

Congress of the United States

Washington, DC 20515

September 17, 2025

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

The Honorable Russell Vought
Director
Office of Management and Budget
725 17th Street, N.W.
Washington, DC 20503

Dear Secretary Bessent and Director Vought:

We write to express our concerns regarding the implementation of Executive Order (E.O.) 14247, Modernizing Payments to and from America's Banking Account, and its impact on older and disabled Americans, small business owners, and farmers, as well as to the United States forest products industry.

As you know, E.O. 14247, issued on March 25, 2025, requires the Treasury Department to stop issuing paper checks for all payments across the federal government, including benefits payments, vendor payments, and tax refunds, by September 30, 2025. We are concerned that the accelerated implementation schedule of E.O. 14247 does not provide adequate time for our constituents to transition to electronic payments and may impede them from receiving their hard-earned benefits and other critical payments from the federal government.

Over 5 million households across the United States do not have a checking or savings account at a bank or credit union. These rates are particularly high among low-income households which cannot meet minimum balance requirements, as well as those who opt not to use these financial institutions due to trust or privacy concerns. As a result, these households are reliant on cash and paper checks. Overwhelmingly, older adults use cash and paper checks to conduct regular financial transactions. Hundreds of thousands of older and disabled adults frequently opt to receive government benefits, including earned benefits like Social Security, through paper checks. More than 120,000 veterans and survivors receive their disability compensation, survivor benefits, and other compensation through paper checks.

Further, rural Americans and those living on Tribal lands have geographic and digital infrastructure challenges that prevent them from using traditional and technology-based financial services. According to the Federal Communications Commission, 22.3 percent of Americans in rural areas and 27.7 percent of Americans in Tribal lands lack reliable broadband coverage, which limits their ability to use internet-based financial services. In addition, rural and Tribal areas often lack easy geographic proximity to brick-and-mortar banking branches and automated teller machines, making it difficult to access financial services, including bank accounts. Farmers, small business owners, and others in these areas frequently rely on paper checks to conduct their regular business with associates and the government alike.

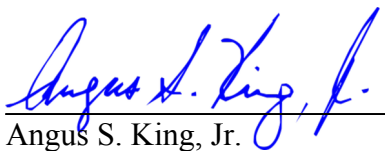
In addition, the domestic forest products industry manufactures over \$435 million worth of products—including paper products that would be impacted by this decision—and directly employs more than 925,000 people across the country, many of whom live in rural areas. This industry produces essential items that Americans use every day, from paper to packaging. Continuing the use of paper checks supports our domestic pulp and paper industry, as well as consumer choice for individuals and businesses. We believe that digital delivery and paper checks should exist in a complementary manner.

For these reasons, we urge the Administration to extend the timeline for the implementation of E.O. 14247 and conduct frequent outreach to individuals and businesses regarding this transition. Further, we request that you respond to the following questions in writing by no later than September 26, 2025:


1. What new procedures has Treasury developed to grant additional waivers for electronic payment and collection methods?
2. What steps have been taken by federal agencies to communicate the transition to the digital delivery of federal payments, the process to receive an exception through waiver request, and eligibility criteria for waivers?
3. Have Treasury or other federal agencies engaged with stakeholder groups through a public campaign to raise awareness of the transition to electronic funds transfer? If so, please disclose the groups which have participated and the communication channels utilized, such as direct mail, community events, public service announcements, social media, or traditional media.
4. What financial institutions, financial technology applications, or other banking methods have federal agencies promoted during the implementation of this Executive Order?
5. How many requests for waivers have been received since March 25, 2025, broken down by type?
6. What is the average wait time to process waiver applications from submission to approval or denial, and how are individuals or businesses alerted of the final decision?
7. Does the waiver application process require individual applications for each payment type? If so, what steps are being taken to better coordinate between agencies to reduce the need to apply for a waiver multiple times for different payment types?
8. How many personnel at Treasury are staffing the Electronic Payment Solution Center and its Waiver Line?
9. If individuals or businesses are still going through the waiver exemption application process after September 30, 2025, will they continue to receive paper checks in the interim?
10. If a taxpayer has filed their 2024 tax return but has not yet received it by September 30, 2025, will they be able to get their return by paper check if they have already elected this method?
11. What steps are federal agencies already taking and plan to take in the future to further safeguard individual and business financial data and reduce fraudulent payments made through electronic payment?
12. Please share any documentation related to the implementation of this Executive Order, including compliance plans submitted by heads of agencies to the Office of Management and Budget and the implementation report submitted to the President through the Assistant to the President for Economic Policy.
13. Please list all financial institutions, consumer groups, and other stakeholders that Treasury has consulted on implementation of this Executive Order since March 25, 2025, including information on the nature of these discussions.

We thank you for your attention to this matter.

Sincerely,



Angus S. King, Jr.
United States Senator



Chellie Pingree
Member of Congress

Jared F. Golden

Jared Golden
Member of Congress

Jeanne Shaheen

Jeanne Shaheen
United States Senator

Susan M. Collins

Susan M. Collins
United States Senator