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NATIONAL CONSUMER
LAW CENTER[®]

September 21, 2016

The Honorable John Koskinen
Commissioner
Internal Revenue Service
1111 Constitution Avenue, NW
Washington, DC 20224

Dear Commissioner Koskinen:

The undersigned consumer and tax attorneys write to urge you to immediately allow all American taxpayers the opportunity to obtain Identity Theft Protection PINs. The vast majority of Americans are now at risk of identity theft due to the massive data security breach by Equifax.

As you may know, Equifax announced on September 7, 2017, that it had experienced a data breach in which the personal identifying information of 143 million Americans had been stolen. This information includes Social Security numbers, addresses, dates of birth, and in some cases, driver's license numbers. This is exactly the type of information that a thief could use to engage in tax return identity theft, *i.e.*, filing a false income return in the name of another taxpayer claiming an improper refund and absconding with the cash.

IP-PINs should be made available on request to all taxpayers because the scope of the Equifax data breach is so vast. The 143 million affected Americans make up nearly half of our country's population and more than half of its adult population. More than likely, this data breach will affect the vast majority of income tax return filers, given that there are about 150 million individual tax returns filed.

We are concerned that without additional security measures, including making IP-PINs available for all American tax return filers, there will be a massive wave of tax identity theft in the 2018 filing season. We request a meeting with relevant staff to discuss this issue and additional potential safeguards to protect taxpayers whose personal identifying information may have been stolen in the Equifax data breach.

If you or your staff has questions or wishes to discuss this letter, please contact Chi Chi Wu at cwu@nclc.org or 617-226-0326. Thank you for your attention to this issue.

Sincerely,

Chi Chi Wu
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National Consumer Law Center (on behalf of its low-income clients)

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