



## AMERICAN CITIZENS ABROAD

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Washington, DC  
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Today American Citizens Abroad (ACA) [wrote to Secretary of the Treasury Mnuchin and IRS Commissioner Rettig](#) highlighting the problems that Americans overseas are having accessing the *Get My Payment* online tool. The tool allows individuals to track their recovery rebate and also provide bank account information to the IRS for direct deposit of recovery rebates.

ACA's letter notes that the use of a foreign addresses and the identity verification process may block Americans overseas from inputting their data into the online tool. For obvious reasons individuals wish to receive the recovery rebates by direct deposit rather than check.

"Users of the *Get My Payment* online tool are reporting that they are receiving messages that their eligibility cannot be confirmed, this when they have provided the exact personal information, address, social security number, as it appears on their last tax return. It's hard to know where the problem lies as so few have been able to get through the registration process from start to finish," said Marylouise Serrato, ACA Executive Director.

ACA suggests that the IRS and the Treasury Department provide an alternative for Americans overseas by allowing them to file a simplified federal income tax return for 2019 and inserting in that return their direct deposit information. In the ex-pat community this is sometimes referred to as a "simplified return" or an "all-zeros return".

"With the *Get My Payment* 'live' now for over a week and individuals unable to register their banking information, many overseas Americans are concerned that the IRS may default to mailing them a check. With worldwide mail service delivery running slower than normal and, in some cases, completely shut down, it could be months before individuals receive their checks. Worse yet, they could go completely missing. The IRS should seriously consider providing the 'all-zero return' alternative," said Jonathan Lachowitz ACA Chairman.

ACA notes that the IRS requires the use of a U.S. based bank account for direct deposit of the recovery rebates with an exception made in the case of an individual receiving U.S. Social Security benefits, in which case the individual will have created an account with the Social Security Administration and personally inputted the information allowing direct deposit into his or her foreign account. The IRS has said that it will use the banking information on record for making direct deposits of Social Security benefits for purposes of making recovery rebates but it will require all others to have a U.S. based bank account. ACA notes that the [ACA-Member/State Department Federal Credit Union \(SDFCU\) account](#) can help individuals who need a US based bank account. The account-opening procedure can be accomplished entirely online and generally can be done in one session without the need of a U.S. residential address.

"The IRS and Treasury should move quickly on this. ACA understands the unusual circumstances the IRS is under at the moment to implement all these systems, so we recommend that it find a quick and easy



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way to address the needs of Americans overseas. The 'all-zero return' is certainly one way to help tax compliant individuals who are eligible for the recovery rebates get the IRS their banking information. Further down the road, the IRS needs to work on how it can improve its servicing of US citizens living and working overseas,” said Charles Bruce American Citizens Abroad Global Foundation (ACAGF) Chairman.

"As long as U.S. Citizens remain taxed under the current regime, the government needs to insure they are treated fairly. Situations such as this one highlight why a move to a tax system based on taxing Americans where their money is earned makes sense. ACA continues to advocate for the solution which is Residency-based taxation (RBT). Maybe the issues Americans overseas are working through with the recovery rebates will help convince Congress that RBT is the right way forward,” added Marylouise Serrato, ACA Executive Director.

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