

## IRM PROCEDURAL UPDATE

**DATE:** 10/08/2024

**NUMBER:** ts-21-1024-1022

**SUBJECT:** Various Changes to Refund Research

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

**CHANGE(s):**

**IRM 21.4.1.4.1.1(1) - Updated information if the taxpayer is calling to check on the status of their refund. Changes made to clarify information.**

(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.

<b>If maximum normal processing time is:</b>	<b>Then</b>
Not met	<ul style="list-style-type: none"><li>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.</li></ul> <p><b>Note: DO NOT</b> 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.</p> <p><b>Reminder:</b> Where's my Refund (WMR) provides refund information for the current processing year plus two prior year returns and cannot provide any information on Form 1040-X, Amended U.S. Individual Income Tax Return.</p>
Met and the tax module indicates that a paper return was <b>received</b> , but was <b>not processed</b>	<ul style="list-style-type: none"><li>Apologize for the delay and advise the taxpayer that we are working returns in the order they were received.</li><li>Advise the taxpayer: "In most instances, no further action is needed. Whether you filed electronically or</li></ul>

<p>or</p> <p>Met, but <b>no record</b> that a paper return was received</p>	<p>by paper, we will contact you by mail if we need more information or if we made a change to your return."</p> <ul style="list-style-type: none"> <li>• If the taxpayer filed on paper more than six weeks 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 electronically, advise the taxpayer to ensure they receive a confirmation email from the e-file provider that the IRS accepted their return for filing. If resubmitting by paper, make sure the return includes an original signature and all documents submitted with the original return.</li> <li>• To check the current operational status, advise the taxpayer to go to IRS.gov web address and type "processing status for tax forms" in the search bar, "processing status for tax forms" is the top choice listed in the results.</li> </ul> <p><b>Note:</b> 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.</p>
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**IRM 21.4.1.4.1.2(1) Box 3 - Updated information for CC FFINQ research. Changes made to clarify information.**

**IRM 21.4.1.4.1.2(1) Box 9 - Updated information for letter 109C to use an "\*" to replace taxpayer's TIN when taxpayer has not authenticated. Change made for IRM consistency.**

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

**Note:** Business rules for unpostable (UPC) 147 reason codes (URC) 1, 6, 7 and 8 are obsolete as of January 2017. Instructions have been removed from the chart below.

Row	If Command Code (CC)	Research Shows	Then
1	TXMOD	UXXXX (unpostable return) in same line as TC 150 in pending transaction section. See IRM 21.4.1.4.1.2.1, Unpostable Conditions, and IRM 21.5.5, Unpostables.	Research CC UPTIN
2	TXMOD / IMFOL	TC 914, 916 or 918 or # [REDACTED]	# [REDACTED]

		[REDACTED] #	[REDACTED] #
3	TXMOD / ENMOD	Shows TC 971 AC 052, or TC 971 AC 152 or Refund Status Code is <b>K4</b> on CC FFINQ, which indicates RICS is reviewing the return.	<ul style="list-style-type: none"> <li>• Advise the caller that the return is still in processing.</li> <li>• If there are freeze code conditions present, these will take precedence over the TC 971 AC 052/152</li> <li>• 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.</li> </ul> <p><b>Reminder:</b> Do not mention RICS, RIVO, CI, etc, unless other account conditions indicate involvement and require it.</p> <p><b>Note:</b> If the processing time frames are up and the return</p>

			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.
4	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.
5	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.
6	TXMOD / TRDBV	TC 971 AC 111 (CC TXMOD), TRDBV shows UPC 126 RC 0 and the TP filed the return on MFT 32, <b>or</b> the return was GUF Voided/Deleted.	See IRM 25.25.6.6, Non Taxpayer Protection Program (TPP) Telephone Assistors Response to Taxpayers.
7	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.  <b>Note:</b> Non-TPP assistors see IRM 25.25.6.6, Non Taxpayer Protection Program (TPP) Telephone Assistors Response to Taxpayers.
8	IMFOLI / IMFOLE / IMFOLT / 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 <b>ERS CORRECTED</b> and CC TRDBV <b>CODES</b> screen <b>does not</b> have an Identity Theft indicator <b>T</b> .	See IRM 25.25.6.6, Non Taxpayer Protection Program (TPP) Telephone Assistors Response to Taxpayers.
9	IMFOLI / IMFOLE / IMFOLT / 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 <b>ERS CORRECTED</b> and CC TRDBV <b>CODES</b> screen <b>has</b> an Identity Theft indicator <b>T</b> .	<ul style="list-style-type: none"> <li>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</li> </ul>

			<p>team. Follow routing procedures in the bullet below. Select category, <b>"Refund"</b> then select <b>"SPIDT"</b> 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.</p> <ul style="list-style-type: none"> <li>• Follow the guidance in IRM 3.28.4.7 (2), Review of Deleted Returns - UPC 147 RC 0 Only, for routing based on the DLN of the return.</li> <li>• Include authentication results in AMS.</li> <li>• Advise the taxpayer they should receive their refund or correspondence within 12 weeks.</li> <li>• If the taxpayer contacts us after the 12 weeks, follow the procedures in IRM 21.1.3.18, Taxpayer Advocate Service (TAS) Guidelines.</li> <li>• 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</li> </ul>
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		<p>follow Pacific Time Zone). After authenticating, TAC assistants should then follow the guidance above.</p> <ul style="list-style-type: none"> <li>• For paper inquiries, follow procedures in Note below.</li> </ul> <p><b>Note:</b> 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, Return Requesting Refund Can't be Located or Not Filed; Send Copy, using an "*" to replace the taxpayer's TIN. Advise the taxpayer to call IRS at 800-829-1040. Include the hours of operation which are Monday through Friday, 7:00 a.m. to 7:00 p.m., local time, with the exception of Puerto Rico, which is 8:00 a.m. to 8:00 p.m., local time. 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.</p> <p><b>Exception:</b> If the taxpayer is</p>
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			responding to Letter 0012C and provides all the requested documents, send Form 4442/e-4442 as instructed above.
10	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.
11	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.
12	TRDBV	Return information (for IRS e-File).	See IRM 21.4.1.4.1.2.3, Researching Rejected IMF E-filed Returns.  <b>Note:</b> 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.

**IRM 21.4.1.4.1.2.1(1) Box 12 - Updated information for letter 109C to use an "" to replace taxpayer's TIN when taxpayer has not authenticated. Change made for IRM consistency.**

(1) If the module shows the original return went unpostable during processing, determine:

**Note:** Business rules for unpostable (UPC) 147 reason codes (URC) 1, 6, 7, and 8 are obsolete as of January 2017. Instructions have been removed from the chart below.

Row	If	Then
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1	An unpostable condition other than UPC 126 or UPC 147 has <b>NOT</b> been corrected, whether viewable in CC UPTIN or not.	If available, use CC <b>UPCASZ</b> to notify the unpostable function of correction needed. See IRM 21.5.5.3.3, Responding to Taxpayer Inquiries on an Open Unpostable, for further guidance.  <b>Note:</b> The IAT UP Histories tool can be used to leave a history item.
2	An unpostable condition including UPC 126 or UPC 147 has been corrected  <b>Note:</b> The closed UPC 147/126 resulted in a return moved to MFT 32	<ul style="list-style-type: none"> <li>• Advise taxpayer to allow <b>9 weeks</b> from the closing date for processing. See IRM 21.5.5.3.4, Responding to Inquiries on a Closed Unpostable.</li> <li>• If 9 weeks have passed and refund has not been issued, see IRM 25.25.6.6.4, Taxpayer Protection Program (TPP) Issue Resolved - Refund Not Received.</li> </ul>
3	The UPC 126 RC 0 is closed with a URC of 0	See IRM 25.25.6.6, Non Taxpayer Protection Program (TPP) Telephone Assistors Response to Taxpayers, for procedures
4	The UPC 147 RC 0 is closed with a URC of 0	See IRM 25.23.2.7.3, Identity Theft Identified by Submission Processing, for more information.  <ul style="list-style-type: none"> <li>• Advise taxpayer to allow <b>9 weeks</b> from the closing date for processing.</li> </ul>
5	Unpostable condition is an unresolved UPC 126 RC 0 and is not viewable on CC UPTIN and the normal processing time frames have <b>not</b> been met.	<ul style="list-style-type: none"> <li>• Advise the taxpayer to allow the normal processing time frames in IRM 21.4.1.4, Refund Inquiry Response Procedures.</li> <li>• Advise the taxpayer that they should receive either their refund or correspondence within those time frames.</li> </ul>
6	Unpostable condition is an unresolved UPC 126 RC 0 and is not viewable on CC UPTIN and the normal processing time frames have been met.	If the UPC 126 RC 0 posted to the account <b>within 14 days</b> of the date of the call, advise the caller that additional information is required to complete the processing of their return and to allow 14 days to receive a letter with further instructions. Advise the caller to call IRS at 800-829-1040 if they do not receive a letter within 14 days from the date of the call.



7	Unpostable condition is an unresolved UPC 126 RC 0 and is not viewable on CC UPTIN and the normal processing time frames have been met.	If the UPC 126 RC 0 posted to the account <b>more than 14</b> days prior to the date of the call, see IRM 25.25.6.6.2 (3), Procedures for when the Caller has not Received or Lost the Taxpayer Protection Program (TPP) Letter, follow instructions under "NOTE" in paragraph 3.
8	Unpostable condition is an unresolved UPC 126 RC 0 and is viewable on CC UPTIN.	CSRs should see IRM 25.25.6.6, Non Taxpayer Protection Program (TPP) Telephone Assistors Response to Taxpayers.  <b>Note:</b> Do not use CC UPCASZ on UPC 126 RC 0.
9	The UPC 147 RC 0 unpostable remains open and it's been 8 cycles or <b>less</b> since the transaction went unpostable.	<ul style="list-style-type: none"> <li>Advise the taxpayer to allow 8 weeks for resolution and they should receive either their refund or correspondence within that time frame.</li> <li>For paper inquiries, follow procedures in paragraph (2) below.</li> </ul>
10	The UPC 147 RC 0 unpostable remains open or is in suspense and it's been <b>more</b> than 8 cycles since the transaction went unpostable.	<ul style="list-style-type: none"> <li>When the contact is from the taxpayer or authorized representative, send Form 4442/e-4442, Inquiry Referral, to Submission Processing using the Form 4442 Submission Processing Unpostable Referral Listing. Select category, "<b>Refund</b>" then select "<b>SPIDT</b>". Unpostable cases may not show the assigned IDRS numbers initially, however the referrals should still be sent according to the Responsible Campus.</li> <li>Advise the taxpayer they should receive their refund or correspondence within 12 weeks.</li> <li>If the taxpayer contacts us after the 12 weeks, follow the procedures in IRM 21.1.3.18, Taxpayer Advocate Service (TAS) Guidelines.</li> <li>For paper inquiries, follow procedures in paragraph (2) below.</li> </ul>
11	The UPC 147 RC 0 is closed, the return has posted to MFT 32 (TC 971 AC 111 present on MFT 30), and TC 971 AC 506 with "WI SP UPC 147" is in the MISC field on CC ENMOD and CC IMFOLE.	<ul style="list-style-type: none"> <li>When the contact is from the taxpayer or authorized representative, perform additional authentication per IRM 21.1.3.2.4, Additional Taxpayer Authentication.</li> <li>If the caller passes additional</li> </ul>

		<p>authentication, send Form 4442/e-4442 to the SP IDT team at the site of the closed unpostable. Follow routing procedures in the bullet below. Select category, "<b>Refund</b>" then select "<b>SPIDT</b>"</p> <ul style="list-style-type: none"> <li>• See IRM 3.28.4.7 (2), Review of Deleted Returns - UPC 147 RC 0 Only, for routing based on the DLN of the return.</li> <li>• Include authentication results in AMS.</li> <li>• Advise the taxpayer they should receive their refund or correspondence within 12 weeks.</li> <li>• If the taxpayer contacts us after the 12 weeks, follow the procedures in IRM 21.1.3.18, Taxpayer Advocate Service (TAS) Guidelines.</li> <li>• 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.</li> <li>• For paper inquiries, follow procedures in paragraph (2) below.</li> </ul>
12	<p>Unpostable condition is UPC 147 RC 0 and URC D (deleted) condition shows on CC TRDBV as "GUF VOIDED/DELETED"</p>	<p>Submission Processing Identity Theft (SPIDT) has deleted the return:</p> <ul style="list-style-type: none"> <li>• When the contact is from the taxpayer or authorized representative, perform additional authentication per IRM 21.1.3.2.4, Additional Taxpayer Authentication. If the caller passes, follow the guidance in IRM 3.28.4.7 (2), Review of Deleted Returns - UPC 147 RC 0 Only.</li> <li>• Advise the taxpayer to allow the normal processing time frames shown in IRM 21.4.1.4, Refund Inquiry Response Procedures.</li> </ul> <p><b>Note:</b> Taxpayers inquiring about an</p>

		<p>account with an indication of "SPIDT STILL BAD" on CC TXMOD or AMS should be advised to submit their correct, signed paper return with all supporting documentation to the fax number/address shown in IRM 3.28.4.7 (2), Review of Deleted Returns - UPC 147 RC 0 Only. Normal processing time frames apply to the newly submitted return.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• For paper inquiries, if AMS does not show the taxpayer has authenticated, send Letter 109C, Return Requesting Refund Can't be Located or Not Filed; Send Copy, using an "*" to replace the taxpayer's TIN. Advise the taxpayer to call IRS at 800-829-1040. Include the hours of operation which are Monday through Friday, 7:00 a.m. to 7:00 p.m., local time, with the exception of Puerto Rico, which is 8:00 a.m. to 8:00 p.m., local time. 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. Close your case.</li> </ul> <p>If AMS shows the taxpayer has been authenticated, forward the tax return using the instructions in IRM 3.28.4.7 (2), Review of Deleted Returns - UPC 147 RC 0 Only.</p>
13	Unpostable condition is UPC 147 RC 4 with Special Processing Code (SPC) 9. SPC 9 is displayed on CC TRDBV. Select	This is an indication of a return attempting to post on a deceased taxpayer account. Cases should be worked the same as accounts with TC 971 AC 524. See IRM 21.6.6.2.21.3, CP

"GUF VOIDED-DELETED" and then "CODES."	01H Notice or Letter 12C Decedent Account Responses, for guidance.
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**Note:** CC TRDBV will have the necessary information to identify which unpostable and reason code was used on the original return if the unpostable is no longer showing on IDRS.

**Note:** See IRM 21.5.5, Unpostables, and IRM 3.12.179, Individual Master File (IMF), Payer Master File (PMF) Unpostable Resolution, for complete instructions.

**IRM 21.4.1.4.1.2.1(2) - Updated information for letter 109C to use an "\*" to replace taxpayer's TIN when taxpayer has not authenticated. Change made for IRM consistency.**

(2) If no return is posted and indicators exist for MFT 32, when working Form 3911, Form 1310, or other correspondence, take the following actions:

- Send Letter 109C, Return Requesting Refund Can't be Located or Not Filed; Send Copy, using an "\*" to replace the taxpayer's TIN. Advise the taxpayer to call IRS at 800-829-1040. Include the hours of operation which are Monday through Friday, 7:00 a.m. to 7:00 p.m., local time, with the exception of Puerto Rico, which is 8:00 a.m. to 8:00 p.m., local time. 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.
- Destroy Form 3911 and Form 1310 as classified waste. See IRM 21.5.1.4.10, Classified Waste.
- Close your case.
- For additional information on refund inquiries, see IRM 21.4.2, Refund Trace and Limited Payability, and IRM 21.4.3, Returned Refunds/Releases.

**IRM 21.4.1.4.1.2.6(5) - Updated information if the taxpayer is calling to check on the status of their refund and does not meet TAS criteria. Changes made to clarify information.**

(5) If the taxpayer is calling to check on the status of their refund and does not meet TAS criteria, apologize for the delay. Advise the taxpayer reviewing a tax return does not typically require us to correspond with taxpayers, but it does require special handling by an IRS employee, so in these instances it is taking the IRS more than the normal processing time frame to issue any related refund. Do not advise the taxpayer to resubmit the requested information. 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.

**Note:** If the taxpayer inquires how long they will need to wait for resolution of a tax return filed, advise the taxpayer to go to IRS.gov web address and type "processing status for tax forms" in the search bar, "processing status for tax forms" is the top choice listed in the results.

**IRM 21.4.1.4.1.2.6(11) - Updated information for CC FFINQ research. Changes made to clarify information.**

(11) If ERS status is not specifically noted above and you cannot determine the cause for the condition (except Status 100), advise the taxpayer to allow 10 weeks from the original received date of the e-Filed or paper return for their refund or additional correspondence. If the 10 weeks have passed, prepare Form 4442/e-4442 and fax to the appropriate ERS/Reject Unit. See fax/EEFax numbers in (14) below. If the taxpayer calls back after the referral has been sent refer to (15) and (16) below as appropriate.

**Note:** See IRM 21.4.1.4.1.2, Return Found/Not Processed, for more information if account shows TC 971 AC 052, or TC 971 AC 152 or Refund Status Code is K4 on CC FFINQ, which indicates RICS is reviewing the return.

**IRM 21.4.1.4.2(3) - Updated to remove "you may" when providing the taxpayer with a time frame to call back. Changes made to clarify 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
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Paper check	Return information found via CC IMFOLT, CC BMFOLT, CC TXMOD or CC REINF	<p>The issue date of the refund.</p> <ul style="list-style-type: none"> <li>• 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".</li> <li>• Business Master File (BMF), the issue date is one day after the TC 846 date.</li> <li>• 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.</li> </ul> <p><b>Note:</b> If the taxpayer asks how long it will take to receive their refund: For IMF 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. Advise the taxpayer to call back when four weeks (nine weeks if it's a foreign address) from the issue/ mailing date have passed if a trace cannot be started on one of the self-service platforms. For BMF accounts, advise the taxpayer to call back if four weeks (nine weeks if it's a foreign address) from the issue/ mailing date have passed if check was not received. If the issue date falls on a federal holiday, the refund will be issued on the day before the holiday.</p>
Electronic Funds Transfer (EFT) direct deposit	Return information found on CC IMFOBT or CC TXMOD	<p>Deposit date of refund.</p> <ul style="list-style-type: none"> <li>• 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&gt;".</li> <li>• Business Master File (BMF), the deposit date is six days before the TC 846 date.</li> </ul> <p><b>Note:</b> 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.</p>
EFT/direct deposit	Return information found on CC	Deposit date "REF CHK SCHEDULED" date.

	"REINF" (Generated Refund Check Scheduled)	
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**IRM 21.4.1.4.4(2) Box 1 - Updated to remove "you may" when providing the taxpayer with a time frame to call back. Added information regarding self-service trace option. Changes made to clarify information.**

(2) If research shows a refund has been generated and the taxpayer states they did not receive the check or direct deposit, use the following "If-And-Then" table to assist in resolving the issue:

**Caution: Do not** initiate a refund trace over the phone if there is IDT involvement on the account. See IRM 25.23.12.4.1, Telephone Inquiries Regarding Identity Theft Victim Assistance (IDTVA)Tax-Related Cases, for additional information.

**Caution: Do not** initiate a refund trace over the phone if there is RIVO involvement on the module. When providing a pre-populated Form 3911, verify all information is for the correct taxpayer. See IRM 21.5.6.4.35.3, -R freeze Overview For Accounts With Return Integrity Verification Operations (RIVO) Involvement, for additional information.

**Note:** Many U.S. Post Offices will forward the refund check if the taxpayer has a forwarding address on file with the local post office. If this is the case, advise the taxpayer to allow up to 6 weeks from the IDRS refund payment date for receipt of the check. If the check is not received by the end of those 6 weeks, follow normal refund trace procedures.

Row	If taxpayer states they did not receive a refund	And the date is	Then
1	TC 846 is present on the module and a paper check was issued	Less than four weeks (or nine weeks if it's a foreign address) from the mailing date. For current and all prior year IMF returns, the issue/ mailing 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>". For Business Master File (BMF), the issue/ mailing	<ul style="list-style-type: none"> <li>Advise the taxpayer that the best way to get the most current information about their refund or begin a refund trace is through the automated systems, Where's My Refund (WMR) on IRS.gov; IRS2GO (English and Spanish) for smart phones; or the Refund</li> </ul>

		date is one day after the TC 846 date.	<p>Hotline.</p> <p><b>Exception:</b> Self-service trace option is not available if filing status is Married Filing Joint.</p> <ul style="list-style-type: none"> <li>Advise the taxpayer to call back when four weeks (nine weeks if it's a foreign address) from the issue/ mailing date have passed if a trace cannot be started on one of the self service platforms.</li> <li>For BMF accounts advise the taxpayer to call back if four weeks (nine weeks if it's a foreign address) from the issue/ mailing date have passed if check was not received.</li> </ul>
2	TC 846 is present on an IMF module and a paper check was issued	Four or more weeks (or nine or more weeks if it's a foreign address) since the issue/ mailing date. For current and all prior year IMF returns, the issue/ mailing 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>".	See IRM 21.4.2, Refund Trace and Limited Payability.
3	TC 846 is present on a BMF module and a paper check was issued	Four or more weeks (or nine or more weeks if it's a foreign address) since the issue/ mailing date. For Business Master File (BMF), the issue/ mailing date is one day after the TC 846 date.	Advise the taxpayer to file Form 3911, Taxpayer Statement Regarding Refund. See IRM 21.4.2.4.1, Form 3911, Taxpayer Statement Regarding Refund.
4	TC 846 is present on	The caller states they have	<ul style="list-style-type: none"> <li>Follow the IF and</li> </ul>



	<p>the module and the refund is a DD</p>	<p>been told by their bank that their refund was returned to the IRS. The caller may use terms such as, the bank returned the refund as a bank lead (External lead) <b>OR</b> I have a lead number (XXXXXX XX) <b>OR</b> the bank received an indemnification letter from IRS or the funds were requested/returned.</p> <p><b>Note:</b> Due to timing, the account may not reflect the external lead process is in progress. Do NOT refer the taxpayer back to the financial institution unless the External Lead IRM instructs you to do so.</p>	<p>THEN chart in IRM 25.25.8.7, Responding to Taxpayer Inquiries, or</p> <ul style="list-style-type: none"> <li>• If the conditions in IRM 25.25.8.7, do not exist, follow IRM 21.4.1.5.7.1, Direct Deposit of Refunds.</li> </ul>
5	<p>TC 846 is present on the module and the refund is a direct deposit (DD), a split refund or a Refund Advance Product (RAL/RAC)</p>	<p>Five or more calendar days since <b>scheduled</b> DD date</p> <p><b>Note:</b> The scheduled date of a DD is found on CC IMFOLT on the line below the TC 846 as <b>RFND-PAY-DATE</b>, and on CC TXMOD on the line below the TC 846 as <b>RFND-PYMT-DT&gt;</b></p>	<ul style="list-style-type: none"> <li>• Verify the direct deposit bank by providing the taxpayer with the routing transit number (RTN) from CC IMFOBT. If necessary, also provide the bank name using the link in the note below this chart.</li> <li>• Ask the taxpayer if they have contacted the financial institution. If the answer is <b>NO</b>, advise to do so and give the account number and type indicated on CC IMFOBT. If the answer is <b>YES</b>, initiate refund trace per IRM 21.4.2, Refund Trace and Limited Payability, if appropriate.</li> </ul>

			<b>Caution:</b> If the deposit is a split refund or if a Refund Advance Product (RAL/RAC), review IRM 21.4.1.5.7.1, Direct Deposit of Refunds, for additional information first.
6	TC 840 manual refund <b>Note:</b> If TC 840 carries a blocking series and serial number 9XXXX series with a Julian date less than 400, it is a "Dummy TC 840" and no actual check has been issued. Research for the SSN where the refund was issued.	10 calendar days (30 calendar days if it's a foreign address) from the "RFND-PAY-DATE" on CC IMFOLT or the "RFND-PYMT-DT" on CC TXMOD, either of which is located below the TC 840	Advise the taxpayer to file Form 3911, Taxpayer Statement Regarding Refund. See IRM 21.4.2.4.1, Form 3911, Taxpayer Statement Regarding Refund, for additional guidance regarding Form 3911. See exception below for taxpayers located in a disaster area.
7	TC 740 Undelivered Refund		See IRM 21.4.3, Returned Refunds/Releases, for resolving undelivered refunds.
8	TC 841 Returned/Stopped Refund		<ol style="list-style-type: none"> <li>1. Determine cause of the refund stop</li> <li>2. Attempt to resolve issue</li> <li>3. See IRM 21.5.6, Freeze Codes, for resolving freeze releases.</li> </ol> <p><b>Note:</b> Refer to Exhibit 21.4.2-3, Reason for Cancellation Codes and Generated Account Information, to determine the cause of refund cancellation.</p>
9	TC 898/899 TOP Offset		See IRM 21.4.6.5.1, Taxpayer Inquiries on TOP Offset.

10	TC 960 is posted and a refund has been issued		<ul style="list-style-type: none"> <li>• Research CC CFINK for receipt code "R" and advise the taxpayer to check with the POA of record for receipt of the refund check.</li> <li>• If the taxpayer has already asked the POA, follow the appropriate guidance above.</li> </ul>
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**Note:** If during the conversation it is determined the taxpayer did not request a direct deposit, refer to IRM 21.4.1.5.9.5, Taxpayer Expecting a Paper Check But Refund Issued as Direct Deposit.

**Note:** If the taxpayer alleges preparer misconduct as the reason for non-receipt of the refund, see IRM 25.24.1.3, Identifying Potential RPM Issues For Telephone Assistors/Taxpayer Assistance Center (TAC) Assistors. In some situations, you may need to advise the taxpayer that the restoration of the refund to the taxpayer may become a civil matter between the taxpayer and the preparer.

**Note:** When sending a Form 3911 to the taxpayer, input the following history item on CC TXMODA:

**Example:** H,39112TP

**Exception:** If the taxpayer is located in a Presidentially-Declared Disaster area and the check is issued between 10 days before the disaster and 30 days after the disaster, a Form 3911 is not required. Oral authority should be taken from all taxpayers including those who filed a joint return.

**Note:** To find the financial institutions for specific routing numbers, use the link at Financial Institution Routing Numbers. If the number isn't found, advise the taxpayer to contact their return preparer.

**IRM 21.4.1.5.7(4) - Updated to include information for the discontinuance of the savings bond program at Bureau of the Fiscal Service. Change made for IRM consistency.**

(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 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.

**Note:** Beginning January 1, 2025, purchasing savings bonds with a refund on a Form 8888, will no longer be an option. The program is being discontinued by the Bureau of the Fiscal Services (BFS).

**IRM 21.4.1.5.7.1(1) - Updated to include information for the discontinuance of the savings bond program at Bureau of the Fiscal Service. Change made for IRM consistency.**

(1) Routing transit number (RTN) identifies the financial institution (FI) to which the refund will be deposited. A direct deposit indicator (DD) will post with the TC 846 and can be identified on CC TXMOD or CC IMFOLT as DD:9. Taxpayers can elect DD of

their refunds on their electronic or paper Individual Income Tax returns. RTN can be verified by checking IDRS CC IMFOBT.

**Note:** The deposit date is shown 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".

**Note:** The RTN for savings bonds is always **043736881**. The account number is always identified by the word "**BONDS**". If either of these is entered incorrectly, or there is a math error on the return, the savings bond purchase request will be rejected, and the refund will be issued as a paper check.

**Note:** Beginning January 1, 2025, purchasing savings bonds with a refund on a Form 8888, will no longer be an option. The program is being discontinued by the Bureau of the Fiscal Services (BFS).

**IRM 21.4.1.5.7.3(1) - Updated to include information for the discontinuance of the savings bond program at Bureau of the Fiscal Service. Change made for IRM consistency.**

(1) Savings bonds are ordered after the IRS completes processing of the return. Once ordered it may take up to three weeks for the bond to arrive in the mail. Any portion being directly deposited into a bank account may be received before the bonds arrive by mail. If the taxpayer requested to purchase savings bonds with part of their tax refund, and you verified this by IDRS research (CC TXMOD/CC IMFOLT/CC IMFOBT), and the bonds have not yet been received, advise the taxpayer to contact the **Treasury Retail Securities Site in Minneapolis at 844-284-2676** to inquire about the status of their bonds.

**Note:** Beginning January 1, 2025, purchasing savings bonds with a refund on a Form 8888, will no longer be an option. The program is being discontinued by the Bureau of the Fiscal Services (BFS).

**IRM 21.4.1.5.8.1(1) - Updated to include information for the discontinuance of the savings bond program at Bureau of the Fiscal Service. Change made for IRM consistency.**

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

<b>DIR-DEP-REJ-RSN-CD</b>	<b>Indicates</b>
<b>00</b>	DD not requested.
<b>07</b>	No DD allowed.

<b>10</b>	DD passed the validity check.
<b>21</b>	Missing routing transit number (RTN), all blanks/zeros.
<b>23</b>	Invalid RTN, first two digits not in valid range.
<b>24</b>	Invalid RTN. RTN not on Financial Organization Master File Routing Transit Number File (FOMF-RTN-FILE).
<b>25</b>	Invalid RTN, failed internal RTN validity check.
<b>31</b>	Missing depositor account number, all blanks/zeros.
<b>32</b>	Invalid depositor account number, non-alpha-numeric characters (other than hyphen) present.
<b>36</b>	Direct deposit information is present on Form 8888 and on Form 1040.
<b>37</b>	Form 8888 is present, and the return contains Injured Spouse information.
<b>38</b>	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.
<b>41</b>	Prior year return. (Obsolete as of July 1, 2021)
<b>42</b>	Centralized authorization file (CAF) indicator authorizes a third party to receive refund.
<b>43</b>	Computer condition code (CCC) "W" present.
<b>44</b>	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.
<b>46</b>	Return posted to wrong account.
<b>47</b>	Module contains a TC 971 AC 053 [REDACTED] #
<b>48</b>	Module contains a TC 971 AC 011 (Non-receipt of refund check) or TC 971 AC 850 (Flip direct deposit to paper)
<b>49</b>	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.
<b>50</b>	DD rejected by bank; block and serial number "77777" in DLN indicates issuance of paper check.
<b>56</b>	One or more split refund DDs rejected by bank; block and serial number "77777" in DLN indicates issuance of paper check.
<b>58</b>	DD rejected by bank; TC 841 with block and serial number: <ul style="list-style-type: none"> <li>• "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.</li> <li>• "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</li> </ul>

	<p>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.</p> <ul style="list-style-type: none"> <li>• "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.</li> </ul> <p>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.</p>
<b>59</b>	<p>Split DD rejected by bank; TC 841 with block and serial number:</p> <ul style="list-style-type: none"> <li>• "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.</li> <li>• "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.</li> <li>• "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.</li> </ul> <p>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.</p>
<b>60</b>	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.
<b>61</b>	Savings bond purchase request was not allowed because the SSN/TIN is on the IRS Liability file.
<b>62</b>	Savings bond purchase request was not allowed because the

	requested amount was not divisible by \$50.
<b>63</b>	Savings bond purchase request was not allowed because the requested amount was more than \$5,000.
<b>64</b>	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.
<b>66</b>	Savings Bond purchase request was not allowed because the name lines contain "&" or other special characters.
<b>67</b>	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.
<b>68</b>	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).
<b>69</b>	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.

**Note:** Beginning January 1, 2025, purchasing savings bonds with a refund on a Form 8888, will no longer be an option. The program is being discontinued by the Bureau of Fiscal Services (BFS).

**Exhibit 21.4.1-2 - Updated to change bank name of Metabank to Pathward, National Association. Changes made to clarify information.**

The most common banks that offer Refund Transfer Products are listed below. For prepaid cards, taxpayers must provide the routing number off the return or assistor can obtain the routing number from CC IMFOBT. If the routing number is not listed below, use the link at Financial Institution Routing Numbers to find the financial institutions for specific routing numbers. If the number still isn't found, advise the taxpayer to contact their return preparer.

<b>Bank and Address</b>	<b>RTN</b>
Bank of America Direct Deposit Coordinator PO Box 27025 Richmond, VA 23261 (800) 446-0135	121000358
Bank of New York Mellon Mellon Client Support Rm 154-0960 Pittsburgh, PA 15259-0001 (412) 236-3338	031100047 043000261



Discover Bank 502 E. Market Street Greenwood, DE 19950 (302) 349-4512 English speaking assistance only	031100649
Green Dot Provo, UT 84604 (866)795-7597	Prepaid Card
HR Block Emerald Card Kansas City, MO 64171 (866) 353-1266	Prepaid Card
HSBC Bank USA One HSBC Center 14 Floor Buffalo, NY 14203 (877) 472-2249	071002053
HSBC Trust Co. Delaware NA 1201 N. Market Street Suite 1001 Wilmington, DE 19801 (877) 472-2249	031101208
JP Morgan Chase Bank 10430 Highland Manor Drive Tampa, FL 33610 (800) 935-9935	031100267
JP Morgan Chase Bank, NA ACH Dept, Attn: S. Sell 9000 Haggerty - MI 1-8205 Belleville, MI 48111 (800) 677-7477	044000037
Netspend Austin, TX 78768 (866) 387-7363	Prepaid Card
Pathward, National Association (formerly MetaBank) Sioux Falls, SD (605) 782-0740 RAL loans to Military Personnel	073972181 273970116
Republic Bank Trust 601 West Market Street Louisville, KY 40202-2700 (502) 584-3600	083001314
Zions First National Bank PO Box 25837 Salt Lake City, UT 84125 (801) 974-8800 English speaking assistance only - Spanish assistance not available	124000054

**IRM 21.4.1 Editorial changes have been made throughout the IRM for clarity. Reviewed and updated plain language, grammar, web addresses, IRM references, and legal references.**