

TAX REFUND UPDATE AND DIRECT DEPOSIT CHART

TERMS USED:

NHBB - No Hold Bank (Products Like PreSpend, 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

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 (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 DDO	WMR Update on Wednesdays with a DDO	Deposit Date on Fridays if your bank is TFI	Transcript Update on Fridays with code 846 and DDO	WMR Update on Saturdays with a DDO	Deposit Date on Wednesdays if you have a TFI
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 DDO on 2/17. Transcripts should update DDO on 2/16.	Date Accepted					
	Jan 17 - Jan 21, 2023	1/24/23	1/25/23	1/27/23	1/28/23	3/1/23
	Jan 22 - Jan 26, 2023	1/31/23	2/1/23	2/3/23	2/4/23	2/6/23
	Jan 29 - Feb 4, 2023	2/3/23	2/6/23	2/16/23	2/11/23	2/15/23
Only refunds subject to PATH	Feb 5 - Feb 11, 2023	2/14/23	2/15/23	2/17/23	2/18/23	2/23/23
	Feb 12 - Feb 16, 2023	2/23/23	2/23/23	2/24/23	2/25/23	3/1/23
	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
	Mar 5 - Mar 11, 2023	3/14/23	3/15/23	3/17/23	3/18/23	3/23/23
	Mar 12 - Mar 18, 2023	3/23/23	3/23/23	3/24/23	3/25/23	3/28/23
	Mar 19 - Mar 25, 2023	3/28/23	3/29/23	3/31/23	3/31/23	4/1/23
	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	4/18/23
	Apr 9 - Apr 15, 2023	4/18/23	4/19/23	4/21/23	4/22/23	4/25/23
	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
	May 7 - May 13, 2023	5/16/23	5/17/23	5/19/23	5/20/23	5/24/23
	May 14 - May 20, 2023	5/23/23	5/24/23	5/26/23	5/27/23	5/31/23
	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
	Jun 4 - Jun 10, 2023	6/13/23	6/14/23	6/16/23	6/17/23	6/21/23
	Jun 11 - Jun 17, 2023	6/20/23	6/21/23	6/23/23	6/24/23	6/28/23
	Jun 18 - Jun 24, 2023	6/27/23	6/28/23	6/30/23	7/1/23	7/5/23
	Jun 25 - Jul 1, 2023	7/4/23	7/5/23	7/7/23	7/8/23	7/12/23
	Jul 2 - Jul 8, 2023	7/11/23	7/12/23	7/14/23	7/15/23	7/19/23
	Jul 9 - Jul 15, 2023	7/18/23	7/19/23	7/21/23	7/22/23	7/26/23
	Jul 16 - Jul 22, 2023	7/25/23	7/26/23	7/28/23	7/29/23	8/3/23
	Jul 23 - Jul 29, 2023	8/1/23	8/2/23	8/4/23	8/5/23	8/9/23
	Jul 30 - Aug 5, 2023	8/8/23	8/9/23	8/11/23	8/12/23	8/16/23
	Aug 6 - Aug 12, 2023	8/15/23	8/16/23	8/18/23	8/19/23	8/23/23
	Aug 13 - Aug 19, 2023	8/22/23	8/23/23	8/25/23	8/26/23	8/30/23
	Aug 20 - Aug 26, 2023	8/29/23	8/30/23	9/1/23	9/2/23	9/6/23
	Aug 27 - Sept 2, 2023	9/5/23	9/6/23	9/8/23	9/9/23	9/13/23
	Sept 3 - Sept 9, 2023	9/12/23	9/13/23	9/15/23	9/16/23	9/20/23
	Sept 10 - Sept 16, 2023	9/19/23	9/20/23	9/22/23	9/23/23	9/27/23
	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
	Nov 12 - Nov 18, 2023	11/21/23	11/22/23	11/24/23	11/25/23	11/29/23

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Table of Contents Irs Refund Status Compare Same Day Delivery

1. Understanding the eBook Irs Refund Status Compare Same Day Delivery
 - The Rise of Digital Reading Irs Refund Status Compare Same Day Delivery
 - Advantages of eBooks Over Traditional Books
2. Identifying Irs Refund Status Compare Same Day Delivery
 - 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 Compare Same Day Delivery
 - User-Friendly Interface

4. Exploring eBook Recommendations from Irs Refund Status Compare Same Day Delivery
 - Personalized Recommendations
 - Irs Refund Status Compare Same Day Delivery User Reviews and Ratings
 - Irs Refund Status Compare Same Day Delivery and Bestseller Lists
5. Accessing Irs Refund Status Compare Same Day Delivery Free and Paid eBooks
 - Irs Refund Status Compare Same Day Delivery Public Domain eBooks
 - Irs Refund Status Compare Same Day Delivery eBook Subscription Services
 - Irs Refund Status Compare Same Day Delivery Budget-Friendly Options
6. Navigating Irs Refund Status Compare Same Day Delivery eBook Formats
 - ePub, PDF, MOBI, and More
 - Irs Refund Status Compare Same Day Delivery Compatibility with Devices
 - Irs Refund Status Compare Same Day Delivery Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Irs Refund Status Compare Same Day Delivery
 - Highlighting and Note-Taking Irs Refund Status Compare Same Day Delivery
 - Interactive Elements Irs Refund Status Compare Same Day Delivery
8. Staying Engaged with Irs Refund Status Compare Same Day Delivery
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Irs Refund Status Compare Same Day Delivery
9. Balancing eBooks and Physical Books Irs Refund Status Compare Same Day Delivery
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Irs Refund Status Compare Same Day Delivery
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Irs Refund Status Compare Same Day Delivery
 - Setting Reading Goals Irs Refund Status Compare Same Day Delivery
 - Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Irs Refund Status Compare Same Day Delivery
 - Fact-Checking eBook Content of Irs Refund Status Compare Same Day Delivery
 - 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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