

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		
	Transcript Update on Tuesdays with code 846 and DDD	WMR Update on Wednesdays with a DDD	Deposit Date on Fridays if your bank is TFI	Transcript Update on Fridays with code 846 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 PATH should show PATH message until 2/15, 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	1/28/23	2/1/23
	Jan 22 - Jan 26, 2023	1/31/23	2/1/23	2/3/23	2/4/23	2/6/23
	Jan 29 - Feb 4, 2023	2/3/23	2/6/23	2/16/23	2/11/23	2/15/23
	Feb 5 - Feb 11, 2023	2/14/23	2/15/23	2/17/23	2/18/23	2/23/23
Only refunds subject to PATH	Feb 12 - Feb 18, 2023	2/23/23	2/23/23	2/27/23	2/24/23	2/25/23
	Jan 17 - Feb 11, 2023 (PATH)	2/18/23	2/17/23	2/22/23	2/17/23	2/23/23
	Feb 19 - Feb 25, 2023	2/28/23	3/1/23	3/3/23	3/4/23	3/6/23
	Feb 26 - Mar 4, 2023	3/3/23	3/6/23	3/16/23	3/11/23	3/15/23
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	Mar 26 - Apr 1, 2023	4/4/23	4/5/23	4/7/23	4/7/23	4/12/23
	Apr 2 - Apr 8, 2023	4/11/23	4/12/23	4/14/23	4/15/23	4/19/23
	Apr 9 - Apr 15, 2023	4/18/23	4/19/23	4/21/23	4/22/23	4/26/23
	Apr 16 - Apr 22, 2023	4/25/23	4/26/23	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	5/10/23
	Apr 30 - May 6, 2023	5/9/23	5/10/23	5/12/23	5/12/23	5/17/23
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	May 21 - May 27, 2023	5/30/23	5/31/23	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	6/14/23
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	Sept 17 - Sept 23, 2023	9/26/23	9/27/23	9/29/23	9/30/23	10/4/23
	Sept 24 - Sept 30, 2023	10/3/23	10/4/23	10/6/23	10/7/23	10/11/23
	Oct 1 - Oct 7, 2023	10/10/23	10/11/23	10/13/23	10/14/23	10/18/23
	Oct 8 - Oct 14, 2023	10/17/23	10/18/23	10/20/23	10/21/23	10/25/23
	Oct 15 - Oct 21, 2023	10/24/23	10/25/23	10/27/23	10/28/23	11/1/23
	Oct 22 - Oct 28, 2023	10/31/23	11/1/23	11/3/23	11/4/23	11/8/23
	Oct 29 - Nov 4, 2023	11/7/23	11/8/23	11/10/23	11/11/23	11/15/23
	Nov 5 - Nov 11, 2023	11/14/23	11/15/23	11/17/23	11/18/23	11/22/23
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