BUREAU OF
TRUST FUNDS
ADMINISTRATION

# TIBC Briefing

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November 2026

*We Excel,*
*Native America Prospers.*

# BTFA Snapshot – November 2026

**We manage financial assets held in trust by the Department of Interior for federally recognized Tribes, and individual Indian and Alaska Native beneficiaries:**

**$9 BILLION**

Handle nearly $9 billion daily

**$1 BILLION**

Disburse about $1 billion annually

**400,000+ / 4,400**

Support over 400,000 unique beneficiaries and nearly 4,400 Tribal accounts

**50 • 3 • 27**

Across 50 States, 3 U.S. Territories 27 Countries

**65,000**

65,000 Whereabouts Unknown

## TRUST LAND FOUNDATION

Tribal Trust funds are the result of claims and judgment awards, investment income, or revenues from 56 million acres of trust lands and 59 million acres of subsurface mineral estates.

## REVENUE SOURCES

Revenues derive from subsurface mineral extractions (e.g., coal, oil, gas, and uranium), timber, grazing, and other surface leases.

FINANCIAL STEWARDSHIP • BENEFICIARY SERVICE • NATIONAL REACH • TRUST LAND REVENUES

# Core Mission

## ACCOUNTING

Financial Stewardship

Ensure proper management of trust funds on behalf of beneficiaries while providing timely and accurate information, timely recording of oil and gas royalties in the trust accounting system, and accurate processing of financial information in trust beneficiary accounts

**IMPACT** Reliable accountability and transparency

## FIELD OPERATIONS

Beneficiary Support

Serves as primary point of contact for all trust beneficiaries trust asset information, and liaison to other Federal agencies on questions or inquiries Tribes and individual beneficiaries may have about their trust assets managed by the Secretary

**IMPACT** Direct support and trusted communication

## TRUST RECORDS

Preservation & Access

Stores, archives and digitizes trust and historical records, with approximately 321,301 boxes at the AIRR, and approximately 400,000 boxes in the field, recent management change will improve services and performance

**IMPACT** Secure preservation and improved access

## AUDIT & COMPLIANCE

Oversight & improvement

Performs Tribal Trust Evaluations for self-governance compact Tribes and Trust Records Assessments within Indian Affairs, evaluating for deficiencies, identifying findings, and monitoring corrective actions

**IMPACT** Stronger compliance and program effectiveness

# High Impact Service Provider

**BTFA is designated as a High Impact Service Provider (HISP) focusing on the core beneficiary service**

## MANAGING INDIVIDUAL INDIAN MONIES (IIM) ACCOUNTS

An IIM account is an interest-bearing account established and managed by BTFA for individuals whose funds are derived from trust assets held by the Federal Government.

INTEREST-BEARING • FEDERALLY HELD TRUST ASSETS

## BENEFICIARY SUPPORT CHANNELS

**Account management self-service phone line**

**Trust Beneficiary Call Center (TBCC)**

As a High Impact Service Provider, BTFA's account management self-service phone line and Trust Beneficiary Call Center (TBCC) support beneficiaries with secure access to balances, transaction history, and disbursements.

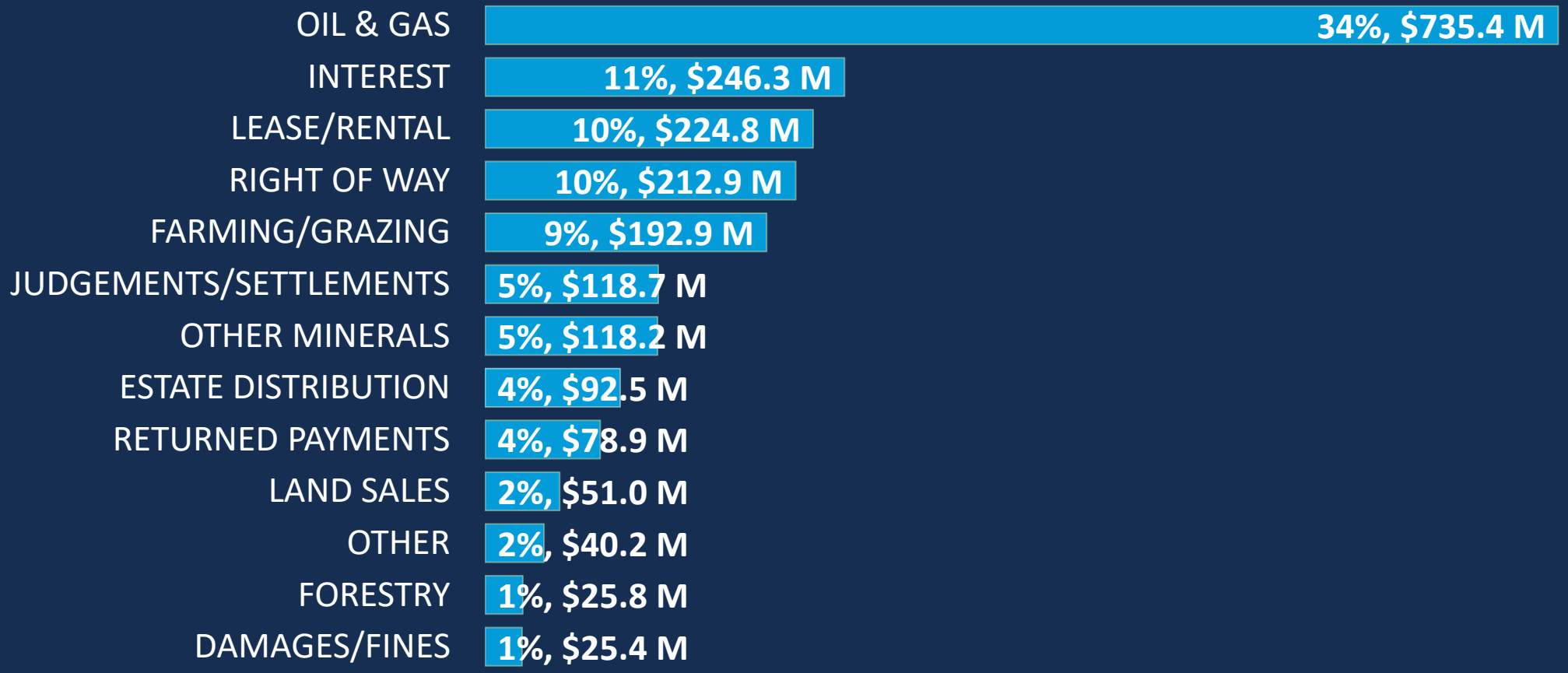
BALANCES | TRANSACTION HISTORY | DISBURSEMENTS

**Designed for clarity and reliability, the service helps account holders understand their trust funds and receive their money when they need it.**

# Accounting Operations

## IIM and Tribal Receipts - $2.2B

October 1, 2025 – September 30, 2026



# Accounting Operations

## IIM and Tribal Disbursements - $1.4B

October 1, 2025 – September 30, 2026

| Type | $ Disbursements | | # Disbursements | |
|---|---|---|---|---|
| CHECK | $92 M | 7% | 208,129 | 32% |
| ACH | $774 M | 57% | 444,374 | 68% |
| WIRE | $490 M | 36% | 244 | < 0.1% |
| **Total** | **$1.4 B** | **100%** | **652,747** | **100%** |

# Beneficiary Experience

**5,725**

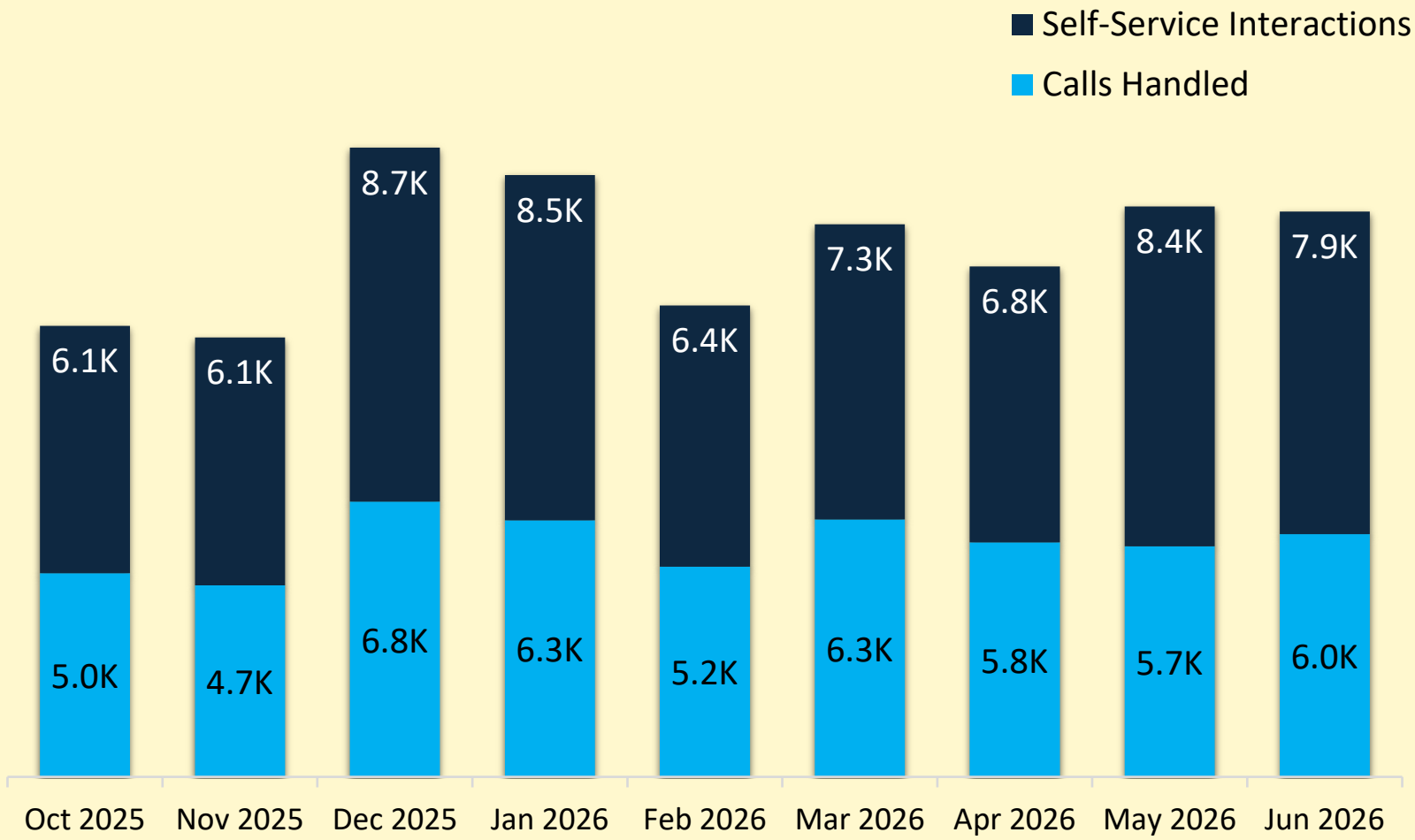
**CALLS PER MONTH**

**7,896**

**SELF SERVICE PER MONTH**

## Trust Beneficiary Call Center

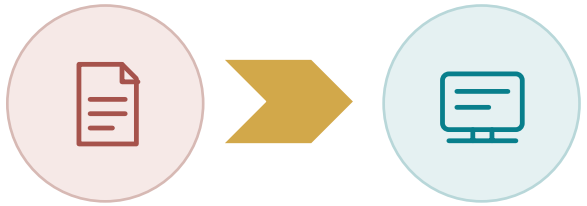
October 1, 2025 - September 30, 2026



# EO 14247: Modernizing Payments to and from America's Bank Account

**Under Executive Order 14249, federal payments must transition to fully electronic methods to improve efficiency, security, and reduce costs. The goal is to eliminate paper-based federal payments, such as checks and money orders, and replace them with secure electronic payment methods.**

## THE TRANSITION



PAPER PAYMENTS

SECURE ELECTRONIC PAYMENTS

EFFICIENCY • SECURITY • LOWER COSTS

**However, there may be circumstances in which paper payments are still relevant to our beneficiaries.**

## BTFA PAYMENT OPTIMIZATION

will leverage U.S. Treasury's Digital Pay Toolbox, which will:

- **Reduce administrative and financial burden of paper checks,**
- **Improve access for unbanked beneficiaries through cash-app capabilities,**
- **Enable faster, more reliable payments, and**
- **Lower fees that currently discourage debit card use.**

# EO 14249: Protecting America's Bank Accounts from Fraud, Waste, and Abuse

**Under Executive Order 14249, the Treasury's Bureau of the Fiscal Service requires large groups of payments processed through their payment system to include a valid Taxpayer Identification Number (TIN).**

## EFFECTIVE JANUARY 1, 2027

All payments missing TIN will not be disbursed and will be returned to the originating agency via existing cancellation processes.

## WHAT IS A "TIN"

**Social Security Number (SSN)**
Individual Indian Money (IIM) Accounts, Individual Payees

**Employer Identification Number (EIN)**
Tribes/Tribal Accounts, Business Payees

## BTFA EXTENSION REQUEST

BTFA requested a two-year extension to collect TIN data, coordinate with Federal partners on the data collection process, and continue internal proactive efforts to strengthen and streamline TIN data management.

## BENEFICIARY COMMUNICATIONS

Clear and regular communications to beneficiaries on this activity will launch in late 2026.

## ANTI-FRAUD PROTECTION

BTFA has an anti-fraud policy to detect, prevent, and respond to fraudulent activity by verifying identities, safeguarding account information, and requiring security controls that help protect account holders and their trust assets from unauthorized access or misuse.

# Indian Energy Service Center

**This Administration priority aims to accelerate Tribal energy development through stronger governance and streamlined processes. In FY26, the BTFA Indian Energy Service Center accomplished:**

## TRIBAL ENERGY DEVELOPMENT

- Approved the nation's first Tribal Energy Resource Agreement with the Southern Ute Indian Tribe
- Approved 3 Indian Mineral Development Act (IMDA) agreements and advanced 3 additional agreements
- Created opportunities for $3.9M+ in potential bonus income and future royalty revenue.

## TRUST MANAGEMENT & BENEFICIARY SERVICES

- Processed $206M+ in Tribal and individual trust transactions.
- Managed 1,000+ cases and expanded access through Navajo-language assistance.
- Released $5M+ in mineral royalties to Navajo owners.

## LEADERSHIP & OPERATIONAL EXCELLENCE

- Implemented a centralized IMDA tracking system.
- Coordinated federal reviews, Tribal consultations, and partner engagement.
- Tracked and reported on 50+ active IESC projects.
- Provided technical oversight, training, and operational guidance nationwide.

## RECORDS MODERNIZATION

- Identified priority locations for records assessments, backlog reduction, and digitization.
- Launched a pilot well-log digitization project at the BIA Osage Agency.
- Improved access to critical energy records and laid the foundation for future modernization.

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# BTFA Budget Overview

| Bureau Comp Table Budget Structure | FY 2025 CR (Ops. Plan) | FY 2026 Actuals | *FY 2026 FTE* | Program Changes (+/-) | *Program Changes (+/-) FTE* | FY 2027 Request | *FY 2027 Request FTE* |
|---|---|---|---|---|---|---|---|
| **Federal Trust Programs** | | | | | | | |
| **Executive Direction** | **1,802** | **1,459** | ***5*** | **+166** | ***0*** | **1,625** | **5** |
| **Trust and Program Operations** | **98,207** | **98,550** | ***394*** | **-10,085** | ***-67*** | **88,465** | **327** |
| **Trust Operations** | **78,511** | **79,157** | ***316*** | **-8,226** | ***-54*** | **70,931** | **262** |
| Field | 26,114 | 26,598 | *140* | -2,969 | *-18* | 23,629 | 122 |
| Accounting | 15,886 | 20,685 | *84* | -2,069 | *-14* | 18,616 | 70 |
| Settlement Support | 13,382 | 8,676 | *15* | -868 | *-6* | 7,808 | 9 |
| Information Resources and Office of Trust Records | 23,129 | 23,198 | *77* | -2,320 | *-16* | 20,878 | 61 |
| Information Resources | 9,790 | 9,813 | *28* | -981 | *-7* | 8,832 | 21 |
| Office of Trust Records | 13,339 | 13,385 | *49* | -1,339 | *-9* | 12,046 | 40 |
| **Program Operations** | **19,696** | **19,393** | ***78*** | **-1,859** | ***-13*** | **17,534** | **65** |
| Business Management | 11,838 | 11,504 | *42* | -1,070 | *-8* | 10,434 | 34 |
| Office of Strategic Oversight and Performance | 7,858 | 7,889 | *36* | -789 | *-5* | 7,100 | 31 |
| **Total, Federal Trust Programs** | **100,009** | **100,009** | ***399*** | **-9,919** | ***-67*** | **90,090** | **332** |
| **TOTAL, BTFA** | **100,009** | **100,009** | ***399*** | **-9,919** | ***-67*** | **90,090** | **332** |

# Thank you!

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