. When asked why they opted for that registration method, those who registered with CRA credentials mentioned the online banking option wasn't or isn't an option for them, either due to their bank being too small or it not being available in their province. They also mentioned that the username and password was easy to set up, they preferred to keep this account separate from their banking, or that they were not aware it was an option to register through their bank.

Those who registered through their online bank said they opted for this authentication method because it was easier to remember one password and set of credentials, it felt more secure to them as they trust their bank, it was more convenient and seemed faster, it was the first option they saw, or because they felt it would be a simpler process if they needed to reset their password and they could avoid the mailed code.

A number of SME participants said they used the same method as their My Account as it was simpler and meant fewer passwords or credentials to remember.

Q - What parts of the registration process did you find the most challenging?

In terms of challenges that are within the control of the CRA, the parts of the process participants found the most challenging were having to select security questions (i.e. too many of them or they were not relevant to the participant), difficulties getting through to a call centre agent for assistance, and being unable to register through their bank or via provincial verification which they felt is adding extra obstacles for some people. SME participants also noted issues with having multiple businesses but being unable to use the same bank account for them, and not being able to add different bank accounts.

Some tax intermediaries mentioned disliking having to link or use the same login information for their personal CRA My Account as their Represent a Client accounts, and noted they would prefer to keep their work entirely separate.

In terms of challenges and experiences that are outside the CRA's control, participants often mentioned needing to wait to receive the code by mail as the part of the process they found the most challenging, including those who had to retrieve the code from an old address. A few tax intermediaries said the mailed code delays can cause issues for their clients or when things have a tight deadline. Rural taxpayer participants identified specific challenges with receiving the code by mail, noting they often had to wait longer than anticipated due to mail delays or found having to go and pick up the code to be an inconvenience as they do not have door-to-door mail delivery.

Q - Thinking of when you sign into your My Account/My Business Account/Represent a Client, is the sign-in process generally easy or difficult? Why?

Q - [PROMPT IF NEEDED: What part of the process do you find the most difficult?]

Overall, similar to the registration process, most participants across the three streams say they find the process to be generally easy and straightforward, with some saying they did find it confusing initially, but after signing in once or twice they now know what to do.

Despite most finding the process simple, participants did mention some challenges with the two-Factor authentication (2FA), including having difficulties receiving the code or having the code expire before they could use it. A few participants also mentioned frustrations with having to re-do the 2FA despite selecting the option for not needing to re-authenticate for the eight-hour period. These participants noted this feature often seems to re-set before the eight-hour period has elapsed. Participants recommended having a longer time-period during which additional authentication is not required, or to tie it to the ISP instead of a specific device in case they move from their computer to their cell phone. This challenge was mentioned often by tax intermediaries, who said they find it frustrating when the 'Remember Me' function for 2FA verification doesn't work, as they feel it is a waste of time when they need to re-do the 2FA. Tax intermediaries also noted frustrations with needing to re-verify or sign back into their accounts with their credentials when they are logged out through the

day. They noted that the sessions time out too quickly and they feel the amount of time should be lengthened since they often need to remain signed-in all day.

A few rural participants noted they found the text option inconvenient, as they do not always have cell service to receive the text before it expires.

Other challenges outside the control of the CRA included:

- issues remembering the responses to their security questions or password
- being unable to sign in when out of the country
- forgetting their phone and being unable to receive the text verification
- non-resident clients not having access to their account (tax intermediaries)

Q - If you have had any issues during the sign in process, how did you resolve the issue? [PROMPT: Did you resolve it yourself or did you contact a CRA call centre?]

Most participants noted they did not experience any issues during the sign-in process.

A few participants mentioned having forgotten their password or responses to their security questions, and noted they contacted a CRA call centre to resolve the issue. Others said they changed their phone numbers and needed to call the CRA to update this, as they could not do so on their own as their 2FA was tied to their old phone number. A few participants said they had issues with their banking information or banking sign-in partner but managed to fix the issue themselves.

Q - [IF NO ISSUES/NO ONE CONTACTED CRA CALL CENTRE, SKIP] For those who contacted a CRA call centre, was your experience generally positive or negative? Why?

Participants had mixed experiences when contacting the CRA call centre, with many participants noting they found the wait times to be frustrating. A few participants noted they utilized the call back feature, which they found helpful and reported having no issues with this. However, one participant indicated they tried to use the call-back feature but said it did not work and they never received a call. Some also said that queues for call-backs fill up quickly, so it cannot always be utilized.

Some also noted the wait times depend on the time of day that they called, and they found shorter wait times if they called early in the morning or if they noted their preferred language as French. Several participants noted that while this was an issue for them during the COVID-19 pandemic, they have found wait times have reduced, while others disagreed and found the wait times have worsened.

Despite wait times, many participants said that once they did get through, the agents were very helpful and for the most part they got their issues resolved. Some participants noted that their calls were disconnected, either while waiting or as soon as an agent picked up the call, which they found frustrating.

Tax intermediaries noted they find it confusing to know which line to call for assistance, and disliked needing to use the same line as other individuals, noting they often need time sensitive assistance with client issues.

Q - [IF NO ISSUES/NO ONE CONTACTED CRA CALL CENTRE, SKIP] How could CRA's call centre for the Portal sign-in or registration process be improved? Any other ideas? Any others?

Participants had a number of recommendations to improve the CRA's call centre for the Portal sign and registration process, including:

- Implementing a call back system with the capacity to have larger queues or more call backs per day than the current system
- Offering an online live chat option
- Having an option to request to speak to an agent immediately instead of listening to all the options
- Adding a separate line for "quick issues" such as resetting a password
- Offering other self-serve options for resetting a password aside from calling (chat bot or email a secure link) to free up phone lines for other issues
- Providing the actual estimated hold time so individuals can decide whether to stay on the line or not
- Increasing call centre staffing
- Improving the quality of the phone lines so calls are not disconnected or having the agents verify the caller's phone number at the start of the call in case they call is disconnected so the agent can call back (tax intermediaries)
- Offering a separate line for tax preparers (tax intermediaries)
- Offering the ability to book an appointment (tax intermediaries)

[GEN POP ONLY] Q - How many of you with My Account have ever accessed CRA's portal using Employment and Social Development Canada's ELINK?

A few participants in the general public stream reported they have accessed the portal using ESDC's ELINK.

Q - In your experience, was the registration process for the CRA portal easier, harder or about the same level of difficulty as registering for other online portals, such as online banking? Why?

In general, participants described the registration process for the CRA portals as about the same as other online portals in terms of difficulty. A number of participants did note they had difficulty with the wait times for the mailed registration code but said the process itself was not more difficult than other portals.

A few rural participants said the mailed code made the process more challenging for them because they do not have a street address and that alternative options or an understanding of this would have been helpful.

Tax intermediaries specifically said the registration process for Represent a Client requires more security questions and processes than other portals to confirm identity, but they noted they understand why CRA likely requires extra security steps and felt the steps were necessary and not too onerous considering the sensitivity of the information.

A handful of participants said they did not recall the registration process as it was a long time ago for them, but mentioned that they do not recall it being a negative experience compared to other portals they have registered for.

Q - Is the sign-in process for the CRA portal easier, harder or about the same level of difficulty as registering for other online portals you use? Why?

Similarly to the registration process, many participants said the sign-in process for CRA portals is similar to other online portals in terms of difficulty. Some noted that while the sign-in process for CRA sites requires additional security steps or information, if they keep their information handy it is not an issue. They also often noted, similar to the registration process, that they understand why additional security procedures and steps are necessary for the portals due to the sensitivity of the information. Several participants said the various sign-in options make the process easier, while others note the process is more difficult as they do not have these options with their bank or in their specific province.

A few participants said the process is a little more difficult, as other portals allow them to use Face ID or other biometric authentication options, or to link their accounts to an authenticator app. Several participants said the process is simple, but they dislike how soon they are required to re-verify their account or sign-back in when sessions time out and said they would prefer a longer time out period be implemented. Some also noted that the “Remember Me” option for 2FA does not always work and they are still required to re-do the 2FA within the 8 hour period.

**Q - What concerns do you have, if any, related to accessing CRA digital portals and services?
Q - [PROMPT IF NOT MENTIONED] What security concerns do you have? What privacy concerns?**

Many participants said they do not have concerns about accessing CRA digital portals and services, and often mentioned they feel the security is adequate and in line with similar portals such as those for online banking. Some mentioned security concerns, such as the potential for hacking or a cybersecurity attack or someone gaining access to their account through their cellphone due to the text or call based authentication.

A few participants said they would like more information on how their information is stored or what is being done with their data.

Several tax intermediaries mentioned they are not comfortable with their SIN number or banking information being linked to their Represent a Client account / their work and said they would prefer being able to keep these things separate.

Q - Based on your experiences with online accounts/portals in general, what would be the ideal way for you to sign-in to an online CRA account? What security features would it have?

While several participants said the current sign-in method with the two-factor authentication (2FA) is fine as is, and did not have any proposed changes to the process, a number of participants mentioned being able to use biometrics to sign in, such as a fingerprint scan or Face ID.

Other security features were mentioned, including:

- Being able to select an option of how to receive the 2FA code, including by email, text or call
- Having multiple potential phone numbers to choose from for 2FA in case one number is not available at the time
- Having the “Remember Me” function for longer periods of time
- Being able to use a unique personal code to access the portal instead of a SIN number
- Linking their CRA account to an authenticator app
- Having an app for all the CRA portals and services
- An easier password reset system more in line with banking (through email or an app)
- Connecting the CRA portals directly to online banking so they can access their CRA account through their banking apps.

Q - In order to further secure your My Account/My Business Account/Represent a Client account, how would you feel if an additional identity verification process was required while already in the portal, and not just at the beginning of the process?

Views were mixed on having an additional identity verification process required while already in the portal. Some participants felt this was unnecessary and overkill, and others said they had no issue with it, with the more security provisions, the better. A few participants said it would depend on what the extra process entailed and how intrusive it was, with several saying something simple like biometric authentication via a fingerprint or Face ID could be fine. A few participants said they would be okay with the extra process if there were concerns about suspicious activity in the account or if they were trying to make a significant change, such as changing their direct deposit information or mailing address.

Others said that while they would find the extra step annoying, they understand that the security processes are necessary due to the sensitivity of the information. Tax intermediaries noted that the extra step would be okay as long as it was not needed multiple times per session and interrupting their work, as they need to be signed into and working in the Represent a Client portal for long stretches.

B. Identity Validation

As you may know, this tax season, the CRA introduced a new identity validation option, known as the document verification service, to make it easier to register for digital services including My Account/My Business Account/Represent a Client. Using a government-issued photo identification (ID), such as a passport or driver's license, a user can quickly validate their identity to get immediate access to their online CRA account without the need to wait to receive a code in the mail.

Q - If you were not already registered for My Account/My Business Account/Represent a Client, which option would you prefer to register for the service: Receiving a one-time code by mail or using a Government issued photo ID? Why?

Many participants said they would prefer to use a government issued photo ID to register for their CRA account, often saying this would be quicker and more convenient than having to wait for the code to arrive by mail. They often mentioned they already use a government issued ID to access other services, or that they always have it nearby so it would be a simple process for them. Some participants said it would depend what type of ID is required, while a few said they would want more information on how it would work and what information is needed. Participants also mentioned that they would still want the mailed code to be an option for those who are not comfortable using the ID, don't know how to, or do not have an ID (such as new Canadians).

A few participants said they would prefer to receive the code by mail, with some saying they would be concerned as to how the ID was stored or used, or expressed worries that it may be stolen if there was a security breach. Several participants said they would use the government issued ID if it were time sensitive, but otherwise would prefer to just receive the code by mail.

Q - What concerns, if any, would you have about using this document verification service?

In terms of potential concerns about using the document verification service, a number of participants mentioned concerns about how the ID would be stored, and whether it could be susceptible to be hacked or stolen and misused. Other participants noted they would be concerned if this replaced the mailed code option, as not everyone can or would want to use this service, including older individuals who are less tech savvy, or people without a photo ID. They often noted that as long as they still had the option to register with the mailed code, they would not have any concerns.

Some participants mentioned concerns related to AI being used to forge their photo and be used to register without their knowledge and recommended being required to hold the ID next to their face to avoid this. Generally, participants said they would want more information, including how the ID would be scanned and stored, what kinds of ID would be valid and what would happen when or if their ID was expired. One recommendation was to use the passport since it is already encrypted and scanned for things like air travel, but participants noted not everyone has a passport.

C. Biometrics

Next we are going to discuss using biometrics for signing into/accessing digital services. This could include using your fingerprint or Face ID to unlock your cellphone or computer or to access an app on your phone or computer, such as online banking.

Q - Are you comfortable or not comfortable with using biometrics to sign into digital portals or services? Why?

For the most part participants expressed they are comfortable using biometrics for digital portals and services, often mentioning they use this authentication methods for other online apps and services such as online banking, or just to unlock their smartphone, so they are familiar with it. Several participants said they are generally comfortable but would prefer to be able to select which type of biometric they could use, with a few saying that Face ID does not always work if they are wearing glasses or look different that day or noting that fingerprint scans are not reliable and often do not work. Others said they would prefer one over the other as they do not want their fingerprint and facial scan to be stored together by the CRA. A few participants said there would need to be a backup option if biometric authentication failed.

Some participants outright said they are not comfortable, opposing the thought of having any biometric information stored and not feeling secure using this method. A few others said biometrics are too prone to errors or glitches, and they preferred to stick to regular two-factor authentication methods, such as receiving a text code.

Q - What specific concerns do you have related to using biometrics to access online services?

[PROMPT IF NOT MENTIONED] Q - What concerns related to security do you have for using biometrics?

In terms of specific concerns related to using biometrics, participants often said they do not have concerns, frequently using this method to access other online apps and services. However, several participants mentioned concerns around the biometrics not working, for example the technology not recognizing their fingerprint or their Face ID and whether there would be a backup option to sign in. Also mentioned were concerns around hacking, noting that they would be potentially concerned about their biometric data being stolen in a breach.

Several participants said they are wary of this as they do not know what information is being stored or where its being stored. A few also mentioned worries linked to advances with AI technology and the possibility it could be used to trick the biometric authentication software through using a picture or AI version of their face to unlock an app/sign into an account/portal.

Q - Would you be comfortable or not comfortable with using biometrics to sign into CRA digital portals or services? Why?

Many participants said they would be comfortable, again mentioning they already use biometrics for other apps and services. A number of those participants said they would prefer this method for the CRA and think it would be more convenient and would help speed up the sign in process.

Participants often said they would be comfortable if this was part of the process, but that it should not be mandatory or the only step. They often noted that not everyone will be able or willing to use biometrics, including seniors or less technologically savvy individuals, or those without access to a smartphone or who login using a desktop computer, and said this should remain optional if introduced. They also often noted that biometrics do not always work, especially on the first try and said there should be a backup method in this case

without being automatically locked out. Also mentioned was the possible need to be able to re-authenticate if their face changed due to an injury or just through aging over time.

Several participants said they are comfortable with this, as its more unique than a password and harder to hack or breach their account with this method. Others said they don't think biometric authentication is needed to get into their CRA account but would prefer it replace a step and not add additional steps to the process.

A few participants were less comfortable and said they would want more information on what type of method it is and how it would work, as well as how biometric data would be stored by the CRA. A few others said they were not comfortable with the CRA having a stored scan of their face or fingerprint which could be stolen or misused.

**Q - What specific concerns do you have related to using biometrics to access CRA digital portals or services?
Q - [PROMPT IF NOT MENTIONED] What concerns related to security do you have for using biometrics to access CRA digital portals or services?**

Specific concerns mentioned by participants related to using biometrics to access CRA digital portals and services included concerns about how it would be used for those without a smartphone or who are not technologically savvy, as well as what would happen if it didn't work and if they would be locked out.

Also mentioned were concerns about the CRA website being hacked and biometric data potentially being stolen, concerns about how and where their biometric data would be stored, and concerns about what software or technology might be required to be able to use this method. Similar concerns related to AI were mentioned again, where some participants felt that AI could be used to simulate their image (for example, using deepfake technology or filters) and be used to authenticate via Face ID. A few participants also mentioned concerns related to people who look alike, such as twins or siblings, and whether that could potentially pose a security risk.

Q - Would you like to see CRA introduce biometrics in the future to access your CRA My Account (for example facial recognition)? Why or why not?

Most participants were in favour of the CRA introducing biometrics, however many had a caveat that this should remain an option and not be mandatory or a replacement of all other security measures. Several participants said they support the implementation and believe that this is the inevitable future of security technology , and as such should be embraced and not fought, while others said they believe this will be more convenient and faster in terms of the sign-in process and will mean they do not need to remember as many passwords or security responses.

A few participants said they trust the CRA to introduce biometrics to access CRA accounts, and that if the method is good enough for online banking apps, then they do not see why it would not work or be trustworthy. Several participants said they would not want this to be an additional step, it should instead be a replacement of an existing one. A few suggested biometric authentication could be used as that extra verification step within the portal mentioned earlier in the discussion or as an extra check and not the only login method permitted.

Several participants said they would be okay with it being introduced, but they would not want to use it themselves and would not be comfortable with it being mandatory ever. A few participants said they are not in

favour of this, as in their opinion it seems complicated and not necessary, while a few more questioned what the cost would be to implement this and whether it would be worth it or not.

Q - Do you trust or not trust the CRA to implement the use of biometrics to access online services? Why or why not?

Many participants said they trust the CRA to implement biometrics, often noting that biometrics are not a new technology, that government websites are secure and there is no reason not to trust them, as well as that the CRA is a large department and has the resources and technology needed to do so. Several participants said their support or opposition of CRA implementing biometric authentication depends on how it is done and said they would prefer trained internal staff lead the process and not third-party contractors, while a few others said while they trust the CRA to do so, they wonder how long it would take and how many issues and glitches would occur while being implemented. A few said it would need to be thoroughly beta-tested and that it would be important to still rely on other authentication methods in case of problems.

Others said they would need more information before they could make a decision, saying it depends on how biometric data would be stored, what would be stored, and who would have access to it. A few said while they trust the CRA as an entity to implement this, they don't trust the technology would work and further don't trust the human beings working on it not to make mistakes.

Several participants said that while they trust the CRA to implement biometrics, they questioned if this is really necessary and whether it is worth the cost. Some also believed the CRA should instead focus on other priorities, including improving the existing website and reducing call centre wait times.

A few participants said they do not trust the CRA or anyone with their biometric information, while others said the CRA website and technology seems out of date, and they are unsure if they could take this on. Some noted concerns related to previous security breaches or hacks at the CRA, and said they are not sure their data would be safe, and that transparency would be extremely important.

D. Opening a CRA Account

Q - Are you likely or not likely to recommend opening a My Account/My Business Account/Represent a Client Account to [GEN POP: friends/family][TI/SME: a colleague]? Why?

All participants said they would recommend opening a CRA account to a family, friend or colleague. Participants from the general public groups often mention they would recommend opening a My Account because of its usefulness when filing taxes, as well as updating their information and receiving important information or reminders. They also often said it saves time, and the process to sign in and use the portal is easy. SME participants often mentioned it is easier and faster to file their taxes or use the My Business Account than other methods, including having to call or wait for the information via mail. They also noted it allows them to see historical information and access other files and items they need. Tax intermediaries mentioned they recommend Represent a Client because it is convenient and easy to use, as well as useful for their job, and makes their work easier.

Q - For those of you not registered, are you interested or not interested in registering for an account? Why or why not?

Several tax intermediaries who are not registered with Represent a Client accounts said they would be interested in registering, mentioning it would make it easier to toggle between client's accounts or that they are confident in the CRA's online services and felt it would improve their practice. Also mentioned was that they would be interested in registering if they became independent, but it is not currently needed for their job now.

Appendix A: Methodology

Qualitative Methodology

Nanos conducted 16 online focus groups among Canadians, 18 years of age and older, who fall into one of three target profiles between June 11th and July 4th, 2024.

The configuration of the groups was as follows:

Individual Taxpayers (6 groups) (Online)

- Atlantic (1 group)
- Quebec (1 group - FR)
- Western Canada (1 group)
- Ontario (1 group)
- Newcomers (1 group)
- Small/remote areas/North (1 group)

SME Decision Makers (5 groups) (Online)

- Quebec (1 group - FR)
- Atlantic (1 group)
- Ontario (1 group)
- Western Canada (1 group)
- Small/remote areas, North (1 group)

Tax Intermediaries (5 groups) (Online)

- Quebec (1 group - FR)
- Atlantic (1 group)
- Ontario (1 group)
- Western Canada (1 group)
- Small/remote areas, North (1 group)

Thirteen (13) of the groups were conducted in English and three (3) were conducted in French. Each session was up to 90 minutes in length.

An individual taxpayer (general population) is defined as an individual aged 18 and over who has resided in Canada for a minimum of one year.

SME participants are those who are decision-makers or those involved in tax-related matters (ex. Payroll, GST/HST preparation, or bookkeeping) at an SME (Businesses with less than 100 employees).

A tax intermediary includes individuals who work with individuals/small business clients (SMEs) on tax-related or payroll matters.

Participants were also screened on criteria to ensure they are smartphone users, are familiar with online services/mobile apps and services such as online banking, and that they are familiar with biometric authentication (i.e. fingerprint scans or facial recognition technology).

The sessions were distributed as follows:

Date and time	Stream	Location	Participants
Tuesday, June 11th at 5:00pm ET/6:00pm AT	Gen Pop	Atlantic	10 English-speaking residents from the Atlantic provinces, aged 18 and over
Tuesday, June 11th at 6:45pm ET/7:45pm AT	Gen Pop	Quebec (FR)	9 French-speaking residents from Quebec, aged 18 and over
Wednesday, June 12th at 5:15pm ET	Gen Pop	Ontario	10 English-speaking residents Ontario, aged 18 and over
Wednesday, June 12th at 7:00pm ET/5:00pm MDT/4:00pm PT	Gen Pop	West	9 English-speaking residents from the Western provinces, aged 18 and over
Tuesday, June 18th at 6:00pm ET/7:00pm AT/4:00pm MDT/3:00pm PT	Gen Pop	Newcomers	9 English-speaking residents who are newcomers to Canada, aged 18 and over
Tuesday, June 18th at 7:45pm ET/8:45pm AT/5:45pm MDT/4:45pm PT	Gen Pop	Remote/North	8 English-speaking residents from the Territories/remote regions of the country, aged 18 and over
Monday, June 24th at 5:00pm ET	SME	Ontario	10 English-speaking individuals who are decision-makers or involved in tax-related matters at an SME
Monday, June 24th at 6:45pm ET/7:45pm AT	SME	Atlantic	9 English-speaking individuals who are decision-makers or involved in tax-related matters at an SME
Tuesday, June 25th at 5:45pm ET	SME	Quebec (FR)	9 French-speaking individuals who are decision-makers or involved in tax-related matters at an SME
Tuesday, June 25th at 7:30pm ET/5:30pm MDT/4:30pm PT	SME	West	9 English-speaking individuals who are decision-makers or involved in tax-related matters at an SME
Thursday, June 27th at 7:45pm ET/8:45pm AT/5:45pm MDT/4:45pm PT	SME	Remote/North	6 English-speaking individuals who are decision-makers or involved in tax-related matters at an SME
Thursday, June 27th at 6:00pm ET	TI	Quebec (FR)	7 French-speaking individuals who work with individuals/small business clients (SMEs) on tax-related or payroll matters
Wednesday, July 3rd at 5:00pm ET/6:00pm AT	TI	Atlantic	9 English-speaking individuals who work with individuals/small business clients (SMEs) on tax-related or payroll matters

Date and time	Stream	Location	Participants
Wednesday, July 3rd at 6:45pm ET	TI	Ontario	10 English-speaking individuals who work with individuals/small business clients (SMEs) on tax-related or payroll matters
Thursday, July 4th at 5:45pm ET/6:45pm AT/3:45pm MDT/2:45pm PT	TI	Remote/North	9 English-speaking individuals who work with individuals/small business clients (SMEs) on tax-related or payroll matters
Thursday, July 4th at 7:30pm ET/5:30pm MDT/4:30pm PT	TI	West	10 English-speaking individuals who work with individuals/small business clients (SMEs) on tax-related or payroll matters

Each group had between 6 to 10 participants (target of 6-8), with 10 being recruited per group to achieve this target. A total of 143 participants attended the focus groups out of a total of 160 individuals recruited.

Recruitment

Participants were recruited via non-probability opt-in online panels by CRC Research. Due to the low incidence rate of the newcomer population (and the need to include a quota of those with My Account registration), CRC Research utilized alternative methods to assist in recruiting this group, including employing social media targeting and referral networking.

Nanos Research developed the recruitment screener and provided it to Canada Revenue Agency for review prior to finalizing. Participants were screened to ensure they met the target age (18 and over) and were considered part of one of the targeted groups as defined by the CRA.

Participants were also screened to ensure the groups included a mix of gender, education, age, and that they would be comfortable voicing their opinions in front of others. They were also screened to ensure all were smartphone users, were at least somewhat familiar with using online/mobile apps and services (i.e. online banking), and at least somewhat familiar with accessing digital services via biometric authentication (i.e. fingerprint scans or facial recognition technology).

In addition, soft quotas were established related to registration with CRA online portals in line with their estimated natural incidence, as follows:

Profile	Account Type	Soft Quota	Estimated Natural Incidence
Individual Taxpayers	CRA My Account	7 of 10 recruits	70%
Tax intermediaries	Represent a Client	5 of 10 recruits	50%
SME Decision Makers	MyBusiness Account	7 of 10 recruits	70%

Soft quotas were also established for those who had registered for an account in the last four years (at least 3 participants per group).

Normal focus group exclusions were in place (marketing research, media, and employment in the federal government, and recent related focus group attendance).

The recruiters spoke with all participants by telephone and administered the screener with live agents. The recruiters monitored participants' responses in terms of tone, accent and responses given to ensure the respondent qualified and was not providing false responses as much as feasible. This process was repeated during reminder calls which were done two to three days before the scheduled groups and ensured responses given were the same as when they were initially recruited. This enables the recruiters enough time to find a replacement respondent if their answers did not match their initial responses, although this was not the case for the focus group research.

Recruiters also verified the first three digits of the participants' postal codes fell into the correct geographical area for the group they were being recruited for.

All participants received an incentive in appreciation of their time, which differed by profile: Gen pop: \$120, SMEs: \$225, TI: \$175).

All groups were video and audio recorded only for use in subsequent analysis by the research team. During the recruitment process, participants provided consent to such recording and were given assurances of anonymity.

Moderation

Levy Muhizi, Intermediate Moderator, moderated 6 focus group sessions. Sarah Lafleur, Moderator, moderated 10 focus group sessions. Upon the conclusion of each session, they debriefed with the notetaker and the observers (where applicable) to discuss any emerging trends or items to be aware of moving forward. After each evening of sessions (two sessions per evening), the moderator debriefed with the Senior Researcher and Client Liaison on any observations from the groups.

In addition, the Client Liaison communicated with the moderators ahead of session to advise them of the participant makeup, as well as any emerging trends or observations from previous sessions to be aware of for the groups. Communication between the moderators, the Senior Researcher and Client Liaison and the CRA was continuous throughout the fieldwork.

All qualitative research work was conducted in accordance with professional standards and applicable government legislation (e.g., PIPEDA).

Participant Profile

Profile	Number of Participations
Gender	
Men	70 participants
Women	71 participants
Non-binary	2 participants
Age	
18 to 29 years old	30 participants
30 to 39 years old	33 participants
40 to 49 years old	27 participants

Profile	Number of Participations
50 to 59 years old	27 participants
60 to 64 years old	14 participants
65 years and more	12 participants
Registration for CRA's <i>My Account/My Business Account/Represent a Client</i>	
Less than a year ago	7 participants
Between 1 year ago and 4 years ago	65 participants
5 years ago, or more	52 participants
Don't know	3 participants
No account/not registered	16 participants

Appendix B: Qualitative research instruments

Recruiting Questionnaires

Recruiting Questionnaire – Gen Pop

INFORMATION

If you prefer to answer in French, click the French button at the top of the screen to change the language.

We are recruiting Canadians to take part in online focus group discussions on behalf of Nanos Research, a Canadian public opinion research company. We are organizing a series of virtual discussion groups for the Government of Canada to explore various issues of importance to the country. The format is a discussion with up to ten people. The group will take place in the evening, and it will last no more than 90 minutes. People who take part will receive an honorarium of \$120 to thank them for their time. If you are interested in participating, please answer the following questions to ensure we have a good mix of people. This would take about five minutes of your time. Your participation is completely voluntary and confidential.

Are you interested in participating and responding to these questions?

01. Yes [CONTINUE]

02. No [TERMINATE]

Participation is voluntary and your decision to participate will not affect any dealings you may have with the Government of Canada. We are interested in hearing your opinions; no attempt will be made to sell you anything or change your point of view. The format is a “round table” discussion lead by a research professional from Nanos Research. All opinions expressed will remain anonymous and views will be grouped together to ensure no particular individual can be identified in accordance with laws designed to protect your privacy. To view our privacy policy, click [here](#).

If you have any questions regarding this survey, please email jhenwood@nanosresearch.com

SCREENING

[TERMINATION MESSAGE: Thank you for your cooperation. Based on your responses, we are unable to invite you to take part in this online focus group, as you do not meet the technical requirements. We thank you for your interest in this research.]

The focus groups are going to be online sessions held over the Internet. Do you have access to a tablet or computer on which you can make a video call? Please note that in order to participate in the group discussion, you must be able to join a video call on a tablet or computer. Smartphones do not have the necessary functionality and cannot be used for the purposes of this research study.

Yes

- **Qualified**

No

- **Not qualified**

You will need to be in a place that is quiet and free of distractions for the duration of the session. This means, to the extent possible, being in a room in your home or office on your own, without pets, children, or other people nearby. You will not be able to take part in the focus group from an outdoor area, a vehicle, or a

public place, as these locations are too noisy. Will you be able to participate from a place free of distractions for the duration of the focus group session?

01. Yes
02. No [THANK AND TERMINATE]

[TERMINATION MESSAGE FOR REST: Thank you for your cooperation. We already have enough participants who have a similar profile to yours, so we are unable to invite you to participate.]

Do you or a member of your immediate family work or have you ever worked for any of the following?

- a. A marketing research, public relations firm, or advertising agency
- b. The media (i.e., a radio or television station, newspaper, or magazine)
- c. The Canada Revenue Agency
- d. A tax preparation or accounting company

01. Yes [THANK AND TERMINATE IF 'YES' TO A, B, C, OR D]
02. No
03. Prefer not to say [THANK AND TERMINATE]

How long have you been living in Canada?

01. Less than 1 year [TERMINATE]
02. Between 1 year and 5 years [CODE AS NEWCOMER GROUP]
03. More than 6 years
04. Prefer not to say [THANK AND TERMINATE]

For verification purposes only, please enter the first three digits of your postal code.

01. A rural postal code, A0A → [CODE AS Small/remote areas, North]
02. Not a rural post code, A1A
03. Prefer not to say [THANK AND TERMINATE]

Do you use a smartphone? (i.e. a mobile phone that has access to the internet)

01. Yes
02. No [THANK AND TERMINATE]

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

01. Yes
02. No [SKIP TO Q11]
03. Prefer not to say [THANK AND TERMINATE]

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

01. Within the past six months [THANK AND TERMINATE]
02. More than 6 months ago
02. Prefer not to say [THANK AND TERMINATE]

How many discussion groups have you attended in the past 5 years?

01. Between 1 and 4 discussion groups
02. Between 5 and 9 discussion groups [THANK AND TERMINATE]
03. 10 or more discussion groups [THANK AND TERMINATE]
04. Prefer not to say [THANK AND TERMINATE]

PARTICIPANT MIX

Which of the following age groups do you fall in to? [RECRUIT A MIX IN ALL GROUPS]

01. Under 18 [THANK AND TERMINATE]
02. 18-29
03. 30-39
04. 40-49
05. 50-59
06. 60-64
07. 65+
08. Prefer not to say [THANK AND TERMINATE]

What is your gender? [AIM FOR 50/50 M/F IN ALL GROUPS; GENDER DIVERSE ELIGIBLE FOR ANY GROUP]

01. Male
02. Female
03. Gender diverse
04. Prefer not to say

What was your household's income, before taxes, for 2022? [RECRUIT A MIX IN ALL GROUPS]

01. Under \$20,000
02. \$20,000 to just under \$40,000
03. \$40,000 to just under \$60,000
04. \$60,000 to just under \$80,000
05. \$80,000 to just under \$100,000
06. \$100,000 to just under \$150,000
07. \$150,000 and above
08. Prefer not to say [THANK AND TERMINATE]

What is your current employment status? [RECRUIT A MIX IN ALL GROUPS]

01. Working full time
02. Working part-time
03. Self-employed
04. Retired
05. Not working
06. A student
07. Prefer not to say [THANK AND TERMINATE]

How familiar are you with online services in general? By online services, we are referring to things such as apps, online banking, news, shopping, dating, computer help sites, social media networks, and e-mail, etc.

- Familiar
- Somewhat familiar
- Somewhat unfamiliar [THANK AND TERMINATE]
- Unfamiliar [THANK AND TERMINATE]

And how familiar are you with biometric authentication? By biometric authentication, we are referring to cybersecurity measures that identify individuals based on their unique characteristics or body measurements, for example using their fingerprint, facial recognition, or voice to unlock a smartphone or computer or to access an app on their smartphone or computer.

- Familiar
- Somewhat familiar
- Somewhat unfamiliar [THANK AND TERMINATE]
- Unfamiliar [THANK AND TERMINATE]

Participants in group discussions are asked to voice their opinions and thoughts. How comfortable are you in voicing your opinions in front of others? [READ LIST]

- Comfortable..... 1
- Somewhat comfortable 2
- Somewhat uncomfortable..... 3 – **Not qualified**
- Uncomfortable 4 – **Not qualified**

Would you say you are comfortable, somewhat comfortable, somewhat uncomfortable or uncomfortable in using the Zoom virtual meeting platform?

- Comfortable..... 1
- Somewhat comfortable 2
- Somewhat uncomfortable..... 3 – **Not qualified**
- Uncomfortable 4 – **Not qualified**

Are you registered with the Canada Revenue Agency’s **My Account** online service? My Account is an online service that allows you to track your tax refund, view or change your tax return, check your benefit and credit payments, view your RRSP limit, set up direct deposit, and receive online mail among other things. [RECRUIT MINIMUM ~70% YES IN ALL GROUPS]

- Yes 1
- No 2
- Don’t know 77

[IF YES AT Q19] When did you register for the Canada Revenue Agency’s **My Account** online service? Your best guess is fine. [RECRUIT MINIMUM 3 PARTICIPANTS PER GROUP WITH 4 YEARS OR LESS]

- Less than a year ago
- Between 1 year ago and 4 years ago (around or after 2020)
- 5 years ago or more (around or before 2019)
- Don’t know

You may be asked to open a link and complete a short online poll, read a document or view visuals on the screen during the online focus group session. Do you have any concerns or would you need any accommodations to facilitate your participation in the group?

Yes (please elaborate)

No

CONSENT

Our last few questions relate to privacy, your personal information, and the research process.

[TERMINATION MESSAGE: Thank you for your cooperation. Based on your responses, we are unable to invite you to take part in these focus groups, as you do not meet the study requirements. We thank you for your interest in this research.]

Nanos Research is the independent organization running this initiative on behalf of the Government of Canada and all your views shared during the focus group will remain confidential and will be grouped with others to identify common themes and priorities. The meeting will be recorded for research purposes only and all your feedback will remain anonymous. Observers may also be present during the group discussion. Do you consent to being recorded during the online focus group discussion?

01. Yes

02. No [NOT QUALIFIED]

We will provide the focus group moderator with a list of participants' names and responses to these questions so you can be signed into the group. We will provide your first name and the first letter of your last name only. This information will not be shared with the Government of Canada. Do we have your permission to do this? We assure you it will be kept strictly confidential.

01. Yes

02. No [Thank and terminate]

INVITATION TO PARTICIPATE

You qualify to participate in one of our focus groups.

[NOTE FOR RECRUITING: IF SOMEONE IS ASKING TO PARTICIPATE IN A GROUP IN A LANGUAGE OTHER THAN THAT OF THEIR REGION, THEY MAY BE RECRUITED TO PARTICIPATE IN THEIR PREFERRED LANGUAGE IN GROUP CLOSEST TO THEIR TIME ZONE/REGION]

Would you be available to attend an online focus group on **(DATE @ TIME)**? It will last approximately 90 minutes (an hour and a half) and you will receive an honorarium of \$120 via e-Transfer for your time.

01. Yes

02. No [THANK AND TERMINATE]

Please provide your name and email address so that we can send you an email message with the information you will need about the online focus group

First name: _____

Last Name: _____

ENTER EMAIL ADDRESS: _____

Information regarding how to participate will be sent to you by email in the coming days. The email will come from Nanos Research. The group discussion will begin promptly at <TIME> and will end at <TIME>, and last up to 90 minutes. Please log in 15 minutes before the start time to ensure that the session is not delayed for any reason. If you arrive late, we may not be able to include you in the discussion and you may not provide you with the incentive.

[EVERYONE]

We will follow up via email to confirm your participation and provide you with instructions on how to join and participate in the discussion. If for any reason you need to cancel, please notify us ASAP by emailing jhenwood@nanosresearch.com so that we can invite someone else to fill your spot. Please note that you may not send a replacement on your behalf if you are unable to attend. If you have any questions about the project in general, please contact Marie-Pierre V. Lemay at the Canada Revenue Agency (Marie-Pierre.Veillet-Lemay@cra-arc.gc.ca).

Thank you very much for your time!

Recruiting Questionnaire – Tax Intermediaries

If you prefer to answer in French, click the French button at the top of the screen to change the language.

We are recruiting tax professionals to take place in an online focus group discussion on behalf of Nanos Research, a Canadian public opinion research company. We are organizing a series of virtual discussion groups for the Government of Canada to explore various issues of importance to the country. The format is a discussion with up to ten people. The group will take place online in the evening, and it will last no more than 90 minutes. People who take part will receive an honorarium of \$175 to thank them for their time. If you are interested in participating, please answer the following questions to ensure we have a good mix of people. This would take about five minutes of your time. Your participation is completely voluntary and confidential.

A. Are you interested in participating and responding to these questions?

01. Yes [CONTINUE]

02. No [THANK AND TERMINATE]

Participation is voluntary and your decision to participate will not affect any dealings you may have with the Government of Canada. We are interested in hearing your opinions; no attempt will be made to sell you anything or change your point of view. The format is a “round table” discussion lead by a research professional from Nanos Research. All opinions expressed will remain anonymous and views will be grouped together to ensure no particular individual can be identified in accordance with laws designed to protect your privacy. To view our privacy policy, click [here](#).

If you have any questions regarding this survey, please email jhenwood@nanosresearch.com

SCREENING

[TERMINATION MESSAGE: Thank you for your cooperation. Based on your responses, we are unable to invite you to take part in this online focus group, as you do not meet the technical requirements. We thank you for your interest in this research.]

The focus groups are going to be online sessions held over the Internet. Do you have access to a tablet or computer on which you can make a video call? Please note that in order to participate in the group discussion, you must be able to join a video call on a tablet or computer. Smartphones do not have the necessary functionality and cannot be used for the purposes of this research study.

Yes

- **Qualified**

No

- **Not qualified**

You will need to be in a place that is quiet and free of distractions for the duration of the session. This means, to the extent possible, being in a room in your home or office on your own, without pets, children, or other people nearby. You will not be able to take part in the focus group from an outdoor area, a vehicle, or a public place, as these locations are too noisy. Will you be able to participate from a place free of distractions for the duration of the focus group session?

01. Yes

02. No [THANK AND TERMINATE]

[TERMINATION MESSAGE: Thank you for your cooperation. We already have enough participants who have a similar profile to yours, so we are unable to invite you to participate.]

Do any members of your immediate family work or have ever worked for any of the following?

- a. A marketing research, public relations firm, or advertising agency
- b. The media (i.e., a radio or television station, newspaper, or magazine)
- c. The Canada Revenue Agency

- 01. Yes [THANK AND TERMINATE IF 'YES' TO A, B, OR C]
- 02. No
- 03. Prefer not to say [THANK AND TERMINATE]

To confirm, you are currently employed as a professional tax preparer, bookkeeper, accountant or payroll specialist who works directly with at least some small business clients on tax-related or payroll matters?

- 01. Yes
- 02. No [THANK AND TERMINATE]
- 03. Prefer not to say [THANK AND TERMINATE]

Which of the following services do you provide to clients? Select all that apply

- 01. File tax returns
- 02. File GST/HST returns
- 03. Provide payroll services
- 04. File T4 slips
- 05. None of these [THANK AND TERMINATE]
- 06. Prefer not to say [THANK AND TERMINATE]

6. Approximately how many employees, including yourself, does your company have? This includes all full-time and permanent part-time staff, from all locations or branches if more than one exists.

- 01. 1
- 02. 2 – 4
- 03. 5 – 19
- 04. 20 – 49
- 05. 50 – 99
- 06. 100 or more
- 07. Don't know

For verification purposes only, please enter the first three digits of your postal code?

- 01. A rural postal code, A0A [CODE AS Small/remote areas, North]
- 02. Not a rural post code, A1A
- 03. Prefer not to say [THANK AND TERMINATE]

Do you use a smartphone? (i.e. a mobile phone that has access to the internet)

- 03. Yes

04. No [THANK AND TERMINATE]

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

- 01. Yes
- 02. No [SKIP TO Q12]
- 03. Prefer not to say [THANK AND TERMINATE]

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

- 01. Within the past six months [IF POSSIBLE TERMINATE IF IN LAST 6 MONTHS]
- 02. More than 6 months ago
- 02. Prefer not to say [THANK AND TERMINATE]

How many discussion groups have you attended in the past 5 years?

- 01. Between 1 and 4 discussion groups
- 02. Between 5 and 9 discussion groups [IF POSSIBLE TERMINATE IF BETWEEN 5-9 GROUPS]
- 03. 10 or more discussion groups [THANK AND TERMINATE]
- 04. Prefer not to say [THANK AND TERMINATE]

PARTICIPANT MIX

What is your gender? [AIM FOR 50/50 M/F IN ALL GROUPS; GENDER DIVERSE ELIGIBLE FOR ANY GROUP]

- 01. Male
- 02. Female
- 03. Gender diverse
- 04. Prefer not to say

Which of the following age groups do you fall in to?

- 01. Under 18 [THANK AND TERMINATE]
- 02. 18-29
- 03. 30-39
- 04. 40-49
- 05. 50-59
- 06. 60-64
- 07. 65+
- 08. Prefer not to say [THANK AND TERMINATE]

How familiar are you with online services in general? By online services, we are referring to things such as apps, online banking, news, shopping, dating, computer help sites, social media networks, and e-mail, etc. [RECRUIT A MIX IN ALL GROUPS]

- Familiar
- Somewhat familiar
- Somewhat unfamiliar [THANK AND TERMINATE]

Unfamiliar [THANK AND TERMINATE]

And how familiar are you with biometric authentication? By biometric authentication, we are referring to cybersecurity measures that identify individuals based on their unique characteristics or body measurements, for example using their fingerprint, facial recognition, or voice to unlock a smartphone or computer or to access an app on their smartphone or computer.

Familiar

Somewhat familiar

Somewhat unfamiliar [THANK AND TERMINATE]

Unfamiliar [THANK AND TERMINATE]

Participants in group discussions are asked to voice their opinions and thoughts. How comfortable are you in voicing your opinions in front of others?

- Comfortable..... 1
- Somewhat comfortable 2
- Somewhat uncomfortable..... 3 – **Not qualified**
- Uncomfortable 4 – **Not qualified**

Would you say you are comfortable, somewhat comfortable, somewhat uncomfortable or uncomfortable in using the Zoom virtual meeting platform?

- Comfortable..... 1
- Somewhat comfortable 2
- Somewhat uncomfortable..... 3 – **Not qualified**
- Uncomfortable 4 – **Not qualified**

Are you registered with the Canada Revenue Agency’s **Represent a Client** online service? [RECRUIT MINIMUM ~50% YES IN ALL GROUPS]

Yes

No

Don’t know

[IF YES AT Q18] When did you register for the Canada Revenue Agency’s **Represent a Client** online service? Your best guess is fine. [RECRUIT MINIMUM 3 WITH 4 YEARS OR LESS PER GROUP WHERE FEASIBLE]

Less than a year ago

Between 1 year ago and 4 years ago (around or after 2020)

5 years ago, or more (around or before 2019)

Don’t know [THANK AND TERMINATE]

You may be asked to open a link and complete a short online poll, read a document or view visuals on the screen during the online focus group session. Do you have any concerns or would you need any accommodations to facilitate your participation in the group?

Yes (please elaborate)

No

CONSENT

Our last few questions relate to privacy, your personal information, and the research process.

[TERMINATION MESSAGE: Thank you for your cooperation. Based on your responses, we are unable to invite you to take part in these focus groups, as you do not meet the study requirements. We thank you for your interest in this research.]

Nanos Research is the independent organization running this initiative on behalf of the Government of Canada and all your views shared during the focus group will remain confidential and will be grouped with others to identify common themes and priorities. The meeting will be recorded for research purposes only and all your feedback will remain anonymous. Observers may also be present during the group discussion. Do you consent to being recorded during the online focus group discussion?

Yes

No [NOT QUALIFIED]

We will provide the focus group moderator with a list of participants' names and responses to these questions so you can be signed into the group. We will provide your first name and the first letter of your last name only. This information will not be shared with the Government of Canada. Do we have your permission to do this? I assure you it will be kept strictly confidential.

01. Yes [GO TO Q23]

02. No [Thank and terminate]

INVITATION TO PARTICIPATE

You qualify to participate in one of our focus groups.

[NOTE FOR RECRUITING: IF SOMEONE IS ASKING TO PARTICIPATE IN A GROUP IN A LANGUAGE OTHER THAN THAT OF THEIR REGION, THEY MAY BE RECRUITED TO PARTICIPATE IN THEIR PREFERRED LANGUAGE IN GROUP CLOSEST TO THEIR TIME ZONE/REGION]

Would you be available to attend an online focus group on **(DATE @ TIME)**? It will last approximately 90 minutes (an hour and a half) and you will receive an honorarium of \$175 for your time.

01. Yes

02. No [THANK AND TERMINATE]

Please provide your name email address so that we can send you an email message with the information you will need about the online focus group.

First name: _____

Last Name: _____

ENTER EMAIL ADDRESS: _____

Information regarding how to participate will be sent to you by email in the coming days. The email will come from Nanos Research. The group discussion will begin promptly at **<TIME>** and will end at **<TIME>**, and last up to 90 minutes. Please log in 15 minutes before the start time to ensure that the session is not delayed for any reason.

If you arrive late, we may not be able to include you in the discussion and you may not provide you with the incentive.

We will follow up via email to confirm your participation and provide you with instructions on how to join and participate in the discussion. If for any reason you need to cancel, please notify us ASAP by emailing jhenwood@nanosresearch.com so that we can invite someone else to fill your spot. Please note that you may not send a replacement on your behalf if you are unable to attend. If you have any questions about the project in general, please contact Marie-Pierre V. Lemay at the Canada Revenue Agency (Marie-Pierre.Veillet-Lemay@cra-arc.gc.ca).

Thank you very much for your time!

Recruiting Questionnaire – SME Decision Makers

If you prefer to answer in French, click the French button at the top of the screen to change the language.

We are recruiting professionals who have shared or sole decision making responsibilities for small business operations (fewer than 100 employees) to take place in an online focus group discussion on behalf of Nanos Research, a Canadian public opinion research company. We are organizing a series of virtual discussion groups for the Government of Canada to explore various issues of importance to the country. The format is a discussion with up to ten people. The group will take place online in the evening, and it will last no more than 90 minutes. People who take part will receive an honorarium of \$225 to thank them for their time. If you are interested in participating, please answer the following questions to ensure we have a good mix of people. This would take about five minutes of your time. Your participation is completely voluntary and confidential.

B. Are you interested in participating and responding to these questions?

01. Yes [CONTINUE]

02. No [THANK AND TERMINATE]

Participation is voluntary and your decision to participate will not affect any dealings you may have with the Government of Canada. We are interested in hearing your opinions; no attempt will be made to sell you anything or change your point of view. The format is a “round table” discussion lead by a research professional from Nanos Research. All opinions expressed will remain anonymous and views will be grouped together to ensure no particular individual can be identified in accordance with laws designed to protect your privacy. To view our privacy policy, click [here](#).

If you have any questions regarding this survey, please email jhenwood@nanosresearch.com

SCREENING

[TERMINATION MESSAGE: Thank you for your cooperation. Based on your responses, we are unable to invite you to take part in this online focus group, as you do not meet the technical requirements. We thank you for your interest in this research.]

The focus groups are going to be online sessions held over the Internet. Do you have access to a tablet or computer on which you can make a video call? Please note that in order to participate in the group discussion, you must be able to join a video call on a tablet or computer. Smartphones do not have the necessary functionality and cannot be used for the purposes of this research study.

Yes

- **Qualified**

No

– **Not qualified**

You will need to be in a place that is quiet and free of distractions for the duration of the session. This means, to the extent possible, being in a room in your home or office on your own, without pets, children, or other people nearby. You will not be able to take part in the focus group from an outdoor area, a vehicle, or a public place, as these locations are too noisy. Will you be able to participate from a place free of distractions for the duration of the focus group session?

01. Yes

02. No [THANK AND TERMINATE]

[TERMINATION MESSAGE: Thank you for your cooperation. We already have enough participants who have a similar profile to yours, so we are unable to invite you to participate.]

Do any members of your immediate family work or have ever worked for any of the following?

- a. A marketing research, public relations firm, or advertising agency
- b. The media (i.e., a radio or television station, newspaper, or magazine)
- c. The Canada Revenue Agency

- 01. Yes [THANK AND TERMINATE IF 'YES' TO A, B, OR C]
- 02. No
- 03. Prefer not to say [THANK AND TERMINATE]

To confirm, do you have sole or shared responsibilities in your business for matters related to taxes, payroll, GST/HST preparation or bookkeeping?

- 01. Yes
- 02. No [THANK AND TERMINATE]
- 03. Prefer not to say [THANK AND TERMINATE]

Do you personally deal with the Canada Revenue Agency, or CRA, or does this fall under someone else's responsibilities?

- 01. Yes, I deal personally with the CRA
- 02. No, someone else deals with the CRA [AIM FOR MAXIMUM OF 4 PER GROUP]

Approximately how many employees, including yourself, does your company have? This includes all full-time and permanent part-time staff, from all locations or branches if more than one exists. [RECRUIT A MIX IN ALL GROUPS]

- 01. No other employees/just me
- 02. 2 – 4
- 03. 5 – 19
- 04. 20 – 49
- 05. 50 – 99
- 06. 100 or more [THANK AND TERMINATE]
- 07. Don't know [THANK AND TERMINATE]

Which of the following best describes your job title?

- 01. President/CEO/Owner
- 02. CFO/Comptroller
- 03. Accountant
- 04. Payroll Manager/Officer
- 05. Manager
- 06. Bookkeeper
- 07. Financial Officer
- 08. Other – specify:
- 09. Prefer not to say [THANK AND TERMINATE]

For verification purposes only, please enter the first three digits of your business's postal code, that is the office where you work?

01. A rural postal code, A0A [CODE AS Small/remote areas, North]
02. Not a rural post code, A1A
03. Prefer not to say [THANK AND TERMINATE]

Do you use a smartphone? (i.e. a mobile phone that has access to the internet)

01. Yes
02. No [THANK AND TERMINATE]

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

01. Yes
02. No [SKIP TO Q13]
03. Prefer not to say [THANK AND TERMINATE]

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

01. Within the past six months [IF POSSIBLE TERMINATE IF IN LAST 6 MONTHS]
02. More than 6 months ago
02. Prefer not to say [THANK AND TERMINATE]

How many discussion groups have you attended in the past 5 years?

01. Between 1 and 4 discussion groups
02. Between 5 and 9 discussion groups [IF POSSIBLE TERMINATE IF BETWEEN 5-9]
03. 10 or more discussion groups [THANK AND TERMINATE]
04. Prefer not to say [THANK AND TERMINATE]

PARTICIPANT MIX

What is your gender? [AIM FOR 50/50 M/F IN ALL GROUPS; GENDER DIVERSE ELIGIBLE FOR ANY GROUP]

01. Male
02. Female
03. Gender diverse
04. Prefer not to say

Which of the following age groups do you fall in to?

01. Under 18 [THANK AND TERMINATE]
02. 18-29
03. 30-39
04. 40-49
05. 50-59
06. 60-64
07. 65+

08. Prefer not to say [THANK AND TERMINATE]

How familiar are you with online services in general? By online services, we are referring to things such as apps, online banking, news, shopping, dating, computer help sites, social media networks, and e-mail, etc. [RECRUIT A MIX IN ALL GROUPS]

- Familiar
- Somewhat familiar
- Somewhat unfamiliar [THANK AND TERMINATE]
- Unfamiliar [THANK AND TERMINATE]

And how familiar are you with biometric authentication? By biometric authentication, we are referring to cybersecurity measures that identify individuals based on their unique characteristics or body measurements, for example using their fingerprint, facial recognition, or voice to unlock a smartphone or computer or to access an app on their smartphone or computer.

- Familiar
- Somewhat familiar
- Somewhat unfamiliar [THANK AND TERMINATE]
- Unfamiliar [THANK AND TERMINATE]

Participants in group discussions are asked to voice their opinions and thoughts. How comfortable are you in voicing your opinions in front of others?

- Comfortable..... 1
- Somewhat comfortable 2
- Somewhat uncomfortable..... 3 – **Not qualified**
- Uncomfortable 4 – **Not qualified**

Would you say you are comfortable, somewhat comfortable, somewhat uncomfortable or uncomfortable in using the Zoom virtual meeting platform?

- Comfortable..... 1
- Somewhat comfortable 2
- Somewhat uncomfortable..... 3 – **Not qualified**
- Uncomfortable 4 – **Not qualified**

Are you registered with the Canada Revenue Agency’s **My Business Account** online service? [RECRUIT MINIMUM ~70% YES IN ALL GROUPS]

- Yes
- No
- Don’t know

[IF YES AT Q19] When did you register for the Canada Revenue Agency’s **My Business Account** [RECRUIT MINIMUM 3 WITH 4 YEARS OR LESS PER GROUP WHERE FEASIBLE]

- Less than a year ago
- Between 1 year ago and 4 years ago (around or after 2020)
- 5 years ago, or more (around or before 2019)

Don't know [THANK AND TERMINATE]

You may be asked to open a link and complete a short online poll, read a document or view visuals on the screen during the online focus group session. Do you have any concerns or would you need any accommodations to facilitate your participation in the group?

Yes (please elaborate)

No

CONSENT

Our last few questions relate to privacy, your personal information, and the research process.

[TERMINATION MESSAGE: Thank you for your cooperation. Based on your responses, we are unable to invite you to take part in these focus groups, as you do not meet the study requirements. We thank you for your interest in this research.]

Nanos Research is the independent organization running this initiative on behalf of the Government of Canada and all your views shared during the focus group will remain confidential and will be grouped with others to identify common themes and priorities. The meeting will be recorded for research purposes only and all your feedback will remain anonymous. Observers may also be present during the group discussion. Do you consent to being recorded during the online focus group discussion?

Yes

No [NOT QUALIFIED]

We will provide the focus group moderator with a list of participants' names and responses to these questions so you can be signed into the group. We will provide your first name and the first letter of your last name only. This information will not be shared with the Government of Canada. Do we have your permission to do this? I assure you it will be kept strictly confidential.

01. Yes [GO TO Q23]

02. No [Thank and terminate]

INVITATION TO PARTICIPATE

You qualify to participate in one of our focus groups.

Would you be available to attend an online focus group on **(DATE @ TIME)**? It will last approximately 90 minutes (an hour and a half) and you will receive an honorarium of \$225 for your time.

01. Yes

02. No [THANK AND TERMINATE]

Please provide your name and email address so that we can send you an email message with the information you will need about the online focus group.

First name: _____

Last Name: _____

ENTER EMAIL ADDRESS: _____

Information regarding how to participate will be sent to you by email in the coming days. The email will come from Nanos Research. The group discussion will begin promptly at <TIME> and will end at <TIME>, and last up to 90 minutes. Please log in 15 minutes before the start time to ensure that the session is not delayed for any reason. If you arrive late, we may not be able to include you in the discussion and you may not provide you with the incentive.

We will follow up via email to confirm your participation and provide you with instructions on how to join and participate in the discussion. If for any reason you need to cancel, please notify us ASAP by emailing jhenwood@nanosresearch.com so that we can invite someone else to fill your spot. Please note that you may not send a replacement on your behalf if you are unable to attend. If you have any questions about the project in general, please contact Marie-Pierre V. Lemay at the Canada Revenue Agency (Marie-Pierre.Veillet-Lemay@cra-arc.gc.ca).

Thank you very much for your assistance!

Discussion Guide

Discussion	Moderator Notes & Objectives	Time
<p>Introduction</p> <p>Moderator introduces self/firm and defines his/her role, the discussion timeframe (90 mins), encourages all participants to speak up.</p> <ul style="list-style-type: none"> • Thank you for attending/value your being here. • My name is X, and I work for Nanos, an independent marketing research company. My job is to facilitate the discussion, keeping us on topic and on time. I have no special interest or knowledge of the content being discussed. • Tonight, we’re conducting research on behalf of the Canada Revenue Agency or CRA. • The purpose of tonight’s research is to get your impressions on issues related to accessing and using online portals and services. • The discussion will last 90 minutes <p>Audio/video recording announcement (and the presence of observers). The meeting will be recorded for research purposes only and all your feedback will remain anonymous.</p> <ul style="list-style-type: none"> • Comments treated in confidence. <ul style="list-style-type: none"> ○ Anything you say during these groups will be held in confidence. ○ Our report summarizes the findings but does not mention anyone by name. ○ We encourage you to not provide any identifiable information about yourself. • There are people from the Canada Revenue Agency involved in this project who will be observing tonight's session online. <ul style="list-style-type: none"> ○ Purpose: oversee the research process and see your reactions first-hand. They know only your first names. <p>There are no right or wrong answers. I’m interested in your ideas as individuals.</p> <p>Any questions?</p>	<p>To make participants feel at ease by clearly explaining the process.</p>	<p>7 min</p>
<p>Quick self-introduction – Let’s go around the group and introduce ourselves with our first name and our favourite pastime. Participants introduce themselves to the group (e.g. first name and favourite personal hobby).</p>	<p>Respondent warm-up and group bonding.</p>	<p>5 min</p>

<p>Go through software functionality (“Raise hand” and “Vote” button). Ask participants a yes or no question to test the vote functionality. (E.g. Do they drink coffee in the morning?)</p> <p>I want to be respectful of your time and ensure the discussion is no longer than 90 minutes, so you might see me move things forward and ask a question to only one or two of you before moving on to the next question. I encourage everyone to use the raise hand function if they would like to add to the discussion. This way I can ensure I don’t miss anyone and you have the opportunity to share your views.</p>		
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Discussion	Moderator Notes & Objectives	Time
<p><u>MODULE A: EXPERIENCES AND CHALLENGES SIGNING INTO ONLINE PORTAL</u></p> <p>As mentioned, tonight, we are going to get your impressions on issues related to accessing and using online portals and services.</p> <p>We are going to begin by talking about Canada Revenue Agency’s [Gen Pop: My Account/ SME: My Business Account/ TI: Represent a Client]. Specifically, we are going to talk about your experiences with and impressions of the registration process for My Account/My Business Account/Represent a Client. We are not talking about signing in once the account is made.</p> <p>Please use the raise hand function if you are registered for CRA’s My Account/My Business Account/Represent a Client.</p> <p>For those of you with a My Account/My Business Account/Represent a Client, thinking of when you registered for My Account/My Business Account/Represent a Client, was the registration process generally easy or difficult? Why?</p> <p>[PROMPT IF NOT MENTIONED: How easy/difficult was it to find the CRA’s registration page?]</p> <p>[PROMPT IF NOT MENTIONED: In your opinion did the registration process take a reasonable amount or time? Was process quick or too lengthy/endless?]</p> <p>What type of credential did you use to register? [PROMPT: CRA Credential, Online Banking Credentials , BC/WEST ONLY - Provincial Credentials] Why?</p> <p>[PROMPT IF NEEDED – CRA CREDENTIAL: This refers to a username and password you selected]</p>	<p>To understand pain points and challenges when registering for and signing into CRA’s digital services, as well as understand how that compares to other digital services.</p> <p>Gen Pop: My Account is a secure portal that lets you view your personal income tax and benefit information and manage your tax affairs online.</p> <p>SME: My Business Account is a secure portal that lets you view and update your business information for income taxes for businesses, GST/HST, payroll, benefits and credits.</p> <p>TIs: Represent a Client is a secure portal that provides third party representatives with secure and controlled online access to both individual and business tax information.</p>	<p>45 min</p>

<p>[NOTE: THIS CAN BE ASKED OF ALL] Based on your experiences with online accounts/portals in general, what would be the ideal way for you to sign-in to an online CRA account? What security features would it have?</p> <p>[NOTE: THIS CAN BE ASKED OF ALL] In order to further secure your My Account/My Business Account/Represent a Client account, how would you feel if an additional identity verification process was required while already in the portal, and not just at the beginning of the process? [IF NEEDED: for example, having to pass Multi Factor Authentication again while in the portal OR having to scan your fingerprint if on a mobile device when performing high value transactions such as changing your address or updating direct deposit information.</p>		
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Discussion	Moderator Notes & Objectives	Time
<p style="text-align: center;">MODULE B – IDENTITY VALIDATION</p> <p>As you may know, this tax season, the CRA introduced a new identity validation option, known as the document verification service, to make it easier to register for digital services including My Account/My Business Account/Represent a Client. Using a government-issued photo identification (ID), such as a passport or driver’s licence, a user can quickly validate their identity to get immediate access to their online CRA account without the need to wait to receive a code in the mail.</p> <p>If you were not already registered for My Account/My Business Account/Represent a Client, which option would you prefer to register for the service: Receiving a one-time code by mail or using a Government issued photo ID? Why?</p> <p>What concerns, if any, would you have about using this document verification service?</p>	<p>To gauge opinions on the new identity validation option for CRA registration and understand any potential concerns.</p>	<p>5 min</p>

Discussion	Moderator Notes & Objectives	Time
<p style="text-align: center;">MODULE C: BIOMETRICS</p> <p>Next we are going to discuss using biometrics for signing into/accessing digital services. This could include using your fingerprint or Face ID to unlock your cellphone or computer or to access an app on your phone or computer, such as online banking.</p> <p>Are you comfortable or not comfortable with using biometrics to sign into digital portals or services? Why?</p>	<p>To gauge comfort, experience and concerns related to using biometrics to access online services and trust in CRA to implement this for CRA services.</p>	<p>25 min</p>

<p>What specific concerns do you have related to using biometrics to access online services?</p> <p>[PROMPT IF NOT MENTIONED] What concerns related to security do you have for using biometrics?</p> <p>Would you be comfortable or not comfortable with using biometrics to sign into CRA digital portals or services? Why?</p> <p>What specific concerns do you have related to using biometrics to access CRA digital portals or services?</p> <p>[PROMPT IF NOT MENTIONED] What concerns related to security do you have for using biometrics to access CRA digital portals or services?</p> <p>Would you like to see CRA introduce biometrics in the future to access your CRA My Account (for example facial recognition)? Why or why not?</p> <p>Do you trust or not trust the CRA to implement the use of biometrics to access online services? Why or why not?</p> <p>[ASK IF TIME PERMITS] Are you likely or not likely to recommend opening a My Account/My Business Account/Represent a Client Account to [GEN POP: friends/family][TI/SME: a colleague]? Why?</p> <p>[ASK IF TIME PERMITS] For those of you not registered, are you interested or not interested in registering for an account? Why or why not?</p>		
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Discussion	Moderator Notes & Objectives	Time
<p style="text-align: center;"><u>MODULE D: WRAP UP</u></p> <p><u>Check in with observers to see if there are any follow-up items or clarification needed.</u></p> <p>Follow up questions for participants, if needed.</p> <p>Thank everyone. Your recruiter will reach out to you regarding your incentives. If you have any questions, please contact them directly.</p>	<p>To establish that objectives have been reached.</p>	<p>3 min</p>