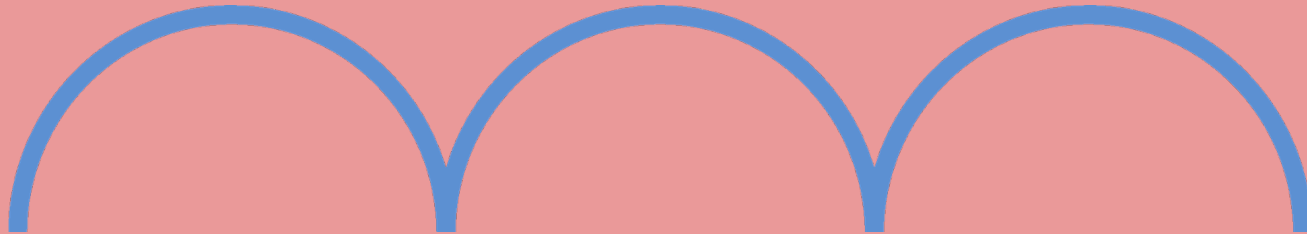


April 30, 2020



Solutions summary:

Financial Empowerment Champion (FEC) Tax Filing and Access to Benefits during COVID-19



This is a summary of **remote tax filing and benefit access solutions** created with FEC partners between April 20-24, 2020. Details about project approach and process are in a separate document.

The summary is meant to **help inform next steps and decision-making**; it is not meant to be a step-by-step guide to implementation. We have not confirmed feasibility of proposed solutions with the CRA.




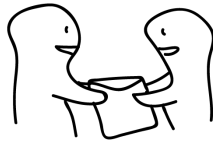
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Thank you	

Prosper Canada knew that supporting FECs during COVID-19 would be critical to the financial security of Canadians.

Our project objective:

How might we create solutions to support FECs in **delivering tax filing** and **access to benefits services** during the COVID-19 crisis, so that Canadians can become more financially secure?

**Because of COVID-19,
4 key aspects of FEC
tax filing and benefits
access service delivery
became huge
challenges.**

-  1 Communicating with client
-  2 Verifying ID
-  3 Obtaining consent or signatures
-  4 Obtaining or accessing client info

Between April 20-24, 2020, Bridgeable worked with 17 FEC partners to come up with solutions to address the 4 key challenges.

There is no “one size fits all” solution that will work for everyone.

Each FEC will need to assess their organization's and clients' abilities and barriers to access services.

A “menu” of solutions is provided in the following slide with options for FECs to mix and match.

The menu of solution options

Objectives → → Scenario ↓ ↓	Communicating with the client	Verifying the client's identity	Obtaining consent and other signatures from the client	Obtaining or accessing client's tax/benefits information
If they have Internet access:	Email Chat room/messaging service Video chat Screenshare	Compare picture or video of client with physical ID in the same frame	E-signature Written consent via email Email or upload signed consent to secure dropbox	Email or upload information to secure dropbox Identify and share forms using screen sharing platform Access CRA MyAccount via RepID
If they have a phone:	Audio call Text message	Ask security questions on the phone Take a selfie and photo of ID	Send photo of signature via text message Verbal consent plus attestation	Send photo of relevant information via text message
If they require in-person support:	3rd party mediates communications (using preferred method) Communicate through mailslot/window/barrier Share information package via 3rd party or post instructions at drop-off box	Verification by trusted 3rd party View ID through a window or barrier	3rd party collects signatures and sends forms to FEC Exchange authorization forms through mailslot/barrier using a clipboard	3rd party prints checklist and documents, reviews/shares with client and provides info to FEC Pass documents through mailslot/barrier or leave documents in secure drop-off box
If they live far away or can't leave home:	Send checklist or next steps/how-to guide via mail	Ask client to send photocopy of ID via mail	Send signed authorization forms via mail	Mail client envelope with prepaid postage Client sends documents to FEC via mail

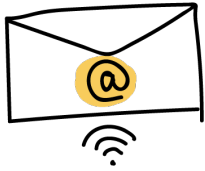


Solution options for:

Communicating with your client

General communication to keep everyone up to speed and exchange information throughout the end-to-end process of filing taxes or accessing benefits

If the client has internet access



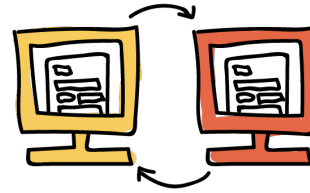
Email

“Respond-when-you-can” communication between FEC and clients via agency email.



Video chat

Real-time, face-to-face communication with both audio and video.



Screen sharing

Real-time guidance and document navigation using screen sharing technology.



Chat room, social media, messaging services

Real-time, online chat between FEC and clients using messaging platforms on social media or purpose-built virtual chat room.

If the client has internet access

Email

[Tutanota](#) > [Security features](#) (E2EE)
Free for 1gb space

[Protonmail](#) > [Security features](#) (E2EE)
Free for 500mb space

[Gmail](#) > [Security features](#)
(enable confidential mode)
Free for 15gb space

Video chat

[Jitsi Meet](#) > [Security features](#) (encryption on by default)
Free, no account required, video and screenshare

[Linphone](#) > [Security features](#) (E2EE)
Free, video and screenshare

[Zoom](#) > [Security features](#) ([enable encryption](#))
Free for 40 min meetings, account required to host, video and screenshare

[Google Duo](#) > [Security features](#) (E2EE)
Free, phone number and account required to phone, video-only

[Google Meet](#) > [Security features](#) (encryption on by default)
Free, account required to host and join, video and screenshare

Screen sharing

Chat room, social media, messaging services

[Signal](#) > [Security features](#) (E2EE, [disappearing messages](#), etc.)
Free, phone number required

If the client has internet access



CONSIDERATIONS

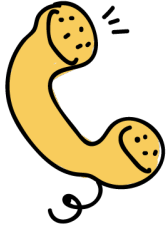
- Ensure internet-based channels are **secure** and communications are **CVITP-compliant**
- CRA-approved software/products may evolve with time
- **E2EE (end-to-end encryption)** can be considered for any communication over the internet
 - Some products require that you “turn on the function”, while others have it on by default
- Staff, volunteers, and clients may need to be educated about **why security/privacy best practices are needed**
- **No software/system is completely immune to security/privacy threats**; however, using a combination of security features can increase data security (often at the expense of convenience)
 - E.g., Password protect a file AND send it via E2EE email (which can only be decrypted with another password)



TIPS

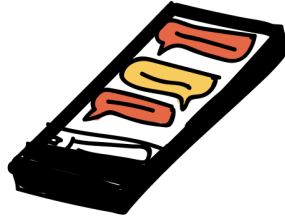
- **Coach clients on how to use technology/software** (it will save you time in the long run)
- If needed, **include a 3rd party or supporting person/family member** to facilitate digital communications
- Leverage video and screen sharing to **build trust and relationships and add a human touch**
- **Show documents on video chat or screen share** to effectively align both parties and reduce likelihood of errors
- **Register FEC office on social media/messaging platforms** so FE staff don't need to use personal accounts to chat with clients
- Reach out to providers of data/internet/wifi hotspots for opportunities to partner or extend services to clients who currently do not have access to internet
- Not-for-profits can access some affordable technology at [TechSoup](#)

If the client has access to a phone without data



Phone call

Real-time phone call to ask questions, navigate documents, verify information, share results.



Text message

“Respond when you can” messaging to schedule appointments, ask questions, navigate documents, verify information, share results.

If the client has access to a phone without data

Phone call

[Line2](#) > [Privacy policy](#)

Starts at \$9.95/mo for 1 number, annual plans start at \$8.20/month (2 months free)

Unlimited call and texts, caller ID, voice mail, etc.

[iPlum](#) > [Privacy policy](#)

Starts at \$14.99/mo for 1 number, annual plans start at \$11.99/month (10 free trial usage credits)

Unlimited call and texts, caller ID, voice mail, etc.

Text message

If the client has access to a phone without data



CONSIDERATIONS

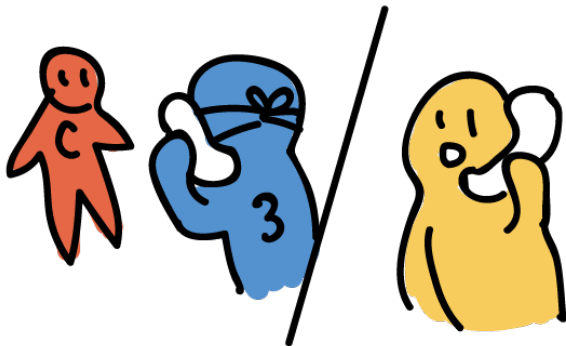
- Overall, communicating via phone can be quite efficient, especially with familiar clients
 - **Be patient**—it may take a few attempts to reach some clients over the phone
- Texting is quick and easy for answering questions and booking appointments
- Be sure to **explore your client's cell phone capabilities**. Some phone carriers allow customers without data plans to send photos via text message



TIPS

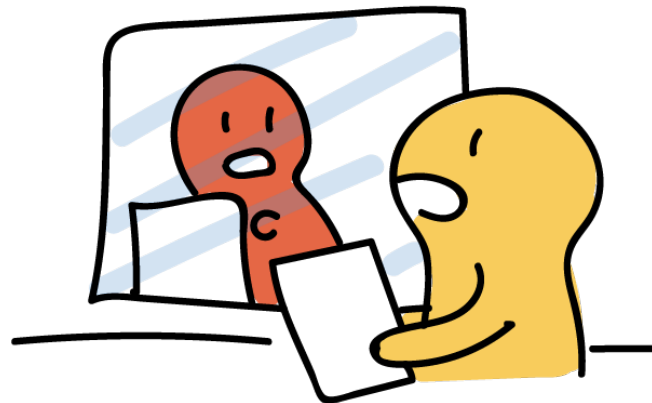
- **Give clients a password in advance** and ask them to repeat it on the phone so that you're both comfortable that you're talking to the right person
- Staff using personal cell phones can adjust phone settings to **hide personal numbers** or manually **block caller ID** using *67
- **Reach out to your local United Way** chapter or other organizations for potential device donations/loans to support technology needs of staff and/or clients
- If needed, **invite a 3rd party or supporting person/family member** to join using 3-way calling or "group chats"

If the client requires additional in-person support



In-person, trusted 3rd party mediation

A trusted 3rd party (community support worker, like a social worker) mediates communication between FE staff/volunteer and client.



Communicate through window

Client communicates with FE staff/volunteer through a window or barrier at FEC office or community hub.

If the client requires additional in-person support



CONSIDERATIONS

- Explore the layout and logistics of your office, community hubs, and even the client's home, to identify options for **safe, brief, at-a-distance communication**
- Facilitate communications via a 3rd party through **new or existing partnerships** with local organization(s)
- Engage a **trusted 3rd party to support vulnerable clients** that are already connected with a community organization
- **Offer ongoing coaching** to support community partners with tax-specific communications
- Anticipate delays and potential **challenges securing PPE orders** for FE staff/volunteers



TIPS

- Support community partners by supplying them with packages containing **checklists, clear instructions, and key documents**
- Leverage appropriate community agencies for support with clients' **language and literacy needs**
- **Engage community partners** by joining virtual team meetings for check-ins and providing ongoing coaching to support workers
- **Provide staff/volunteers with masks and gloves** to protect their safety while supporting 3rd party/window communications
- **Coordinate schedules of staff/volunteers and clients** at the FEC office to promote physical distancing

If you want to share information with clients without tech access



CONSIDERATIONS

- Leverage community hubs and other local, accessible centres to post information and share information packages



TIPS

- When providing information and authorization forms to clients, be sure to include a checklist of next steps at the front of the envelope

Provide written communications

One-way communications to clients via posters or info packages posted at community hubs or sent via mail.

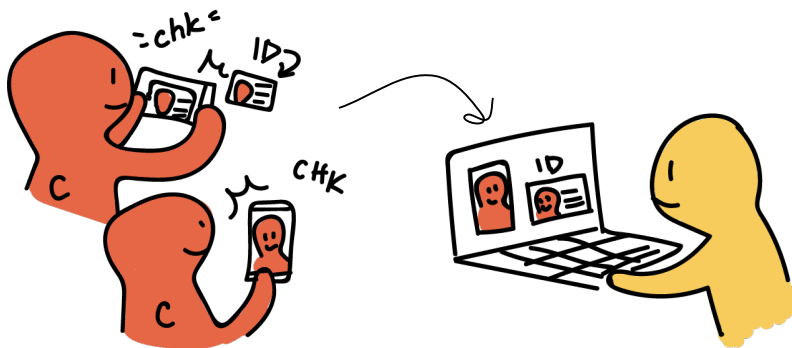


Solution options for:

Verifying your client's identity

Ensuring with confidence that the person you are communicating with and the client for whom you are preparing taxes and benefits applications are one and the same

If the client has internet access



Compare images of client and ID online

Client sends selfie and photo of ID by email, secure file transfer, or messaging platform. This could also be done via video chat.

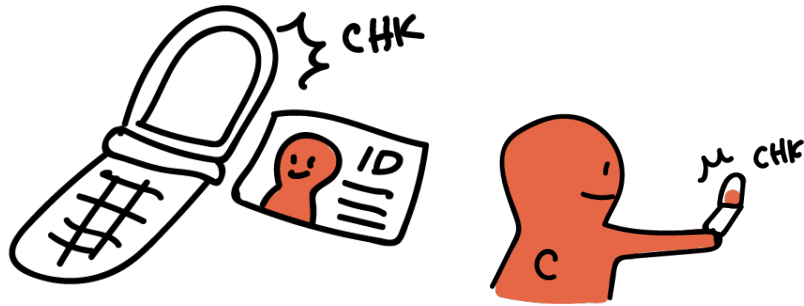
!! CONSIDERATIONS

- Be aware of the risk associated with ID verification according to FE role (staff vs. volunteer)

💡 TIPS

- Support clients up-front with basic training on their digital devices to save time in the long run

If the client has access to a phone without data



Compare images of client and ID via text

Client sends selfie and photo of ID by text message.

!! CONSIDERATIONS

- Help your client determine if their phone carrier allows customers without data plans to attach photos to text messages
- Check in with your regional CVITP office before asking clients to send photos of ID via text message

💡 TIPS

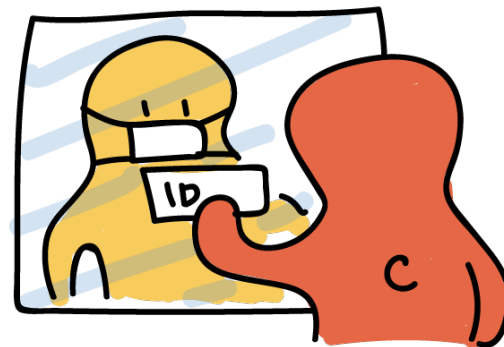
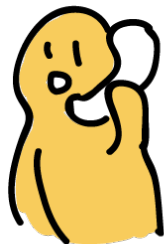
- Clients may be able to access wifi networks at local businesses or community hubs

If the client requires additional in-person support

I'm connecting you with Joe. I can confirm his identity because I've been working with him for over 2 years...



OK!



Verification by trusted 3rd party

A trusted support worker at a partnering community agency verifies the client's identity.

View ID through window

Client shows ID through glass or barrier at FEC office, community agency, or through window at client's home.

If the client requires additional in-person support



CONSIDERATIONS

- Explore community agencies serving a similar client population
- You can trust the client's ID when verified by **support workers with existing relationships** meeting your client's needs
- Consider ways to safely **engage interested volunteers** in facilitating communications between 3rd party support workers and FEC office staff



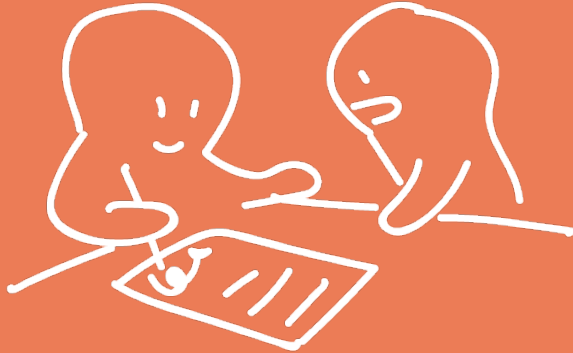
TIPS

- Provide 3rd party community partner(s) with printed forms for support workers to **document ID verification** for your records
- Support workers can also confirm ID to FE staff via phone, or send photos of client with matching ID via text, email, or secure file transfer
- **Schedule appointments** for ID verifications via window to promote physical distancing
- Request families who file taxes together to **designate one family member to show ID** on their behalf

Solution options for:

Obtaining consent and signatures from your client

Obtaining consent from clients that authorizes FE staff and volunteers to use RepID, UFile, or other means to prepare and submit taxes and benefits applications on their behalf



If the client has internet access



Collecting e-signature

FE staff/volunteer emails client web-link to complete e-signature on forms requiring consent/authorization.



Client sends signed forms via email or secure file transfer

FE staff/volunteer sends client the forms requiring their signature via email. Client prints, signs, scans, and sends forms back to the FE staff/volunteer using email or secure file transfer.

If the client has internet access

Collecting e-signature

[PandaDoc](#) > [Security features](#)

Free

[SmallPDF eSign](#) > [Security features](#)

Free trial and then starts at [\\$16/mo](#)

[DocuSign](#) > [Security features](#)

Starts at [\\$13/mo](#)

[Adobe Sign](#) > [Security features](#)

Starts at [\\$9.99 US/mo](#)

[SignNow](#) > [Security features](#)

Starts at [\\$8 US/mo](#)

Client sends signed forms via email or secure file transfer

[Firefox send](#) > [Security features](#) (E2EE)

Free, no account required

[WeTransfer](#) > [Security features](#)

Free, no account required

[Send Anywhere](#) > [Security features](#)

Free, no account required

[Sync](#) > [Security features](#) (E2EE)

Free up to 5gb space, account required

[E-courier](#) > [Security features](#)

Starts at [\\$259/year](#)

[7-zip](#) >

[Password protect files](#)

Free

[Winzip](#) >

[Password protect files](#)

Starts at

[\\$39.95](#)

E2EE = end-to-end encryption. Please note that Prosper Canada and Bridgeable do not endorse any of the organizations or products listed. The list is provided for reference only. Priority was given to products that are free, open source [code can be audited by CRA, if required], and that have a stance on privacy and security.

If the client has internet access



CONSIDERATIONS

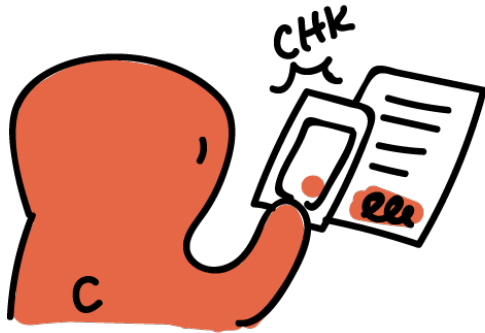
- CRA's guidance around allowance of e-signatures is evolving
- **Send fillable forms** for efficient e-signatures
- Client may need access to a printer and scanner to share signatures via email or file transfer
- When not using email or when files are too large to send as attachments, there is another option to upload the file to a file sharing service, and then send the link (either by email, text, etc.) to the recipient



TIPS

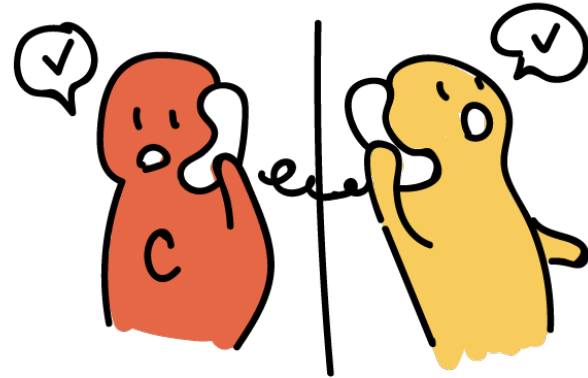
- Drop off or mail paper copies of authorization forms to clients who don't have access to a printer and scanner so they can **send photos of the signed authorization(s) via email or secure file transfer**

If the client has access to a phone without data



Send photo of signed form via text message

Client reviews and signs authorization forms, takes photo of signed forms, and sends to FE staff/volunteer via text message.



Provide verbal consent to volunteer

Volunteer reviews information with client over the phone and requests client's verbal authorization.

If the client has access to a phone without data



CONSIDERATIONS

- Details of specific authorizations permitted via verbal consent, degree of confidence and associated risk, and attestation protocol **to be confirmed by CRA**
 - CRA implementation of verbal consent anticipated mid-May 2020, if approved
- Photos of signatures may not be **CVITP-compliant**



TIPS

- **Review consent forms together over the phone** to ensure your client understands what they're authorizing

If the client requires additional in-person support



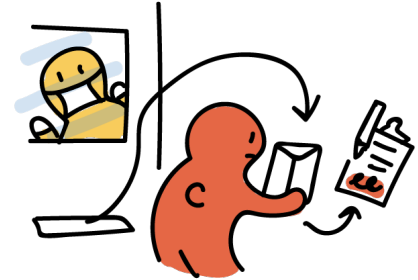
Trusted 3rd party obtains consent

Case worker or other trusted 3rd party obtains signature on authorization forms, scans signed forms, and emails to FE staff/volunteer.



Deposit signed consent in secure drop-off box

Client picks up or receives package in the mail. Client signs consent, inserts into envelope provided in package, and leaves in designated drop-off box.



Sign consent and pass through mailslot/barrier

FE staff/volunteer schedules appointment with client over the phone to obtain consent. Client arrives at scheduled time and signs forms on clipboard passed through mailslot or plexiglass barrier. FE staff wears mask and gloves for safe handling of documents.

If the client requires additional in-person support



CONSIDERATIONS

- Suggest authorizations using drop-off method for **familiar clients with existing FE staff/volunteer relationships** to ease ID verification
- Allow additional time after collecting consent forms for documents to sit in designated quarantine area before handling
 - Some 3rd party community partners may be able to assist with document quarantines



TIPS

- Support your community partner by supplying them with **prepared packages and paper for printing**
- Place consent forms for pick-up at the drop-off box or distribute to clients by mail or email prior to their scheduled drop-off appointment
- **Reach out to your local public health unit** for guidance on how you can protect staff, volunteers, and clients

If the client lives far away or can't leave their home



!! CONSIDERATIONS

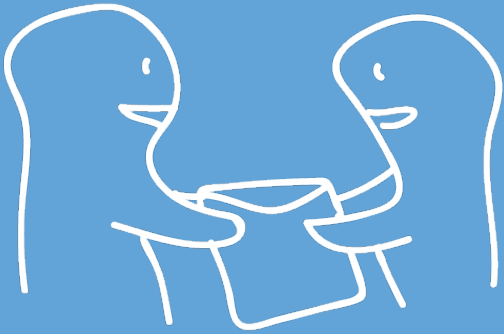
- Allow extra time when collecting consent by mail
- Clients who are homebound may need assistance from a support person to access and return signed forms by mail

Client sends consent in the mail

FE staff/volunteer sends client authorization forms in the mail.
Client returns signed consent forms in prepaid envelope provided in original package.

💡 TIPS

- Designate a space in your office to quarantine packages received by mail before handling

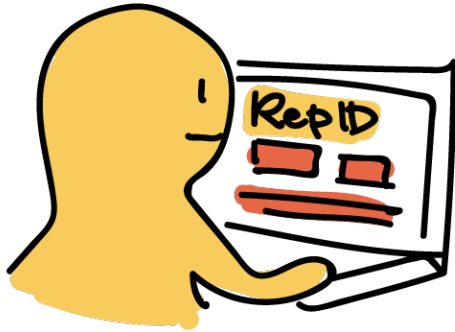


Solution options for:

Accessing your client's tax/benefits information

Obtaining the information necessary to prepare your client's tax return or benefits applications by exchanging documents or using another means to access their information

If the client has already authorized “Represent a Client”



CONSIDERATIONS

- FE staff/volunteers need to [register for RepID](#) in order to represent clients and access their CRA My Account profiles



TIPS

- Date the authorization form to align with the date you anticipate to prepare the client's return so that your RepID access to the account doesn't expire before you need to use it

Access information, documents, and previous returns through RepID

If the client has given you consent to use RepID, you can access many key forms and information without requiring a direct exchange of documents with the client.

If the client has internet access



Navigate documents in real-time through video or screen sharing

Client and FE staff/volunteer view and share tax/benefits-related documents in real-time using video chat or screen sharing platform.



Email or upload documents to a secure file-sharing service

Client sends electronic copies of documents via email, secure file transfer, or uploads electronic copies of their documents to a secure online location that can also be accessed by the FE tax-preparer.

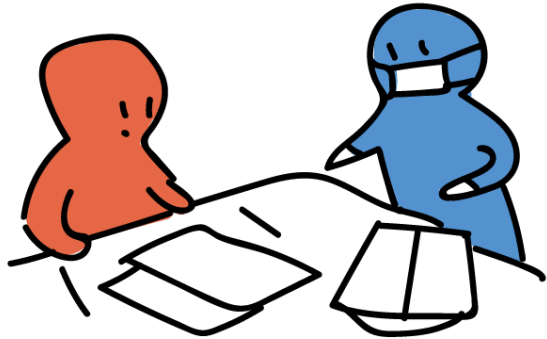
If the client has access to a phone without data



Send information or documents via text-message

Client extracts requested information or takes photos of their tax/benefits-related documents, then sends information or photo via text message to FE tax-preparer.

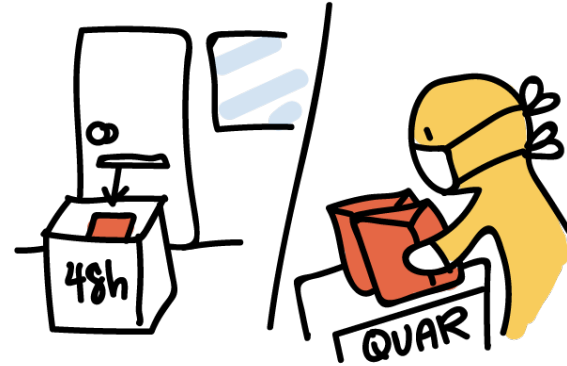
If you can't access the client's information electronically



Access through a trusted 3rd party

A trusted 3rd party (community support worker like a social worker) helps client navigate their documents, and:

- scans and sends documents electronically to FEC staff, or
- delivers documents to FEC office.



In-person document drop-off/pick-up

Client assembles required documents in envelope provided and drops off their documents at FEC office or community hub. FE staff wearing protective equipment places the documents in 48h quarantine before handling them further.

If the client lives far away or can't leave their home



CONSIDERATIONS

- Sending clients mail and packages with pre-paid postage is an additional cost to FEC offices
- Check with your regional CVITP office about exchanging original documents via mail
- Following up with clients who send packages with missing information will take extra time



TIPS

- Ask your client to include a photocopy of their ID when sending forms by mail to help verify ID

Snail mail

Client sends FE staff/volunteer the required documents and receipts via snail mail.



Other opportunities

How might Prosper Canada continue to support FECs navigating clients through tax filing and accessing benefits during COVID-19?

Continue to advocate to CRA and other authorities on the needs of FECs and Canadians facing financial insecurity



- **Extend tax filing deadlines** to reduce burden on FE staff, volunteers, and clients
- Clarify acceptable means of **ID verification and consent/signature** (ink, verbal, electronic, etc.)
- **Offer leniency for FECs verifying IDs** (e.g., health card, security questions, 3-way calling with CRA, FEC, and client)
- Share CRA updates on **approved, vetted, and secure technology platforms** for tax filing and accessing benefits
- Coordinate efforts to **secure PPE and cleaning products** for safety of FE staff and volunteers
- Update FECs about regional status of **tax filing as an essential service** and guide implementation efforts as provinces “re-open”

Continue to engage FECs in identifying, developing, and maintaining relevant partnerships to better support clients



- Support FEC efforts to connect with **3rd party essential services** (e.g., hospitals, community health centres, shelters, family resource centres, senior care)
- Identify opportunities to engage relevant **community organizations** in efforts to support client literacy (e.g., translation services)
- Help FECs identify and **leverage community spaces and volunteers** for service delivery
- Initiate conversations with **phone carriers and technology providers** to increase access to mobile features, hardware, and internet
- Engage FECs in conversations with **software providers** to shape future technology initiatives (e.g., Intuit, etc.)
- Streamline and share communications from **public health authorities** around balancing FE staff/volunteer health and safety

Continue to foster FEC collaborations for sharing experiences, resources, and efforts to shape FE service delivery



- **Promote national conversation** among FECs to share a dialogue about their challenges and successes supporting clients, while avoiding duplicative efforts
- Facilitate discussion among FECs to **support efforts to safely re-engage volunteers** (e.g., working from home, document pick-up/drop-off)
- Provide a forum for FECs to **discuss technology needs and costs, and request specific features on shared IT solutions** (e.g., live collaboration tax filing, unique login profiles, etc.)
- Guide FECs in **identifying and selecting appropriate technology** solutions
- Communicate known CRA-related phishing scams and other fraudulent communications

Thank you to all the FEC partners who participated!

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