Mobile Applications
for
Income Tax Filings

Presenter:

Tim Wilson, e-Services
Montana Department of Revenue

mt.gov
Montana's Official State Website

MOBILE IS ON THE RISE

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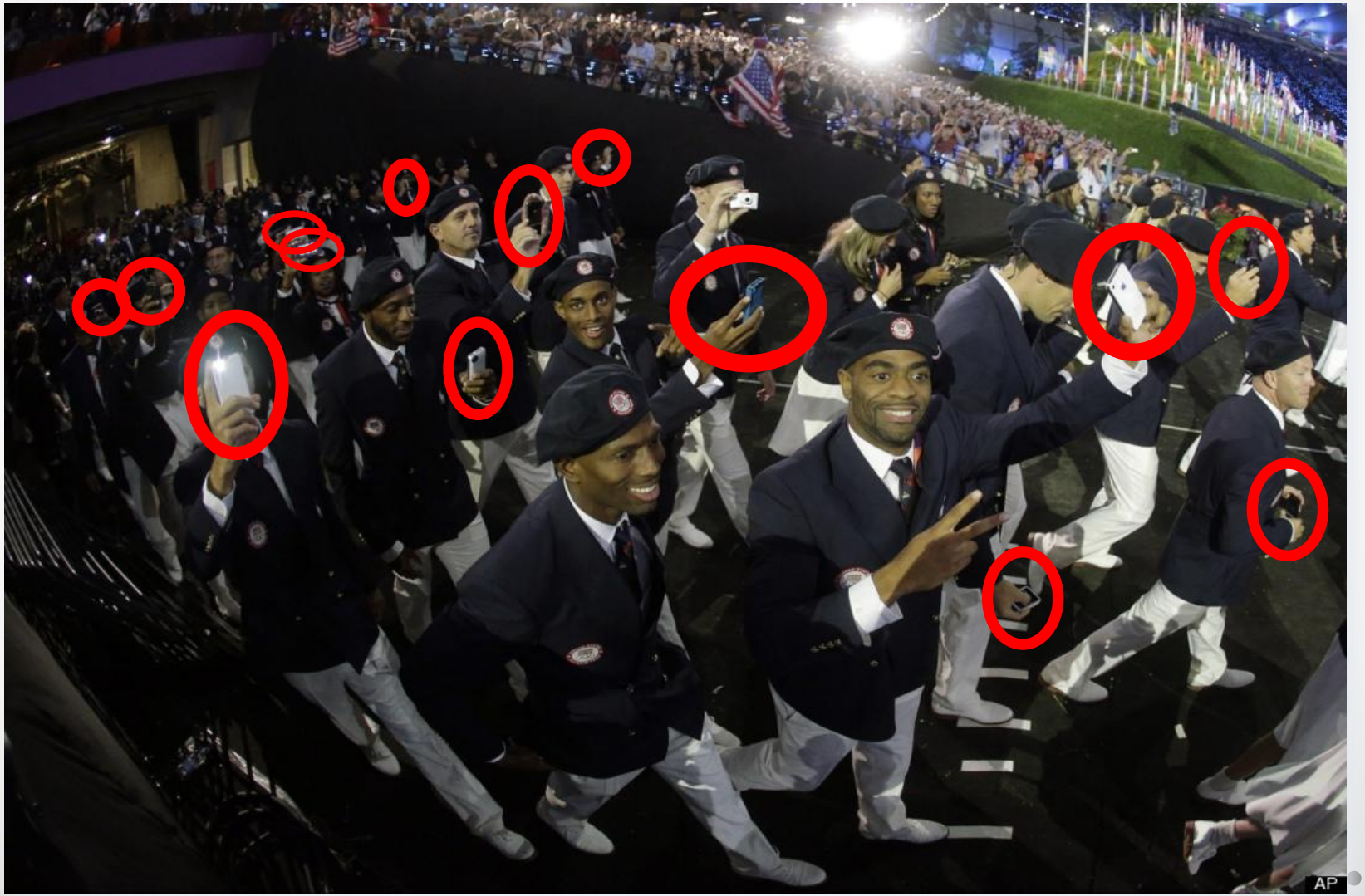

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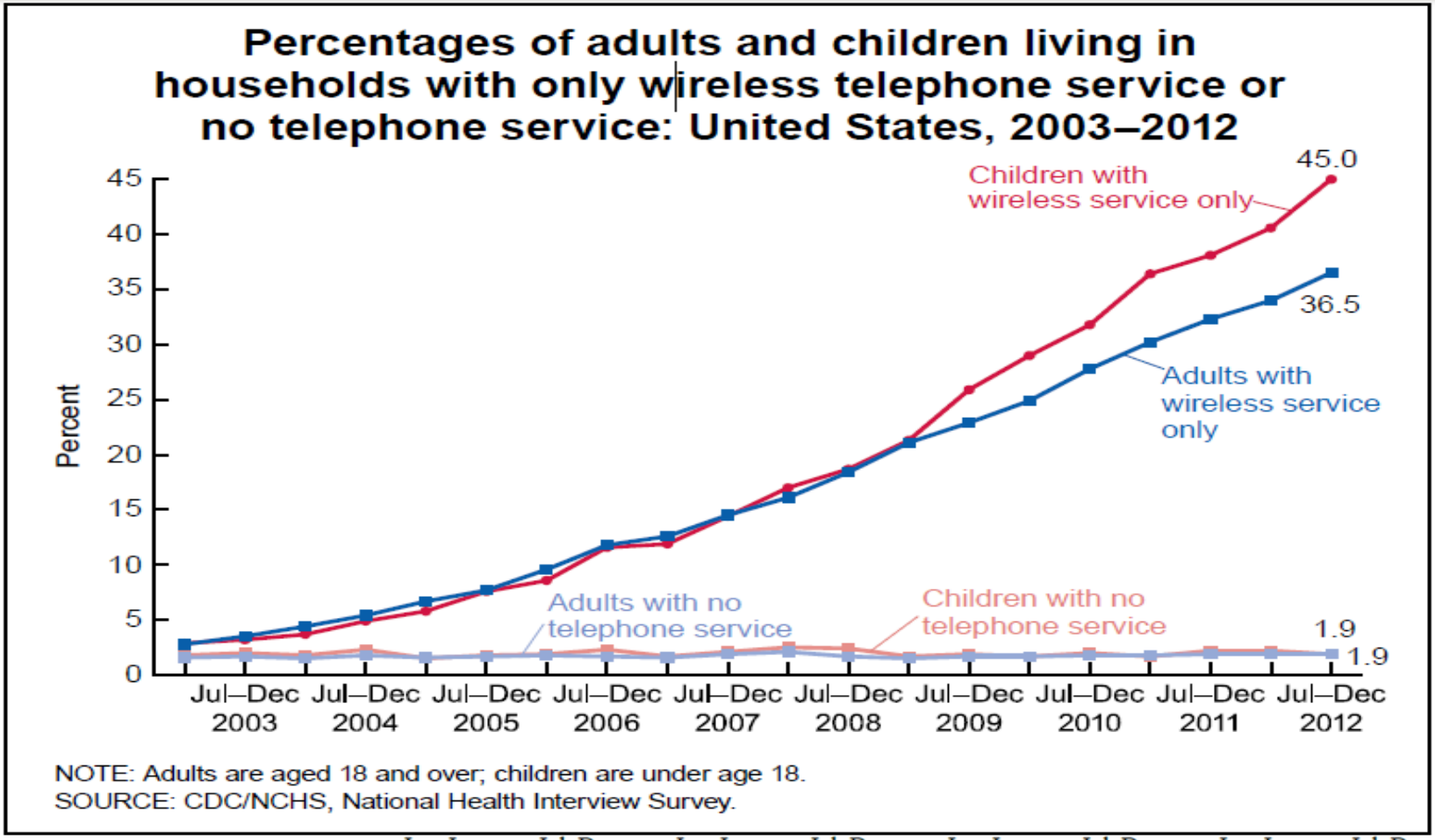
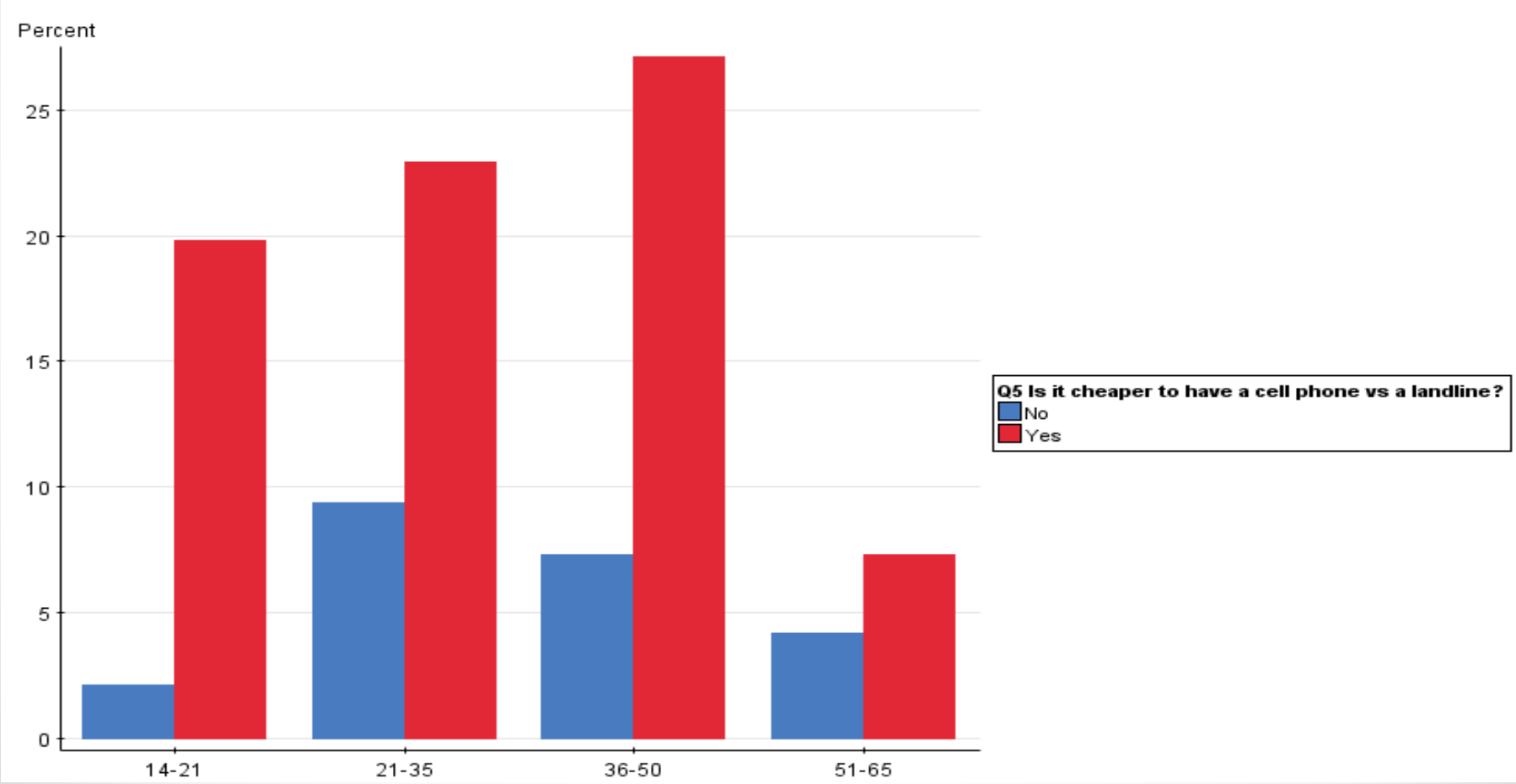


Age (years)	Jan–Jun 2009	Jul–Dec 2009	Jan–Jun 2010	Jul–Dec 2010	Jan–Jun 2011	Jul–Dec 2011	Jan–Jun 2012	Jul–Dec 2012
18–24	37.6	37.8	39.9	45.5	46.8	48.6	49.5	53.2
25–29	45.8	48.6	51.3	53.5	58.1	59.6	60.1	62.1
30–34	33.5	37.2	40.4	43.8	46.2	50.9	55.1	56.7
35–44	21.5	23.9	27.0	30.9	34.3	36.8	39.1	43.5
45–64	12.8	14.9	16.9	18.8	21.6	23.8	25.8	28.4
65 and over	5.4	5.2	5.4	7.7	7.9	8.5	10.5	11.6

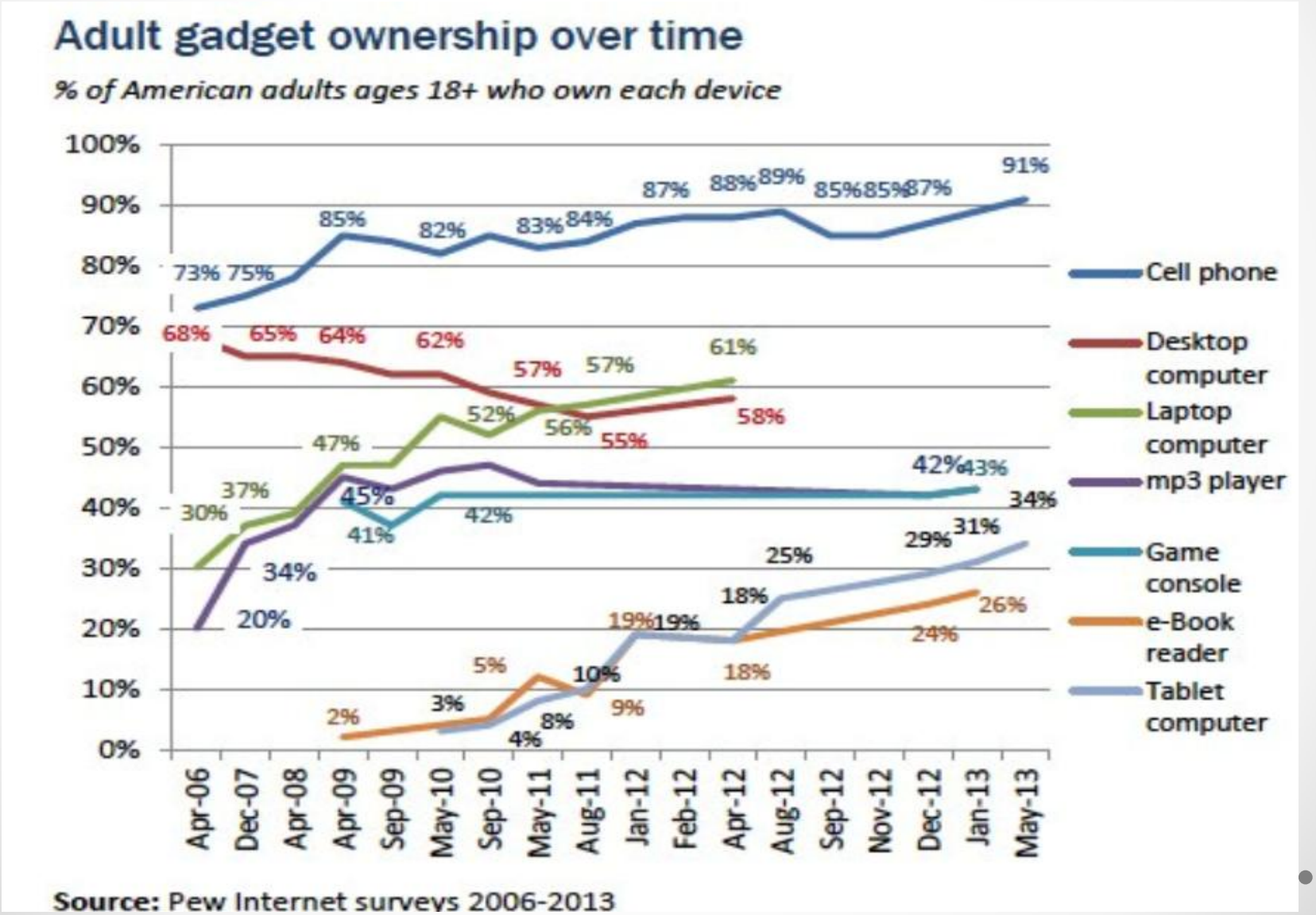
MOBILE IS ON THE RISE

2013 Mobile Consumer Survey



Source: http://www.statcrunch.com/5.0/viewreport.php?reportid=31167

MOBILE IS ON THE RISE



Source: Pew Internet surveys 2006-2013

MOBILE SURVEY

	% ever do this		% do this on a typical day	
	All cell owners	Smartphone owners	All cell owners	Smartphone owners
Check weather reports and forecasts	45%	77%	28%	52%
Use a social networking site	40	68	28	50
Get turn-by-turn navigation or directions while driving	37	65	8	15
Get news online	37	64	19	36
Play a game	36	64	20	37
Upload photos online so that others can see them	34	58	8	15
Listen to an online radio or music service, such as Pandora or Spotify	29	53	11	22
Check your bank balance or do any online banking	24	44	11	21
Visit a local, state or federal government website	17	31	3	6
Get coupons on deals to use at local businesses	14	24	3	5
Use Twitter	9	16	5	10
Watch movies or TV shows through a paid subscription service, like Netflix or Hulu Plus	8	15	2	4

Source: Pew Research Center's Internet & American Life Project, March 15-April 3, 2012 Tracking survey. N=2,254 adults ages 18 and older, including 903 interviews conducted on respondent's cell phone. Margin of error is +/-2.6 percentage points based on cell phone owners (n=1954).

MONTANA DOR OVERVIEW

Montana Online Options

- Online option for paying Montana Personal Income Taxes at https://app.mt.gov/ite/
- Montana Income Tax Express is being used as a payment method with public facing Revenue applications
- Several tools are available for taxpayers
  - For filing and paying, using e-check and/or credit cards
  - Taxpayers can manage their tax account online
  - Focus is on keeping taxpayer interaction as convenient as possible
- Montana Department of Revenue wanted to embark on mission to embrace mobile-optimized payment services

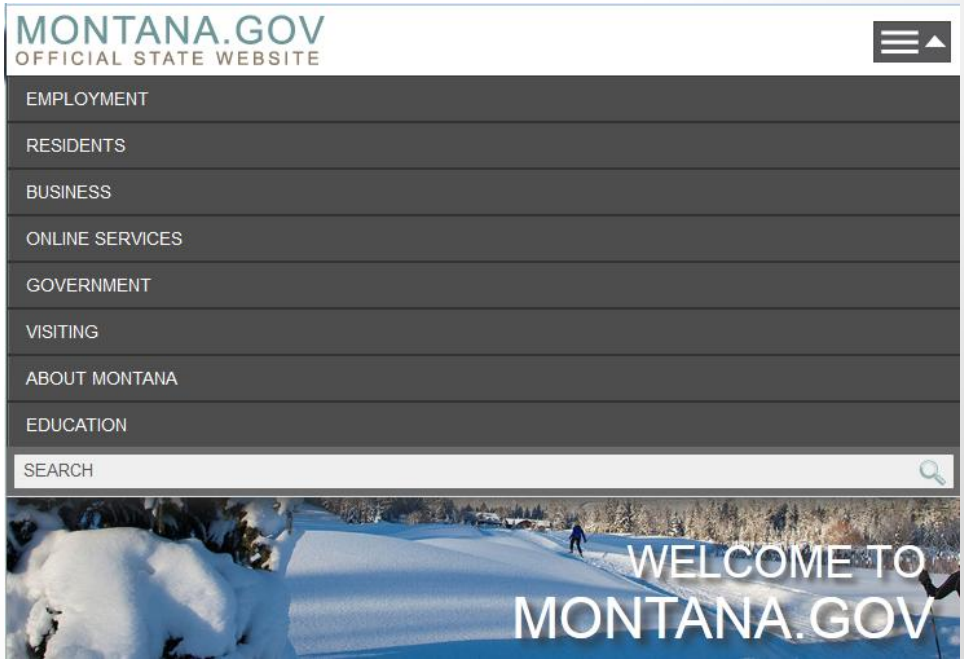
MOBILE DESIGN CONSIDERATIONS

Responsive vs. Native

Responsive Design

"Responsive design is an approach to web page creation that makes use of flexible layouts, flexible images and cascading style sheet media queries. The goal of responsive design is to build web pages that detect the visitor's screen size and orientation and change the layout accordingly."

Source: http://whatis.techtarget.com/definition/responsive-design



MOBILE DESIGN CONSIDERATIONS

Responsive vs. Native

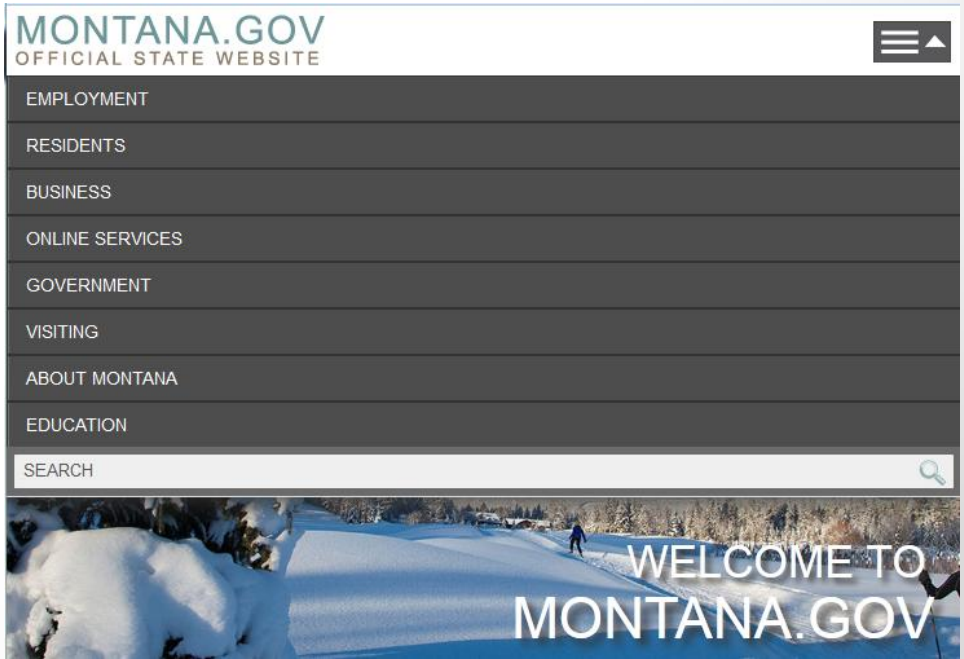
Responsive Designed Websites Increase

Fortune Magazine's 500 Domestic Companies: 2013 (400% increase from 2012)

Crain's Cleveland Business, Private Companies: 2013 (66.7% increase from 2012)

Crain's Cleveland Business, Public Companies: 2013 (No percent change from 2012)

Source: Thundertech Mobile White Paper 2013



MOBILE DESIGN CONSIDERATIONS

Responsive vs. Native

Native Application

"One way to ensure that applications show optimum performance on a given device is to develop the application (app) natively on that device. This means that at a very low level, the code is written specifically for the processor in a particular device. When an app needs to run on multiple operating systems, however, there is little -- if any -- code that can be reused from the initial development. The application must essentially be rewritten for each specific device."

Source: http://searchsoa.techtarget.com/definition/Mobile-application-development

Considerations:

- Static/High-Use App – low maintenance
- App usage of smart phone functionality
- User Interface Design
- Budget
- App to App data exchanges
- Security
- Performance
- App Store Approval
- Maintenance

MOBILE APP SECURITY

Development Contractor Security Compliance

- **PCI (Payment Card Industry) Compliant, with yearly re-certifications**
- **Cyber trust-certified enterprise, with yearly re-certifications**
- **SOX (Sarbanes-Oxley) compliant, with quarterly re-certifications *(Vendor Requirement)***

Security Practices

- **HTTPS only across the entire enterprise**
- **The entire user experience is encrypted used 256-bit SSL (Secure Sockets Layer)**
- **SSL certificate strengths and weaknesses are reviewed quarterly**
- **Active network and web application firewalls; attacks are stopped in real-time and aggressive traffic is terminated**

MOBILE DEVICE SECURITY

Protection

Antivirus
Real-Time protection
Remote Lock
Locate & Track Lost Phone
Remote Wipe
Scans Phone Apps
Anti-spam
Blocks Malicious Code on Sites
Antispyware
Device Scream
Quarantine Section
SIM Card Lock

Features

Automatic Updates
On-Demand Scans
Install Direct to Mobile Device
Wireless Updates
Schedule Scans
Online Management
Restores Backed Up Content
Remote Backup
Blocked Number List
Parental Control Monitoring

Support

Email
User Forum
FAQs
Live Chat

MOBILE APP DEVELOPMENT

Mobile Payment App Timeline

Requirements	**2-4 weeks**
Coding	**6-8 weeks**
Testing	**2 weeks**
Implementation	**1-3 weeks**
App Store Deployment	**1-3 weeks**
Press & Marketing	**On-going**

MOBILE APP DEPLOYMENT
(PRESS DAY)

Montana Department of Revenue Offers Mobile Application Payment Option to Taxpayers *Press Release: Montana Interactive – Tue 9 Apr, 2013*

http://in.finance.yahoo.com/news/montana-department-revenue-offers-mobile-141400615.html

"The department is continually looking for ways to make the tax process more convenient for citizens and the mobile-optimized application does that for people who frequently use their smartphones and other mobile devices," said Mike Kadas, Director of Revenue. **"**Mobile use has continued to increase and the department wants to make it as easy as possible for people to pay their taxes."

"The launch of this mobile payment application for the state of Montana is very exciting," said Ron Baldwin, Montana State Chief Information Officer. "This not only brings convenience to citizens, but also breaks down the digital divide by providing online interaction with government to households whose only access to the Internet may be via a mobile device, such as a smartphone."

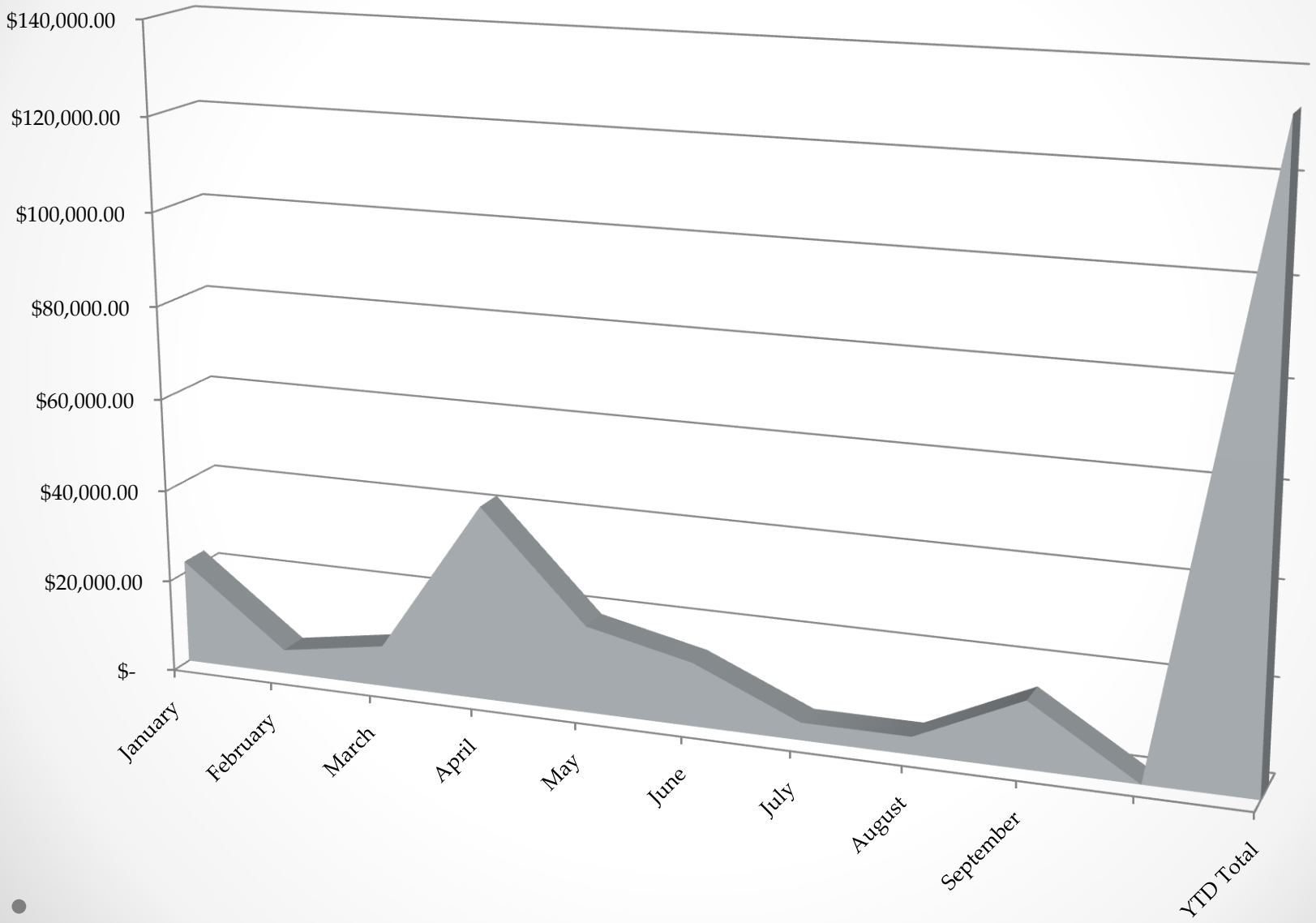
DOR MOBILE PAYMENTS

April 2013

- Income Tax Mobile (ITM)
  - Total number of payments 224
  - Total amount paid $155,411.72
  - Largest payment made $15,000 on January 23, 2013
  - April 15, 2013
    - 6 credit card and e-check payments for $2,695
  - April 16, 2013
    - 29 credit card and e-check payments for $26,080

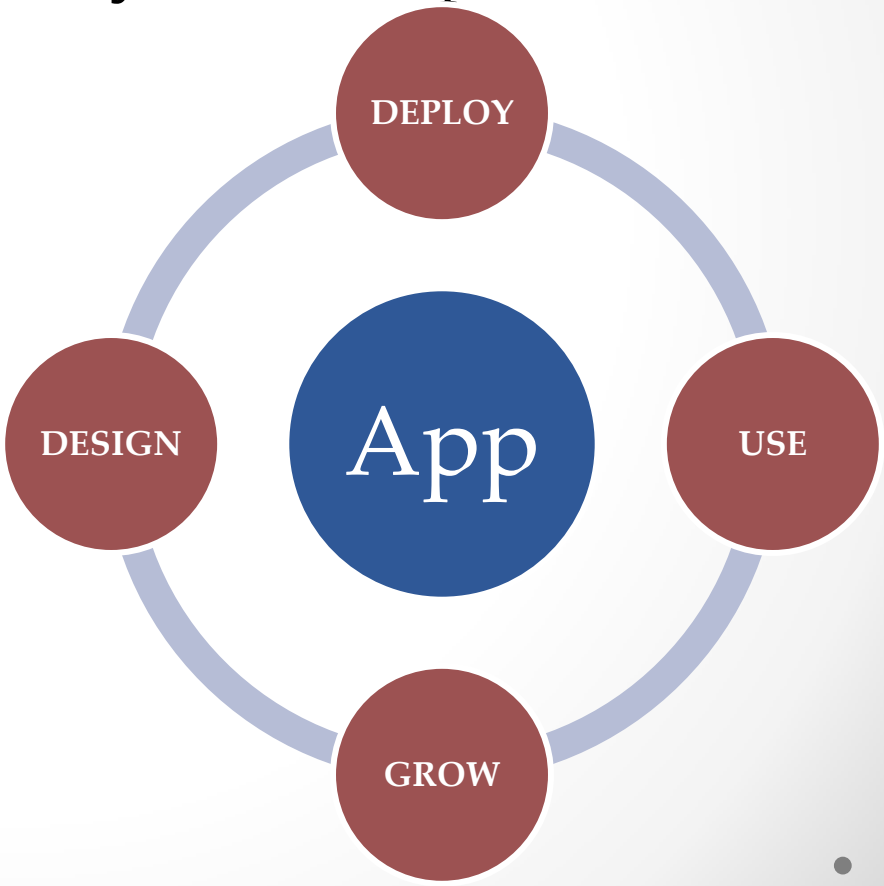
INDIVIDUAL MOBILE PAYMENTS

January – September 2013

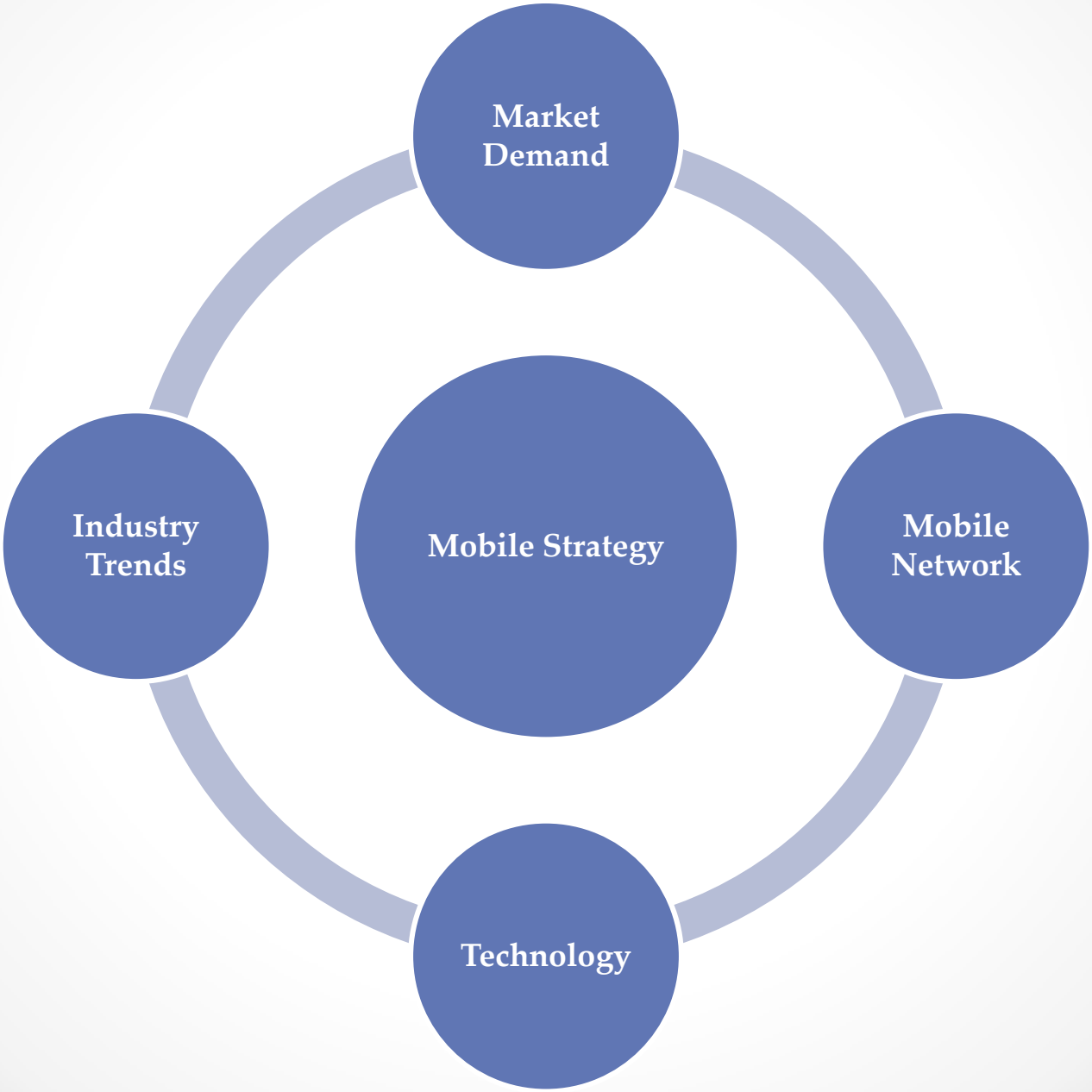


MOBILE APPLICATION MANAGEMENT

- ✓ Update Forms, Booklets & Payment Coupons
- ✓ Instructions and Tutorials
- ✓ Manage Web Content
- ✓ Monitor Usage Metrics



FUTURE OF MOBILE TAX APPS



MARKET DEMAND

Consumers Increase Mobile App Usage

- Consumer time spent with Apple iOS and Android retailer apps jumped 525% year-over-year in December 2012. (e.g., ShopSavvy). —Flurry

Consumer Payment App Usage Increases

- On Cyber Monday 2012, PayPal's mobile payment volume increased 190% globally year-over-year.

- Over seven million customers now use Starbucks' mobile payment app, translating into 2.1 million mobile payment transactions each week .

"Mobile services are poised to dominate future revenue opportunities – mobile cloud, M2M and mobile payments thought to hold most value." Deloitte

MOBILE NETWORK GROWTH

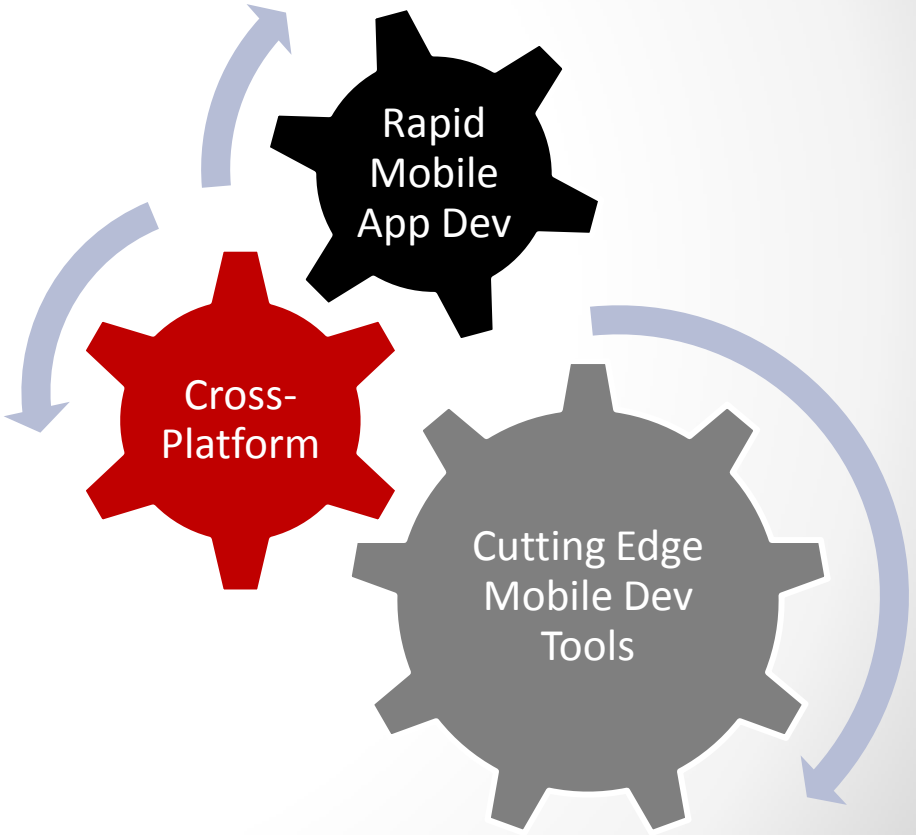
- Smartphone usage grew 81 percent in 2012
- Smartphones, laptops, and tablets will drive 93 percent of global mobile data traffic by 2017
- Mobile network connection speeds more than doubled in 2012
- Last year’s mobile data traffic was nearly twelve times the size of the entire global Internet in 2000
- Mobile Data Explosion - 13 fold increase in mobile data traffic by 2017
- Mobile network connection speeds will increase 7-fold by 2017

Source: CISCO® VISUAL NETWORKING INDEX

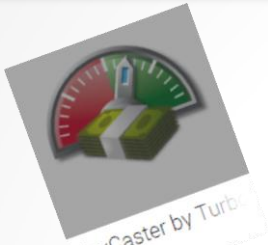
MOBILE APP TECHNOLOGY

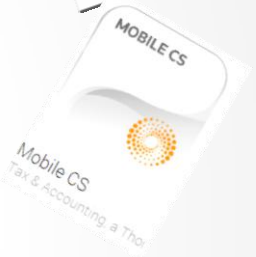
App Development Platforms

Adobe AIR	Mono for Android
Android	MonoTouch
Appception	MoSync
Appcelerator	Mulberry
Aqua	.NET Compact Framework
BlackBerry	NME
BREW	OpenPlug
Codename One	OpenMEAP
Convertigo Mobilizer MEAP	OutSystems
Corona SDK	Palm OS
DragonRAD	PhoneGap & Apache Cordova
DSI - Data Systems International, Inc.	Python
Firefox OS	Qt SDK
GeneXus for Mobile and Smart Devices	RareWire
IBM Worklight	Rhomobile
iGenApps	Sencha Touch
iOS SDK	Smartface Platform
Java ME	Stencyl
KonyOne	Symbian
Lazarus	Tizen
M2Active by Service2Media	Ubuntu Touch
Macromedia Flash Lite	Unity
Marmalade	ViziApps
Meme IDE	WebORB Integration Server
Mendix	webOS
Metismo	Windows Mobile
MIT App Inventor for Android	Windows Phone
MobiOne by Genuitec	



INDUSTRY TRENDS

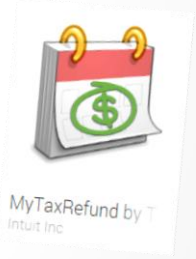


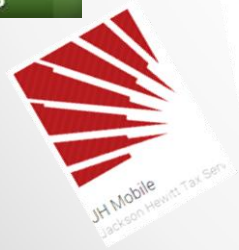


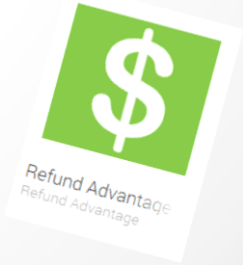
TaxACT Central
2nd Story Software

Many New Products Available from Tax Software Vendors

Liberty Tax App
Liberty Tax Service







It's An App World, the Web Just Lives In It". Flurry

MOBILE STRATEGY

- ✓ Take Advantage of New Technologies
- ✓ Develop Organizational Talent
- ✓ Leverage Strategic Partnerships
- ✓ Focus on Convenience and Usability
- ✓ Target Highly Used Services

Mobile services are available to citizens anytime, anywhere

Questions & Contact Information

Montana Department of Revenue

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