

# Congress of the United States

Washington, DC 20515

December 21, 2020

The Honorable Steven T. Mnuchin  
Secretary of the Treasury  
U.S. Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, DC 20220

The Honorable Charles P. Rettig  
Commissioner  
Internal Revenue Service  
1111 Constitution Avenue, NW  
Washington, DC 20224

Dear Secretary Mnuchin and Commissioner Rettig,

On behalf of the nine million American citizens who live abroad, we write to express our concern about procedures the Treasury Department and the IRS established to deliver CARES Act stimulus payments to Americans living outside the United States that ultimately delayed the receipt of much-needed financial support to eligible citizens. We respectfully request that the Treasury Department and IRS implement changes to payment processes and resources for future relief programs to remedy the delays experienced by eligible Americans abroad.

Research from Democrats Abroad published in November 2020 found that one in three eligible Americans abroad with adjusted gross income below \$100,000 did not receive CARES Act Economic Impact Payments. Of those who did receive the aid, 70 percent received a U.S. government check. Due to pandemic-related postal delays and the difficulty that exists in some places in cashing a U.S. government check, it took on average more than 12 weeks for stimulus check recipients to receive the funds in hand, compared to 99 percent of eligible Americans in the U.S. who received stimulus payments within two months. While Treasury made 75 percent of all stimulus payments by direct deposit into taxpayers' bank accounts, only about 30 percent of eligible Americans abroad surveyed received payments by direct deposit, despite research that shows about 60 percent of Americans living abroad retain U.S. bank accounts.

The IRS recommended those without bank accounts on file use the online "Non-Filers: Enter Information Here" or "Get My Payment" tool. Unfortunately, research indicates 80 percent of Americans abroad were unsuccessful in their attempts to use the "Non-Filers" tool and more than 57 percent were unable to use the "Get My Payment" tool. Though the "Non-Filers" tool had webforms to accommodate the non-U.S. address details of Americans abroad, it could not accommodate their phone numbers, preventing them from using the tool to access payments. The "Get My Payment" tool did not accept non-U.S. addresses or non-U.S. phone numbers, also rendering it useless to many eligible Americans overseas.

Most importantly, neither of the systems allowed users to enter an International Bank Account Number (IBAN) to enable direct deposit into the recipient's local non-U.S. bank account. With the Social Security Administration, Department of Veterans Affairs, and Railroad Retirement Board able to pay benefits into local accounts of Americans overseas using the IBAN, we expect the IRS should be able to make stimulus payments or tax refund payments to Americans abroad using IBANs as well.

We respectfully request that future pandemic aid administered by the IRS give Americans abroad the option to receive aid by direct deposit into their local bank account using an International Bank Account Number and that the IRS online tools be fully adapted for use by non-resident citizens. This should include screens customized to successfully capture their non-U.S. addresses, non-U.S. phone numbers, and International Bank Account Numbers. We believe these changes are critical to ensuring eligible Americans living abroad can access much needed relief.

Thank you for your attention to this request.

Sincerely,



Dina Titus  
Member of Congress

Donald S. Beyer Jr  
Member of Congress

Carolyn B. Maloney  
Member of Congress

Jamie Raskin  
Member of Congress