IRM PROCEDURAL UPDATE

DATE: 02/03/2023

NUMBER: wi-21-0223-0220

SUBJECT: Various IRM Updates to Refund Research

AFFECTED IRM(s)/SUBSECTION(s): 21.4.1

CHANGE(s):

IRM 21.4.1.1.6 Added verbiage to identify Refund Schedule Number (RSN). Change made for missing information.

(1) Common acronyms listed throughout IRM:

Acronym	Definition
ACH	Automated Clearing House
ACTC	Additional Child Tax Credit
AM	Accounts Management
AMS	Accounts Management Service
BFS	Bureau of the Fiscal Service
BMF	Business Master File
CADE	Customer Account Data Engine
CAF	Centralized Authorization File
CC	Command Code
CP	Computer Paragraph (Notice)
CSR	Customer Service Representative
DD	Direct Deposit
DLN	Document Locator Number
e-File	Electronic File
EITC	Earned Income Tax Credit
ERS	Error Resolution System
FI	Financial Institution
FLC	Filing Location Code
GUF	Generalized Unpostable Framework
IAT	Integrated Automated Tools
ICCE	Integrated Customer Contact Environment
IMF	Individual Master File
IRC	Internal Revenue Code
IRM	Internal Revenue Manual
MeF	Modernized e-File
MFT	Master File Tax

OCC	Office of the Comptroller of the Currency
PATH Act	Protecting Americans from Tax Hikes Act
POA	Power of Attorney
RAC	Refund Anticipation Check
RAL	Refund Anticipation Loan
RI	Refund Inquiry
RFC	Regional Finance Center
RICS	Return Integrity and Compliance Services
RIVO	Return Integrity Verification Operations
RSED	Refund Statute Expiration Date
RSN	Refund Schedule Number
RTN	Routing Transit Number
SPIDT	Submission Processing Specialized Identity Theft
TAC	Taxpayer Assistance Center
TAS	Taxpayer Advocate Service
TC	Transaction Code
TCIS	Treasury Check Information System
TPP	Taxpayer Protection Program
UPC	Unpostable Code
URC	Unpostable Resolution Code
WI	Wage and Investment
WMAR	Where's My Amended Return
WMR	Where's My Refund

IRM 21.4.1.4 Updated to include contacts via correspondence or claim. Change made for missing scenario.

(1) Taxpayers can use the following IRS automated systems to check their federal refund status:

- Where's my Refund (WMR) provides refund information for the current processing year plus two prior year returns
- IRS2GO provides current processing year plus two prior year return information
- Refund Hotline provides refund information for current processing year only

  Note: If taxpayer is calling and/or inquiring via correspondence/claim regarding their state refund, refer to State Income Tax Contact Information for the appropriate state agency number.

(2) Probe to determine if the caller e-filed their return more than 21 days prior to the call or mailed a return more than six weeks prior to the call.

- For current and prior two tax year inquiries, continue to paragraph (4) below:

- For all other prior tax year inquiries, determine if the timeframe has been met per paragraph (3) below. If timeframe is met, authenticate the taxpayer's identity and conduct account research to assist the taxpayer. See IRM 21.4.1.4.1, Locating the Taxpayer's Return, for additional information. For authentication procedures, see IRM 21.1.3, Operational Guidelines Overview. If timeframe is not met, advise taxpayer to allow the appropriate processing timeframe.

  Caution: It is extremely important to consider the refund statute expiration date (RSED) prior to responding to the taxpayer. Refer to IRM 25.6.1.5, Basic Guide for Processing Cases with Statute of Limitations Issues, for additional information.

- For inquiries regarding Economic Impact Payments, see IRM 21.6.3.4.2.13.2, Economic Impact Payments - Refund Inquiries.

(3) Use the following table to determine if the processing time frame has been met. If prior to February 15th, probe the taxpayer to determine if they meet the PATH Act Section 201 criteria and advise them of the refund time frames specified in IRM 21.4.1.3.1, PATH Act Refunds.

- Some e-filed returns are accepted before the **publicly announced start date** for accepting and processing electronically filed returns. This is done for testing the system. However, no returns are processed until the announced date, therefore no time frame calculation should start before the publicly announced start date for those early returns. All other time frame calculations should start on the date of the acknowledgement for the e-filed return. This **publicly announced start date** is also valid for paper filed tax returns. Do not conduct any research on the account prior to the official filing date. Review time frames below.
- The refund amount from the original return should always be used when accessing WMR. WMR will give taxpayers the option of selecting the current or prior two tax years to check their refund status. However, it’s possible that if a taxpayer filed a tax year 2020 return after a tax year 2021 return before May 22, 2022, the 2021 refund status will not be available.

  Note: DO NOT conduct any refund research prior to the end of these time frames, unless conditions in the table in (4) below exist.

Return Type	Processing Time Frame
Paper refund return	• 6 weeks for normal processing • For Injured Spouse returns see IRM 21.4.6.5.2, Injured Spouse Inquiries, for additional information. **Note:** If taxpayer filed a Form W-7, Application for IRS Individual Taxpayer Identification Number,

	with their return, see IRM 3.21.263.8.4, Refund Inquiries Involving ITIN Issues.
e-File refund return	• 3 weeks (see above for time frame calculation guidance) • Refund research may begin on the 21st day **Caution:** Tax returns meeting the PATH Act Section 201 criteria may exceed the 21 day time frame between the return received date and refund sent status.
1040-X return (see (6) below for amended return information through IRS automation)	• up to 16 weeks

Note: Processing times for Form 1040, U.S. Individual Income Tax Return, and/or Form 1040-X, Amended U.S. Individual Income Tax Return, may be temporarily extended. Refer to any SERP Alerts regarding these extended time frames.

Note: # [redacted] #

Caution: Additional taxpayer authentication is required on modules where RIVO or CI-SDC indicators are present and a CP 53 series notice was issued (e.g., CP 53, 53A, 53B, 53C, or 53D) for the tax period in question. Follow the procedures in IRM 21.1.3.2.4, Additional Taxpayer Authentication, and refer to IRM 25.25.12.8, Limited Direct Deposit Refund Procedures. See IRM 21.4.1.5.8.1, Direct Deposit Reject Reason Codes, for additional CP 53 notice series information. If the caller cannot authenticate and this is a TPP call, provide the caller the toll-free appointment number, 844-545-5640, to schedule an appointment at one of the Taxpayer Assistance Centers (TACs), (Hours of operation: 7:00 a.m. to 7:00 p.m. local time; Hawaii and Alaska follow Pacific Time Zone). For non TPP calls, taxpayers may check their records and call back.

(4) For current and prior two processing year individual accounts, ask the taxpayer if they've checked on the status of the refund by using one of the IRS automated systems: Where's My Refund (WMR) on IRS.gov; IRS2GO (English and Spanish) for smart phones; or the Refund Hotline. Use the table below to determine your call resolution actions.

Note: If a taxpayer requests assistance with the IRS automated systems listed above, **do not** attempt to access the system for them. Instead, provide the taxpayer verbal instructions on where/how to obtain the status of their refund. If the caller is an unauthorized third party, do not refer them to the automated systems.

Exception: Regardless of the return processing time frame, if the taxpayer is calling in an attempt to stop a direct deposit for any reason, including an error in direct deposit information, and wants to flip the direct deposit to a paper check (TC 971 AC 850), follow procedures in IRM 21.4.1.5.7 (3), Direct Deposits - General Information. Remember to check for Refund Advance Product (RAL/RAC) indicators.

Reminder: For authentication procedures, see IRM 21.1.3.2.3, Required Taxpayer Authentication.

If taxpayer's response is	Then
No, and the normal processing time frames have not been met.	1. **DO NOT access the taxpayer's account or complete any research.** 2. Provide the taxpayer with appropriate return processing time frames and information about our automated refund applications: o Where's My Refund? on IRS.gov, now includes a "refund status tracker bar" that will show you which processing status your return is in: a. Return Received – no projected refund date is given b. Refund Approved – the refund date depending on direct deposit or paper check mailing is provided c. Refund Sent – informs the taxpayer of the date the refund was transmitted to the financial institution, or the date a paper check was mailed o IRS2Go (English and Spanish), our free mobile application for smart phones o Refund Hotline - 800-829-1954 - toll free assistors provide **only** if the taxpayer does not have access to a computer or the internet 3. Before ending the call, on Individual accounts, advise the taxpayer that the best way to get the most current information about their refund is through

	the automated systems, Where’s My Refund (WMR) on IRS.gov; IRS2GO (English and Spanish) for smart phones; or the Refund Hotline. They are fast, accurate and available 7 days a week from any computer or smart phone with internet access, and the information provided is specific to each taxpayer who uses the tool. Remind them that by using the automated systems, they would not have to wait on hold to speak to an assistor. Also, advise them that updates to the automated systems will depend on the account status, and whether required actions have been completed to release the refund. Automated systems are not available for business taxpayers. 4. Route them out to the automated Refund Hotline, transfer to extension 3158 for English or 3258 for Spanish. 5. If the taxpayer refuses to be routed to the automated refund hotline, ask the taxpayer if they have any additional questions. If not, then thank them for calling and end the call.
No, and the normal processing time frames have been met.	1. Authenticate the taxpayer's identity and conduct account research to assist the taxpayer. See IRM 21.4.1.4.1, Locating the Taxpayer's Return, for additional information. **Reminder:** If, after research, it is determined the normal processing time frame has not expired, follow steps 2 -4 in the box below. 2. Before ending the call, on Individual accounts, advise the taxpayer that the best way to get the most current information about their refund is through the automated systems, Where’s My Refund (WMR) on IRS.gov; IRS2GO (English and Spanish) for smart phones; or the Refund Hotline. They are fast, accurate and available 7 days a week from any computer or smart phone with internet access, and the information

	provided is specific to each taxpayer who uses the tool. Remind them that by using the automated systems, they would not have to wait on hold to speak to an assistor. Also, advise them that updates to the automated systems will depend on the account status, and whether required actions have been completed to release the refund. Automated systems are not available for business taxpayers.
Yes, and the normal processing time frames haven't been met, and they received a response saying, “We received your tax return and it is being processed,” or "Your tax refund is scheduled to be sent to your bank on..."	1. **DO NOT access the taxpayer’s account or complete any research.** 2. Advise the taxpayer that you are unable to provide any additional information than the information already provided by the automated system and provide the appropriate return processing time frames. 3. Before ending the call, on Individual accounts, advise the taxpayer that the best way to get the most current information about their refund is through the automated systems, Where’s My Refund (WMR) on IRS.gov; IRS2GO (English and Spanish) for smart phones; or the Refund Hotline. They are fast, accurate and available 7 days a week from any computer or smart phone with internet access, and the information provided is specific to each taxpayer who uses the tool. Remind them that by using the automated systems, they would not have to wait on hold to speak to an assistor. Also, advise them that updates to the automated systems will depend on the account status, and whether required actions have been completed to release the refund. Automated systems are not available for business taxpayers. 4. Ask the taxpayer if they have any additional questions. If not, then thank them for calling and end the call.
Yes, and the normal processing time frames haven't been met, and they originally received a response saying “We received your tax	*DO NOT access the taxpayer’s account or complete any research.* Tell the taxpayer:

return and it is being processed," or "Your tax refund is scheduled to be sent to your bank on..." or other message regarding the refund status, **but now** the automated system returns a message indicating "no data available"	1. The initial message is still accurate, we received the return, and it is being processed. Provide the appropriate return processing time frames. 2. The tool is updated no more than once a day – usually overnight. 3. They should wait and check the tool again tomorrow.
Yes, and the normal processing time frames **have been met**, and they originally received a response saying "We received your tax return and it is being processed," or "Your tax refund is scheduled to be sent to your bank on..." or other message regarding the refund status, **but now** the automated system returns a message indicating "no data available"	1. Authenticate the taxpayer's identity and conduct account research to assist the taxpayer. **Note:** The automated systems may at times provide an incorrect response in error. Apologize for any inconvenience and conduct research.
Yes, and the taxpayer provides a 4-digit reference number that they got on one of the automated systems or a "take action" message was received but no reference number	1. Authenticate the taxpayer's identity and conduct account research to assist the taxpayer. See IRM 21.4.1.6, Internet Refund Fact of Filing (IRFOF), for further guidance, and Exhibit 21.4.1-3, Internet Refund Fact of Filing Reference Numbers, for a list of the most common reference codes. **Exception:** If IDRS research reveals UPC 126 RC 0, see the guidance in the (2) Table in IRM 21.4.1.4.1.2, Return Found/Not Processed, for guidance.
Yes, and the taxpayer was informed by the automated application that a change occurred to the refund amount for which the taxpayer needs additional information, or the taxpayer was provided with a call back number and 3-digit extension	1. Authenticate the taxpayer's identity and conduct account research to assist the taxpayer. See IRM 21.4.1.5.1, Refund Not Sent or Amount Differs, for additional information.
Yes, but the automated application "cannot provide any information" and it has been more than 24 hours since the taxpayer received acknowledgement of their e-filed	1. Authenticate the taxpayer's identity and confirm that they are using the correct shared secrets on the automated applications (TIN, filing status and expected refund amount, in whole dollar amount). Once authenticated, provide

return or 4 weeks since they mailed their paper return	correct shared secrets if applicable. Access CC FFINQ or CC REINF, if necessary. **Do not provide any refund information, unless there is a TC 846 present. Do not continue with the steps below if the TC 846 status is provided.** 2. Before ending the call, on Individual accounts, advise the taxpayer that the best way to get the most current information about their refund is through the automated systems, Where's My Refund (WMR) on IRS.gov; IRS2GO (English and Spanish) for smart phones; or the Refund Hotline. They are fast, accurate and available 7 days a week from any computer or smart phone with internet access, and the information provided is specific to each taxpayer who uses the tool. Remind them that by using the automated systems, they would not have to wait on hold to speak to an assistor. Also, advise them that updates to the automated systems will depend on the account status, and whether required actions have been completed to release the refund. Automated systems are not available for business taxpayers. 3. Route them out to the automated Refund Hotline, transfer to extension 3158 for English or 3258 for Spanish. 4. If the taxpayer refuses to be routed to the automated refund hotline, ask the taxpayer if they have any additional questions. If not, then thank them for calling and end the call.
Yes, and the normal processing time frames have been met	1. Authenticate the taxpayer's identity and conduct account research to assist the taxpayer. See IRM 21.4.1.4.1, Locating the Taxpayer's Return, for additional information. 2. Before ending the call, on Individual accounts, advise the taxpayer that the best way to get the most current information about their refund is through the automated systems, Where's My Refund (WMR) on IRS.gov; IRS2GO

	(English and Spanish) for smart phones; or the Refund Hotline. They are fast, accurate and available 7 days a week from any computer or smart phone with internet access, and the information provided is specific to each taxpayer who uses the tool. Remind them that by using the automated systems, they would not have to wait on hold to speak to an assistor. Also, advise them that updates to the automated systems will depend on the account status, and whether required actions have been completed to release the refund. Automated systems are not available for business taxpayers.

Reminder: Where's My Refund cannot provide any information on Form 1040-X or Form 8379, Injured Spouse Allocation, claims filed after the original return. To check the status of Form 1040-X taxpayers must use the Where's My Amended Return (WMAR) application on IRS.gov. See (8) below for Form 1040-X information through automation.

(5) When responding to a paper refund request, if there is no record of a return after researching, see IRM 21.4.1.4.1, Locating the Taxpayer's Return. Contact the taxpayer to request additional information.

Note: Consider the possibility that the taxpayer has made an informal claim for a refund. In some situations, an informal claim submitted by the RSED may be perfected after the RSED and the perfected claim will be considered filed on the earlier date. See IRM 21.5.3, General Claims Procedures, and IRM 25.6.1.10.2.6.3, Informal Claims, for information and guidance.

(6) If the taxpayer has other non-refund related issues, after authenticating the taxpayer's identity, conduct the necessary account research and provide assistance according to the applicable IRM procedures.

(7) If IDRS research (CC IMFOL, CC TXMOD, CC ENMOD) reveals any of the following conditions, follow IRM 25.25.6.6, Non Taxpayer Protections Program (TPP) Telephone Assistors Response to Taxpayers, for guidance:

- The account has UPC 126 RC 0 (with or without the letter). See the table in IRM 21.4.1.4.1.2.1, Unpostable Conditions, for guidance
- TC 971 AC 111 (only those that had a previous TC 971 AC 121, TC 971 AC 124, or TC 971 AC 129 marker) and the return is posted on MFT 32
- TC 971 AC 121 (TC 971 AC 121 is no longer used after January 2017)

- TC 971 AC 123 with a MISC field of TPP RECOVERY on CC IMFOL or CC TXMOD or an open control assigned to IDRS# **1487388888**. See IRM 25.25.6.1.7.1, Taxpayer Protection Program (TPP) Recovery Project.
- TC 971 AC 124 with the DLN of the return in question in the MISC field - (used exclusively beginning in January 2017)
- TC 971 AC 124 with the DLN of the return in question in the MISC field - and no return posted (unpostable has been identified as deleted (URC D))
- TC 971 AC 129 - the return is generally posted to MFT 30
- 4883C, 5071C, 5447C or letter 5747C, and the taxpayer received but lost the letter, moved, or never received the letter
- 4883C, 5071C, 5447C or letter 5747C, and the taxpayer is questioning the reason for the delay

(8) If preliminary questions determine the call is about a Form 1040-X proceed with the following:

- Ask the taxpayer for the date they filed their amended return.
- Determine if the amended return was submitted more than 16 weeks before today's date.

If the time frame has been met:

- Authenticate the taxpayer's identity.
- Access CC TXMOD to determine if we have received the Amended Return. Form 1040-X should be on IDRS within 3 weeks from the date filed.

If the time frame has not been met, ask the taxpayer if they've checked on the status of the amended return by using one of the IRS amended tax return automated systems, and then use the following procedures:
Note: The **Where's My Amended Return?** tool provides the status of Form 1040-X for the current year and up to three prior years.

- WMAR keys off the TC 971 AC 120 placed on the account by Submission Processing. Conduct the necessary account research and provide assistance according to the applicable IRM procedures. See IRM 21.5.3.3.1, Locating Amended Returns (Form 1040-X), for additional information.
- WMAR does NOT provide the status of Form 843 Claims, Injured Spouse Claims, Carrybacks (applications and claims), Form 1040 series marked as an amended return, or amended returns with a foreign address.
- WMAR cannot provide information on amended returns accepted directly by Compliance/Exam/TAC or other functions in which the input of TC 971 AC 120 by Submission Processing is bypassed.
- **Again, emphasize the best way to get the most current refund information is through the automated systems. They are fast, accurate and available 7 days a week from any computer with internet access, AND the information provided is specific to each taxpayer who uses the**

tool. Also remind the taxpayer that by using the automated systems, they would not have to wait on hold to speak to an assistor.

If the taxpayer's response is	Then
No	1. Provide the taxpayer with the appropriate processing time frame and information about our automated Amended Return applications: o Where's My Amended Return? (WMAR) on IRS.gov includes a "status tracker bar" that will show you which processing status your amended return is in: a. Amended Return Received – Taxpayer is provided the received date and told to wait 16 weeks for processing b. Adjusted – The adjustment posting date is provided with information to wait 3 weeks for the refund/notice c. Completed – The taxpayer should have already received the refund and notice information, and the inquiry date is greater than 3 weeks from the adjustment date o Form 1040-X toll free number- 866-464-2050 - provide **only** if the taxpayer does not have access to a computer or the internet 2. Advise the taxpayer **the best way to get the most current information about their Amended Return is through the automated systems. They are fast, accurate and available 7 days a week from any computer with internet access, AND the information provided is specific to each taxpayer who uses the tool.** 3. Advise the taxpayer it could take up to 3 weeks from the date the amended return was filed for information to become available. Also remind them that by using the automated systems, they would not have to wait on hold to speak to an assistor. **Note:** Transferring a caller directly to the Form 1040-X number is **not** an option. Transfer the caller to the WMAR automated application by using the WMR CSR direct transfer numbers

	#3158 for English or #3258 for Spanish. Inform the caller before you transfer, select the "Amended Return" prompt to use the automated application. 4. If the taxpayer declines to use the automated tool - DO NOT access their account or complete any research. 5. Ask the taxpayer if they have any additional questions. If not, then thank them for calling and end the call.
Yes, and they received a response saying, “We received your amended tax return on... and it is being processed”, or "received on…and adjusted on..."	1. **DO NOT Access their Account or complete any research.** 2. Advise the taxpayer of the appropriate processing time frame and that you are unable to provide any additional information other than the information already provided by the automated system. 3. Advise the taxpayer **the best way to get the most current information about their amended return is through the automated systems. They are fast, accurate and available 7 days a week from any computer with internet access, AND the information provided is specific to each taxpayer who uses the tool. Also remind them that by using the automated systems, they would not have to wait on hold to speak to an assistor.** 4. Ask the taxpayer if they have any additional questions. If not, then thank them for calling and end the call.
Yes, and any of the following apply: • The taxpayer provides a reference number they got on one of the automated systems, or • The taxpayer was informed by the application a change occurred to the amended return or refund amount, or	Authenticate the taxpayer’s identity and conduct account research to assist the taxpayer.

• A notice or letter was received, for which they need additional information, or • The taxpayer was informed by the application to contact us if the amended return was filed more than 3 weeks ago and we have no record of it	

(9) When practical, telephone the taxpayer for any additional information you may need. If you cannot contact the taxpayer by telephone, use existing letters to reply to or request additional information from the taxpayer.

Note: When contacting taxpayers, refer to IRM 21.1.3, Operational Guidelines Overview, for the appropriate disclosure authorization procedures.

(10) Address correction is acceptable over the telephone for release of an undeliverable refund freeze. See IRM 3.13.5.29, Oral Statement/Telephone Contact Address Changes Requirements, for guidance. Ensure you are talking to the taxpayer or their authorized representative and document the adjustment remark section following the procedures found in IRM 21.1.3.20.2, Oral Statement Documentation Requirements. If there is any reason to doubt the identity of the person calling, request the caller to submit the information in writing. See Section 5.04(3) of Rev. Proc. 2010-16, 2010-19 IRB 664 for information about how the IRS is orally informed of address changes.

(11) To research refund inquiries concerning non-receipt of direct deposit, see IRM 21.4.1.5.7, Direct Deposits - General Information.

(12) The TC 971 AC 696 was established to indicate that Bureau of the Fiscal Service (BFS) has acknowledged/confirmed receipt of an IRS refund record. This code has no impact on refunds, either paper check, direct deposit or split refunds. It does not indicate that a refund was offset or is being offset, nor does it prevent a refund from being offset by BFS to a non-tax debt.

IRM 21.4.1.4.1.1 Updated to clarify procedures for returns not found. Change made to separate return types.

(1) Review the following table to determine the required action for **paper returns**. See IRM 21.4.1.4 (3), Refund Inquiry Response Procedure, for normal processing time frames.

If maximum normal processing time is:	Then
Not met	• Advise the taxpayer of the normal processing time, and to visit Where's My Refund at IRS.gov, or the IRS2Go (English and Spanish) phone application from a smart phone, for current refund information if the refund is not received within the time frame provided. Where's My Refund can inform the individual taxpayer if the IRS received the original return, and the projected date of the refund. Automated systems are not available for business taxpayers. **Note: DO NOT** offer the toll free refund hotline, 800-829-1954, as an option unless the taxpayer states they do not have a computer or internet access. **Reminder:** Where's My refund cannot provide any information on Form 1040-X, Amended U.S. Individual Income Tax Return.
Met and the tax module indicates that a paper return was **received**, but was **not processed** **or** Met, but **no record** that a paper return was received	• Apologize for the delay and advise the taxpayer that we are working returns in the order that they were received. • Advise the taxpayer: "In most instances, no further action is needed. Whether you filed electronically or by paper, we will contact you by mail if we need more information or if we made a change to your return." • If the taxpayer filed on paper more than six months ago and is due a refund, and Where's My Refund? does not have any information about the status of their return, advise them to resubmit the tax return, electronically if possible. If resubmitting by paper, make sure the return includes an original signature, and include all documents submitted with the original return. • Provide the taxpayer with the irs.gov web address "www.irs.gov/covidstatus" to check the current operational status due to Covid-19. **Note:** If the taxpayer received a CP 80, follow guidance above. For more information regarding CP 80, see IRM 21.2.4.3.44.2, CP80/CP080 Resolution and AMRH12 Reply Received.

(2) Review the following table to determine the required action for **electronically filed (e-filed) returns**. See IRM 21.4.1.4 (3), Refund Inquiry Response Procedure, for normal processing time frames.

If maximum normal processing time is:	Then
Not met	• Advise the taxpayer of the normal processing time, and to visit Where's My Refund at IRS.gov, or the IRS2Go (English and Spanish) phone application from a smart phone, for current refund information if the refund is not received within the time frame provided. Where's My Refund can inform the individual taxpayer if the IRS received the original return, and the projected date of the refund. Automated systems are not available for business taxpayers. **Note: DO NOT** offer the toll free refund hotline, 800-829-1954, as an option unless the taxpayer states they do not have a computer or internet access. **Reminder:** Where's My refund cannot provide any information on Form 1040-X, Amended U.S. Individual Income Tax Return.
Met and the tax module indicates that an e-filed return was **received**, but was **not processed**	If the taxpayer filed electronically, advise them if they received an acknowledgement, they do not need to take any further action other than promptly responding to any requests for information. If no acknowledgement received, advise them to refile.
Met but no record of an e-File return	• For original returns, see the table in IRM 21.4.1.4.1 (1), Locating the Taxpayer's Return, for SCFTR return research procedures. • If no information found on CC SCFTR, advise taxpayer to refile. See IRM 21.2.1.22, Modernized e-File (MeF/TRDB), and IRM 3.42.5.14.5, Forms for 1040 Modernized e-File (MeF), for limitations on e-filed current and prior year returns.

(3) Review the following table to determine the required action for **amended returns**. See IRM 21.4.1.4 (3), Refund Inquiry Response Procedure, for normal processing time frames.

If maximum normal processing time is:	Then
Not met	• Advise the taxpayer of the normal processing time, and to visit Where's My Amended Return at IRS.gov, or by telephone, using the toll-free number 866-464-2050 (must use a touch-tone phone). • Where's My Amended Return (WMAR) can track the status of their Form 1040-X for the current year

	and up to three prior years. They must wait three weeks after filing the form before using WMAR. Consistent messages are provided by the phone and web versions of WMAR. • Automated systems are not available for business taxpayers.
Met and the tax module indicates that a Form 1040-X was **received**, but was **not processed** (e.g., TC 971 AC 120)	• Apologize for the delay and advise the taxpayer that we are working returns in the order they were received. • Advise the taxpayer: "In most instances, no further action is needed. Whether you filed electronically or by paper, we will contact you by mail if we need more information or if we made a change to your return." • If the taxpayer filed electronically, advise them if they received an acknowledgement, they do not need to take any further action other than promptly responding to any requests for information. If no acknowledgement received, advise them to refile. • Provide the taxpayer with the irs.gov web address "www.irs.gov/covidstatus" to check the current operational status due to Covid-19.
Met, but **no record** that a Form 1040-X was received	If the taxpayer filed on paper more than 36 weeks ago and is due a refund, and Where's My Amended Return does not have any information about the status of their amended return, advise them to resubmit the tax return, electronically if possible. If resubmitting by paper, make sure the amended return includes an original signature and all documents submitted with the original amended return.

For more information, see IRM 21.5.3.3.1, Locating Amended Returns (Form 1040X), and IRM 21.2.1.59 Where's My Amended Return (WMAR).

IRM 21.4.1.4.1.2 Updated to include clarification of when to send 4442 to RIVO. Changes made to clarify information.

(1) The return was received, but not processed:

If Command Code (CC)	Research Shows	Then
TXMOD	UXXXX (unpostable return) in same line as TC 150 in pending transaction section. See IRM 21.4.1.4.1.2.1, Unpostable	Research CC UPTIN

	Conditions, and IRM 21.5.5, Unpostables.	
TXMOD/IMFOL	TC 914, 916 or 918 or # [redacted] #	# [redacted] #
TXMOD/ENMOD	Shows TC 971 AC 052, or TC 971 AC 152 or FREEZE-INDICATOR> of **1** or **2** on FFINQ, which indicates RIVO is reviewing the return.	• Advise the caller that the return is still in processing. • If there are freeze code conditions present, these will take precedence over the TC 971 AC 052/152 • If there are no freeze codes present, and the account has: A transaction code (TC) 971, action code (AC) 052 posted, normal processing time will increase by two cycles. A TC 971, AC 152 posted, normal processing time will increase by one cycle. If both TC 971 AC 052 and TC 971 AC 152 appear on the account, use the 2 cycle delay, as the AC 052 would supersede the AC 152. If the taxpayer asks why the processing time was increased tell them the return was randomly

		selected for additional review. **Reminder:** Do not mention RIVO, CI, etc, unless other account conditions indicate involvement and require it. **Note:** If the processing time frames are up and the return is UPC 126 or UPC 147 or showing as stopped in ERS (return is showing on CC ERINV), then follow the instructions in the appropriate box below.
TXMOD/ENMOD	Return was zeroed out, partially zeroed or credits reversed by RIVO (the address may have been updated to the service center address)	Initiate a Form 4442/e-4442, Inquiry Referral, to RIVO, using category “RIVO – Complex Issue not ID Theft”. Advise the taxpayer to allow 9 weeks for a response.
TXMOD/ENMOD	TC 971 AC 111 (CC TXMOD) and TC 971 AC 501/506 (CC ENMOD) with MISC: "AM" or "AMADJ"	See IRM 25.23.12.4.1, Telephone Inquiries Regarding Identity Theft Victim Assistance (IDTVA)Tax-Related Cases, for guidance.
TXMOD/TRDBV	TC 971 AC 111 (CC TXMOD), TRDBV shows UPC 126 RC 0 and the TP filed the return on MFT 32, **or** the return was GUF Voided/Deleted.	See IRM 25.25.6.6, Non Taxpayer Protection Program (TPP) Telephone Assistors Response to Taxpayers.
TXMOD/TRDBV	TC 971 AC 111 (CC TXMOD), CC TRDBV shows UPC 126 RC 0 and the return was not moved to MFT 32 prior to the end of year cycle deadline and is archived/deleted. This appears on CC TRDBV as GUF Voided/Deleted or GUF perfected but there is no MFT 32.	See IRM 25.25.6.5.5.4, The Taxpayer’s Return has been Archived/Deleted. **Note:** Non-TPP assistors see IRM 25.25.6.6, Non Taxpayer Protection Program (TPP)

		Telephone Assistors Response to Taxpayers.
TXMOD/TRDBV	TC 971 AC 111 (CC TXMOD), TRDBV shows UPC 147 RC 6 or 7 and the TP filed the return on MFT 32 or the return was GUF Voided/Deleted. Business rules for unpostable (UPC) 147 reason (URC) 1/6/7/8 have been turned off. Instructions will remain in the IRM to address residual inventory.	• When the contact is from the taxpayer or authorized third party, authenticate per IRM 21.1.3.2.3 (2), Required Taxpayer Authentication, and prepare Form 4442/e- 4442 to RIVO, using category "RIVO – Complex Issue Not ID Theft". Include authentication results in AMS. • Advise the taxpayer they should receive their refund or correspondence within 12 weeks. • If the taxpayer contacts us after the 12 weeks, follow the procedures in IRM 21.1.3.18, Taxpayer Advocate Service (TAS) Guidelines. • If the caller cannot authenticate, provide the caller the toll-free appointment number, 844-545-5640, to schedule an appointment at one of the Taxpayer Assistance Centers (TACs),

		(Hours of operation: 7:00 a.m. to 7:00 p.m. local time; Hawaii and Alaska follow Pacific Time Zone). After authenticating, TAC assistors should then follow the guidance above.
IMFOLI/IMFOLE/TRDBV	A module for MFT 32 with a TC 976 posted, regardless if there is a TC 971 AC 506 on CC IMFOLE, and CC TRDBV codes show status code **ERS CORRECTED** and CC TRDBV **CODES** screen **does not** have an Identity Theft indicator **T**.	See IRM 25.25.6.6, Non Taxpayer Protection Program (TPP) Telephone Assistors Response to Taxpayers.
IMFOLI/IMFOLE/TRDBV	A module for MFT 32 with a TC 976 posted, regardless if there is a TC 971 AC 506 on CC IMFOLE, and CC TRDBV codes show status code **ERS CORRECTED** and CC TRDBV **CODES** screen **has** an Identity Theft indicator **T**.	• If the contact is from the taxpayer or authorized third party, authenticate per IRM 21.1.3.2.3 (2), Required Taxpayer Authentication, and prepare Form 4442/e-4442 to the SP IDT team and fax it following instructions in bullet below. If additional action is required (i.e., injured spouse claim, 1040-X) request that the refund be held, monitor the account and take appropriate follow-up action once the

		return has posted to MFT 30. • Follow the guidance in IRM 3.28.4.8 (2), Review of Deleted Returns - UPC 147 RC 0 Only, for routing based on the DLN of the return. • Include authentication results in AMS. • Advise the taxpayer they should receive their refund or correspondence within 12 weeks. • If the taxpayer contacts us after the 12 weeks, follow the procedures in IRM 21.1.3.18, Taxpayer Advocate Service (TAS) Guidelines. • If the caller cannot authenticate, provide the caller the toll-free appointment number, 844-545-5640, to schedule an appointment at one of the Taxpayer Assistance Centers (TACs), (Hours of operation: 7:00 a.m. to 7:00 p.m. local time; Hawaii and Alaska follow Pacific Time Zone). After

		authenticating, TAC assistors should then follow the guidance above. • For paper inquiries, follow procedures in Note below. **Note:** If no return is posted and indicators exist for MFT 32, when working Form 3911, Form 1310, or other correspondence, employees should close their case with Letter 109C advising the taxpayer to call IRS at 800-829-1040 during the hours of 7:00 a.m. to 7:00 p.m. (local time), Monday - Friday. Advise the taxpayer that the return has been selected for further review and that we'll need to speak with them to validate the information that was submitted. Form 3911 and Form 1310 should then be destroyed as classified waste. See IRM 21.5.1.4.10, Classified Waste. For additional information on refund inquiries, see IRM 21.4.2, Refund Trace and Limited Payability and IRM 21.4.3, Returned Refunds/Releases. **Exception:** If the taxpayer is responding to Letter 12C and

		provides all the requested documents, send Form 4442/e-4442 as instructed above.
TXMOD/ENMOD	RJ 150 (rejected return).	Research CC ERINV. See IRM 21.4.1.4.1.2.4, Returns Located on Error Resolution System (ERS) or Rejects.
FFINQ	Return information (after no information on CC SUMRY or CC IMFOL) and no FREEZE-INDICATOR.	See IRM 21.4.1.4.1.2.4, Returns Located on Error Resolution System (ERS) or Rejects.
TRDBV	Return information (for IRS e-File).	See IRM 21.4.1.4.1.2.3, Researching Rejected IMF E-filed Returns. **Note:** If CC TRDBV response screen TRDPG displays: "Current-Status: GUF Voided/Deleted" on the first page of the tax return or on the response screen itself, see IRM 21.4.1.4.1.2.1, Unpostable Conditions.

Note: If taxpayer indicates the routing transit number or account number shown on their return is incorrect, advise the taxpayer IRS employees cannot change or correct these numbers from the numbers shown on their return. In some circumstances, TC 971 AC 850 may be input to flip a direct deposit refund to a paper check. See IRM 21.4.1.5.7, Direct Deposits - General Information, for additional information.

(2) Information concerning a return received but not yet processed will be on the Fact of Filing (FOF) within three weeks of return receipt. The information will remain on the FOF for three to six weeks depending on processing times. Additional information on CC "FFINQ" can be found in IRM 2.3.13, Command Codes FFINQ, REINF REMFE.

Caution: Do not use information from CC "FFINQ" to advise the taxpayer that the return has been processed and the refund issued. Advise the taxpayer that the return is still in processing and emphasize that the easiest way to keep track of the status of their refund is through our automated systems "Where's My Refund" on IRS.gov, and our free mobile application "IRS2Go" (English and Spanish) for smart phones.

(3) Input CC "FFINQ" and review the screen for the following information:

- RESEQUENCE IND — If present, indicates the return has been held for review or delayed for some reason. If this indicator is not present, use FOF-STATUS–DATE for time frame. If "1" add one week to the FOF-STATUS-DATE time frame to complete processing and refund to be issued.
- FOF-STATUS-CD –

If	Then
1	Refund should be issued in the cycle on FOF-STATUS-DATE (add one week if RESEQUENCE-IND=1) - **Do not use to calculate refund time frame**.
2	Return should post or go to ERS. Taxpayer should be contacted within 8 weeks of cycle date if additional processing information is required.
3	Identifies ST 2 cases that are going to be processed.
4	Identifies those returns that have entered ERS. Research CC ERINV. See IRM 21.4.1.4.1.2.5, Researching Rejected Returns with Command Code (CC) ERINV. If 8 weeks have elapsed from the FFINQ status date and there is no information on CC ERINV, check CC NAMES to see if the return was processed under a different TIN. If still not found, prepare a Form 4442/e-4442 to the Submission Processing ERS area using Refund - Status Code 4. Advise taxpayer they will be contacted within 30 days.
5	The return has been corrected by ERS. If 8 weeks have passed since (FOF-STATUS-DATE) and no new information is on IDRS, advise the taxpayer to refile the return, attach all appropriate forms such as schedules, forms, and copies of Form W-2. **Reminder:** Research CC IMFOLQ. It displays resequenced payment transactions that attempt to post as a TC 610 (remittance with return) and there has been no account established with a resequence code of 24. Use CC SCFTR for real time research of the Service Center Control. **Note:** If CC TRDBV shows the return was e-filed and has a balance due, advise the taxpayer of the fact that the return has a balance due and advise that the balance due e-File return will settle in cycle 20 or when the balance due is paid in full, whichever occurs first. For paper returns, the account will remain unsettled until full payment is received or the return due date is reached. The taxpayer will then receive a notice of the balance due.

- RTN – The routing transit number indicates an electronic funds transfer was requested, but does not necessarily mean the direct deposit will occur.

IRM 21.4.1.4.1.2.6(12) Added additional File Location Code (FLC) to Austin paper returns. Changes made for missing FLC.

(12) Use the following chart when advising the taxpayer to send/re-send the requested information to ERS/Rejects. Use the numbers below for any ERS/Rejects status requiring a fax/EEFax. Use CC ERINV to determine the correct FLC to match up with the fax number. If the FLC is not listed below, refer to Document 6209, to determine the appropriate ERS/Reject Unit.

Note: Advise the taxpayer to include a copy of the letter. If the letter was not received or lost, advise the taxpayer to provide a letter of explanation and include their TIN.

ERS/Rejects File Location Codes Addresses and Fax Numbers			
Common FLC	**Location(s)**	**Address**	**Fax Number**
18, 20, 21, 53, 71, 76 **Paper Returns**	Austin	Internal Revenue Service 3651 South Interregional Highway 35 Stop 6126 Austin, TX 78741 Attn: SP Rejects Team	855-204-5020
75, 76 **MeF Returns**	Austin	Internal Revenue Service 3651 South Interregional Highway 35 Stop 6126 Austin, TX 78741 Attn: SP Rejects Team	844-254-2834
10, 89, 99 **Paper Returns**	Fresno	Internal Revenue Service 333 West Pershing Road Stop 6120 N-1 Kansas City, MO 64108-4302 Attn: SP Rejects Team	855-892-7588

80, 90 **MeF Returns**	Fresno	Internal Revenue Service 1973 N Rulon White Boulevard Stop 6121 Ogden, UT 84404 (For certified mail, use 84201) Attn: SP Rejects Team	844-254-2836
07, 09, 36, 43 **Paper Returns**	Andover / Atlanta / Kansas City	Internal Revenue Service 333 West Pershing Road Stop 6120 N-1 Kansas City, MO 64108-4302 Attn: SP Rejects Team	855-892-7588
14, 16, 70, 79 **MeF Returns**	Andover / Atlanta / Kansas City	Internal Revenue Service 333 West Pershing Road Stop 6120 N-1 Kansas City, MO 64108-4302 Attn: SP Rejects Team	844-254-2835
11, 17, 29, 49 **Paper Returns**	Brookhaven / Cincinnati / Memphis / Ogden / Philadelphia	Internal Revenue Service 1973 N Rulon White Boulevard Stop 6121 Ogden, UT 84404	855-309-9361

		(For certified mail, use 84201) Attn: SP Rejects Team	
30, 32 **MeF Returns**	Brookhaven / Cincinnati / Memphis / Ogden / Philadelphia	Internal Revenue Service 1973 N Rulon White Boulevard Stop 6121 Ogden, UT 84404 (For certified mail, use 84201) Attn: SP Rejects Team	844-254-2836

IRM 21.4.1.4.2 Updated wording of what command codes will show a TC 840 posted. IRM updated for clarity.

(1) The return has been processed:

If the Command Code (CC)	Shows
SUMRY	ST 12
TXMOD	TC 150 on first line of Returns Transaction section
REINF	A check issued or direct deposit date
IMFOL/BMFOL	TC 150

(2) Research CC IMFOLT, CC BMFOLT and CC TXMOD to determine whether a refund was issued systemically (TC 846) or manually (TC 840). A TC 846 will appear on CC IMFOLT approximately one cycle before CC TXMOD.

Caution: If CC TXMOD indicates an open control base, see IRM 21.5.2.3, Adjustment Guidelines - Research, for guidance.

Caution: # [redacted] #

Caution: If the taxpayer received the refund and a Letter 4464C, Questionable Refund 3rd Party Notification Letter, advise the taxpayer to disregard the letter.

Caution: # [redacted]

[redacted] #

Reminder: The Bureau of the Fiscal Service (BFS) is responsible for offsetting tax refunds to child support, non-tax Federal agency debts, state income taxes and unemployment compensation debt. Offsets will occur after IRS has certified a refund for issuance TC 840/846, but before the check is actually sent or deposited.

Research both primary and secondary TINs to determine possible offset. Advise taxpayers with the following debt indicators on CC INOLE an offset may occur:

- **I** - Taxpayer owes an IRS debt or freeze
- **F** - Taxpayer owes a TOP debt, or
- **B** - Taxpayer owes an IRS debt and a TOP debt

Use the following statement or similar notification: "The refund may be offset to satisfy other outstanding liabilities." See IRM 21.4.6, Refund Offset, for more detailed information.

Note: The refund may be held by the *Delinquent Return Refund Hold Program* if the taxpayer has a delinquent return within the prior five years. See IRM 25.12.1.2, How to Identify Delinquent Return Refund Hold, for additional information. Once it is determined the refund in question involves a Delinquent Return Refund Hold, do not address the case in any way. Advise the taxpayer to call 866-897-3315. This is the number provided on the CP 63, We Have Held Your Tax Refund - Act Now, the taxpayer will receive or has received. This telephone number is for the Delinquent Return Refund Hold program and should not be provided to other taxpayers.

Caution: With accelerated refund processing through CADE 2, there are conditions under which accounts will not reflect the TC 846 until a systemic refund hold expires. See IRM 3.30.123.24 (10), Processing Timeliness Criteria for CADE 2, for additional information.

(3) CC IMFOLT, CC BMFOLT and CC TXMOD will indicate when a refund (TC 846 only) is issued. For IMF accounts, the indicator **DD:0** (paper check) or **DD:9** (direct deposit) will appear near the right margin either on the same line as the TC 846 or the next line down. If the taxpayer requests their refund be deposited into more than one account, each deposit will reflect a TC 846 with a split refund indicator of 1, 2, or 3. If the taxpayer requests only one direct deposit or a paper check, the indicator will be 0. Below is an explanation of the indicators:

- 0 - One direct deposit refund or paper check
- 1 - First refund of multiple refunds
- 2 - Second refund of multiple refunds
- 3 - Third refund of multiple refunds

Using the following table, determine when the refund was or will be issued and advise taxpayer. For additional information on CADE/CADE 2 processing, see paragraph 4 and 5 below.

Note: Refer to the chart in Exhibit 21.4.2-1 (11), Command Code (CC) "CHKCL" Input, if the refund was issued during an accelerated cycle.

If	And	Then advise taxpayer
Paper check	Return information found via CC IMFOLT, CC BMFOLT, CC TXMOD or CC REINF	The issue date of the refund. • For current year and all prior year IMF returns, the issue/mailing date is found on CC IMFOLT on line below the TC 846 as "RFND-PAY-DATE:", and on CC TXMOD on the line below the TC 846 as "RFND-PYMT-DT". • Business Master File (BMF), the issue date is one day after the TC 846 date. • Manual refund, the taxpayer should receive the refund within 10 calendar days from the RFND-PAY-DATE on CC IMFOLT or the RFND-PYMT-DT on CC TXMOD. **Note:** If the taxpayer asks how long it will take to receive their refund, advise the taxpayer that the best way to get the most current information about their refund is through the automated systems, Where's My Refund (WMR) on IRS.gov; IRS2GO (English and Spanish) for smart phones; or the Refund Hotline. You may advise the taxpayer to call back when four weeks (nine weeks if it's a foreign address) from the mailing date have passed if a trace cannot be started on one of the self-service platforms. **Note:** If the issue date falls on a federal holiday, the refund will be issued on the day before the holiday.
Electronic Funds Transfer (EFT) direct deposit	Return information found on CC IMFOBT or CC TXMOD	Deposit date of refund. • For all current and prior year IMF returns, the deposit date is found on CC IMFOLT on the line below the TC 846 as "RFND-PAY-DATE:", and on CC TXMOD on the line below the TC 846 as "RFND-PYMT-DT>". • Business Master File (BMF), the deposit date is six days before the TC 846 date. **Note:** If the issue date falls on a federal holiday, EFT refunds are dated on the holiday, but

		depending on the financial institution, may not be credited until the following day.
EFT/direct deposit	Return information found on CC "REINF" (Generated Refund Check Scheduled)	Deposit date "REF CHK SCHEDULED" date.

(4) For returns processed prior to January 2012, the literal CADE will appear in the upper right hand corner of CC IMFOLI and CC IMFOLT if the account is currently on CADE. However, the CADE literal is not an indicator that the refund was processed through Cade. This literal does not appear on returns processed after January 1, 2012, through CADE 2.

(5) Unlike IMF processing which occurred in weekly cycles, CADE/CADE 2 processing occurs on a daily basis (some CADE 2 accounts are processed on a weekly basis). CADE/CADE 2 cycle dates will carry an additional two digit field to indicate the day of the week processing occurred. The cycle date will post in a YYYYCCDD format. IMF accounts will be signified by a 08 in the DD field or the field will be blank.
CADE days of the week will be signified by:

- 01 = Monday
- 02 = Tuesday
- 03 = Wednesday
- 04 = Thursday
- 05 = Friday
- 06 = Saturday
- 07 = Sunday
- 08 or blank = IMF

Example: A TC 846 in CADE cycle "20052303" indicates processing occurred Wednesday of the 23rd cycle in year 2005

CADE 2 days of the week will be signified by:

- 01 = Friday
- 02 = Monday
- 03 = Tuesday
- 04 = Wednesday
- 05 = Thursday

Example: A TC 846 in CADE 2 cycle "20120503" indicates processing occurred Tuesday of the 5th cycle in the year 2012.

(6) If research indicates the refund check was recently issued or scheduled to be issued, and the taxpayer indicates a change of address but does not meet oral

statement criteria, advise the taxpayer to complete Form 8822, Change of Address. If the taxpayer requests that the telephone assistor send the form, offer the alternate methods for getting the form located in IRM 21.3.6.4.1, Ordering Forms and Publications. Inform the taxpayer they could save 7-15 days by downloading the form from irs.gov since they would not have to wait for it to be delivered by mail. Also advise the taxpayer the check may be delivered to the old address and will be re-issued to the current address if it is returned to the IRS. If the taxpayer submitted a change of address to the U. S. Postal Service, the check should be delivered to the new address. For complete guidelines regarding oral statement address change, see IRM 3.13.5.29, Oral Statements/Telephone Contact Address Change Requirements. If the account has an S- freeze, follow procedures in IRM 21.4.3.5.3, Undeliverable Refund Checks.

(7) If research indicates the refund was issued, see IRM 21.4.1.4.4, Refund Issued, but Lost, Stolen, Destroyed or Not Received.

IRM 21.4.1.5.7 Added that direct deposit is available on 2021 and subsequent e-filed amended returns starting January 2023. Change made for IRM consistency.

(1) Direct deposits are allowed on current and prior tax year returns, this includes IMF prior year original returns. As of January 2023, direct deposits are also available on tax year 2021 and subsequent electronically filed Form 1040-X, Amended U.S. Individual Income Tax Return.

Note: Direct deposits cannot currently be requested on a paper filed Form 1040-X, Amended U.S. Individual Income Tax Return. There are certain exceptions when a direct deposit may be issued on a paper filed Form 1040-X (i.e., math error on original return). Review IRM 21.4.1.5.7.1, Direct Deposit of Refunds.

Reminder: Bank account information cannot be updated via IDRS.

Reminder: According to the **Protecting Americans from Tax Hikes Act of 2015 (PATH Act) Section 201(b) which is codified at IRC 6402(m)**, the IRS cannot issue refunds, including applying credit elects, before **February 15** (15th day of the second month for fiscal year filers) for tax returns that claim the Earned Income Tax Credit (EITC) or the Additional Child Tax Credit (ACTC). This applies to the entire refund, even the portion not associated with these credits.

(2) Effective FY 2018, the RAL/RAC codes were expanded to include other Refund Advance Product codes. The RAL/RAC listing, now titled Refund Product Code indicators, can still be found on CC TRDBV under the attribute of **Refund Anticipation Loan Code**. Treat Refund Product Codes 1-4 as a Refund Advance Product (RAL/RAC) and refer taxpayers to their tax return preparer or the financial institution. If there is **no** RAL/RAC code 1-4 present on CC TRDBV, the

refund **should not** be considered a Refund Anticipation Loan.

Refund Product Codes (RAL/RAC)	DEFINITION
0	NO FINANCIAL PRODUCT
1	PRE-REFUND ADVANCE PRODUCT - TAXPAYER CHARGED AN ADVANCE FEE - Refund Anticipation Loan (RAL)
2	POST-REFUND FINANCIAL PRODUCT (REFUND TRANSFER) - Refund Anticipation Check (RAC)
3	PRE-REFUND ADVANCE PRODUCT - TAXPAYER NOT CHARGED AN ADVANCE FEE
4	OTHER/NEW PRODUCT - Not meeting any of the above criteria
5	TEXT FIELD TO EXPLAIN OTHER/NEW PRODUCT #4

Caution: # [redacted] #

(3) If a taxpayer files their tax return and requests a direct deposit of their refund, and later requests to stop the direct deposit, the direct deposit may be stopped by inputting TC 971 AC 850. This action must be done **prior to** the posting of the return (TC 150) on CC IMFOLT, unless a freeze condition is holding the refund. Input of a TC 971 AC 850 will result in the issuance of a paper refund check to the address shown on the taxpayer's tax return. If the return has posted, the direct deposit refund cannot be prevented by input of TC 971 AC 850, UNLESS the refund is frozen (e.g., -R, P- freeze, etc.). In the case of a freeze condition, the TC 971 AC 850 must post before, or in the same cycle as the refund. See IRM 21.4.1.5.7.1, Direct Deposit of Refunds, for further guidance.

Caution: Prior to taking any action to change how the refund is issued, research CC TRDBV for Refund Anticipation Loan (RAL/RAC) code and follow guidance in If/Then chart below.

If	And	Then
e-Filed return	CC TRDBV or MeF Return Request Display (RRD) shows a RAL/RAC code of **1 - 4**	Taxpayer must be referred to the financial institution or tax return preparer. Follow the instructions in IRM 21.4.1.5.7.1 (7), Direct Deposit of Refunds.
e-Filed return	CC TRDBV or MeF Return Request Display (RRD) does **NOT** show a RAL/RAC code of **1 - 4**	• Input TC 971 AC 850 if the TC 150 has not posted on CC IMFOLT. • Advise the taxpayer you are requesting the issuance of a paper check,

		however, due to timing issues, the request may be too late and a direct deposit may still be issued. • Advise the taxpayer they should also contact the financial institution. **Note:** Since the TC 971 AC 850 takes two cycles to post, consideration must be given to posting cycles when inputting TC 971 AC 850 on Masterfile accounts.
e-Filed return	CC IMFOLT shows TC 150 already posted	• Advise the taxpayer the refund cannot be issued as a paper check. • Provide the taxpayer with refund information and advise them to contact us again if it is not received after 5 calendar days. • If 5 calendar days have passed and the taxpayer has not received their direct deposit, see IRM 21.4.1.5.7.1, Direct Deposit of Refunds.
Paper return	• CC IMFOLT does not show a TC 150 posted • CC TXMOD does not show a pending TC 150	• Input TC 971 AC 850 • Advise the taxpayer you are taking the necessary steps to have their refund issued as a paper check.

Note: If during the conversation it is determined the taxpayer did not request direct deposit, refer to IRM 21.4.1.5.9.5, Taxpayer Expecting a Paper Check But Refund Issued as Direct Deposit.

(4) In 2010, taxpayers could elect to get their tax refund in the form of Series I U.S. Savings Bonds. In 2011, and on tax year 2010 and subsequent returns, taxpayers have more options available for purchasing savings bonds.

- Form 8888, Allocation of Refund (Including Savings Bond Purchases), will now give the taxpayer the option to designate up to 3 unique savings bond elections: 1 for the taxpayer themselves, and 2 designations can be as gift bonds to someone other than the taxpayer and/or as a purchase for a beneficiary.
- If the amount of the refund is increased because of a math error, the savings bonds will be issued, and the additional amount will be refunded in the form of a paper check or direct deposit if designated on the Form 8888. See Form 8888, Allocation of Refund (Including Savings Bond Purchases), for additional information.
- The purchase request must be in increments of $50 and may not exceed $5,000. If either of these conditions are not met, or if there was a math error

on the return that reduces the amount of refund, or invalid information on the Form 8888, per IRM 21.4.1.5.7.1 (1), Direct Deposit of Refunds, the refund will be issued as a paper check.

Note: The $5,000 limitation is for purchases of paper, I Series U.S. savings bonds in any calendar year. The only way to get a paper savings bonds now is to use your IRS tax refund. In any one calendar year, the taxpayer may buy up to $10,000 in Series EE electronic savings bonds AND up to $10,000 in Series I electronic savings bonds for themselves as a direct purchase through the U.S. Treasury Department at Treasury Direct.

- Except in the case of a math error reduction, any amount over and above the $50 increment may be direct deposited into a savings, checking or IRA account, or refunded as a paper check.

  Example: For example, if the refund is $275, the taxpayer can choose to get paper I Series savings bonds in the amount of up to $250, and the remaining $25 can be direct deposited into a savings, checking or IRA account or refunded in the form of a paper check.

Note: Savings bonds cannot be purchased on late filed or amended prior year tax returns.

(5) On January 1, 2016, the Department of the Treasury launched a program called myRA, offering taxpayers the opportunity to receive their refund in the form of a starter retirement account. Treasury is now phasing out the myRA program and is **no** longer accepting new enrollments.

- The myRA type refund can be identified on CC TXMOD and CC IMFOL by a unique routing number (111925074).
- Taxpayers received their own account number when they signed up for myRA.
- If the taxpayer claims non-receipt, and IDRS indicates the refund was a myRA, provide the following appropriate phone number:
  855-406-6972
  855-408-6972 (TTY)
  414-365-9616 (International)
- See Form 8888, Allocation of Refund (Including Savings Bond Purchases), for additional information.
- The refund trace process will follow the same procedures as any other direct deposit.

(6) Various tax return preparers also offer non-Treasury prepaid debit cards as a method to receive tax refunds. Taxpayers who want to select this method for their refund should contact their preparer or the issuer of the debit card for information regarding the use of these cards for receiving refunds. This includes the routing transit number and account number, any fees associated with the card's use, how to enter the request on the tax return in the direct deposit section of the refund, and

limits on the amount of deposits and withdrawals. Refund traces on these accounts will follow the same procedures as any other direct deposit. See IRM 21.4.1.5.7.4, Non-Receipt, Lost, Stolen or Destroyed Prepaid Debit Cards, for more information.

(7) There are also other prepaid reloadable debit cards offered by various vendors, such as department stores, etc. As in the case of the preparer debit cards, taxpayers inquiring about using a prepaid debit card to receive their tax refund should be directed to the vendor offering the card. The vendor will be able to provide information such as the routing transit number and account number, any fees associated with the card's use, how to enter the request on the tax return in the direct deposit section of the refund, and limits on the amount of deposits and withdrawals. Refund traces on these accounts will follow the same procedures as any other direct deposit. See IRM 21.4.1.5.7.4, Non-Receipt, Lost, Stolen or Destroyed Prepaid Debit Cards, for more information.

Reminder: Do not initiate a trace for Economic Impact Payment pre-paid debit cards. See IRM 21.6.3.4.2.13.2 (5), Economic Impact Payments - Refund Inquiries, for more information regarding non-receipt, lost, stolen or destroyed Economic Impact Payment pre-paid debit cards.

(8) Taxpayers can request their refund be deposited (split) into as many as three bank accounts/investment vehicles; a combination of savings, checking, Individual Retirement Account (IRA), or Series I Savings Bonds. Split Refunds will be allowed on all Forms 1040 series (paper and electronic returns). Taxpayers who want their refund deposited into more than one account will be required to complete a Form 8888. The request for split refund will be honored if all of the following conditions are met:

- The return is for the current tax year.
- The refund is issued in the same cycle that the return is processed.
- The module does not contain any condition that would cause the refund to be frozen (e.g., Injured Spouse Claim).
- The bank account numbers on the Form 8888 are all valid (e.g., correct amount of numbers).
- The savings bond request is for tax year 2009 or subsequent and is in increments of $50 with a maximum of $5,000.

Caution: Under current programming for split refund requests made through Form 8888, IMF only stores the information from the first bank account on Form 8888. Thus, if the refund is held beyond the first cycle, a split refund does not occur, and the entire amount is direct deposited into the first bank account listed on Form 8888.

Note: If the above conditions are not met, a paper check will be issued. See IRM 21.4.1.5.7 (11) below for the exception regarding invalid bank account numbers.

Note: Taxpayers should be informed that they should not agree to have any portion of their refund direct deposited into an account that is not in their name (e.g., tax return preparer's account). If Form 8888 contains account information that does not belong to the taxpayer, the resolution may become a civil matter between the taxpayer and that third party.

(9) A split refund indicator on IDRS will be used to identify refunds as follows:

- 0 - not a split refund (entire refund goes to one place). All paper refunds and direct deposited refunds to one account will have this indicator.
- 1 - Refund that appears 1st on Form 8888.
- 2 - Refund that appears 2nd on Form 8888.
- 3 - Refund that appears 3rd on Form 8888.

(10) Changes made by the IRS that increase or reduce the total refund will affect the amount identified with split refund code 3, then refund code 2, then 1, if relevant.

(11) Since the refunds at BFS will be sorted in ascending order by Routing Transit Numbers (RTN), offsets will be taken in RTN order, not by the split refund indicator. There are times when BFS transmits the information to the financial institution and the routing number is invalid or the bank account has been closed. When this occurs, part of the refund may be issued in a paper check and part may be direct deposit.

(12) As of 2015, the IRS now limits the number of refunds that can be electronically deposited into a single account or pre-paid debit card to three. Any additional refunds will be issued as a paper check. See Understanding Your CP53D Notice, and Direct Deposit Limits, on IRS.gov, for additional information regarding the limitation.

(13) If a taxpayer has not received their direct deposit, see IRM 21.4.1.5.7.1, Direct Deposit of Refunds.

IRM 21.4.1.5.8.1 Updated indicator for direct deposit manual refunds. Change made for IRM clarity.

(1) The following direct deposit (DD), reject reason code Indicators are found on IDRS under CC TXMOD and CC IMFOBT:

DIR-DEP-REJ-RSN-CD	Indicates
00	DD not requested.
07	No DD allowed.
10	DD passed the validity check.
21	Missing routing transit number (RTN), all blanks/zeros.
23	Invalid RTN, first two digits not in valid range.
24	Invalid RTN. RTN not on Financial Organization Master File Routing Transit Number File (FOMF-RTN-FILE).

25	Invalid RTN, failed internal RTN validity check.
31	Missing depositor account number, all blanks/zeros.
32	Invalid depositor account number, non-alpha-numeric characters (other than hyphen) present.
36	Direct deposit information is present on Form 8888 and on Form 1040.
37	Form 8888 is present, and the return contains Injured Spouse information.
38	The sum of the deposits requested on Form 8888 does not match the refund amount on Form 1040 and the difference is NOT a math error.
41	Prior year return. (Obsolete as of July 1, 2021)
42	Centralized authorization file (CAF) indicator authorizes a third party to receive refund.
43	Computer condition code (CCC) "W" present.
44	The total tax is zero and withholding/excess Federal Insurance Contribution Act (FICA) is $10,000 or more. Advise taxpayer we are unable to comply with their request for a direct deposit due to programming limitations.
46	Return posted to wrong account.
47	Module contains a TC 971 AC 053 # [redacted] #
48	Module contains a TC 971 AC 011 (Non-receipt of refund check) or TC 971 AC 850 (Flip direct deposit to paper)
49	Module contains a TC 971 AC 850 (flip direct deposit to paper); the number of direct deposit refunds (3) allowed to the same bank account has been exceeded. CP 53D is issued to the taxpayer as notification.
50	DD rejected by bank; block and serial number "77777" in DLN indicates issuance of paper check.
56	One or more split refund DDs rejected by bank; block and serial number "77777" in DLN indicates issuance of paper check.
58	DD rejected by bank; TC 841 with block and serial number: • "77711" in DLN indicates a rejection due to name mismatch between the name on the refund and the name on the bank account. CP 53A will be issued advising that the refund may take up to 10 weeks. • "77712" in DLN indicates ID Theft where the financial institution has been notified or believes as a result of internal fraud investigation that an ACH credit entry is related to a case where a taxpayer's identity has been stolen. A CP 53B will be issued advising that the refund may take up to 10 weeks. • "77713" in DLN indicates a questionable refund where account characteristics, history, investigation and/or other key markers identified through filters implemented by the financial institution indicate that an ACH credit entry is questionable, invalid, erroneous or obtained through fraudulent filings. A CP 53C will be issued advising that the refund may take up to 10 weeks.

	The account will have a P- freeze and will be reviewed automatically by the RIVO external leads program. See IRM 21.5.6.4.31.2 (3), P-Freezes with Return Integrity Verification Operations (RIVO) involvement, for additional guidance.
59	Split DD rejected by bank; TC 841 with block and serial number: • "77711" in DLN indicates a rejection due to name mismatch between the name on the refund and the name on the bank account. A CP 53A will be issued advising that the refund may take up to 10 weeks. • "77712" in DLN indicates ID Theft where the financial institution has been notified or believes as a result of internal fraud investigation that an ACH credit entry is related to a case where a taxpayer's identity has been stolen. A CP 53B will be issued advising that the refund may take up to 10 weeks. • "77713" in DLN indicates a questionable refund where account characteristics, history, investigation and/or other key markers identified through filters implemented by the financial institution indicate that an ACH credit entry is questionable, invalid, erroneous or obtained through fraudulent filings. A CP 53C will be issued advising that the refund may take up to 10 weeks. The account will have a P- freeze and will be reviewed automatically by the RIVO external leads program. See IRM 21.5.6.4.31.2 (3), P-Freezes with Return Integrity Verification Operations (RIVO) Involvement, for additional guidance.
60	Savings bond purchase request was not allowed because the refund per taxpayer from the posted return is not equal to the refund amount per the computer calculation.
61	Savings bond purchase request was not allowed because the SSN/TIN is on the IRS Liability file.
62	Savings bond purchase request was not allowed because the requested amount was not divisible by $50.
63	Savings bond purchase request was not allowed because the requested amount was more than $5,000.
64	Savings bond purchase request was not allowed because the return contained computer condition code 'F', '9', 'A' or the word 'DECD' was present in the current tax year controlling name line.
66	Savings Bond purchase request was not allowed because the name lines contain "&" or other special characters.
67	Savings bond purchase request was not allowed because the beneficiary bond registration is checked on the Form 8888, but the 1st bond name line and the 2nd bond name line are not present.
68	Savings bond purchase request was not allowed because the Form 8888 2nd name line is present, but the 1st name line is not present on a MFJ return (FSC2).

69	Savings bond purchase request was not allowed because the 1st and/or 2nd bond name lines are present on the Form 8888, but the amount of the requested bond registration is NOT significant.

(2) A CP 53, Unable to Direct Deposit, will be sent to the taxpayer when a direct deposit has been rejected and a paper check has been issued. If taxpayer asks about the nature of the rejection, research the taxpayers account on IDRS and determine the Reject Code to give a more specific explanation. Refer to the "Caution" in IRM 21.4.1.4 (3), Refund Inquiry Response Procedures, for high risk authentication requirements.

Note: Beginning July 2011, a "2-D Bar Code" pilot program involving various CP notices (including CP 53) will be implemented. Some of the notices will still display the entire SSN while others will have the SSN redacted/masked (e.g., XXX-XX-1234). In order to identify the account, a "hand held" bar code scanner must be used to read the taxpayer account information. If the scanner cannot read the bar code, CC TPIIP must be used. For more information on the CC, refer to IDRS Command Code Job Aid located on SERP under IRM Supplements. Additional CP notices utilizing this configuration requiring the bar code scanner will be rolled out periodically in the future.

(3) At times, a financial institution returns a direct deposit through a Treasury Regional Financial Center (RFC). The credit will post to master file as a TC 841 and can be identified by the block and serial number "77777" in the DLN. The "77777" in the DLN automatically causes a refund check to be issued immediately in the same cycle to the taxpayer's address of record. Sometimes due to an RFC processing error, the TC 841 does not carry the "77777" block and serial number and a **"P-"** Freeze results.

Note: If a **"P-"** freeze is present, refer to IRM 21.5.6.4.31, P- Freeze Overview, and IRM 21.4.3, Returned Refunds/Releases.

(4) CC TXMOD and CC IMFOLT will indicate how a refund (TC 846) is issued. The indicator will appear near the right margin either on the same line as the TC 846 or the next line down. An indicator of DD:0 indicates a paper check, and an indicator of DD:9 indicates direct deposit.

(5) Manual refunds (TC 840) may also be issued via direct deposit in certain situations, i.e., hardships. A direct deposit TC 840 will show an "F" in the 11th position of the Refund Schedule Number (RSN) on CC TXMOD, CC IMFOLT and CC IMFOBT. See IRM 3.17.79-4 Refund Schedule Number Format.