

April 22, 2020

Charles Rettig  
Commissioner  
Internal Revenue Service  
1111 Constitution Avenue, NW  
Washington, D.C. 20224

Dear Commissioner Rettig:

The Electronic Transactions Association (ETA) and its members applaud your leadership in distributing funds to Americans under the CARES Act as quickly and efficiently as possible. As part of that effort, we write to bring your attention to payment mechanisms that can be useful for distributing recovery rebates to Americans who do not have direct deposit information on file with the Internal Revenue Service (IRS).

ETA encourages the IRS to update its non-filers portal and *Get My Payment* portal to make it clear that there are other options to receive their stimulus funds – such as prepaid cards. This would help reduce public confusion and allow a large segment of Americans to receive their support payments more quickly.

ETA has over 500 member companies, representing the complete payments technology ecosystem. Its membership includes financial institutions, payments processors, merchant acquirers and payments sales organizations, financial technology companies, technology companies, money services businesses, security companies, software developers and hundreds of other organizations in the business of powering digital commerce online and across the world.

It is important that the government does not delay from deploying critical stimulus funds and use existing channels during this crisis. The payments industry is dedicated to using innovation to ensure that consumers have access to safe, convenient, and affordable payment services. Many ETA members offer traditional money services, as well as innovative solutions such as virtual cards, push payments, peer-to-peer offerings, and prepaid products - all of which provide cost-effective, convenient, and innovative payment options for millions of consumers, particularly for the consumers with limited or no access to other financial services.

Digital payments loaded onto prepaid cards or digital wallets are instantly available – offering Americans instant access, through a familiar product, to that much-needed capital for purchases, without waiting days for the check to be received in the mail and additional time for the check to clear their bank account, or rely on expensive cash checking services to access their money. Digital payments are already widely used by the federal and state governments to deliver a number of government benefits.

Thank you all for your leadership. We look forward to continuing to work with you to help our nation as we confront this challenge together. To learn more about what the payments industry is doing to help with COVID-19, ETA has created a resources page that can be access [here](#).

Sincerely,



Scott Talbott  
Senior Vice President of Government Affairs  
Electronic Transactions Association

