

119TH CONGRESS
1ST SESSION

S. 1807

To require an income identification and verification platform for certain
Federal benefit funds, and for other purposes.

IN THE SENATE OF THE UNITED STATES

MAY 19, 2025

Mr. BANKS (for himself and Ms. LUMMIS) introduced the following bill; which
was read twice and referred to the Committee on Finance

A BILL

To require an income identification and verification platform
for certain Federal benefit funds, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Timely and Accurate
5 Benefits Act”.

6 **SEC. 2. REQUIREMENTS OF STATES; ENHANCED INCOME**
7 **VERIFICATION PLATFORM REQUIRED.**

8 To be eligible to receive Federal funds for a covered
9 Federal benefit program, a State, not later than 1 year
10 after the date of the enactment of this Act, shall procure,

1 contract, and use an Enhanced Income Identification and
2 Verification Platform.

3 **SEC. 3. DEFINITIONS.**

4 In this Act:

5 (1) COVERED FEDERAL BENEFIT PROGRAM.—

6 The term “covered Federal benefit program” means
7 any program administered by the Federal govern-
8 ment, or by a State or local government using Fed-
9 eral funds, in which eligibility for benefits, or the
10 amount of benefits, is determined, in whole or in
11 part, based on the income of an individual or house-
12 hold.

13 (2) ENHANCED GROSS INCOME.—The term “en-
14 hanced gross income” means—

15 (A) wages, salaries, tips included and not
16 included on pay stubs, and other compensation
17 from all forms of employment, including tradi-
18 tional W-2 employment not provided by existing
19 data sources, contract work, self-employment,
20 and participation in the gig economy;

21 (B) unemployment compensation;

22 (C) any benefits paid under the Old-Age
23 and Survivors Insurance and Disability Insur-
24 ance programs and associated benefits under

1 title II of the Social Security Act (42 U.S.C.
2 401 et seq.);

3 (D) Supplemental Security Income (SSI)
4 benefits paid under title XVI of the Social Se-
5 curity Act (42 U.S.C. 1381 et seq.);

6 (E) interest and dividends;

7 (F) short-term and long-term rental in-
8 come;

9 (G) royalties;

10 (H) child support and alimony payments
11 received;

12 (I) cash assistance from government pro-
13 grams;

14 (J) regular or recurring gifts or contribu-
15 tions from individuals or organizations;

16 (K) distributions from trusts or estates;

17 (L) any other source of income, whether
18 taxable or non-taxable, that is available to the
19 individual or household to meet their needs, as
20 determined by the Secretary of the Treasury;
21 and

22 (M) other income identified and verified
23 through consumer-permissioned direct access to
24 deposit account transaction data.

1 (3) ENHANCED INCOME IDENTIFICATION AND
2 VERIFICATION PLATFORM.—The term “Enhanced
3 Income Identification and Verification Platform”
4 means—

5 (A) services incorporating automated, real-
6 time data matching and analytics to proactively
7 identify and verify potential instances of unre-
8 ported or underreported enhanced gross income,
9 inconsistent income reporting, or other indica-
10 tors of potential ineligibility or improper pay-
11 ments;

12 (B) receiving and analyzing applicant-
13 permissioned deposit account transactional data
14 that identifies and verifies sources of enhanced
15 gross income not currently obtained through ex-
16 isting data sources that provide for payroll,
17 new-hire and latent State and Federal tax data,
18 with the option for the claimant to review and
19 attest to the accuracy of the data; and

20 (C) the ability to identify and consolidate
21 overlapping data to avoid double-counting of fi-
22 nancial records.

1 (4) STATE.—The term “State” means each of
2 the 50 States, the District of Columbia, and each
3 territory and possession of the United States.

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