

Mr. Becerra. So if you all perhaps could respond to that question about the waiver process and the value of having a notary public participate in that, that would be helpful.

Answer

A notary verifies that a person signing the request for a waiver to receive benefit payments electronically is who the person claims to be. We found in our audit work³ that it is more difficult for the Social Security Administration (SSA) to verify an individual's identity when responding to requests over the telephone. SSA can ask a caller to verify personally identifiable information (PII) prior to processing a request; however, a caller who knows enough PII can pretend to be a beneficiary and make unauthorized requests. If SSA was responsible for verifying the identity of individuals requesting waivers, we believe the risk of fraudulent requests would be higher than if waiver requests were notarized—especially for waiver requests made over the phone. Also, our understanding is that the waiver process is under the purview of the Treasury. As such, Treasury and SSA would have to address legal and logistical issues prior to SSA's being able to process requests on Treasury's behalf.

³Direct Deposit Changes Initiated by the Social Security Administration's National 800-Number Staff (Limited Distribution) (A-02-12-21272)