



## Transcript of **ETAAC Public Meeting**

Wednesday, June 23, 2021

*Public Meeting for IRS*

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INTERNAL REVENUE SERVICE

ELECTRONIC TAX ADMINISTRATION ADVISORY COUNCIL

(ETAAC)

9:00 a.m.

Wednesday, June 23, 2021

Webcast



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## 1 P R O C E E D I N G S

2 (9:00 a.m. EST)

3 (Welcome statements by the ETAAC Chairman, Mr.  
4 Gene Salo, and the Director of the National Public  
5 Liaison Office, Mr. Mel Hardy, were given and the  
6 transcript begins with the Remarks of the IRS  
7 Commissioner, Mr. Charles Rettig.)

8 COMMISSIONER RETTIG: -- when I was on the  
9 outside, I was on the IRSAC, and among other things  
10 really valued the interpersonal relationships that  
11 you develop by sitting in rooms, meeting with  
12 people and you know, and all of that. And then  
13 similarly between all of you and folks at the IRS  
14 and the virtual environment is great, but you know,  
15 we miss out on the 10 minutes after an agenda -- on  
16 a Zoom meeting -- if you will, of chatting how are  
17 you? Did you go on vacation? How was your flight?  
18 All those kinds of things.

19 So for those of you who are staying on, I'm  
20 hopeful that we can do more in-person interactions.  
21 For those of you who are rotating off, and we'll  
22 touch that, you know, in the end, special thank you  
23 for this past year.

24 And as we get back to sort of a travel  
25 schedule, if we come into your town please, please

1 reach out to me. I'd like to thank you in person.

2 For the people who just completed your first  
3 year, as you know, with a pandemic every year is  
4 not like the year we just had. We look forward to,  
5 you know, more interaction, more personal  
6 interaction and some really great things.

7 I can't say enough about folks who give of  
8 their own free time to help others, to help the  
9 IRS, to help taxpayers, to help tax administration.  
10 As the IRS Commissioner, you know, I continually am  
11 saying, we need your help, you know, help us help  
12 others, whether that's in terms of some technical  
13 things or just outreach. We have a lot of  
14 different programs going on. ETAAC has been huge  
15 together with the Security Summit in terms of  
16 identity theft. And really we're not where we want  
17 to be. We want to be where we can eliminate, you  
18 know, the bad actors and the bad actions. But if  
19 you go back to 2015 and you come forward to today  
20 and you see the improvements, it's spectacular.  
21 And I know I share with each of you, one person  
22 having an identity theft problem is one person too  
23 many. That person's going to have some real  
24 serious challenges, you know, for a year or two or  
25 more thereafter. You all have been huge in helping

1 us make a major impact on reducing those  
2 situations. And you know, we need creative people.  
3 We need thoughtful people and we need people who  
4 want to give back.

5 And, you know, I'm very proud to continually  
6 say that I'm a tax guy from the tax community. I'm  
7 a tax practitioner, which is what I said when I was  
8 on the outside. And I still say it today that  
9 nobody owns tax administration. It belongs to  
10 everybody.

11 And I think those of us who specialize in tax,  
12 it not only belongs to us, but I see it as, as a  
13 responsibility for a tax professional to give back  
14 to the community, give back to other tax  
15 professionals, give back to tax administration, and  
16 importantly, to give back to the underserved  
17 communities, the people who don't have a voice.

18 It's our responsibility and privilege to help  
19 those folks. We've had a lot of opportunities  
20 during the past year. The IRS was called upon to  
21 do three rounds of economic impact payments during  
22 two tax seasons. One around EIPs. The third one  
23 is obviously going on now.

24 So three rounds of EIPs, two tax seasons, and  
25 it all comes on the heels of having -- myself --

1 having shut down the IRS. So those of you who  
2 struggled professionally because you couldn't reach  
3 the IRS. I am the guy, as I keep saying, who shut  
4 it down.

5 I think history will be polite to the Internal  
6 Revenue Service. We shut it down for the  
7 perspective of the health and safety of employees,  
8 the health and safety of tax professionals, the tax  
9 community. And I think as fast, if not faster than  
10 any other federal agency, we got back to our  
11 mission, started figuring out how to get us into a  
12 more virtual environment. I think we've been very  
13 successful at that.

14 And when I say, I think history will be polite  
15 is, is acknowledging that we didn't always get it  
16 right. We tried. We tried really hard. And with  
17 your effort and your support and your patience, I  
18 think that we did extremely well.

19 We missed in certain areas. Yes, there are  
20 certain people that didn't get the EIP one, two, or  
21 three. But when you look at the volumes that went  
22 out on the three rounds of the EIPs, we've issued  
23 more than 474 million payments over \$800 billion  
24 during the pandemic.

25 You add in about another \$600 billion in



1 refunds for filing season '20 and filing season '21  
2 so far, you know, you get to \$1.4 trillion going  
3 into a community funneled through an agency that  
4 basically we sent home 83,000 people in March of  
5 last year and shut 511 facilities. That's where I  
6 come from when I say history will be polite. But  
7 you know, with a huge acknowledgement that there's  
8 more work to do.

9 You know, we've recently inherited the  
10 privilege under the last round of legislation for  
11 the Advanced Child Tax Credit. I'm very pleased to  
12 report that we are ahead of schedule. We launched  
13 two online tools; one last week, one this week.  
14 The non-filers portal and what we refer to as CTC-  
15 UP. If you have not taken a look at it, I would  
16 encourage you to take a look at those so that when  
17 you're talking to people, you can help people  
18 understand how to get in.

19 We see them as pretty seamless. I've seen  
20 some comments saying that we don't have this or  
21 that in a mobile friendly format. And, you know,  
22 Chuck Rettig, individually, and Chuck Rettig,  
23 Commissioner, would ask the people that are making  
24 those comments to come on board with us a little  
25 bit and see what we have done rather than try to

1 poke at the agency and see what we haven't done.

2 And I really take personal those comments  
3 where they're implying that we're not here  
4 servicing, if you will, the underserved  
5 communities. Every employee at the Internal  
6 Revenue Service is here to service everyone, but  
7 especially the underserved communities.

8 Last year, as you all are aware, we launched a  
9 huge footprint into underserved communities with  
10 particular emphasis on those who are not  
11 comfortable in the English language. In September  
12 of last year, we announced and we're in filing  
13 season with a 2020 Form 1040 that's in English and  
14 Spanish. For the first time in history, you can  
15 check a box, the schedule LEP -- more than 220,000  
16 people have checked that box to indicate that they  
17 want us to interact with them in a language other  
18 than English and writing, and call into the service  
19 center, the call centers, the CSRs, and can get  
20 translation services in more than 350 different  
21 languages.

22 There was a lot of other areas that we came  
23 out in a language friendly scenario in September.  
24 And we easily could have said we were trying to  
25 launch that in September of last year, but because

1 of the pandemic, we're going to put it off to 2022,  
2 2023. And we didn't. With all the other  
3 challenges we were facing, we launched that.  
4 We're going to expand that. And the portals that  
5 we have will be in Spanish at a point in time.

6 But when you look at -- another thing, I know  
7 a lot of you prepare tax returns. We did extend  
8 the filing season this year one month to May 17  
9 from April 15 to May 17. The same people  
10 monitoring filing season are the same people we  
11 called upon to launch the portals, the online  
12 portals, the IT people. The same people we called  
13 upon for the EIP one, the EIP two, EIP three,  
14 filing season 2020.

15 And when I indicate that our folks, our IT  
16 folks and W&I folks have not slept since March.  
17 That's only half in jest. Its half of these folks  
18 have not slept since March and we continue to give  
19 them new projects and to their credit and I think  
20 the credit of every IRS employee, they step into  
21 that challenge with a high degree of pride. We  
22 have people who are working, and I'm not saying  
23 that people on the outside don't do this, as you  
24 know, you know, my wife is a tax preparer and I get  
25 the, you know, 24-hour tasks to get returns done

1 and all that. But our people are there as well.

2 So what I would look for is if you're making  
3 comments, take a look at it, maybe from the eyes of  
4 what the IRS challenges have been to get us where  
5 we are, sort of a half full part of that glass.  
6 With an acknowledgement, we've announced on the  
7 CTC, a schedule of enhancements to the portals that  
8 we have launched over the course of this year.

9 I'm very proud to be here, very proud to be  
10 interacting with ETAAC. We, you know, I really do  
11 wish that I could be in-person. It's hard to  
12 convey personal appreciation, remote in a Zoom and  
13 all the rest of that. And it's easy for me to say,  
14 y'all know what I mean, but you know, I would  
15 really like to be there with you.

16 Some of the steps this year, you know, ISAC,  
17 Identity Theft Tax Refund Fraud -- I have to read  
18 this. Identity Theft Tax Refund Fraud Information  
19 Sharing and Analysis Center, which we all refer to  
20 as ISAC. Is fully operational, 260 different  
21 threats and alerts that were shared by the partners  
22 with over 120 during filing season.

23 If you go back that did not exist, right? Not  
24 all that long ago, that did not exist. Each one of  
25 these is a threat to tax administration. Which

1 every threat to tax administration is a threat to,  
2 if you have the respect and trust that we all try  
3 to get for tax administration and the IRS, and this  
4 all ties together. And so my earlier comments tie  
5 into really what ETAAC has been able to provide.  
6 It's critical. We need you.

7 I know some of you are rotating off and you  
8 know, my call for you would be stay involved. We  
9 have a lot of other advisory committees who are  
10 just directly or through associations, that when I  
11 was on the outside, was privileged to help others.  
12 And I hope you've found that through ETAAC and I  
13 would encourage you to, in some manner, stay  
14 involved. We do need your help and, you know,  
15 personally help us help others. We can make a  
16 difference.

17 We're continuing our education awareness  
18 efforts, IRS nationwide tax forums. And I know a  
19 lot of you participate, you know, one of the first  
20 people here on the Zoom, Larry Gray. I think Larry  
21 and I met at a tax forum I think about a hundred  
22 years ago. I'm about a hundred years old. I think  
23 Larry was about three, but you know, you create  
24 lifetime friendships through these organizations  
25 and these interactions and you don't forget, you

1 know, you have people where you can reach out and  
2 you can call and say, hey, can I get your advice?  
3 Or, you know, the privilege of being a tax guy  
4 coming onboard, being Commissioner.

5 And I'm going to say the obvious, you know,  
6 each one of you I know are comfortable reaching out  
7 to tell me when we got it right. But equally  
8 important is where we might not have it right or  
9 where we might need to tweak something.

10 Those relationships for me started when I was  
11 on the outside, volunteering for different  
12 organizations and running into people, you know  
13 like Larry. I'm nothing without Larry. I'm  
14 reading the notes that Larry just forwarded me.  
15 But you know, having those relationships is  
16 important and you know, I consider each of you a  
17 personal friend and a professional friend, and  
18 would encourage you to reach out in the future.

19 So I can't say enough how much we appreciate  
20 you individually, collectively, the associations,  
21 the state tax authorities that you participate you  
22 know, that are participating here that we engage  
23 in. I think many of you are aware, you know, I  
24 come from California and spent more than 20 years  
25 on the Advisory Board for the California Franchise

1 Tax Board, the Advisory Council for the State Board  
2 of Equalization.

3 And it's important. You're an important voice  
4 because you're representing so many different  
5 people who otherwise don't have that voice. So the  
6 effort, you know, the planes, trains, automobiles,  
7 hotels, fast food and whatnot that that you endure,  
8 it's worth it. And, and it means a lot to us and  
9 it means a lot to me for you to have gone through  
10 all that.

11 So I know I only have two hours today to speak  
12 to you, but you know, I can see Mel going -- Mel  
13 Hardy, his dream is to have the mute button for me  
14 on these things, but I should add and I know that  
15 y'all interact a lot with Mel.

16 I knew Mel on the outside and I know him on  
17 the inside. And he as special as you think he is.  
18 He is. And he's always there, tremendously  
19 supportive.

20 The one thing you know, the minute I clicked  
21 in and I saw Mel, I'm thinking I should go grab my  
22 tie. I try to look like Mel. I've never been  
23 successful at that, but I've got 17 more months  
24 here to try to look like Mel and you know, someday  
25 I'll get it right.

1           So with that, I hope for those of you rotating  
2 off, I hope this was an enjoyable experience. And  
3 when I say, if I come to your town, we're going to  
4 get back to our travel schedule. If I come to your  
5 town, please reach out in advance. I would like to  
6 interact with you personally and obviously to thank  
7 you personally.

8           And for those of you staying on, I look  
9 forward to going forward and with Courtney coming  
10 on -- you know, moving up as Chair and I'll go  
11 through the people rotating off, but Courtney,  
12 moving up as Chair, she tends to be a little shy.  
13 So, you know, she might need some incentive to tell  
14 her to go ahead and reach out to me, kind of a  
15 thing.

16           But I'd be the first to say, I and we  
17 encourage that. Every one of you have a road to  
18 reach out to me and anybody in the IRS directly,  
19 and collectively we can get this better.  
20 Right.

21           And, you know, tax administration in our  
22 country I think it's the best in the world. That's  
23 not to say we can't get it better, but the IRS can  
24 only help marshal in changes that we're made aware  
25 of. So with that, I'll turn it back to Geno, and



1 thank you very much. And I realized I probably  
2 went way over and probably screwed up the whole  
3 schedule.

4 But you guys know I'm Commissioner, right?

5 CHAIRMAN SALO: That's your right, sir.

6 COMMISSIONER RETTIG: Geno, I have difficulty  
7 in a Zoom environment, really, I think, coming  
8 through and letting each know you're special. You  
9 make a difference. And I know when I was on  
10 committees, you know, you do a lot of work, you  
11 spend a lot of evenings, you're in airports and all  
12 the rest of that kind of thing. And now, you know,  
13 with Zoom and you're hoping it's worth it. Right?

14 You're hoping that, you know, you're making a  
15 positive impact and it's just a little more  
16 difficult for me to do that remotely, but I really,  
17 really do appreciate each of you. It's not easy,  
18 what you're doing. And certainly to carry on with  
19 your day jobs and I want you all to know that.

20 So, Geno.

21 CHAIRMAN SALO: Thank you, Commissioner Rettig  
22 and just let me assure you that the Committee is  
23 just as a whole, just a great group. And they  
24 really did go the extra mile this year working in a  
25 virtual environment. And again, your staff also

1 went that extra mile to get us where we are today.

2 So challenge accepted, I think by all the  
3 Committee members to continue to move forward. And  
4 you're not going to get rid of some of us, even  
5 though we're rolling off, you'll still see us.

6 So with that, again, the first portion of the  
7 meeting we're going to discuss the overall report  
8 and then the conversations that led to its  
9 recommendations and we're going to have five  
10 different speakers talk about that. But as we  
11 deliberate it over our annual report to Congress,  
12 the effect of the COVID pandemic had on IRS  
13 operations during the year dominated many  
14 conversations.

15 Commissioner Rettig, I became a member of  
16 ETAAC around the same time you became Commissioner  
17 and suffice to say, neither one of us had seen what  
18 a typical year is and it's just been an amazing  
19 journey these last three years.

20 ETAAC recognizes the tremendous strain the  
21 pandemic has put on the IRS staff. When Congress  
22 instructed the IRS to get payments to citizens, it  
23 came with the expectation that it happen very  
24 expeditiously. To paraphrase the saying we're all  
25 in the same storm, but not in the same boat.

1 Not only did the IRS need to weather the COVID  
2 storm internally, but it also needed to keep the  
3 American citizens afloat as well. And to its  
4 credit, the IRS raised the bar on how fast the  
5 payments went out each time, even during the filing  
6 season, when the IRS was doing its typical day job  
7 of processing returns during a hectic and a late  
8 and extended filing season.

9 In addition to dealing with the COVID  
10 pandemic, the IRS released the Taxpayer First Act  
11 report in January, which broadly outlines the IRS's  
12 reorganization for the first time in a quarter of a  
13 century. While considering all of that and  
14 considering the abnormal conditions created by the  
15 pandemic, ETAAC also reviewed what we thought were  
16 the big three constraints on the Internal Revenue  
17 Service: budget, modernization, and security. The  
18 pandemic highlighted the chronic underfunding of  
19 the IRS understaffed and out-of-date IT systems  
20 limited the IRS's ability to cope with the  
21 pandemic.

22 Accordingly, we recommended to Congress that  
23 they consistently and fully fund the IRS budget  
24 requests each year and immediately fund the backlog  
25 of technology projects described in the IRS'

1 technology modernization plan. With Congress  
2 enacting plans to help its citizens, current IRS  
3 technology cannot keep up with the IRS law changes  
4 in the middle of a filing season.

5 As a result, the IRS made difficult processing  
6 choices in the middle of the filing season to  
7 provide American people their funds as quickly as  
8 possible. ETAAC commends the IRS for successfully  
9 leveraging its partnerships to deploy tools and  
10 features to track EIPs and assist non-filers.

11 The non-filer tool developed in partnership  
12 between the IRS and the Free File Alliance,  
13 provided a free and easy option designed for people  
14 who don't have a return filing obligation.

15 As the IRS continues with its reorganization,  
16 we urge the IRS to continue to expand its  
17 partnerships, to enhance the taxpayer experience.  
18 For example, using the Security Summit as a model  
19 between the IRS, states, and the tax software  
20 industry, they have significantly reduced the  
21 identity theft refund fraud. We similarly think  
22 that the partnerships such as these can also  
23 enhance the taxpayer experience.

24 The IRS does a great job of communicating with  
25 its partners through various forums. However, as

1 we have seen over the past year tax administration  
2 is evolving and increased level of participation by  
3 all partners might be beneficial. An example of  
4 this would be the Financial Group from the Security  
5 Summit that consistently met to discuss EIP. This  
6 group was led by the IRS's own Denise Davis.

7 I had the opportunity to listen into many of  
8 these calls and the details required to make the  
9 payments flow from the Treasury to the cash-in-  
10 pocket of the taxpayer work was absolutely amazing.  
11 Essential facts, such as minor as labeling the type  
12 of payment would not have risen to a critical  
13 detail for the IRS, but it was for proper  
14 distribution.

15 Involving the partners the way that you did in  
16 discussions before implementation was, and is, a  
17 good model for future projects. So it was a job  
18 well-done to get where we are with EIP.

19 Continuing with Congressional mandates, the  
20 IRS is setting up a tool and I'm a little bit  
21 behind the time on it because you've already  
22 released the tool, but for the child tax credit.  
23 But the IRS is introducing new ways for taxpayers  
24 to connect with them, to update their data  
25 securely. And that is what we're most excited

1 about. This is an excellent achievement. You  
2 pushed the schedule ahead, and we look forward to  
3 the IRS to continue to expand that security  
4 accessibility to other transaction points for both  
5 taxpayers and tax professionals.

6 As a Committee, we focused our discussions  
7 also in several different areas. One of our own  
8 ETAAC members of the Latryna Carlton is a VITA site  
9 leader and trainer. She discussed with the  
10 Committee that difficulties VITA sites had during  
11 the year in coping with the pandemic and still  
12 serving the American taxpayer.

13 We know Commissioner Rettig that this -- the  
14 underserved non-digital population, has been a  
15 focus area for you and we applaud that. We didn't  
16 make a specific recommendation in this area, but we  
17 did listen and we understand that the issue is --  
18 that this segment of the population is going on  
19 going through and we urge you to continue to remain  
20 vigilant and keep pushing your agenda in this area.

21 As it has for the past five years, ETAAC has  
22 taken a keen interest in protecting taxpayer data.  
23 With its partners in the Security Summit, we think  
24 the IRS has done an excellent job limiting the  
25 amount of fraud, with more collaboration amongst

1 federal agencies that can even be better. Due to  
2 this sophisticated fraud detection that the  
3 Security Summit has developed, criminal elements  
4 need more sophisticated returns to evade detection.  
5 For criminals to get that data, those returns -- to  
6 get data for those returns, professional preparers  
7 are under attack.

8 Before we get to our actual recommendations,  
9 I'd like to introduce a set of five speakers that  
10 are particular -- that are thought leaders in their  
11 areas of expertise.

12 As you know, Commissioner, Rettig, not  
13 everything can be made a recommendation, but that  
14 doesn't mean that the thoughts and the ideas behind  
15 the discussions are not important. They'll give  
16 some perspective on the talks in their respective  
17 subgroup meetings and offer insights into the  
18 current situation.

19 Let me introduce our first speaker Timur Taluy  
20 who is going to discuss the Security Summit.

21 Timur.

22 MR. TALUY: Thank you Chairman Salo,  
23 Commissioner Rettig and my fellow committee members  
24 and members of the public today.

25 I was asked to talk about the Security Summit

1 and how it impacts our work. Just a few years ago,  
2 the IRS was faced with an exponential rise in  
3 identity theft refund fraud, people with ill  
4 intentions were developing a sophisticated plan to  
5 fraud the federal government and state governments  
6 by filing fake tax returns and expatriating tax  
7 refunds.

8 These people were weaponizing stolen  
9 information they obtained through data breaches  
10 cross-pollinating it with information they sourced  
11 from our public information we share on social  
12 media to build profiles, access our online  
13 resources, and then file tax returns with refunds.  
14 They take those tax refunds and disappear.

15 So much so that 60 Minutes did a report on it  
16 and the numbers were growing each year. The IRS  
17 had to act and they did this by calling on the  
18 state tax commissioners and CEOs of tax software  
19 companies and pulled them into the Commissioner's  
20 office back in March 2015.

21 I was one of those CEOs and I recall that day.  
22 A phone call came in and one of my staff said  
23 Timur, the Commissioner of the IRS is requesting  
24 you in office next week. It turns out when the  
25 Commissioner of a federal agency requests your



1 presence, you go.

2 What is interesting though is we the CEOs and  
3 the state tax commissioners, really had never  
4 been in a room together and we had a lot of  
5 misconceptions about each other. The IRS used what  
6 is called its convening authority to bring us all  
7 together and that we would learn to work together.

8 For the first time there was a collaborative  
9 group in the senior leadership of the state  
10 governments, the federal government, and the  
11 private industry, all working together,  
12 patriotically to thwart what was trying to disrupt  
13 the operations of the United States and our states  
14 and the political subdivisions therein.

15 Well, the collaboration worked. IRS.gov  
16 chronicles that since 2015, the numbers of  
17 taxpayers reporting that they are identity theft  
18 victims fall significantly. We're talking like 80,  
19 90 percent. A lot.

20 As industry, IRS, and states collaborated, we  
21 grew from the three working groups and added more  
22 working groups like the Financial Services Working  
23 Group that orchestrated more interdiction. Since  
24 2015, Summit financial industry partners recovered  
25 additional billions in fraudulent refunds.

1 Today, the Summit represents 42 state  
2 agencies, 20 industry participants, in addition to  
3 the IRS. Each has committed to combat identity  
4 theft tax refund fraud to protect our public  
5 coffers.

6 Commissioner Rettig supports the Summit's  
7 efforts. Under his leadership, she collaboration  
8 of the Summit has continued to reduce the number of  
9 taxpayers who experience identity theft refund  
10 fraud.

11 Just today. He said that one person falling  
12 victim to identity theft is one person too many.  
13 And I really recall him saying that when you look  
14 the number of those who are experiencing identity  
15 theft, it's not a number. Its actual people who  
16 have their lives disrupted, who had to take time  
17 from their jobs and their families to try to fix  
18 that. Thoughts like that drive our work, the  
19 recommendations in the report, and the work of the  
20 Security Summit.

21 One of the unique innovations and Commissioner  
22 Rettig's tenure is to use the expertise developed  
23 in the Summit to tackle new challenges posed by the  
24 tax ecosystem. As an example, with the issuance of  
25 the economic impact payments authorized by

1 Congress, the IRS used the Financial Services  
2 Working Group to pull together a group of industry  
3 and state experts to ensure Americans in need of  
4 these payments are able to receive them.

5 In this case, the group was expanded to  
6 include more folks like the National Credit Union  
7 Association, the Federal Reserve, and Walmart.  
8 Geno mentioned earlier that the Security Summit is  
9 a model that's being used and the design of the  
10 Summit was used as a blueprint for this mix of  
11 industry and government to collaborate, to try  
12 deliver the best experience and reduce fraud as the  
13 IRS worked quickly to execute its mission and get  
14 the money into the hands of people that need it.

15 Six years into our efforts in the Security  
16 Summit, we still have a lot at stake. The  
17 fraudsters are trying new ways to defraud our  
18 nation's tax system and steal our friends and  
19 neighbors personal information and tax refunds.  
20 Tax return preparers have become more of a target  
21 for these criminals. They're using advanced  
22 techniques to assault their industry, like we have  
23 seen the news with other organizations.

24 Within the Summit, we have a collaborative  
25 information sharing assessment center -- I think

1 the Commissioner mentioned that today, or ISAC, and  
2 our working group to look forward at strategic  
3 threats.

4 The Summit process continues to have  
5 opportunities. As time goes on, individuals come  
6 and go from their positions and the member  
7 organizations, each of our working groups I talked  
8 about earlier is led by a team made up of  
9 individuals from IRS, states, and industry. As  
10 those individuals change within their companies and  
11 organizations, there is a need to bring new people  
12 from each constituency into the leader's position.

13 Sometimes that takes time or the challenge to  
14 find someone with the right technical skill and the  
15 time to devote. Fortunately, we have endorsed  
16 organizations like CERCA and the FTA that are able  
17 to help us find and recommend qualified candidates.

18 ETAAC, even before the Summit, is comprised of  
19 representation of the states and the industry, and  
20 its reports historically represent the amalgamation  
21 of the thoughts of this diverse set of individuals.  
22 This year is no different. One of our themes  
23 you'll see resonate through our report is  
24 transparency into the tax filing process. You'll  
25 see us suggest that taxpayers and their authorized

1 representatives should have greater visibility to  
2 the processing of their tax return and issuance of  
3 refunds or processing of their tax payments.

4 The challenge is to balance that with the  
5 security and privacy concerns, providing more  
6 transparency for them. This is someone's tax  
7 information. While we need to make, we need to  
8 provide visibility in the process of that return.  
9 We also must make sure that only the taxpayer and  
10 those authorized get that access. (Inaudible) it  
11 generates a lot of productive discussion. And you  
12 will see the results of that discussion in our  
13 report that we released today and its subsequent  
14 work recommendations.

15 And with that, I'd like to turn it off to  
16 Larry Gray, who I think knows the Commissioner  
17 since he was three-years-old, and the challenges  
18 and the tax professional area. Thanks everybody.

19 MR. GRAY: Thank you Timur. And thank you,  
20 Chairman Salo, Commissioner Rettig, my fellow  
21 Committee members, and the members of the public.  
22 I've been asked to speak on the tax professional  
23 world. With the pandemic our world has more  
24 recently changed, but following is a brief history  
25 of the past four decades of trying to regulate tax

1 professionals to reach the same goals that we are  
2 currently addressing.

3 As an overview, before I go into the details  
4 and the recommendations, the last year and a half  
5 with the pandemic, the tax professionals had to  
6 deal with keeping employees healthy, moving to a  
7 much larger percentage of employees working from  
8 home, new legislation changes almost quarterly,  
9 PPP, ERC, advanced child tax credit as examples.

10 But it didn't stop here. For example, a new  
11 Form 7200 has changed four times in a year. The  
12 941 X has been changed also. As a matter of fact,  
13 in the last few weeks, there's another new 7200,  
14 another new 941X and another new 941. Having to  
15 explain the task payers and small business, we must  
16 have to wait for the forms or updated forms have  
17 been challenging, maybe no instructions or  
18 guidance.

19 Another example is that many 2019 returns are  
20 not yet processed. Mail to the IRS is "opened,"  
21 but we cannot explain to the taxpayers that while  
22 it's been opened, millions of items of mail have  
23 not yet been responded to and millions of returns  
24 are being held up for weeks and months.

25 The pandemic is larger to the tax professional

1 because we are the frontline of the complexity of  
2 the tax law and its changes, while our business  
3 model is being modified by the pandemic, shutdowns  
4 remote work, and forced into new ways of  
5 communicating with taxpayers and the IRS.

6 The aforementioned overview is what I would  
7 call part of our responsibility to partner the IRS  
8 with helping taxpayers through the pandemic and the  
9 needed monies. But on behalf of the ETAAC and the  
10 tax ecosystem, I would like to speak to what I  
11 would call a foreign language.

12 Commissioner Rettig, one of the biggest things  
13 you brought to the IRS is the importance of  
14 language. And I admire that. Technology,  
15 especially cybersecurity. There are foreign  
16 languages to this group and their tax office  
17 ecosystem. Looking at the history and the  
18 background about the experience of the tax  
19 professional in terminology and regulation, you  
20 know yourself that we are truly a diverse group of  
21 professionals.

22 So how did we get here? And what is the  
23 future?

24 Over 40 years, I've been a part -- so that  
25 makes me now 43. Over 40 years, I've been a part

1 of tax education to professionals. As a tax  
2 professional, I have walked by this community side.  
3 In the early '90s, I served on the Commissioners  
4 Advisory Group called CAG. One of the subgroups  
5 was called Ethics and Integrity. We worked on  
6 Circular 230: Ethics and Standards of the Tax  
7 Professional. We looked at changing Circular 230  
8 and the regulation of the profession.

9 Also, I served on a small business subgroup.  
10 One project, data warehousing, today would be  
11 called 1099 Platform, which is part of the Taxpayer  
12 First Act. This warehouse would be a centralized,  
13 electronic data warehouse sharing information  
14 returns based on the need of the IRS, Social  
15 Security Administration, states, and even real-time  
16 access by taxpayers and the tax professional.

17 There was also another project called STARS.  
18 Another dream that is happening today.

19 I jumped forward in time, starting with Y2K  
20 and the early 2000s. I served my first term on  
21 ETAAC. We focused on "a tax ecosystem." What are  
22 the relationships in the system? Who are the  
23 players? We spent a lot of time defining from the  
24 '98 act that created the ETAAC. What is 80 percent  
25 of tax returns?



1           If we took information returns, W2s, and  
2 1099s, and looked at the raw numbers, we could  
3 easily get to the 80 percent. But most  
4 importantly, we realized that it was all returns,  
5 including 1040s and business returns. And then our  
6 focus turned to how to get to that goal by type of  
7 return.

8           If we turn the clock forward to 2010 and 2014  
9 era, I served on IRPAC, I also served on IRSAC, and  
10 Commissioner. I served on IRSAC when you were our  
11 Chairman. I served on the OPR subgroup RTRP, the  
12 Registered Return Preparer was the name of the  
13 game. P10 came about tracking preparers, signing  
14 and non-signing prepares, education, examination.  
15 And along came the Loving case.

16           Moving forward to 2015, I was in n NPL meeting  
17 here in the building in March, and I was thinking  
18 we might be live and because of participating in  
19 NPL and IRS tax forums, I knew many of the people  
20 who were in the lobby at 1111 Constitutional  
21 Avenue. There were software and finance CEOs and  
22 state representatives.

23           I asked what was happening and there was the  
24 same call "cybersecurity." At the time, their  
25 focus was on the fraud in pre-file.

1           As we all know that players move toward a more  
2   lucrative target and bigger gold mines, the tax  
3   professional.

4           I want to thank the Security Summit and its  
5   leadership for the following year creating the Tax  
6   Pro subgroup. And since its inception, I've been a  
7   member of that group, as well as the Communication  
8   subgroup, which reports to the tax profession. I  
9   would also like to thank Terry Lemons and his NPL  
10   leadership. John, Mel, you're here on the call  
11   today, for cybersecurity education at the IRS  
12   forums and also SBSC for local liaison education  
13   and outreach.

14           In partnering with NPL, IRS Criminal  
15   Investigation Division, SBSC Local Liaison, the  
16   Federal Trade Commission, national and state tax  
17   professional associations. I've done in excess of  
18   200 presentations on tax professionals on  
19   cybersecurity. ETAAC each year reports out on the  
20   tax profession and the related issues.

21           Today, I want to thank ETAAC and the Security  
22   Summit for changing the direction of the  
23   relationship with our profession.

24           As part of ETAAC behind the scenes, there's  
25   been very candid conversations. Even during this

1 pandemic I see real change happening. With  
2 guidance of ETAAC and the Tax Pro subgroup, which  
3 one could say was a weak link in the Security  
4 Summit. There a very real collaboration and action  
5 steps being taken between the tax software and the  
6 tax profession in the Tax Pro subgroup.

7 We're developing guidance and action steps to  
8 assist tax professionals in starting to understand  
9 a foreign language of cybersecurity and its impact  
10 in their offices.

11 Commissioner, this is the beginning of a  
12 future of education guidance. Remember, we are tax  
13 experts, not IT or security professionals,  
14 cybersecurity, again, is a foreign language to us.

15 And finally, like tax software and security  
16 software, not all tax professionals are the same.  
17 It might be a part-time preparer. It might be a  
18 new preparer or a partner or a firm. It could be a  
19 tax attorney or it could be someone doing payroll  
20 only, but in all cases, it's not an IT or security  
21 professional.

22 In the area of where I live poverty is in the  
23 upper 20 percentile. Like in the inner city where  
24 technology is not always available, many tax  
25 professionals and their taxpayers they serve, do

1 not have access to technology. For example, my  
2 cell phone does not always work in my home and a  
3 side note, the school district I live in, if I'm in  
4 the Northern part of it, you can go for over 30  
5 miles south and there's not a single cell tower for  
6 telephone communication. And during the pandemic,  
7 when everybody's supposed to stay at home, that  
8 rural, poor area parents had to take their kids to  
9 parking lots at the school or a church house in  
10 order to download their homework.

11 Also, in addition to all the new tax law  
12 changes that we were required to understand, we  
13 were also required to have a written information  
14 security plan, which comes with many new terms and  
15 who understand it. Examples of those foreign terms  
16 to tax professionals: GLB, WISP, risk assessment,  
17 FTC, NIST standards.

18 Most tax professionals believe we should be  
19 regulated. What is the regulation? I.e., the tax  
20 law? Cybersecurity? Who sets the guidance? IRS?  
21 OPR? FTC? Who enforces? IRS? FTC?

22 If these questions cannot be transparent and  
23 clear through the eyes of the practitioner, help,  
24 please.

25 Again, I thank ETAAC in taking us in the right

1 direction, but the IRS needs funding for  
2 technology, better tax compliance, and faster  
3 information availability. Implementation of  
4 Taxpayer First Act. And I agree with what Timur  
5 has just said in his recommendations, IRS funding  
6 and information sharing are the most important to  
7 help tax pros partner with the IRS in helping  
8 taxpayers stay compliant.

9 Thank you again. Commissioner, thank you.  
10 And now I'd like to introduce our next speaker,  
11 John Kreger who will speak on information  
12 reporting.

13 MR. KREGER: Thank you, Larry. I was asked to  
14 speak today on behalf of the representatives of the  
15 information reporting industry, as the Director of  
16 Product Management for tax and regulatory reporting  
17 at Sovos Compliance. I've spent the past eight  
18 years working closely with financial institutions,  
19 insurance companies, and employers meeting their  
20 1099, 1042S and Affordable Care Act reporting  
21 obligations. Needless to say, we follow IRS  
22 regulatory changes and digitization efforts very  
23 closely as we hope to simplify our client's  
24 compliance efforts.

25 The past year operating through the pandemic

1 has been a challenge for businesses and government  
2 agencies alike. This truly unprecedented shift to  
3 a primarily remote workforce has further  
4 highlighted the need for continued focus on  
5 technology solutions that make compliance with tax  
6 reporting obligations simpler while also  
7 maintaining a high level of information security  
8 and data accurate.

9 Many of our clients, some of the largest  
10 financial and insurance institutions in the U.S.  
11 have shared with us, the lengths they've had to go  
12 to, to keep their employees safe and healthy while  
13 also ensuring data privacy and timely, accurate tax  
14 information reporting. This is no small feat for  
15 businesses of any size. But at the same time, the  
16 promising shift in focus we're seeing from the IRS  
17 over time should lessen this compliance burden.

18 The new focus on taxpayer experience and the  
19 significant progress being made on various facets  
20 of the IRS Integrated Modernization Plan are very  
21 welcome evolutions for members of industry.

22 In the information reporting space, we've seen  
23 continued improvements to various IRS systems over  
24 the past few years. Performance and stability of  
25 critical systems like AIR and e-Services have

1 improved even while filing volumes and usage have  
2 continued to increase. The success of modern  
3 filing systems like AIR, highlights the need for  
4 continued evolution in the information reporting  
5 space. And so far I've been very impressed with  
6 the IRS's progress on new self-service tools like  
7 the upcoming 1099 filing portal.

8 As ETAAC was brought into conversations around  
9 the Taxpayer First Act and the new 1099 portal for  
10 our report last year, we've been able to follow  
11 along with the very comprehensive approach that the  
12 service has taken towards meeting this new system  
13 requirement. The research conducted by the IRS to  
14 make sure the new system meets the needs of its  
15 target user base has been commendable. The  
16 proactive engagement of broad industry stakeholders  
17 throughout this process has been very helpful in  
18 not only allowing us to have input, but also to  
19 have a level of comfort with the approach that the  
20 service is taking.

21 The continued engagement with those of us in  
22 the 1099 filing industry, as well as further  
23 engagement with the states, is key to the success  
24 and adoption of the new platform. Streamlining the  
25 sharing of information between agencies is critical

1 to removing the reporting barriers and reducing  
2 fraud. Further, it's been very positive to the  
3 acknowledgements of the needs of the high volume  
4 filing community.

5 For software providers filing thousands to  
6 millions of forms on behalf of some of our clients,  
7 and tracking thousands of IRS filings in a given  
8 filing period, the capabilities of the IRS FIRE  
9 system are no longer meeting our needs.

10 A modern application-to-application approach  
11 to 1099 filing is becoming a critical need of the  
12 tax system as the volume of reportable tax  
13 information continues to increase. IRS has made it  
14 clear that these needs are being considered in the  
15 design of the new 1099 filing platform. And I'm  
16 hopeful that further engagement will take place,  
17 allowing us to provide direct feedback on the  
18 technical integration needs for us and our broader  
19 user base.

20 All of this progress made towards the launch  
21 of the new 1099 platform shows what the IRS is  
22 capable of with a properly funded technology  
23 initiative.

24 Finally, I'd like to thank the IRS employees  
25 that we met with over the past year that helped us



1 better understand the ongoing challenges the  
2 service is facing for both budgetary and staffing  
3 perspectives. Your continued engagement with  
4 industry partners through various channels  
5 strengthens us as a key component of a strong tax  
6 system and helps us better meet the needs of the  
7 information reporting and taxpayer communities.

8 Now let me introduce our next speaker, Jenine  
9 Hallings. Jenine will share some insights from the  
10 payroll community perspective, with respect to  
11 employment tax filing and changes that were made to  
12 Form 941 this past year.

13 MS. HALLINGS: Thank you, John. As John just  
14 mentioned, my name's Jenine Hallings and I've had  
15 the privilege to work in the payroll industry at  
16 Paychex for over 20 years. Additionally, I'd like  
17 to say thank you for the opportunity to speak this  
18 morning at the public forum and provide a payroll  
19 community perspective.

20 The payroll community had a demanding year  
21 full of activity in response to the COVID-19 laws  
22 that impacted Form 941. In second quarter, there  
23 were significant changes made to Form 941 to  
24 include the paid and family leave tax credits  
25 contained in the Families First Coronavirus

1 Response Act, the employer deferral, and the Cares  
2 Act Employee Retention Credit. In third quarter,  
3 the payroll community revised the Form 941 again to  
4 reflect the changes in reporting to accommodate the  
5 guidance for the Presidential memorandum deferring  
6 certain employee's Social Security tax withholding.

7 The changes to Form 941 in second and third  
8 quarter were a big challenge to employers. There  
9 was a substantial amount of complexity that  
10 employers needed to quickly get up-to-date on in a  
11 compressed period of time. Moreover revisions to  
12 the Form 941X amended return also needed to  
13 accommodate these changes to allow an employer to  
14 make corrections to a previously filed Form 941.  
15 Even though the COVID-19 pandemic triggered  
16 unprecedented challenges to U.S. tax  
17 administration, it also demonstrated the strength  
18 of the IRS public and private stakeholder  
19 partnerships.

20 The IRS with meager resources, skillfully  
21 leveraged these partnerships as a force multiplier  
22 to disseminate information out to employers  
23 quickly.

24 Throughout the pandemic, IRS was responsive to  
25 stakeholders and receptive to feedback industry

1 provided based on the questions we were receiving  
2 from the taxpayers we mutually serve. The IRS  
3 needs to be commended for the level of engagement  
4 and collaboration they've maintained throughout the  
5 crisis.

6 The pandemic also revealed some gaps that were  
7 not readily apparent prior to the pandemic. In  
8 employment tax COVID-related legislative changes  
9 allowed businesses to take the Employee Retention  
10 Tax Credit, ERTC, retroactively for 2020, even if  
11 they received a Paycheck Protection Program loan.  
12 Employers can take advantage of the credit, but in  
13 order to do so, they must file a paper Form 940X to  
14 amend the originally filed return.

15 This highlights the downside of paper  
16 processing that still remains in U.S. tax  
17 administration. The need to file on paper has  
18 created a delay in processing, which in turn is  
19 causing a delay to businesses impacted by the  
20 pandemic. The pandemic has been an experience  
21 we've all shared, and as we emerge from it, the  
22 lessons we walk away with will help guide  
23 modernization decisions as IRS moves forward from  
24 here.

25 In closing, I'd like to say thank you to the

1 IRS for the opportunity to serve as a member of  
2 ETAAC. It has truly been an honor. Now I'd like  
3 to hand off to Carlos Lopez.

4 MR. LOPEZ: Thank you Jenine. Good morning  
5 Commissioner. Good morning Geno and the rest of  
6 the community online here.

7 So COVID-19 is accelerating the rate of  
8 entrepreneurship. With more than 20 million jobs  
9 lost during the pandemic, many people are now  
10 looking for a way to provide for their families.  
11 High unemployment rates typically lead to higher  
12 rates of entrepreneurship. Many of these new  
13 entrepreneurs are former W2 employees who never had  
14 to worry about paying Social Security and Medicare  
15 tax, as this was usually automatically deducted  
16 from their paychecks.

17 One of the biggest challenges of the new  
18 American small business owner is the myriad of  
19 taxes: self-employment tax, estimated taxes,  
20 payroll taxes, sales taxes, tangible personal  
21 property taxes. And the list goes on.

22 This often catches the new business owners by  
23 surprise. They complain, "I never had to pay this  
24 before."

25 How are these new business owners introduced

1 to their new fiscal responsibilities? Typically  
2 they seek out the same person who helped them  
3 report their W2 income. However, is this person  
4 qualified to advise a small business owner? Do  
5 they understand what business expenses they can  
6 deduct? How to properly calculate an assets basis?  
7 How does depreciation work? Where and how do they  
8 make their tax payments?

9 Over 70 million people seek the assistance of  
10 a tax preparer to file their taxes every year.  
11 Some of these prepares are CPAs enrolled agents,  
12 but the majority are unregulated and unenrolled.  
13 This is a major challenge for the new small  
14 business owners who assume the person preparing  
15 their tax return has the knowledge and skill set to  
16 do so accurately. Under-reporting income and  
17 improperly claiming deductions account for a large  
18 percentage of the tax gap. New business owners  
19 need more than a simple tax preparer. They need a  
20 business advisor. Someone to explain the  
21 difference between employees versus contractors,  
22 capital improvements versus repairs, payroll taxes  
23 and more.

24 While the rates of some businesses is  
25 astonishing. For example, 2019 projected e-file

1 rate for employment forms and 940X series is at  
2 47.1 percent versus an overall goal of 80 percent  
3 e-file rates for most other individual and business  
4 forms. Employment forms in 940X series account for  
5 the majority of tax forms being mailed in and not  
6 e-filed. Why is this?

7 As a result of the Taxpayer First Act, many  
8 businesses will no longer be able to submit paper  
9 forms. Over the next three years, thresholds will  
10 be significantly reduced. These new thresholds  
11 affect more established businesses than the new  
12 startups.

13 Is legislation going to assist the IRS with  
14 its e-filing goals? How is the new American small  
15 business owner going to work her way through the  
16 maze of regulations?

17 The fact is most new business owners will ask  
18 other business owners for a referral for guidance,  
19 and probably follow up with the recommendation.  
20 The question becomes, is this preparer qualified?  
21 Are they up-to-date? Do they know about the new  
22 thresholds?

23 As an immigrant entrepreneur the challenge  
24 becomes even greater as the language barrier, and a  
25 minimal understanding of U.S. tax laws, and

1 regulations play a critical role. Small business  
2 owners believe they can do more by working hard,  
3 coming up with good strategies, and taking input  
4 from others.

5 The IRS interprets legislation and provides  
6 guidance to those who prepare tax returns with  
7 small business owners. To increase electronic  
8 filing and tax and information returns, tax  
9 preparers need to be trained and held accountable.  
10 They are the channel between the IRS and the small  
11 business owner. Regulation and training need to be  
12 a priority to achieve the IRS electronic filing  
13 goals.

14 Small business owners also need user-friendly  
15 tools to satisfy their obligations when hiring a  
16 tax professional isn't in the budget. This is  
17 particularly true in the payroll area and  
18 information reporting area. Offering easy  
19 solutions to small businesses has a multiplier  
20 effect. If the small business gets a return right,  
21 the odds of their employee filing correctly  
22 increases.

23 Due to a statewide lockdown, the Treasury and  
24 the IRS should expect significant number of  
25 business failures in 2021. As communities and

1 small businesses are struggling to survive, the  
2 rates of non-compliance are likely to increase.  
3 Tax remittances and tax filings are likely to be  
4 impacted by COVID-19 as many small businesses, no  
5 longer have access to financial or other resources  
6 to comply. Many taxpayers will not be able to hire  
7 and retain tax professionals and will have to  
8 choose between feeding their families and paying  
9 taxes.

10 The Corona relief and spending bill signed by  
11 President Biden maybe a little too late to help  
12 many small businesses. Restaurants, beauty salons,  
13 and other small businesses are failing in record  
14 numbers. The number of bankruptcy filings are  
15 expected to be significantly higher than in prior  
16 years.

17 We commend the IRS for its People First  
18 Initiative, striving to provide mercy within the  
19 scope of the IRS's authority during the pandemic.  
20 It is important to recognize that the small  
21 businesses and underserved populations may not  
22 recover from the pandemic as quickly as others.  
23 And that the People First Initiative may need to  
24 continue in some form, perhaps indefinitely.

25 The IRS and Treasury should strongly consider



1 providing access to the population who did not have  
2 access to technology for the EIP, EITC. Basically,  
3 the working poor. To be able to take advantage of  
4 the help that is being offered by the American  
5 Rescue Plan. Many of these people have no access  
6 to a laptop, iPad, smartpone, but they may have  
7 access to United Way, the Salvation Army, Goodwill,  
8 et cetera, for access.

9 The IRS and Treasury should provide resources  
10 to reach the underserved, means for these  
11 nonprofits to be able to offer access and a way for  
12 this population to get some relief from COVID-19.

13 Thank you very much. And I'd like to hand it  
14 back to Geno.

15 CHAIRMAN SALO: Thank you very much Carlos,  
16 and Commissioner Rettig with our five speakers, we  
17 wanted to share with you the breadth and the depth  
18 of the conversations and the different viewpoints  
19 that were shared by all Committee members.

20 Larry called them candid conversations. I've  
21 used the term robust, but being in a virtual  
22 environment we don't have any wallflowers on ETAAC  
23 and everybody was able to express their opinions  
24 and it's been a very interesting year to develop  
25 the report. But my thanks to our speakers here, to

1 just share some of their thoughts, their expertise,  
2 as well as the expertise of all of our other  
3 Committee members, just led to a great year for  
4 ETAAC.

5 With that Commissioner, I'm going to hand it  
6 back over to you for your final thoughts.

7 COMMISSIONER RETTIG: Yeah. I was remiss  
8 earlier. I should acknowledge, and Carlos, I'm  
9 going to say this. I sent Carlos an email when I  
10 actually got to Carlos' picture on here, you know,  
11 that we need to catch up. And so, we're going to  
12 catch up. You know, some of my best moments --

13 MR. LOPEZ: Thanks Commissioner.

14 COMMISSIONER RETTIG: You know, when I  
15 mentioned the idea of the languages, the languages,  
16 the concept of getting heavy into languages may  
17 have been, those doors were open inside IRS, but  
18 the people that went through those doors were not  
19 just IRS employees, they were Carlos and many, many  
20 other people who helped us focus on what we needed  
21 to do in that particular space.

22 And, you know, Carlos personally, and again,  
23 professionally, I want to call you out for somebody  
24 who's not shy to reach out and say, "What are we  
25 doing here? What are we doing there? You know,

1 we've got to do this." And acknowledging that  
2 where we can, we will do it. And, you know, as I  
3 throw the word around that I have 17 months left.  
4 That's, you know, y'all know me. I know virtually  
5 every one of you. And you know that collectively  
6 with you, we're going to try to do everything we  
7 can do.

8 And Carlos, you know, speaking to the  
9 underserved, you know, historically underserved  
10 communities y'all have heard me say I'm very proud  
11 to be the son of an immigrant. I'm proud to be the  
12 husband of an immigrant who came to this country is  
13 with refugee status. I'm extremely proud as well  
14 to be a father of a career, Army medical officer,  
15 and of a daughter who is a veterinarian who likes  
16 to say that when her brother retires from the  
17 military in functions like this, I'll be able to  
18 say I'm a father of two vets.

19 And as people have said to me, as we're coming  
20 into the last 17 months, you know, I tend to get  
21 interviewed and people are like, "Well, what do you  
22 consider your legacy?" I did not come on board to  
23 the IRS, you didn't come on board to ETAAC to  
24 create a legacy. I didn't come on board IRS to  
25 create a legacy.

1 I have two exceptional children and an  
2 exceptional wife. Grew up with tremendous respect  
3 for family, neighborhoods, people, and in  
4 particular underserved communities. You know, I  
5 grew up in a small business environment. My dad  
6 had a truck and he had two boys who were -- who  
7 grew up to be, you know, 6-foot-6. And those were  
8 the resources that we had in order to put food on  
9 the table. In my dad's language, "to always  
10 maintain a bags of potatoes under the sink." Which  
11 meant to feed the family. And that was the bar  
12 that I grew up with.

13 So Carlos, when -- some of your comments as  
14 you know, resonate quite well with me and for all  
15 of us to be in positions today, where we can make a  
16 difference for vulnerable, underserved communities;  
17 people who don't know that we exist. People who  
18 don't know that what we do exist. It is something  
19 that I think each of us -- and Carlos, I could hear  
20 it in your tone as you got into this, it's the  
21 privilege we have of being people in this country  
22 to give back to others who are vulnerable, who  
23 don't know that we exist, but who absolutely need  
24 our assistance for what we're capable -- the  
25 assistance we're capable of providing.

1 I'm hugely proud of each of you for assisting  
2 each of the IRS employees. We, the IRS, has brick  
3 and mortar. We operate, you know, still in  
4 buildings, we've gotten into virtual, we've got  
5 systems, we've got all the rest of this. But at  
6 the end of the day, this IRS is an agency of people  
7 who care about other people. Our eyes and ears are  
8 open. We live in the communities, as Carlos is  
9 referencing. We want to improve those communities.  
10 And it's beyond our, if you will, professional  
11 skills. During the pandemic, IRS employees gave  
12 record numbers of assistance to local communities,  
13 to food banks, and the rest. And, you know, we  
14 have that information and I couldn't be more proud  
15 today of IRS employees going into the communities  
16 to do community assistance and letting people know  
17 they work with the IRS, right?

18 I mean, you know, we all live the world where  
19 IRS employees said and others, you know, "I work  
20 for federal government or I worked with the  
21 Treasury Department." Our IRS employees today go  
22 into the communities and say, "I work with the  
23 IRS." And you all are part of that. You know,  
24 when you reach out to our people and you show them,  
25 you know, it's in your eyes, it's in your voice.

1 And you know, like Carlos, it's in the tone. That  
2 you get it, you understand what we're going through  
3 and we do understand what you're going through. We  
4 do understand that I and the employees of the IRS,  
5 in our reaction to the pandemic, shutting down,  
6 trying to get back, going into a virtual  
7 environment.

8 We get it that we made your professional  
9 careers and your interactions with your clients  
10 more difficult, but we also feel your patience and  
11 understanding and desire.

12 And Larry, you touched on this as well, to  
13 work with us, to pull through.

14 The digital IRS, if you will, the virtual IRS  
15 that we have today, and we're going to continue  
16 down these paths, would not exist today, but for  
17 the fact that this risk averse agency needed to  
18 react to the pandemic to carry on our mission.  
19 Right?

20 So if you will, you know, it's hard to say,  
21 but a silver lining from the pandemic is it caused  
22 people in this agency to agree that we need to  
23 assume certain risks and move forward to do what we  
24 can do. And for this, I thank each of you for  
25 again, the patience and understanding. It has not

1    been easy.  It will get better.

2           But at the end of the day, no single person  
3    has a legacy.  No single person owns this.  No  
4    single person owns tax administration.  It's our  
5    collective privilege to do this.  So, you know,  
6    let's continue on the path that we're on.  I am  
7    hugely proud to consider each of you, not just my,  
8    you know, if you will, professional friend, but  
9    personal friends, you know, many of you I've shared  
10   you know, a beer or a burrito, or both, someplace  
11   in the country.  And I look forward to that again  
12   whether I'm Commissioner or otherwise.

13           So with that, getting to my, it was supposed  
14   to be a one minute closing for me, I guess, but to  
15   thank the ETAAC members who are rotating off and I  
16   hope most of you took Larry's notes of other  
17   advisory councils, committees, groups, both with us  
18   and with the states that you could participate in  
19   because you should stay involved and directly and  
20   indirectly, you know, stay involved.  We need you.  
21   You are making a difference one-by-one,  
22   collectively.

23           So it's kind of awkward for me to say people  
24   rotating off, but rotating off of ETAAC, maybe  
25   temporarily, because you heard Larry say his first

1 time at ETAAC. But you know, a huge thanks to  
2 Luanne Brown. Huge, thanks to Jenine Hallings.  
3 And, you know, I took notes during your  
4 presentation, Jenine and I have had the privilege  
5 to do several presentations and interactions  
6 payroll associations and payroll providers. You  
7 are a huge contact for us with individuals, you  
8 know, that we care a lot about.

9 Lynne Riley, I can't say enough. I've known  
10 Lynne a long time. I made a comment to her the  
11 other day. You know, down in Georgia, that my son  
12 actually -- I've had the privilege of being in the  
13 same town with my son for the first time in 10  
14 years. Military people move all around the world.  
15 We've never been within thousands of miles. I've  
16 been across the river from him, but I told Lynne  
17 the other day, you'll see me more in Georgia  
18 because my son's been reassigned to Fort Benning,  
19 Georgia. So we're very proud of that. And Lynne,  
20 I look forward to coming down and seeing you in  
21 person. As an excuse maybe to see my son, but  
22 maybe -- either way that goes, but very proud.

23 Cynthia Rowley. Again, you know, the same  
24 thing. You give. You give every day. You  
25 participate here, both individually and



1 collectively, and thank you tremendously for what  
2 you've done.

3 Matt Vickers. Geno says we couldn't have done  
4 it without you. I know others disagreed with that,  
5 but you know, your contributions have been huge.

6 And you know, Geno, this is why not to give me  
7 the microphone, right? I'm an equal opportunity  
8 abuser. But my daughter always says, I tell my  
9 daughter, you know, like when she was younger,  
10 "Dad, why do you pick on me?" I said, you know, "I  
11 only pick on the ones I love." So Matt, you should  
12 read between the lines, we care a lot about you.

13 And coming up to Geno, moving off as Chair.  
14 Geno, I have the list of the other agencies we want  
15 you to get involved here in the advisory councils.  
16 It's one thing to be involved in a group, it's  
17 another to step into a Vice Chair or a Chair  
18 position, and there's a lot of responsibilities.  
19 And Geno you've been exemplary, you really are the  
20 role model. You set the bar very high for  
21 Courtney. And I know you said, you think she can  
22 do it, but we're just not sure. We'll keep a close  
23 eye and see how it goes with Courtney.

24 But no, you know, I'm saying that in jest.  
25 Complete appreciation Geno for you, for your time,

1 the personal interactions, as well as interactions  
2 through ETAAC mean a lot and the support of each of  
3 you, not just for myself, but for IRS, and many of  
4 you made the comments about our employees.

5 I care deeply about each and every employee of  
6 the Internal Revenue Service. And many of you  
7 identified another spot that I care deeply for,  
8 which is really the underserved communities and,  
9 you know, Carlos, you called it out. And this is  
10 an agency that needs to provide quality, timely  
11 guidance, and service to the most remote portions  
12 of our country that don't have broadband. They  
13 don't have cell phones.

14 To the communities in this country, and we use  
15 the term and I use the term that are not  
16 comfortable interacting in the English language.  
17 They may be able to understand English, but we need  
18 to get in to earn trust and respect in a lot of  
19 these communities, we need to get into the  
20 community. And to the communities that are not  
21 comfortable in English language, we need to get  
22 them the community in their language with people  
23 from their community. You know, we don't take  
24 somebody from Washington, DC and walk into a  
25 particular community and say, "Hi, we're here to

1 help."

2 We've got to get into their community and have  
3 the community help. That's where the respect is  
4 going to come from.

5 As you know, I've got in-laws who do not speak  
6 English and I've learned a lot about a lot of  
7 different communities. And I'm proud to be part of  
8 a team with you that has made huge inroads into a  
9 lot of these communities in our country. It shows  
10 a respect. You know, our arms are open to people  
11 from throughout the world to come to this country.  
12 And as I said, you know, my father and my wife, my  
13 wife's entire family.

14 But to really carry that through, it's not  
15 just to invite people and let them know we want  
16 them here, but to show them when they're here, that  
17 we respect them and we want to assist them  
18 particularly in the zone where people are required  
19 to do certain filings. So they're reporting and  
20 filing requirements, all in with respect to VITA,  
21 all in with respect to tax counseling for the  
22 elderly. All in with respect to Military VITA, I  
23 recently had a huge privilege with Mel interacting  
24 with Military VITA posts from throughout the world.  
25 Two of them happened to be deployment areas where

1 my son had deployed.

2 I couldn't be more proud to be able to help  
3 people who are helping others. And you know, if  
4 you're not involved with VITA, get involved with  
5 Vita. Helping the helpers to sleep well at night.

6 So with that, I'm going to turn it back and  
7 Geno, a personal thank you. You know, normally at  
8 this time we get to shake hands and really let each  
9 other know. So virtually for those of you rotating  
10 off we will be back. That's a famous line from  
11 some movie, somewhere, but I mean it in a positive  
12 sense and our appreciation to you.

13 My one ask is continue -- help the people who  
14 are most vulnerable, who can't help themselves, who  
15 don't know that we exist. There's nothing in it,  
16 if you will, for us other than to sleep well at  
17 night. And we will sleep really well at night.  
18 Don't look at, you know, hey, this is a good idea  
19 that can -- you know, because I'm getting this and  
20 I'm kind of pushing back legacies for the  
21 Commissioner's term.

22 The Commissioner's legacies are his children,  
23 his family, the family he grew up in, and the  
24 country that the Commissioner supports. We are  
25 here to help everyone. And we do go from the most

1 remote folks with no broadband individuals. But  
2 remember this agency is also responsible to  
3 interact with the most sophisticated corporate and  
4 individual taxpayers on the planet. And we have  
5 our eyes in that direction as well. We have our  
6 eyes in the direction of enforcement significantly  
7 as well.

8 The ETAAC support for us with the President's  
9 budget proposals has been outstanding. We are, I  
10 think, in a good place with respect to Congress and  
11 the budget proposals. The Administration has been  
12 just amazing in the support of the Internal Revenue  
13 Service and the acknowledgement of the employees of  
14 the Internal Revenue Service and what's transpired  
15 during the past year. The Secretary and Deputy  
16 Secretary of Treasury could not have been any  
17 better in terms of their support of us during this  
18 period of time.

19 And we are, I think, possibly going through a  
20 gateway to really making a historic change for this  
21 country through the auspices, if you will, of the  
22 Internal Revenue Service.

23 The Advanced Child Tax Credit, in closing,  
24 people not only will be able to use the online  
25 portals. People will be able to walk into an IRS

1 office. People will be able to call in to interact  
2 with us with respect to their Advanced CTC and you  
3 know, part of the funding which they're supportive  
4 of includes us fully staffing and opening our  
5 taxpayer assistance centers throughout the country.  
6 That's huge to us.

7 And you know, the low-income taxpayer clinics,  
8 and VITA/TCE getting those funded, they are as much  
9 a part of tax administration as every employee  
10 inside the Internal Revenue Service as every tax  
11 practitioner on the outside of the Internal Revenue  
12 Service.

13 So, you know, either through time or if you  
14 have the ability financial assistance, give them a  
15 hand. They're doing the work that really needs to  
16 be done as you are. So help us help others. I  
17 will sign off. I realize I'm like 80 percent over  
18 my timeframe and I can see Mel trying to turn off  
19 my mic, but you know, part of me carrying on is --  
20 I don't like to say goodbye, but you know, until  
21 the next time, so to speak, that we get together.

22 Thank you for your efforts. Thank you for  
23 your report. I have looked at the report. I'd  
24 gone through the report. We do react to the report  
25 internally. Sometimes our reactions are not

1 instantaneous, but we do pay attention as we have  
2 during the year.

3 And bottom line, thank you to each of you:  
4 Geno, Courtney for your expressions of appreciation  
5 on behalf of our employees. I have asked more of  
6 the folks at the IRS during the last year than we  
7 ever would have considered in a private sector  
8 environment. And their response has been nothing  
9 short of spectacular, and their ability and desire  
10 to reach in and make a difference they carry it as  
11 a privilege during the most difficult times in the  
12 country to be able to make a difference.

13 So thank you to each of you and I will turn it  
14 back to Geno.

15 CHAIRMAN SALO: Thank you very much,  
16 Commissioner.

17 And let me speak for all of us who are leaving  
18 the committee saying that we've been honored to be  
19 able to serve the American taxpayer, the IRS, for  
20 the last three or four years, in Jenine and  
21 Luanne's case, and we look forward to continuing  
22 that service in some form or another to both to the  
23 IRS or again, to the American taxpayer. And we can  
24 walk out with our heads held high, knowing that  
25 we're leaving the Committee in good hands with the

1 remaining members led by Courtney.

2 So you're in good shape Commissioner, you got  
3 a great team coming back. They were a great team.  
4 And I'd also like to thank the previous two years  
5 of Committee members that I've had the opportunity  
6 to work with. It's been a great three-year ride  
7 for me. So thank you very much Commissioner.

8 With that it's 10:19, let's take a five-minute  
9 break and we'll return at 10:25 and then we'll  
10 begin reviewing the actual recommendations in the  
11 report. Thank you.

12 (Recess.)

13 CHAIRMAN SALO: Welcome back everybody to the  
14 second half of our 2021 ETAAC meeting, where we're  
15 going to be discussing the actual recommendations  
16 in the report. This part of the meeting will be  
17 led by our incoming Chair or current Vice Chair  
18 Courtney Kay-Decker.

19 Just a quick moment to say about the  
20 recommendations, it's very iterative process. I  
21 think the highest we got was a version nine on any  
22 particular recommendation. There's a lot of give  
23 and take going back and forth between the members,  
24 a lot of ideas, a lot of fobs, and that's a credit  
25 to the entire committee. I really appreciate



1 everybody's work on that.

2 But without any further ado, let me turn it  
3 over to Courtney to lead this part of the meeting.  
4 Courtney.

5 VICE CHAIR KAY-DECKER: Good morning. Thank  
6 you to everyone for being here. What I wanted to  
7 do this morning is give a quick framework for how  
8 we organized our thinking in deciding what  
9 recommendations or topics we wanted to approach in  
10 that analysis. And in a nutshell that approach  
11 centered around the taxpayer experience. That was  
12 a guiding principle for all of our research and  
13 ultimately for our recommendations.

14 The reason that we decided to take that  
15 approach when perhaps it doesn't seem on its face  
16 to be totally about electronic administration was  
17 because of the Taxpayer First Act and the  
18 conceptual framework put forth in that law. And by  
19 putting taxpayers first, you have to start early in  
20 the process which is a lot of the electronic  
21 processes that are within our lane of providing  
22 advice.

23 So not only did we have the framework of the  
24 Taxpayer First Act that included some pretty  
25 specific recommendations or concrete tasks for the

1 IRS to address the 1099 portal, the IP pin, ISAC  
2 participation but it also had an overarching  
3 conceptual component that talked about human  
4 resources, restructuring, and so forth. And in our  
5 view, this conceptual mandate -- again, to put  
6 taxpayers first and culturally think in that  
7 manner, is as important for the taxpayer experience  
8 as those specific items identified by Congress.

9 And what we've seen so far from the IRS in its  
10 Taxpayer First Act report, and in particular, the  
11 Commissioner's appointment of Ken Corbin as the  
12 Taxpayer Experience Officer, which ETAAC  
13 unanimously views as an excellent choice.

14 The focus has become learning to be fluent in  
15 the taxpayer's own language. As the Commissioner  
16 said, you know, one taxpayer impacted by identity  
17 theft is too many. The Taxpayer First Act report  
18 talks about meeting taxpayers where they are. That  
19 is a high bar that the IRS has set for itself and I  
20 think every one of us on this Committee is  
21 passionate about helping and supporting the IRS and  
22 all of us who participate in the tax ecosystem to  
23 achieve that goal.

24 One of the things that we learned through the  
25 Security Summit and ETAAC and other committees, and

1 Timur alluded to this, is that once all of these  
2 different constituencies: the industry, states  
3 practitioners, industry, including financial  
4 services, payroll, et cetera. When we get  
5 ourselves in a room, we realize not only that we  
6 have things in common, but the most important thing  
7 that we have in common is our taxpayers and we all  
8 want to serve them well. So it makes it easier for  
9 us all to be passionate toward that end goal. And  
10 certainly, we're all interested in helping that  
11 cause.

12 We truly believe that the IRS at this moment  
13 is poised to do the things necessary to improve the  
14 taxpayer experience and has demonstrated a  
15 remarkable ability over the past year to accomplish  
16 things that you know, to some of us -- are  
17 absolutely stunning.

18 So our report has a lot of recommendations  
19 related to processes and technologies that really  
20 aren't apparent to the taxpayer. So you say, how  
21 does that further the taxpayer experience? Our  
22 goal is to say that that we have processes and  
23 technologies in place early in the process so that  
24 down the road, when something happens to a taxpayer  
25 that we've anticipated and corrected the

1 challenges. So that the number of people who  
2 actually need to interact with the IRS is  
3 decreased. And when they do need to interact, that  
4 interaction is less challenging and is able to be  
5 resolved quickly, easily, and so forth.

6 To do that, these background things that we  
7 think are necessary includes security. Obviously,  
8 we're focusing on the Security Summit and the ISAC  
9 in a number of our recommendations. Nothing can be  
10 done without security. The data that's maintained  
11 across the various sectors of the ecosystem is very  
12 personal information of our taxpayers and, you  
13 know, coming from my former role as a tax  
14 administrator it's the Holy Grail of what we need  
15 to protect.

16 Funding is critical. You know, as the  
17 Commissioner mentioned the President's budget is  
18 supporting budget for the IRS and the Congress, we  
19 appreciate their interest in also increasing that  
20 budget. There is so much pent-up demand for  
21 technology improvements that a sustainable budget  
22 is critical to move that forward.

23 You've heard our earlier speakers talk about  
24 seamless delivery and experiences that  
25 transparently allow a taxpayer to accomplish the

1 tasks that they need to do using the path that is  
2 most convenient and easy for them. Which may  
3 include using their tax practitioner, their  
4 software, interacting directly with the IRS and  
5 state interactions as well.

6 That interaction requires public-private  
7 engagement in a secure manner. And, you know, we  
8 mentioned throughout our report that the Security  
9 Summit, itself, is in fact that model. That coming  
10 together that Timur mentioned has proven to be a  
11 group that can deliver success and can deliver it  
12 in a timely fashion. So that is a model that  
13 should be emulated across the IRS. And there are  
14 plenty of people on this Committee and on other  
15 committees who are ready, willing, and able to  
16 support those endeavors.

17 Finally, trust. Taxpayers need to know that  
18 their information, not just in the hands of the IRS  
19 or state revenue agencies, but also in the hands of  
20 their preparer, their software company, financial  
21 institution, or payroll provider is safe and not  
22 going to be stolen.

23 Those are some of the critical back of the  
24 house things that we have focused on in our  
25 envisioning of the taxpayer experience. And with

1 that, I'd like to hand it off to Daniel Eubanks to  
2 begin discussions of our actual recommendations and  
3 he'll start with the ones directed to Congress.

4 Daniel?

5 MR. EUBANKS: Thank you, Courtney.

6 Commissioner Rettig, fellow ETAAC members, and IRS  
7 staff, and thanks to everybody for joining us  
8 today.

9 This report comes at a critical time for tax  
10 administration and it's been a true honor to work  
11 with such an outstanding team. We spent a  
12 significant amount of time and thoughtful  
13 consideration of valuating the recommendations that  
14 we might make to Congress as they consider the  
15 future of the IRS. Our goal was clear, enable the  
16 IRS to better serve taxpayers and accomplish their  
17 goals of tax administration.

18 Generally speaking, these recommendations will  
19 help the IRS continue its progress towards  
20 modernization.

21 During our planning, it became rapidly clear  
22 that none of the recommendations would be possible  
23 without additional funding for the IRS. The task  
24 is enormous and increased funding for the agency,  
25 particularly in light of historical budget cuts is

1 more critical now than ever before.

2 While the IRS budget has decreased over the  
3 years. Its mission has continued to expand. The  
4 addition of the monthly Advanced Child Tax Credit  
5 option later this summer is just the latest example  
6 of how the service's role has grown in recent  
7 years.

8 We at ETAAC view the biggest challenge facing  
9 the IRS is the lack of appropriate funding and thus  
10 recommend the following:

11 First restructure the IRS's funding to  
12 eliminate appropriations categories. Predictably  
13 and fully fund the IRS's budget requests each and  
14 every year. Establish a pilot benefits-based  
15 funding tool that allows the IRS to retain a  
16 portion of the fined amounts that it collects for  
17 technology or staffing related projects.

18 Immediately fund the backlog of technology  
19 projects describing in the IRS's Technology  
20 Modernization Plan. And ensure that inapplicable  
21 budgetary limitations do not continue to impact IRS  
22 funding.

23 Next, we recommend the Congress accelerate the  
24 filing deadline for certain information returns to  
25 January 31st. Third-party information returns are

1 a proven tool that encourage voluntary compliance  
2 and will help reduce the tax gap. Accelerating the  
3 filing deadlines and these information returns has  
4 proven to be an effective tool in reducing fraud  
5 and increasing efficiency across the tax ecosystem  
6 by allowing for more real-time matching of  
7 information reporting to tax returns.

8 The IRS then should then rapidly share the  
9 applicable state return information with state  
10 departments of revenue as soon as possible after  
11 receipt. the earlier filing deadlines will ensure  
12 that relevant data is available when it's most  
13 needed, improving the filing season for taxpayers,  
14 tax preparers, issuers, the IRS, and the states.

15 We also recommend that Congress review and  
16 modify IRC 6103 to expand data sharing across  
17 federal and state agencies to combat stolen  
18 identity refund fraud. The IRS is currently  
19 limited to sharing data with those agencies for tax  
20 administration purposes only. This limitation  
21 prevents the IRS from sharing detailed data related  
22 to existing and emerging schemes with other  
23 agencies that combat stolen identity refund fraud.

24 These are not small asks. They will require  
25 significant work to achieve. That work, however



1 will be worthwhile and it will set the IRS up for  
2 success into the future. That success ultimately  
3 benefits us all.

4 I would now like to hand it over to my friend,  
5 and colleague, Lynne Riley to discuss  
6 recommendations related to electronic filing.

7 MS. RILEY: Thank you, Daniel.

8 And good morning, everyone. It's been a  
9 pleasure to serve on ETAAC with colleagues who are  
10 dedicated to all the very best in tax  
11 administration. And despite the challenges faced  
12 over the past 18 months, I am very proud of the  
13 outstanding performance of IRS professionals during  
14 the pandemic and equally proud of the annual report  
15 that ETAAC has produced to highlight IRS  
16 accomplishments and offer recommendations for  
17 services and enhancements to America's taxpayers.

18 Our subgroup focused attention on the taxpayer  
19 experience in the electronic filing of tax and  
20 information returns.

21 The challenges experienced in processing of  
22 paper returns during the pandemic illustrated the  
23 benefits of electronic filing and the opportunity  
24 to increase the filing rates of returns of all  
25 types. While the IRS goal of 80 percent paperless

1 filing of major tax and information returns has  
2 been exceeded for the past few years, the  
3 efficiencies in electronic processing support  
4 raising the electronic filing goals across all  
5 return types.

6 The subgroup investigated return filing rates  
7 and filing deadlines to evaluate filing trends and  
8 how the pandemic has impacted processing times, and  
9 the successful detection of attempted identity  
10 theft tax refund fraud.

11 We heard from representatives of Free File  
12 Incorporated of the increased use of Free File  
13 resources during a pandemic. We learned about the  
14 adaptations required by the volunteer income tax  
15 assistants and tax counseling for the elderly  
16 providers to serve their customers effectively.

17 We investigated the barriers to successful  
18 electronic filing by non-traditional taxpayers who  
19 were eligible for the economic impact payments. We  
20 reviewed the communications efforts by the IRS to  
21 engage taxpayers for whom English is not their  
22 native language. Section 2102 of the Taxpayer  
23 First Act directed the IRS to create a website  
24 platform where taxpayers may directly file forms  
25 1099. ETAAC received briefings in November of 2020

1 and June of 2021 on the progress of this initiative  
2 and we were provided demonstration of the prototype  
3 design.

4 While these briefings illustrated the  
5 collaborative efforts with stakeholders across the  
6 tax ecosystem that is occurred to-date, it  
7 underscored the need for more robust collaboration  
8 as the development of the platform proceeds. The  
9 investment of resources in this vital technology  
10 must yield the results envisioned by Congress when  
11 they enacted the Taxpayer First Act. The 2021  
12 ETAAC annual report to Congress includes  
13 recommendations in these focus areas.

14 Our recommendation number four states: The  
15 Form 1099 portal should have functionality that  
16 integrates with key stakeholders at the time of  
17 rollout. ETAAC recognizes the positive outcomes  
18 that have been achieved through stakeholder  
19 collaboration as evidenced in the work of the  
20 Security Summit and the Identity Theft Tax Refund  
21 Fraud ISAC. The IRS must continue this approach as  
22 the work on the Form 1099 platform progresses.

23 The IRS must continue this approach and the  
24 platform should include functionality for  
25 authentication before a user enters the platform

1 and offer communication of usable real-time  
2 information related to such filings from the states  
3 and other appropriate stakeholders. Future-focused  
4 design and the platform security and IRS facing  
5 components will be vital in ensuring that the new  
6 customer platform achieves Congressional goals.

7 If necessary, Congress should extend the  
8 deadline for completing the Form 1099 platform to  
9 ensure that the tax ecosystem can quickly detect  
10 and prevent a fraudulent Form 1099 from being used  
11 in identity theft tax refund fraud.

12 ETAAC's fifth recommendation challenges the  
13 IRS to increase its electronic filing goals to  
14 further enhance the taxpayer experience. Congress  
15 set the IRS goal of 80 percent paperless filing for  
16 major federal tax and information returns 23 years  
17 ago. The IRS considers that they met their goal  
18 for major return times four years ago. ETAAC  
19 believes it is time to reset the electronic filing  
20 goal to better match digital communication progress  
21 since 1998.

22 The IRS could do this either by raising the 80  
23 percent goal or by being more inclusive of what it  
24 considers a major return, or both. Estimated tax  
25 returns, extensions, and amended returns should be

1 added to the goals.

2 Additional focus is warranted on the  
3 employment series of tax returns, which currently  
4 languishes in an electronic filing rate of around  
5 53 percent.

6 Thank you for allowing me to be part of ETAAC.  
7 And now I'll hand over to my good friend Eric  
8 Inkrott to talk about the work of the Security  
9 subgroup.

10 MR. INKROTT: Thanks Lynne and thanks for all  
11 your years of service on ETAAC, and thank you to  
12 everybody for joining us today and allowing us to  
13 share our thoughts on our newly released report.

14 It was a pleasure leading the Security  
15 subgroup, partnering and learning from experts  
16 across the industry from software providers, tax  
17 professionals, payroll companies, and financial  
18 institutions.

19 As Courtney mentioned earlier today, taxpayer  
20 information security must be at the forefront of  
21 all discussions but it also must be balanced with  
22 the overall tax filing experience. As you have  
23 heard from others already today, the Taxpayer First  
24 Act and the recent release of the IRS playbook  
25 around the implementation of this act created the

1 perfect roadmap for our teams this year.

2       Within the Security subgroup, we focused on  
3 three main themes that we felt complimented the  
4 strategy and direction laid out by the IRS. We  
5 strive to ensure that our recommendations were  
6 aligned with the direction the IRS was already  
7 heading through their monitorization and digital  
8 efforts and would help augment their strategic  
9 plan.

10       The first thing we focused on was around  
11 improving the taxpayer experience throughout the  
12 entire tax filing life cycle, but from a security  
13 viewpoint. The ultimate goal for any taxpayer is  
14 to be able to file their taxes in the most seamless  
15 way possible while feeling confident that their  
16 identity and financial information is protected.

17       One of the main tools that the IRS has it in  
18 its arsenal for taxpayers to combat identity theft,  
19 is the IP Pin Program. Enabling taxpayers to pre-  
20 authenticate themselves and know that their unique  
21 pin provides protection against someone else filing  
22 on their behalf.

23       The ETAAC team would like to recognize the  
24 IRS's efforts on the national rollout of the IP Pin  
25 Program in 2021. And we look forward to realizing

1 the results of this program.

2           ETAAC believes that additional tools and  
3 education are needed to pre-authenticate as many  
4 taxpayers as possible prior to filing their taxes  
5 to dramatically reduce the opportunity for false  
6 tax returns. Pre-verification of tax returns by  
7 the actual taxpayer can also reduce the processing  
8 time of tax returns, improving the taxpayer  
9 experience, and reducing call volume and concern  
10 coming into the IRS call centers.

11           The Security team also believes that providing  
12 more transparency to taxpayers and the tax industry  
13 regarding the status of their tax return would  
14 greatly reduce confusion and unnecessary calls and  
15 inquiries into the IRS.

16           ETAAC recommends that the IRS explore existing  
17 taxpayer and tax preparers third-party partnerships  
18 to expand online taxpayer service options, enabling  
19 the tax industry to help answer, resolve any  
20 questions or concerns taxpayers may have.

21           The Security team would also like to recognize  
22 the great work of the Secure Access Digital  
23 Identity Team and the recent deployment of the  
24 secure access enhancements. These newly developed  
25 verification tools and the addition of third-party

1 credential service providers will significantly  
2 improve a taxpayer success rate in verifying their  
3 identity while providing stronger and more reliable  
4 authentication standards.

5 The second area of focus for our team was  
6 around data security within the tax professional's  
7 office and ensuring that those that assist  
8 taxpayers have the tools they need to properly  
9 protect their client's information.

10 ETAAC recommends that the IRS enhance its  
11 security planning guidance for tax practitioners.  
12 There'll be a significant benefit to taxpayers and  
13 tax administration if the IRS in collaboration with  
14 the Security Summit partners, refines its guidance  
15 to include additional tools that are easy for  
16 practice to understand and implement.

17 Additionally, the Security team recommends  
18 that the IRS should expand the taxpayer protection  
19 tools, creating real-time validation of tax  
20 professional ensuring only properly established tax  
21 professionals are interacting with taxpayers and  
22 their information.

23 Daniel just mentioned the third focus of our  
24 team, and that was around increasing data sharing  
25 abilities between the IRS and other federal state



1 agencies to combat stolen identity fraud. As he  
2 mentioned, currently, the IRS is limited to what it  
3 can share while other agencies may have significant  
4 amount of information that could greatly increase  
5 the effectiveness of the tools and filters  
6 leveraged by the IRS, the Security Summit, and  
7 within the ISAC.

8 Now, before I pass it back to Courtney, I  
9 really want to give a heartfelt thank you to the  
10 entire IRS team for their partnership,  
11 collaboration, and the time they provided this  
12 ETAAC team. Without their expertise and openness,  
13 we could not effectively do the job that we've been  
14 asked to do. So thank you for everybody involved.

15 And with that, Courtney, I'll pass it right  
16 back to you.

17 VICE CHAIR KAY-DECKER: Thank you Eric.

18 And not to pile on, but you know, I think we  
19 can't say enough how impressive the IRS work has  
20 been during this pandemic period. The things that  
21 you've accomplished, the things Congress asked you  
22 to do, plus all of the new initiatives that you've  
23 been continuing to develop and roll out,  
24 particularly the secure access, to be behind the  
25 child tax credit is just phenomenal and our

1 recommendations are offered in the spirit of, you  
2 know, continuous improvement for the taxpayer and  
3 certainly not as a criticism.

4 I think it's obvious that each of us here is a  
5 big supporter of the good work that you all do.  
6 The NPL team has been phenomenal helping us as has  
7 so many people on the call, and we couldn't be more  
8 thankful for that.

9 And with that rambling on I get to pass it  
10 over to management folks at the IRS for any  
11 comments they may have at this point.

12 So Terry, Mike Beebe, any of you? Or the  
13 Commissioner?

14 COMMISSIONER RETTIG: I'm not seeing Terry and  
15 Mike and others step in. So your worst nightmare  
16 is to give me the microphone back. It's just sort  
17 of -- the IRS folks are well-aware of that. I am  
18 the guy that can turn a two-hour meeting into a  
19 four-hour meeting. I have stepsons I haven't even  
20 talked about yet.

21 [Laughter.]

22 VICE CHAIR KAY-DECKER: I see Mike Beebe here  
23 so, he saved us.

24 MR. BEEBE: Great. Thank you, Courtney. And  
25 thank you Geno. I appreciate it. I certainly want

1 to take the opportunity to thank the ETAAC for all  
2 the work that you do. And I certainly appreciate  
3 the recommendations that you've provided to us.  
4 You know, certainly, in the Security Summit we'll  
5 take those away.

6 We'll work them jointly, you know, with  
7 industry and the states to continue to work with  
8 the Security Summit Working Group as to how best we  
9 can implement them.

10 And certainly again, appreciate the feedback  
11 that you provide us. And again, the  
12 recommendations because they help us to  
13 strategically approach things going forward.

14 So much appreciated. Thank you.

15 MR. LEMONS: Hey, I couldn't jump in there  
16 quick enough before the Commissioner took the helm  
17 there.

18 But you know, appreciate all the work  
19 Courtney, Geno, and everybody -- that you guys have  
20 been doing. You've been great partners over the  
21 last year. And a lot of the individual members  
22 have been great supporters in the Security Summit  
23 effort.

24 It really is. I think, a unique effort that's  
25 been underway and ETAAC's been an important effort.

1 And if you look at what's going on at the private  
2 sector with identity theft, data security, the  
3 Security Summit effort, I think really helped the  
4 tax administration community get ahead of the curve  
5 on this challenge.

6 So I really appreciate all the ongoing support  
7 and appreciate all the kind words and, you know,  
8 again, to echo what the Commissioner said, a big  
9 thanks to all the departing members for your great  
10 work on this.

11 COMMISSIONER RETTIG: Is Mel going to step in  
12 because --

13 VICE CHAIR KAY-DECKER: Mel --

14 COMMISSIONER RETTIG: The party isn't over  
15 until Mel speaks.

16 VICE CHAIR KAY-DECKER: Right. Or maybe I'm  
17 supposed to send it back to Geno now?

18 MR. HARDY: So I will temper my comments  
19 because the Commissioner obviously has had quite a  
20 few cups of coffee and his comedy routine has been  
21 superb. So I don't want to step on that.

22 But I do want to say in closing that again,  
23 I've said it many times and it cannot be emphasized  
24 more. Geno, Courtney, the rest of the team, but  
25 especially Geno and Courtney, your leadership

1 guiding this ETAAC through this very difficult time  
2 you both are to be commended and everyone on the  
3 ETAAC is to be commended for stepping up, following  
4 their lead, and presenting a great report.

5 And one of the things that I think is so  
6 important from the Commissioner's comments to the  
7 closing comments, is that everyone was invested in  
8 a real way of making real important decisions.

9 So thank you. Thank you. Thank you so much.

10 And for the members who are rolling off, I'm  
11 so sorry that we're not at 1111. A lot of you  
12 know, that I'm a very personable guy. So the fact  
13 that I can't give big hugs and goodbye kisses is  
14 really breaking my heart. But I know as they say,  
15 our paths will cross again. So thank you very  
16 much.

17 And I would be remiss in closing without  
18 saying John and Sean and the rest of the NPL team,  
19 you all have done a stellar, stellar job. These  
20 things don't happen in a vacuum. And I always say  
21 you're only as good as your last evaluation.

22 So you guys did a great job. Great job.

23 With that Geno, do you want to close out the  
24 2021 ETAAC public meeting my friend?

25 CHAIRMAN SALO: Yes, Mel. I just -- before I

1 do that, I just want to echo your thoughts on the  
2 staff, on your participation, John's, and Sean's.  
3 But also I want to include Peggy Martin, Tanya  
4 Barbosa and Stephanie Burch, who just did a  
5 tremendous job as liaisons, to our leadership team.

6 And this is my opportunity to thank that  
7 leadership team, Courtney, Daniel, Lynne, and Eric  
8 for just doing a fantastic job in keeping  
9 everything together. The amount of time that you  
10 put in through these virtual meetings, and keeping  
11 your groups moving along, just fantastic work.

12 You're the reason why the report was so  
13 successful and this meeting was successful. So,  
14 thank you very much to the leadership team. And  
15 again, to the entire Committee.

16 VICE CHAIR KAY-DECKER: We had a good leader  
17 in Geno. And if, hopefully, I can fill your shoes  
18 even a little bit.

19 CHAIRMAN SALO: Well, I'm sure you can. So we  
20 are at the conclusion of the 2021 public meeting.

21 I've passed the Chairmanship over to Courtney  
22 and with that thank you very much.

23 And as a reminder, any questions can be  
24 emailed to [Public.Liaison@IRS.gov](mailto:Public.Liaison@IRS.gov). This concludes  
25 the ETAAC 2021 public meeting. Thank you very

1 much.

2 (Whereupon, at 10:56 a.m., the Electronic Tax  
3 Administration Advisory Committee meeting was  
4 adjourned.)

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