

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

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.

| | Date Accepted | DAILY ACCOUNTS | | | WEEKLY ACCOUNTS | | |
|---|------------------------------|---|-------------------------------------|---|--|------------------------------------|--|
| | | Transcript Update on Tuesdays with code 848 and DDO | WMR Update on Wednesdays with a DDO | Deposit Date on Fridays if your bank is a TFI | Transcript Update on Fridays with code 848 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. | 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 | 2/6/23 |
| | Jan 29 - Feb 4, 2023 | 2/3/23 | 2/6/23 | 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 |
| 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 | 3/1/23 |
| | 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 | 3/6/23 |
| | Feb 26 - Mar 4, 2023 | 3/3/23 | 3/6/23 | 3/16/23 | 3/16/23 | 3/17/23 | 3/15/23 |
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| | 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 |
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