

# Day Fifteen of the Trump-Musk Treasury Payments Crisis of 2025: I asked Former Bureau of the Fiscal Service Employees to Interpret An Elon Musk Tweet. Here's What they Told me

## Notes on the Crises

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By Nathan Tankus



Notes on the Crises pivoted on February 1st into around the clock coverage of the Trump-Musk Treasury Payments Crisis of 2025. Today is Day Fifteen

Read [Part 0](#), [Part 1](#), [Part 2](#), [Part 3](#), [Part 4](#), [Part 5](#), [Part 6](#), [Part 7](#) & [Part 8](#)

*If you are a current or former career Bureau of the Fiscal Service Employee and especially if you are a COBOL programmer currently working on the PAM, SPS or any other adjacent team, contact me [over email](#) or over signal (a secure and encrypted text messaging app) — [linked here](#). My Signal username is "NathanTankus.01". I would also like Legal counsel sources from the Treasury and Federal Reserve as well as payments level sources at the Federal Reserve. I am also looking for [sources at FINCEN](#). Finally If you work at any*

*Administrative Agency and **have knowledge of the Bureau of the Fiscal Service directly stopping payments your agency has authorized**, please get in touch.*

*This is a free piece of Notes on the Crises. I will not be paywalling any coverage of this crisis for as long as it persists, so please [take out a paid subscription](#) to facilitate performing that public service. You can also [leave a “tip” if you want to support my work](#) but hate emails cluttering your inbox or recurring payments. If you’re rich, take out the [Trump-Musk Treasury Payments Crisis of 2025 Platinum Tier](#) subscription. The additional thing you get is my continued work to prevent the Treasury’s internal payment system from melting down or Musk taking your confidential information, along with everyone else’s. So far, **nowhere near enough rich people are paying their fair share.***

***Note to Readers:** I am on [bluesky](#), an alternative to twitter. It’s been hard to let go of twitter since that is where I built my following, but clearly it’s becoming less usable and there are obvious concerns about getting traction [about a Musk story on the Everything Musk app](#). I have also started an instagram for Notes on the Crises [which is currently being populated with my articles](#). **Audio versions of my articles** (read by me personally) will come soon*

*Finally, **I’m known as a crypto skeptic, and I am**, but that doesn’t mean I won’t accept people giving away bitcoin to me. Here’s my address: **bc1qegxarzsfga9ycesfa7wm77sqmuqqv7083c6ss6***

For readers just joining us, for the past two weeks I’ve been covering in depth the Bureau of the Fiscal Service because of the Musk-led Department of Government Efficiency’s attack on its professionalism, it’s protection of the privacy of all Americans and their desire to use the Bureau of the Fiscal Service to enforce [unconstitutional executive orders](#) demanding impoundment. [Much of my writing](#) has been [directed at closely monitoring the activities of DOGE employee Marko Elez at the Bureau of the Fiscal Service using current sources](#) among [current Bureau of the Fiscal Service employees until his sudden resignation](#).

I’ve also been covering [the various court cases](#) which [have been launched against the Trump administration](#) and the Treasury over the Treasury payments systems. The system meltdown and privacy concerns have become less dramatic than they were last week but the constitutional crisis [we were already in](#) has only intensified at the Bureau of the Fiscal Service. In [my last piece](#) I went deep into the sworn testimony of current U.S. Treasury officials to understand what’s been going on.

What they revealed is that soon-to-be Fiscal Assistant Secretary and Musk “ally” Tom Krause is openly talking about using the payment system to pursue “impoundment”. He is pursuing this by rhetorically defining payments that would contravene the Trump administration’s unconstitutional executive orders as “improper”. These “affirmations” also reveal that payment level impoundment has gotten quite far, including **sending payment files from one agency for review by another**. Since when does the **State Department have oversight [authority over Health and Human Services’s appropriations](#)**?

After my piece on Wednesday I became interested in examining what is referred to as the “Do-Not-Pay” system more deeply. This is for a few reasons. First, Musk is clearly quite fixated on it (a point we’ll return to) and unfortunately technical policy debates now are deeply impacted by the ... unsteady commentary from Elon Musk and his twitter account. Second, the affirmations I discussed in my last piece illustrated that the impoundment process DOGE and the Trump administration has been envisioning is conceived by DOGE as operationally resembling the Do-Not-Pay system even if their legal purposes are the opposite of each other. For one thing, one is meant to align spending with the constitutional and the other is an unconstitutional seizure of Congress’s power of the purse.

In my view, this means getting a better understanding of “Do-Not-Pay” is key to understanding the future of what we might call **“Payment System Level” impoundment** rather than **“Administrative Agency Level” impoundment**.

I also wanted to give an indirect opportunity for former Bureau of the Fiscal Service employees to respond to things Elon Musk has been saying. The richest man in the world has been attacking the **work of diligent public servants who can’t speak up in public** either because of fear of losing their jobs or simply being targeted by Musk and/or the Trump administration (in the case of former BFS employees). I have enormous respect for these people and it is painful to get to know them in the context of these erratic, vague and confused attacks on their underfunded and critical work. Some of what former Bureau of the Fiscal Service employees have to say will appear in this piece in **the form of anonymous quotes** while other information will be **represented by my own words but reflect “on background” sources**. Further, when using names for an example on the record I told all my sources to use the name “Jane Doe”.



**Elon Musk** ✓  
@elonmusk

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To be clear, what the @DOGE team and @USTreasury have jointly agreed makes sense is the following:

- Require that all outgoing government payments have a payment categorization code, which is necessary in order to pass financial audits. This is frequently left blank, making audits almost impossible.
- All payments must also include a rationale for the payment in the comment field, which is currently left blank. Importantly, we are not yet applying ANY judgment to this rationale, but simply requiring that SOME attempt be made to explain the payment more than NOTHING!
- The DO-NOT-PAY list of entities known to be fraudulent or people who are dead or are probable fronts for terrorist organizations or do not match Congressional appropriations must actually be implemented and not ignored. Also, it can currently take up to a year to get on this list, which is far too long. This list should be updated at least weekly, if not daily.

The above super obvious and necessary changes are being implemented by existing, long-time career government employees, not anyone from @DOGE. It is ridiculous that these changes didn't exist already!

Yesterday, I was told that there are currently over \$100B/year of entitlements payments to individuals with no SSN or even a temporary ID number. If accurate, this is extremely suspicious.

When I asked if anyone at Treasury had a rough guess for what percentage of that number is unequivocal and obvious fraud, the consensus in the room was about half, so \$50B/year or \$1B/week!!

This is utterly insane and must be addressed immediately.

2:51 PM · Feb 8, 2025 · **4.4M** Views

But first, time to read one (very long) [Elon Musk tweet from February 8th, 2:51 PM:](#)

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There are a lot of claims packed into this 260 word tweet and thus it requires careful unpacking.

First, it is simply false to say that treasury payments do not have a "payment categorization code". It is notable, by the way, that **he uses this completely invented phrase rather than the actual phrase "Treasury Account Symbol" (TAS)**. Indeed, it's impossible to find another use of this phrase using an internet search engine in any context, let alone the Treasury context. The far more limited "deficiency" pointed out by the Government Accountability Office [report Krause referenced](#) is that information about individual government transactions were recorded in multiple different account entries separately by some government agencies and thus individual transactions could not be readily traced through to all the accounting ledgers they effected.

If your eyes glazed over reading that, don't worry. All it means is the U.S. government does not currently have, but has been working on creating by Fiscal year 2028 a fully integrated system for tracing individual transactions all across government accounts. Not being able to do this does not mean you can't "pass financial audits". If it did, **Elon Musk's companies would certainly not pass a "financial audit"**. If your eyes **didn't glaze over reading all that**, you can read more [starting at page 46 of the GAO report](#).

On to Musk's next claim: the need for "rationales". The idea of putting a "rationale" for each and every individual payment (or payment file) makes little sense in the context of how the system works. Think of this in your own life: do you fill out a little form that provides your "rationale" for purchasing an item every time you swipe your credit card? If you were required to do so, you would react very negatively for the same reason you should react very negatively here: if you had to put a rationale then someone could reject your spending requests on the basis of providing the "wrong" rationale.

Imagine the right wing uproar when the possibility emerged of restricting purchases of meat through such a "rationale for transaction" system. This should be seen as no different. The "Treasury Account Symbol" (TAS) provides the only rationale that should matter which is that **congress appropriated the spending**. Of course, if you want to abrogate congressional spending then that is obviously not sufficient and, in fact, counterproductive.

Which brings us to Musk's commentary on the "Do-Not-Pay" system. As an aside, it is surreal seeing Elon Musk tweet about obscure Bureau of the Fiscal Service systems that most people had not heard of up until two weeks ago. Let alone that even most experts spent no time thinking about these systems except for myself and a few people I know. Anyway, onto assessing Musk's "claims". The most common reaction from former Bureau of the Fiscal Service employees to Musk's comments about the Do-Not-Pay system was bewilderment. For example, no one is sure what he is talking about when he states that it takes "up to a year" to get on the "Do-Not-Pay list".

To understand why Musk's comments are inscrutable to retired career Bureau of the Fiscal Service employees, we must understand what "Do-Not-Pay" actually is. As readers of my first piece in this series understand, this always starts for me with the Privacy Impact Assessment (PIA) of the system in question. In this case [the Assessment states](#):

The purpose of the Do Not Pay Business Center is to **serve as a "single point of entry" through which agencies access relevant data in order to determine eligibility for a Federal award or payment**. PII is used to provide information to agencies to assist in the eligibility verification of Federal awards or payments. It supports the mission of the Bureau by strengthening the payment integrity program through focusing on data-centric decision making and improvements to payment data quality. This supports Strategic Objective 4.2: Reduce improper payments and the potential for fraud. [emphasis added]

The key here is that this system is an "entry way" for agencies to access data.

Why did the Bureau of the Fiscal Service create the “Do-Not-Pay” system? According to my sources, government agencies were each trying to get access to datasets on their own to verify payments. This was cumbersome, difficult and required a lot of effort because there were complex statutory restrictions on how data could be used, accessed and privacy protections became ensured between government agencies. Remember that all data about individuals in government systems are subject to privacy laws in order to protect every American’s privacy. As one former Bureau of the Fiscal Service employee put it:

You could take the phonebook- well no one knows what a phonebook is anymore- but anyway you could take a phonebook and dump it into a government database and it would be subject to privacy laws

Thus what the BFS provides with the “Do-Not-Pay” system is access to a series of databases which have already gone through an extensive process to ensure privacy rights are respected as well as checks to ensure conformity to other statutory limitations on such data.

The key to understanding this issue is to grasp that this system is a **supplementary data service**. Individual agencies have access to all sorts of data that is not accessible on “Do-Not-Pay”. The databases Do-Not-Pay provides access to are in fact pretty limited ([see for yourself](#)). This is why payments are certified and recertified by agencies themselves. Agencies are the ones best suited to know whether a payment is “proper”. Thus, it's wrong to think of “Do-Not-Pay” as a system where, if payment files get run through it and get flagged, those payments are necessarily improper or fraudulent and thus will not go out.

As a former Bureau of the Fiscal Service employee stated to me:

We always [at the Bureau of the Fiscal Service] felt **the name 'Do-Not-Pay' was something of a misnomer**. It was a data verification service to help determine payment eligibility [emphasis added]

There are all sorts of factors that go into whether a payment is “improper” or “proper”. Let alone fraudulent. In commenting on this issue, a former BFS employee explained:

Is the payment fraudulent? It's not always a “yes/no” question. I can't program “if Jane Doe dies on this date” it's fraud. The agency has to assess to the details and complex statutory rules behind payment eligibility

One former BFS employee put it concisely:

Fiscal Service is never gonna know whether someone needs a wheelchair or not Thus when Musk says that this system “must actually be implemented and not ignored”, what he is really saying is that a limited and supplementary service should have the final say on whether a payment goes out even though that has no basis in law and involves a willful misunderstanding of what this system does.

This all goes back to Musk’s tendency to think that there is, can be or should be a “button” that determines all of this and its corrupt, inefficient bureaucrats preventing this from happening. He

simply doesn't understand how complex these systems are or why they are the way they are. Take the [Treasury Offset Program \(TOP\)](#) for instance. It is a Bureau of the Fiscal Service system for collecting delinquent federal or state debts. One former Bureau of the Fiscal Service employee explained to me that there are rules that determine:

when treasury can intercept a payment. Jane Doe owes this debt, we check if Jane Doe's due process is being respected. These statutory rules are very complex and the business logic has built up over many years

The rules that determine whether or how the Treasury can collect a debt are very complex and difficult to code in a way that respects evolving statutes. Recall our discussion on [Tuesday of last week](#) that these systems are complex not because they are coded in COBOL but because of the years and years of particular code which determines how a specific system operates in a particular way. This system specific code or "logic" is known by the phrase "business logic".

One possible source of Musk's complaint that it can take "up to a year" to get on this list is he is complaining about the ability of, say, a contractor to appeal before he is "debarred". In other words, he is complaining about due process rights as "inefficient". Another is that Musk is complaining that states can take a long time to report someone's death. The Bureau of the Fiscal Service is very cognizant of improper payments and constantly trying to reduce them, as we discussed in [my initial piece in this series](#). As one former BFS employee said:

Treasury is always looking for ways to avoid improper payments at this late date i.e. after an agency has submitted payments [...] on its face it seems you can program that but when you get into the details its very challenging

It's much easier to rely on agencies and improve their internal controls. But this is unsatisfactory when your real goal is not reducing improper and fraudulent payments but centralizing control in order to pursue unconstitutional spending delays and cuts that bend everyone else to your will.

To include my own editorial comment for a moment, this is why it's so alarming to see him talk about updating this list "weekly, or even daily". This strongly suggests to me that he is talking about arbitrarily and rapidly expanding the list of people and entities on lists such as the [Office of Foreign Assets Controls \(OFAC\) list](#) without any due process to block them from government payments. As I discussed the [Wednesday before last](#), the apparatuses for capriciously destroying the financial life of disfavored entities and people has been constructed over multiple decades with active Democratic participation and support. Now they are in the hands of Donald Trump and Elon Musk. Thus, again, Musk's comments hide a desire for unchecked power over others under a false narrative about governmental "inefficiency".

My sources are also very skeptical that any career Treasury employee told Elon Musk that half of the expenditures that constituted "entitlements payments to individuals with no SSN" were "unequivocal and obvious fraud". It's hard to say more without knowing the context. This is the difficult thing with government by the pronouncement of Elon Musk. He can say stuff without any corroboration much faster than anyone else can check facts or correct falsehoods.



Finally, and separately from the Musk tweet, I asked sources about what they thought readers should think about Vona Robinson's and Joseph Gioeli's sworn affidavits [which I discussed Wednesday](#). For obvious reasons former Bureau of the Fiscal Service employees were reluctant to comment on their former colleagues directly. However, one former Bureau of the Fiscal Service employee carefully stated that they:

would read the affirmations of the career BFS civil servants against the BFS civil service's long history of being non-partisan and taking following the law very seriously

It is certainly the case that the statements from the career civil servants who gave sworn testimony are the most trustworthy of all the statements. It's no coincidence that they are also the most informative and disturbing. The extent to which those statements were shaped by the intense pressure from political appointees remains to be seen.

The only relief that comes from the Musk tweet is it seems to point towards an obsession with impoundment over the operational control of the Treasury payments system. He seems to be satisfied, at least for now, with political control of the Bureau of the Fiscal Service coming down from on high and leading to system changes that facilitate "Payment System Level" impoundment. He has backed off tweeting about BFS. As discussed yesterday, they have already gotten quite far in that process. It's our job to stop them.

In the meantime, it is exhausting how much effort is required to deconstruct one Elon Musk tweet. He can lie about very complex and technical systems much faster than he can be answered, but nevertheless it's important to periodically critically assess what the richest man in the world is saying as he continually tries to justify chopping the government up and selling it for parts like this is a private equity takeover.