

TAX REFUND UPDATE AND DIRECT DEPOSIT CHART

TERMS USED:

NHBB - No Hold Bank (Products like NextStep, Bluebird, GreenDot, Chime or Credit Unions)

PATH Act - Law that requires certain tax refunds to be held until after February 15th

TFI - Traditional Financial Institution

☞ Direct Deposit Date affected by federal holiday

DDD - Direct Deposit Date

DEPOSIT DATES are based on the IRS beginning to accept returns on January 23rd, your return being approved by the IRS and a refund being direct deposited to a TFI

- Deposit Dates can be **2 days earlier** if using a No Hold Bank (NHBB)
- Deposit Dates can be **delayed by 1-2 days** if you didn't pay filing fees up front and the fees are being deducted from your refund, or you received a refund advance
- Deposit Dates can be affected by federal holidays ☞

FIRST DIRECT DEPOSIT (NOT PATH) on 1/24/23 in the afternoon only if all of the following circumstances apply:

- (1) Return was selected in a **TEST BATCH**
- (2) IRS approved your return with a refund
- (3) **Paid filing fees upfront** and they are **NOT** being deducted from your refund.
- (4) Refund is **not subject to the PATH Act**
- (5) Using a **NHBB**
- (6) IRS account is classified to receive **daily** updates.

FIRST PATH ACT DIRECT DEPOSIT on 2/16/23 in the afternoon only if all of the following circumstances

- (1) IRS **approved** your return with a refund
- (2) **Paid filing fees upfront** and they are **NOT** being deducted from your refund.
- (3) Using a **NHBB**
- (4) IRS account is classified to receive **daily** updates.

The Date Accepted in blue is possible test batch.

The Date Accepted in blue is possible test batch.		DAILY ACCOUNTS			WEEKLY ACCOUNTS		
		Transcript Update on Tuesdays with code 848 and DDD	WMR Update on Wednesdays with a DDD	Deposit Date on Fridays if you have a TFI	Transcript Update on Fridays with code 848 and DDD	WMR Update on Saturdays with a DDD	Deposit Date on Wednesdays if you have a TFI
Date Accepted							
If tax return is accepted during these days and refund is subject to PATH, the WMR should show PATH message until 2/16, processing on 2/16 and a DDD on 2/17. Transcripts should update DDD on 2/16.	Jan 17 - Jan 21, 2023	1/24/23	1/25/23	1/27/23	1/27/23	1/28/23	2/1/23
	Jan 22 - Jan 26, 2023	1/31/23	2/1/23	2/3/23	2/3/23	2/4/23	2/6/23
	Jan 29 - Feb 4, 2023	2/3/23	2/6/23	2/16/23	2/16/23	2/17/23	2/19/23
	Feb 5 - Feb 11, 2023	2/14/23	2/15/23	2/17/23	2/17/23	2/18/23	2/23/23
	Feb 12 - Feb 18, 2023	2/23/23	2/23/23	2/27/23	2/24/23	2/25/23	3/1/23
Only refunds subject to PATH	Jan 17 - Feb 11, 2023 (PATH)	2/18/23	2/17/23	2/22/23	2/17/23	2/18/23	2/23/23
	Feb 19 - Feb 25, 2023	2/28/23	3/1/23	3/3/23	3/3/23	3/4/23	3/6/23
	Feb 26 - Mar 4, 2023	3/3/23	3/6/23	3/16/23	3/16/23	3/17/23	3/19/23
	Mar 5 - Mar 11, 2023	3/14/23	3/15/23	3/17/23	3/17/23	3/18/23	3/23/23
	Mar 12 - Mar 18, 2023	3/23/23	3/23/23	3/24/23	3/24/23	3/25/23	3/28/23
	Mar 19 - Mar 25, 2023	3/28/23	3/29/23	3/31/23	3/31/23	4/1/23	4/5/23
	Mar 26 - Apr 1, 2023	4/4/23	4/5/23	4/7/23	4/7/23	4/8/23	4/12/23
	Apr 2 - Apr 8, 2023	4/11/23	4/12/23	4/14/23	4/14/23	4/15/23	4/19/23
	Apr 9 - Apr 15, 2023	4/18/23	4/19/23	4/21/23	4/21/23	4/22/23	4/26/23
	Apr 16 - Apr 22, 2023	4/25/23	4/26/23	4/28/23	4/28/23	4/29/23	5/3/23
	Apr 23 - Apr 29, 2023	5/2/23	5/3/23	5/5/23	5/5/23	5/6/23	5/10/23
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