



# DEMOCRATS ABROAD

VIA EMAIL

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

May 15, 2020

Dear Mr. Secretary and Commissioner Rettig,

***RE: Expediting the delivery of CARES Act aid to Americans abroad***

Democrats Abroad acknowledges the efforts the government is making to deliver aid and support to Americans, both in the U.S. and living abroad, whose economic security has been shattered by the COVID-19 pandemic. However, we have serious problems to report related to the difficulty Americans abroad are experiencing with the IRS tools built to deliver the CARES Act Economic Impact Payments (EIPs).

For the many Americans abroad who have lost income and who are not eligible for pandemic-related aid available to the citizens of the countries where they live, the EIPs hold the promise of much needed support for their families through this serious crisis. Unfortunately, the mechanisms established by the IRS for the efficient delivery of the EIPs have not succeeded in expediting aid to Americans abroad.

**Rather than receiving urgently needed EIPs via direct deposit, most Americans abroad eligible for EIPs will be sent checks through the post that either don't arrive at all or deliver aid accessible to them in months instead of days. We anticipate the IRS will require a *Lost/Missing EIP Check* online tool. Of course, we recommend that it and all the other IRS tools for expediting the delivery of CARES Act aid be adapted to accept non-U.S. bank account information.**

## **Delivering EIPs to Americans Abroad**

- The vast majority of Americans abroad eligible for EIPs need the *Get My Payment* tool to send information to the IRS for delivering the EIPs by direct deposit. Their access to the system had been blocked from the time the tool was launched on 15 April, due to the failure of the system to accept their non-U.S. addresses. The *Get My Payment* system finally started working for those who file taxes with non-U.S. residential addresses on Friday 8 May, when a number of glitches impacting access were resolved.
- Of course, taxpayers then had only 5 days thereafter before the 13 May deadline for putting bank account information into *Get My Payment* to have the EIP direct deposited. It's unclear why the 13 May deadline was needed. Many of those able to get into *Get My Payment* since 8 May report receiving a message that their EIP would be delivered via check rather than direct deposit, and that the check had been sent, or is scheduled to be sent, by mail.
- Many Americans abroad live in places with postal service that is poor in the best of times. With international mail currently reduced to sea shipments only, and with

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pandemic-related postal disruptions becoming commonplace, all but those who live in major metropolitan areas can expect their checks to take many weeks or months to arrive - if they arrive at all. Because of the serious problems outlined herein it is reasonable to assume that the IRS will need a system for taxpayers to report lost or missing EIP checks. Our understanding is that the existing process for reporting lost or stolen tax refund checks is not to be used to report missing EIP checks.

**RECOMMENDATION: We recommend the IRS develop a *Lost/Missing EIP Check* online tool for taxpayers to report checks that have not arrived within 60 days of being mailed.**

- Americans living in major international cities (e.g. London) report receiving EIP checks in the mail. They may even be able to cash them if they can deposit them in U.S. accounts that they can access from abroad. However, if they are forced to bank the EIP checks in non-U.S. banks they are likely to encounter lengthy waiting periods while the checks clear and high fees - if they are able to bank them at all. Japanese banks, for example, stopped banking U.S. government checks some years ago.

**RECOMMENDATION: We continue to recommend that the IRS deliver the EIPs to Americans abroad in their local bank accounts. Therefore, we urge the IRS to adapt its existing *Non-Filer* and *Get My Payment* online tools and our proposed *Lost/Missing EIP Check* online tool to accept non-U.S. bank account details.**

### **Improving Pandemic-related Outreach and Support to Americans Abroad**

As outlined herein, Americans with non-U.S. residential addresses were never able to use the IRS tools to expedite the delivery of EIPs. First the *Get My Payment* system (and the *Non-Filer* system as well) blocked access to Americans with non-U.S. residential addresses. Then when it became accessible, it told them that their payments had already been sent by check. If they had been able to access the system earlier then they may have been able to provide a U.S. bank account. Because the *Get My Payment* system (and the *Non-Filer* system) was never adapted to accommodate accounts in non-U.S. banks, Americans abroad with no U.S. bank account could not request that their EIP be direct deposited in their local bank account. Thus far, the IRS tools for expediting the delivery of CARES Act aid have largely failed Americans abroad.

We do not believe the economic stress of the pandemic is over for Americans abroad. We believe they, like other Americans, will require additional support from the government. **We, therefore, repeat our request for a mechanism for organizations representing Americans abroad to maintain a direct and on-going dialogue with Treasury and the IRS to address the needs of the Americans abroad community.**

**We reiterate these recommendations to Treasury to improve their outreach to Americans abroad about CARES Act aid and other pandemic-related support:**

- Engage with the State Department to establish how to use its various resources – websites, social media platforms and other mass communications systems – for messaging members of the Americans abroad community about the CARES Act;
- Access the email and mobile phone data collected by the State Department from Americans abroad who signed up for Warden System or the STEP Program to message Americans abroad about the CARES Act; and
- Establish an internationally accessible telephone help line and email address to address CARES Act questions and problems raised by Americans abroad.

Please contact Carmelan Polce of our Taxation Task Force (+61 404 767 088 or [carmelan@democratsabroad.org](mailto:carmelan@democratsabroad.org)) or the undersigned with any questions about the information and recommendations provided herein.

Sincerely,

/S/

Julia Bryan

Global Chair

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