

# TAX REFUND UPDATE AND DIRECT DEPOSIT CHART

## TERMS USED:

**NHB** - 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

**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 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 **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 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 <b>PATH</b> should show <b>PATH</b> message until 2/15, processing on 2/16 and a DDO on 2/17. Transcripts should update DDO on 2/16.	<b>Date Accepted</b>					
	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)	2/16/23	2/17/23	2/22/23	2/17/23	2/23/23
	Feb 12 - 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 16, 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
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	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
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	Nov 12 - Nov 18, 2023	11/21/23	11/22/23	11/24/23	11/25/23	11/29/23

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**Zhe Xu**



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