

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.

| | | DAILY ACCOUNTS | | | WEEKLY ACCOUNTS | | |
|--|------------------------------|---|---|---|--|--|--|
| Date Accepted | | 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 |
| 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 | 3/1/23 |
| | Jan 22 - Jan 26, 2023 | 1/31/23 | 2/1/23 | 2/3/23 | 2/3/23 | 2/4/23 | 2/8/23 |
| | Jan 29 - Feb 4, 2023 | 2/3/23 | 2/8/23 | 2/16/23 | 2/16/23 | 2/17/23 | 2/15/23 |
| | 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 | 3/8/23 |
| | Feb 26 - Mar 4, 2023 | 3/3/23 | 3/8/23 | 3/16/23 | 3/16/23 | 3/17/23 | 3/15/23 |
| | 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 |
| | Apr 30 - May 6, 2023 | 5/9/23 | 5/10/23 | 5/13/23 | 5/13/23 | 5/13/23 | 5/17/23 |
| | May 7 - May 13, 2023 | 5/16/23 | 5/17/23 | 5/19/23 | 5/19/23 | 5/20/23 | 5/24/23 |
| | May 14 - May 20, 2023 | 5/23/23 | 5/24/23 | 5/26/23 | 5/26/23 | 5/27/23 | 5/31/23 |
| | May 21 - May 27, 2023 | 5/30/23 | 5/31/23 | 6/3/23 | 6/3/23 | 6/3/23 | 6/7/23 |
| | May 28 - Jun 3, 2023 | 6/6/23 | 6/7/23 | 6/9/23 | 6/9/23 | 6/10/23 | 6/14/23 |
| | Jun 4 - Jun 10, 2023 | 6/13/23 | 6/14/23 | 6/16/23 | 6/16/23 | 6/17/23 | 6/21/23 |
| | Jun 11 - Jun 17, 2023 | 6/20/23 | 6/21/23 | 6/23/23 | 6/23/23 | 6/24/23 | 6/28/23 |
| | Jun 18 - Jun 24, 2023 | 6/27/23 | 6/28/23 | 6/30/23 | 6/30/23 | 7/1/23 | 7/5/23 |
| | Jun 25 - Jul 1, 2023 | 7/4/23 | 7/5/23 | 7/7/23 | 7/7/23 | 7/8/23 | 7/12/23 |
| | Jul 2 - Jul 8, 2023 | 7/11/23 | 7/12/23 | 7/14/23 | 7/14/23 | 7/15/23 | 7/19/23 |
| | Jul 9 - Jul 15, 2023 | 7/19/23 | 7/19/23 | 7/21/23 | 7/21/23 | 7/22/23 | 7/26/23 |
| | Jul 16 - Jul 22, 2023 | 7/26/23 | 7/26/23 | 7/28/23 | 7/28/23 | 7/29/23 | 8/2/23 |
| | Jul 23 - Jul 29, 2023 | 8/1/23 | 8/2/23 | 8/4/23 | 8/4/23 | 8/5/23 | 8/9/23 |
| | Jul 30 - Aug 5, 2023 | 8/8/23 | 8/9/23 | 8/11/23 | 8/11/23 | 8/12/23 | 8/16/23 |
| | Aug 6 - Aug 12, 2023 | 8/15/23 | 8/16/23 | 8/18/23 | 8/18/23 | 8/19/23 | 8/23/23 |
| | Aug 13 - Aug 19, 2023 | 8/22/23 | 8/23/23 | 8/25/23 | 8/25/23 | 8/26/23 | 8/30/23 |
| | Aug 20 - Aug 26, 2023 | 8/29/23 | 8/30/23 | 9/1/23 | 9/1/23 | 9/2/23 | 9/6/23 |
| | Aug 27 - Sept 2, 2023 | 9/5/23 | 9/6/23 | 9/8/23 | 9/8/23 | 9/9/23 | 9/13/23 |
| | Sept 3 - Sept 9, 2023 | 9/12/23 | 9/13/23 | 9/15/23 | 9/15/23 | 9/16/23 | 9/20/23 |
| | Sept 10 - Sept 16, 2023 | 9/19/23 | 9/20/23 | 9/23/23 | 9/23/23 | 9/23/23 | 9/27/23 |
| | Sept 17 - Sept 23, 2023 | 9/26/23 | 9/27/23 | 9/29/23 | 9/29/23 | 9/30/23 | 10/4/23 |
| | Sept 24 - Sept 30, 2023 | 10/3/23 | 10/4/23 | 10/6/23 | 10/6/23 | 10/7/23 | 10/11/23 |
| | Oct 1 - Oct 7, 2023 | 10/10/23 | 10/11/23 | 10/13/23 | 10/13/23 | 10/14/23 | 10/18/23 |
| | Oct 8 - Oct 14, 2023 | 10/17/23 | 10/18/23 | 10/20/23 | 10/20/23 | 10/21/23 | 10/25/23 |
| | Oct 15 - Oct 21, 2023 | 10/24/23 | 10/25/23 | 10/27/23 | 10/27/23 | 10/28/23 | 11/1/23 |
| | Oct 22 - Oct 28, 2023 | 10/31/23 | 11/1/23 | 11/3/23 | 11/3/23 | 11/4/23 | 11/8/23 |
| | Oct 29 - Nov 4, 2023 | 11/7/23 | 11/8/23 | 11/10/23 | 11/10/23 | 11/11/23 | 11/15/23 |
| | Nov 5 - Nov 11, 2023 | 11/14/23 | 11/15/23 | 11/17/23 | 11/17/23 | 11/18/23 | 11/22/23 |
| | Nov 12 - Nov 18, 2023 | 11/21/23 | 11/22/23 | 11/24/23 | 11/24/23 | 11/25/23 | 11/29/23 |

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Table of Contents Irs Refund Status Discount Returns

1. Understanding the eBook Irs Refund Status Discount Returns
 - The Rise of Digital Reading Irs Refund Status Discount Returns
 - Advantages of eBooks Over Traditional Books
2. Identifying Irs Refund Status Discount Returns
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Irs Refund Status Discount Returns
 - User-Friendly Interface
4. Exploring eBook Recommendations from Irs Refund Status Discount Returns
 - Personalized Recommendations
 - Irs Refund Status Discount Returns User Reviews and Ratings
 - Irs Refund Status Discount Returns and Bestseller Lists
5. Accessing Irs Refund Status Discount Returns Free and Paid eBooks
 - Irs Refund Status Discount Returns Public Domain eBooks
 - Irs Refund Status Discount Returns eBook Subscription Services
 - Irs Refund Status Discount Returns Budget-Friendly Options
6. Navigating Irs Refund Status Discount Returns eBook Formats

- ePub, PDF, MOBI, and More
- Irs Refund Status Discount Returns Compatibility with Devices
- Irs Refund Status Discount Returns Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Irs Refund Status Discount Returns
 - Highlighting and Note-Taking Irs Refund Status Discount Returns
 - Interactive Elements Irs Refund Status Discount Returns
- 8. Staying Engaged with Irs Refund Status Discount Returns
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Irs Refund Status Discount Returns
- 9. Balancing eBooks and Physical Books Irs Refund Status Discount Returns
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Irs Refund Status Discount Returns
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Irs Refund Status Discount Returns
 - Setting Reading Goals Irs Refund Status Discount Returns
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Irs Refund Status Discount Returns
 - Fact-Checking eBook Content of Irs Refund Status Discount Returns
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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