United States Senate

WASHINGTON, DC 20510

October 27, 2026

The Honorable Scott Bessent
Secretary of the Treasury
Department of the Treasury
1500 Pennsylvania Avenue, NW
Washington, DC 20220

Frank J. Bisignano
Chief Executive Officer
Internal Revenue Service
1111 Constitution Avenue, NW
Washington, DC 20224

Dear Secretary Bessent and Mr. Bisignano:

We write with renewed concerns about the Department of the Treasury's and Internal Revenue Service's continued and, in some cases, increasing reliance on the private identity-verification company ID.me for access to federal services. The Treasury Department recently announced it would require ID.me for access to TreasuryDirect beginning on October 28, 2026.[1]

TreasuryDirect is the "one and only place to electronically buy and redeem U.S. savings bonds,"[2] which are primarily held by older Americans[3] who may lack the digital proficiency to quickly transition between complicated online systems.[4] On top of privacy, security, and civil liberty concerns —which members of Congress first raised in February of 2022—we also write to highlight the challenges our constituents are facing in complying with the needlessly rushed deadline for transitioning to the new system. At a minimum, we request a delay in implementing TreasuryDirect's use of ID.me until after the 2027 tax filing deadline.

U.S. savings bonds are backed by the full faith and credit of the U.S. government, which makes them "some of the safest investments available"[5] and particularly attractive to Americans who are retired or nearing retirement.[6] Investors who have purchased or sold any of these assets in 2026 will need access to TreasuryDirect to download necessary tax filing documents before next year's filing deadline. However, users were provided only 45 days to complete this transition, and users who do not set up an ID.me account within that timeframe risk losing online access to

[1] https://www.treasurydirect.gov/savings-bonds/idme-one-month/; https://tipswatch.com/2026/08/17/treasurydirect-is-launching-a-controversial-login-system/

[2] https://www.treasurydirect.gov/

[3] https://www.hartfordfunds.com/insights/market-perspectives/fixed-income/the-graying-of-the-bond-market.html

[4] Investors also use TreasuryDirect to buy and manage their investments in other U.S.-backed investments like Treasury Bills (or "T-bills"), Bonds ("T-bonds"), and Notes ("T-Notes").

[5] https://investor.vanguard.com/investor-resources-education/understanding-investment-types/us-treasury-bonds

[6] https://www.hartfordfunds.com/insights/market-perspectives/fixed-income/the-graying-of-the-bond-market.html

their accounts.[7] Users have raised concerns about the abrupt and mandated TreasuryDirect transition, claiming that the timeline ignores the learning curve required for certain populations to comply, particularly for older Americans and those without access to modern technological devices.[8]

ID.me—an identity verification service that uses biometric data like facial recognition to verify a user's identity when accessing government services[9]—was awarded a five-year, sole-source blanket purchase agreement with a ceiling of more than $1 billion for identity verification, authentication, and fraud prevention services.[10]

Federal law requires agencies to implement a single sign-on trusted identity platform developed by the General Services Administration (GSA).[11] The Office of Management and Budget (OMB) has identified Login.gov as that platform. In August, OMB directed agencies to offer it for covered public-facing services,[12] explaining at length the benefits to taxpayers of streamlining the government's use of digital identity solutions:

> "Agencies currently use a range of distinct digital identity solutions. This results in members of the public often needing to maintain multiple sign-ons to interact with agencies and services. It also results in agencies needlessly reverifying an individual's identity, often at a significant cost, where an existing verification could satisfy operational requirements. Further, agencies often pay commercial vendors to verify identity attributes for which the Federal Government may itself maintain an official data source. Login.gov is purpose-built for public sector needs but integrates with leading private sector vendors and tools. Universal use of Login.gov for authentication gives the public one consistent sign-on to access public services. And as use of Login.gov for identity verification increases, the Government realizes cost efficiencies from economies of scale and a reduction in duplicative verification costs. Increased use of Login.gov also supports the Government's security posture, enabling deployment at scale of leading technologies and security practices to prevent and respond to emerging threats."[13]

President Trump's September 29 Executive Order likewise directed agencies to complete Login.gov integration consistent with that requirement,[14] underlining a government-wide shift in favor of utilizing Login.gov as the preferred, universal sign-on platform to access government services.

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[7] "Once live in September 2026, you'll be prompted to set up or log in to your ID.me account through TreasuryDirect.gov." https://www.treasurydirect.gov/savings-bonds/idme-one-month/

[8] https://www.change.org/p/modify-the-mandatorytreasurydirect-id-me-migration-protect-investor-privacy-and-access

[9] https://www.id.me/biometric

[10] https://orangeslices.ai/treasury-department-awards-1b-identity-verification-support-bpa-contract-to-id-me/

[11] 6 U.S.C. § 1523(b)(1)(D).

[12] https://www.whitehouse.gov/wp-content/uploads/2026/08/M-26-18-Scaling-Use-of-Login.gov-to-Deliver-a-Universal-Sign-on-for-Public-Services.pdf. OMB excludes tax filing services from the "covered services" required to be accessible via America.gov, but the benefits of Login.gov, as described in the directive, extend to tax filing services.

[13] https://www.whitehouse.gov/wp-content/uploads/2026/08/M-26-18-Scaling-Use-of-Login.gov-to-Deliver-a-Universal-Sign-on-for-Public-Services.pdf

[14] https://www.whitehouse.gov/presidential-actions/2026/09/streamlining-access-to-government-services-through-america-gov/

This issue is not new. In February 2022, members of Congress urged the IRS to migrate away from third-party identity-verification services like ID.me and use Login.gov— citing the lack of transparency regarding ID.me processes, the privacy and security risks raised by outsourcing to the private sector core technology infrastructure that processes sensitive personal data, and privacy and civil liberty concerns relating to facial recognition technology. Forcing Americans to submit to facial recognition as a condition of interacting with the government online, including to access essential government programs, ignores that many facial recognition technologies are biased in ways that negatively impact vulnerable groups, including people of color, women, and seniors.[15]

The IRS publicly announced that it would transition away from third-party authentication.[16] When it had not done so by 2024, members of Congress again urged Treasury and the IRS to use Login.gov.[17]

The technical basis for continuing to require ID.me is unclear. GSA offers Login.gov identity verification that meets IAL2 requirements, along with multifactor authentication, fraud-prevention capabilities, U.S. passport verification, and in-person verification through participating U.S. Postal Service locations.[18] Login.gov is already used by over 180 million users across 54 agencies and states.[19] Yet the IRS continues to tell taxpayers that they need ID.me to access most IRS accounts and services, and as noted above, the Treasury Department is expanding its reliance on ID.me.

Reports indicate that Treasury and the IRS have considered allowing ID.me to retain taxpayers' biometric data for the life of an account and for up to 36 months after the account is closed.[20] They have also considered allowing "one-to-many" biometric matching, which is overly invasive and prone to inaccuracy, particularly with respect to people of color.[21] If either capability is part of the reason for continuing to rely on ID.me, Treasury and the IRS should explain why it is necessary, whether Login.gov can provide comparable protection, and how the resulting privacy and security risks are being addressed.

We recognize that any transition must not limit access for those who need it, and that Login.gov may not work for some taxpayers with Individual Taxpayer Identification Numbers (ITINs) or those living abroad. Those limitations may justify retaining an alternative verification pathway for those taxpayers. They do not justify requiring other taxpayers to use a private provider like ID.me when Login.gov is available.

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[15] https://www.finance.senate.gov/imo/media/doc/Wyden%20irs%20id%20me%20letter.pdf. These concerns were bipartisan. See https://www.finance.senate.gov/imo/media/doc/id_me_letter_to_rettig.pdf and https://www.commerce.senate.gov/wp-content/uploads/media/doc/Wicker%20Letter%20to%20IRS%20RE%20Face%20Scanning.pdf.

[16] https://www.irs.gov/pub/irs-prior/p5456--2022.pdf ("the IRS stated that it would shift from ID.me to the General Services Administration's Login.gov identity authentication service after the current [2022] tax filing season.").

[17] https://www.warren.senate.gov/wp-content/uploads/media/doc/final_-_warren_wyden_porter_letter_to_irs_and_treasury_re_idmeanddirectfile.pdf.

[18] https://zendesk.login.gov/hc/en-us/articles/50197600257044-Identity-verification-overview.

[19] https://login.gov/docs/login-gov-press-kit.pdf

[20] https://www.politico.com/news/2026/05/22/irs-biometric-data-tax-investigation-00the 909108

[21] https://www.nist.gov/news-events/news/2019/12/nist-study-evaluates-effects-race-age-sex-face-recognition-software; https://ieeexplore.ieee.org/document/11133472

In addition to addressing our concerns below, we ask that the Treasury Department, at a minimum, delay implementation of its transition to ID.me for TreasuryDirect access until after the 2027 tax filing deadline, to ensure that our constituents who hold government-backed assets do not lose electronic access to necessary tax documents.

To assist with our review of this matter, please provide:

1. An explanation of how much the Treasury Department and IRS each paid for ID.me during each of the last 4 years and the services they received;
2. If the Treasury Department refuses to extend the ID.me transition deadline, an explanation of its decision and the necessity of adhering to the originally proposed deadline;
3. An explanation of what became of Treasury's and the IRS's 2022 plan to transition away from ID.me, including the reasons the transition was not completed;
4. For each major Treasury or IRS service that requires ID.me and does not offer Login.gov, provide the specific current security, technical, capacity, fraud-prevention, or operational requirement that Login.gov cannot satisfy;
5. Any determination or certification relying on an exception under 6 U.S.C. § 1523 or OMB Memorandum M-26-18 to justify not offering Login.gov;
6. Treasury's and the IRS's plan to preserve online access for ITIN holders and taxpayers living abroad, including whether ID.me or another provider could be retained as a supplemental option for users whom Login.gov cannot currently serve;
7. Treasury's and the IRS's timetable for making Login.gov available—and the default option for new users—where it can meet the applicable requirements;
8. Any documents and communications concerning the 2022 public announcement by the IRS that it would transition away from ID.me, and documents or communications describing the subsequent decision to continue using it, and any current assessment of Login.gov's technical limitations;
9. Whether Treasury and the IRS intend to authorize ID.me to use its facial recognition technology to verify users of government services and platforms like TreasuryDirect, and if so, an explanation as to how Treasury and the IRS intend to address the documented civil liberty concerns with facial recognition technology,
10. An explanation as to whether Treasury and the IRS permit ID.me to retain user data and whether it is authorized to use one-to-many matching, which is prone to racial bias, and why;
11. An explanation describing whether and how the Treasury and the IRS oversee ID.me and whether the IRS's oversight has declined following the Trump Administration's cuts to the agency; and
12. Updated answers to the questions Congress asked in its previous letters on this topic (linked below).[22]

Americans should not have to provide sensitive personal information to ID.me as the price of accessing essential government services when a secure government-operated alternative is

[22] https://www.finance.senate.gov/imo/media/doc/Wyden%20irs%20id%20me%20letter.pdf; https://www.finance.senate.gov/imo/media/doc/id_me_letter_to_rettig.pdf; and https://www.commerce.senate.gov/wp-content/uploads/media/doc/Wicker%20Letter%20to%20IRS%20RE%20Face%20Scanning.pdf.

available. The Treasury Department's and IRS's reliance on ID.me raises significant concerns about privacy, cybersecurity, and data breaches, accountability and oversight, and the collection, retention, and use of sensitive personal information.

Moreover, federal law requires agencies to implement the government's single-sign-on platform unless the statutory exception is satisfied. If Treasury or the IRS believes that an exception applies, an explanation must be provided to Congress.

We request your timely response by November 9, 2026.

Sincerely,

Ron Wyden
United States Senator
Ranking Member, Committee
on Finance

Elizabeth Warren
Ranking Member
Committee on Banking,
Housing, and Urban Affairs