

TAX REFUND UPDATE AND DIRECT DEPOSIT CHART

TERMS USED:

NHB - No Hold Bank (Products like NetSpend, Bluebird, GreenDot, Chase or Credit Unions)

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

TFI - Traditional Financial Institution

DDO: Direct Deposit Date affected by Federal Holiday

DDO: 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 (NHB)
- Deposit Dates can be delayed by 3-2 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 NHB
- (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 NHB
- (4) IRS account is classified to receive daily updates.

The Date Accepted in blue is possible but it's not guaranteed.

Date Accepted

	DAILY ACCOUNTS			WEEKLY ACCOUNTS		
	Transcript Update on Tuesdays with code 846 and DDO	WMR Update on Wednesdays with a DDO	Deposit Date on Fridays if you have a TFI	Transcript Update on Fridays with code 846 and DDO	WMR Update on Saturdays with a DDO	Deposit Date on Wednesday if you have a TFI
If tax return is accepted during these days and refund is subject to PATH Act, the WMR should show PATH message until 2/15, processing on 2/16 and is DDO on 2/17. Transcript should update DDO on 2/16.	Jan 17 - Jan 21, 2023	1/25/23	1/27/23	1/26/23	1/28/23	1/26/23
	Jan 22 - Jan 26, 2023	1/31/23	2/1/23	2/1/23	2/4/23	2/1/23
	Jan 27 - Feb 4, 2023	2/1/23	2/8/23	2/11/23	2/11/23	2/11/23
	Feb 5 - Feb 11, 2023	2/14/23	2/15/23	2/15/23	2/16/23	2/15/23
	Feb 12 - Feb 18, 2023	2/21/23	2/22/23	2/24/23	2/25/23	2/19/23
Only refunds subject to PATH	Jan 17 - Feb 11, 2023 (PATH)	2/17/23	2/22/23	2/17/23	2/18/23	2/17/23
	Feb 12 - Feb 26, 2023	2/28/23	3/1/23	3/1/23	3/4/23	3/1/23
	Feb 27 - Mar 4, 2023	3/1/23	3/8/23	3/1/23	3/11/23	3/1/23
	Mar 5 - Mar 11, 2023	3/14/23	3/15/23	3/17/23	3/18/23	3/16/23
	Mar 12 - Mar 18, 2023	3/21/23	3/22/23	3/24/23	3/25/23	3/24/23
	Mar 19 - Mar 25, 2023	3/28/23	3/29/23	3/31/23	4/1/23	4/1/23
	Mar 26 - Apr 1, 2023	4/4/23	4/5/23	4/7/23	4/8/23	4/5/23
	Apr 2 - Apr 8, 2023	4/11/23	4/12/23	4/14/23	4/15/23	4/11/23
	Apr 9 - Apr 15, 2023	4/18/23	4/19/23	4/21/23	4/22/23	4/18/23
	Apr 16 - Apr 22, 2023	4/25/23	4/26/23	4/28/23	4/29/23	4/26/23
	Apr 23 - Apr 29, 2023	5/1/23	5/3/23	5/5/23	5/6/23	5/1/23
	Apr 30 - May 6, 2023	5/8/23	5/10/23	5/12/23	5/13/23	5/10/23
	May 7 - May 13, 2023	5/15/23	5/17/23	5/19/23	5/20/23	5/17/23
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	May 21 - May 27, 2023	5/29/23	5/31/23	5/31/23	5/31/23	5/23/23
	May 28 - Jun 3, 2023	6/5/23	6/7/23	6/8/23	6/9/23	5/27/23
	Jun 4 - Jun 10, 2023	6/12/23	6/14/23	6/16/23	6/17/23	6/10/23
	Jun 11 - Jun 17, 2023	6/19/23	6/21/23	6/23/23	6/24/23	6/16/23
	Jun 18 - Jun 24, 2023	6/26/23	6/28/23	6/30/23	7/1/23	6/23/23
	Jun 25 - Jul 1, 2023	7/3/23	7/5/23	7/7/23	7/8/23	7/1/23
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	Jul 9 - Jul 15, 2023	7/17/23	7/19/23	7/21/23	7/22/23	7/13/23
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	Jul 23 - Jul 29, 2023	8/1/23	8/3/23	8/4/23	8/5/23	7/23/23
	Aug 30 - Aug 31, 2023	8/8/23	8/10/23	8/12/23	8/13/23	8/30/23
	Aug 4 - Aug 12, 2023	8/15/23	8/16/23	8/18/23	8/19/23	8/30/23
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	Oct 29 - Nov 4, 2023	11/8/23	11/9/23	11/11/23	11/12/23	10/19/23
	Nov 5 - Nov 11, 2023	11/15/23	11/16/23	11/18/23	11/19/23	10/20/23
	Nov 12 - Nov 18, 2023	11/22/23	11/23/23	11/25/23	11/26/23	10/21/23

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