

TAX REFUND UPDATE AND DIRECT DEPOSIT CHART

TERMS USED:

NHBI - No Hold Bank (Products like NextStep, Bluebird, GreenDot, Chime or Credit Unions)

TFI - Traditional Financial Institution

DDO - Direct Deposit Date

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

➔ Direct Deposit Date affected by Federal Holiday

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 (NHBI)
- 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 **NHBI**
- (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 **NHBI**
- (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 you have 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 848 should show PATH message until 2/16, 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	2/1/23
	Jan 22 - Jan 26, 2023	1/31/23	2/1/23	2/3/23	2/3/23	2/4/23	2/6/23
Only refunds subject to PATH	Jan 29 - Feb 4, 2023	2/2/23	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	2/22/23
	Feb 12 - Feb 18, 2023	2/22/23	2/23/23	2/27/23	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	2/18/23	2/22/23
	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
	Mar 5 - Mar 11, 2023	3/14/23	3/15/23	3/17/23	3/17/23	3/18/23	3/22/23
	Mar 12 - Mar 18, 2023	3/21/23	3/22/23	3/24/23	3/24/23	3/25/23	3/29/23
	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
	Apr 23 - Apr 29, 2023	5/2/23	5/3/23	5/5/23	5/5/23	5/6/23	5/10/23
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	Jun 4 - Jun 10, 2023	6/13/23	6/14/23	6/16/23	6/16/23	6/17/23	6/21/23
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	Oct 1 - Oct 7, 2023	10/10/23	10/11/23	10/13/23	10/13/23	10/14/23	10/18/23
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	Nov 5 - Nov 11, 2023	11/14/23	11/15/23	11/17/23	11/17/23	11/18/23	11/22/23
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