

# TAX REFUND UPDATE AND DIRECT DEPOSIT CHART

## TERMS USED:

NHB - No Hold Bank (Products like NetSpend, Bluebird, GreenDot, Chase or Credit Unions)

PATH Act - Law that requires certain tax refunds to be held until after February 15th

TFI - Traditional Financial Institution

DDO: 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 3-2 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 but it's not guaranteed.

### Date Accepted

	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 you have a TFI	Transcript Update on Fridays with code 846 and DDO	WMR Update on Saturdays with a DDO	Deposit Date on Wednesday if you have a TFI
If tax return is accepted during these days and refund is subject to PATH Act, the WMR should show PATH message until 2/15, processing on 2/16 and is DDO on 2/17. Transcript should update DDO on 2/16.	Jan 17 - Jan 21, 2023	1/25/23	1/27/23	1/26/23	1/28/23	1/26/23
	Jan 22 - Jan 26, 2023	1/31/23	2/1/23	2/1/23	2/4/23	2/1/23
	Jan 27 - Feb 4, 2023	2/1/23	2/8/23	2/11/23	2/11/23	2/11/23
	Feb 5 - Feb 11, 2023	2/14/23	2/15/23	2/15/23	2/16/23	2/15/23
	Feb 12 - Feb 18, 2023	2/21/23	2/22/23	2/24/23	2/25/23	2/19/23
<b>Only refunds subject to PATH</b>	Jan 17 - Feb 11, 2023 (PATH)	2/17/23	2/22/23	2/17/23	2/18/23	2/17/23
	Feb 12 - Feb 26, 2023	2/28/23	3/1/23	3/1/23	3/4/23	3/1/23
	Feb 27 - Mar 4, 2023	3/1/23	3/8/23	3/1/23	3/11/23	3/1/23
	Mar 5 - Mar 11, 2023	3/14/23	3/15/23	3/17/23	3/18/23	3/16/23
	Mar 12 - Mar 18, 2023	3/21/23	3/22/23	3/24/23	3/25/23	3/24/23
	Mar 19 - Mar 25, 2023	3/28/23	3/29/23	3/31/23	4/1/23	4/1/23
	Mar 26 - Apr 1, 2023	4/4/23	4/5/23	4/7/23	4/8/23	4/5/23
	Apr 2 - Apr 8, 2023	4/11/23	4/12/23	4/14/23	4/15/23	4/11/23
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	Apr 16 - Apr 22, 2023	4/25/23	4/26/23	4/28/23	4/29/23	4/26/23
	Apr 23 - Apr 29, 2023	5/1/23	5/3/23	5/5/23	5/6/23	5/1/23
	Apr 30 - May 6, 2023	5/8/23	5/10/23	5/12/23	5/13/23	5/10/23
	May 7 - May 13, 2023	5/15/23	5/17/23	5/19/23	5/20/23	5/17/23
	May 14 - May 20, 2023	5/22/23	5/24/23	5/26/23	5/27/23	5/19/23
	May 21 - May 27, 2023	5/29/23	5/31/23	5/31/23	5/31/23	5/23/23
	May 28 - Jun 3, 2023	6/5/23	6/7/23	6/8/23	6/9/23	5/27/23
	Jun 4 - Jun 10, 2023	6/12/23	6/14/23	6/16/23	6/17/23	6/10/23
	Jun 11 - Jun 17, 2023	6/19/23	6/21/23	6/23/23	6/24/23	6/16/23
	Jun 18 - Jun 24, 2023	6/26/23	6/28/23	6/30/23	7/1/23	6/23/23
	Jun 25 - Jul 1, 2023	7/3/23	7/5/23	7/7/23	7/8/23	7/1/23
	Jul 2 - Jul 8, 2023	7/10/23	7/12/23	7/14/23	7/15/23	7/1/23
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	Aug 20 - Aug 26, 2023	8/29/23	8/30/23	8/31/23	8/31/23	8/1/23
	Aug 27 - Aug 31, 2023	9/5/23	9/6/23	9/8/23	9/9/23	8/1/23
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	Sept 14 - Sept 16, 2023	9/25/23	9/27/23	9/29/23	9/30/23	8/28/23
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	Sept 24 - Sept 30, 2023	9/33/23	9/34/23	9/36/23	9/37/23	8/30/23
	Oct 1 - Oct 7, 2023	9/31/23	10/1/23	10/1/23	10/1/23	8/31/23
	Oct 8 - Oct 14, 2023	10/1/23	10/18/23	10/18/23	10/21/23	8/31/23
	Oct 15 - Oct 21, 2023	10/18/23	10/25/23	10/25/23	10/28/23	8/31/23
	Oct 22 - Oct 28, 2023	10/25/23	10/32/23	10/32/23	10/29/23	8/31/23
	Oct 29 - Nov 4, 2023	11/1/23	11/8/23	11/11/23	11/11/23	8/31/23
	Nov 5 - Nov 11, 2023	11/18/23	11/25/23	11/27/23	11/27/23	8/31/23
	Nov 12 - Nov 18, 2023	11/25/23	11/22/23	11/24/23	11/25/23	8/31/23

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