



MANUAL TRANSMITTAL

Department of the Treasury
Internal Revenue Service

21.4.1

SEPTEMBER 9, 2024

EFFECTIVE DATE

(10-01-2024)

PURPOSE

- (1) This transmits a revised IRM 21.4.1, Refund Inquiries, Refund Research

MATERIAL CHANGES

- (1) IRM 21.4.1.2(4) - Updated to add link to IRM reference for ease of researching. IPU 24U0739 issued 06-11-2024
- (2) IRM 21.4.1.4(3) - Updated to advise to refer to the IRS Operations: Status of Mission-Critical Functions status page for current operational status of Form 1040 and Form 1040X. Change made for IRM consistency. IPU 23U1104 issued 11-20-2023
- (3) IRM 21.4.1.4(3) - Updated to advise to refer to Where's My Amended Return? for current operational status of Form 1040-X and clarified when e-filed return research can begin. Change made for IRM consistency. IPU 24U0182 issued 02-01-2024
- (4) IRM 21.4.1.4(3) - Updated information given to check current operational status. Change made for IRM consistency. IPU 24U0422 issued 03-15-2024
- (5) IRM 21.4.1.4(3) - Updated to remove verbiage for extended time frames and add direction to provide information about automated systems. Changes made to clarify information. IPU 24U0739 issued 06-11-2024
- (6) IRM 21.4.1.4(4) - Updated need for additional authentication before disclosing shared secrets. Change made for IRM consistency. IPU 24U0422 issued 03-15-2024
- (7) IRM 21.4.1.4(10) - Updated to replace reference for IMF and BMF Oral Statement Address Changes. Changes made to clarify information. IPU 24U0182 issued 02-01-2024
- (8) IRM 21.4.1.4.1.1 - Updated to reflect procedures for all amended returns filed more than 36 weeks ago with no record on file. Change made for IRM consistency. IPU 23U1104 issued 11-20-2023
- (9) IRM 21.4.1.4.1.1 - Updated to correct web address to check the current operation status. Changes made to clarify information. IPU 23U1191 issued 12-18-2023
- (10) IRM 21.4.1.4.1.1 - Removed IRS.gov web address to check current operational status for Amended Returns. Changes made to clarify information. IPU 24U0087 issued 01-17-2024
- (11) IRM 21.4.1.4.1.1 - Updated information given to check current operational status and perfected the information regarding amended returns for consistency. IPU 24U0422 issued 03-15-2024
- (12) IRM 21.4.1.4.1.2 - Updated chart to remove business rules for unpostable (UPC) 147 reason (URC) 1, 6, 7, and 8 which are obsolete as of January 2017. IPU 23U1104 issued 11-20-2023
- (13) IRM 21.4.1.4.1.2 - Updated to include direction for sending Form e-4442/4442 to SP IDT. Changes made to clarify information. IPU 24U0087 issued 01-17-2024
- (14) IRM 21.4.1.4.1.2.1 - Updated chart to remove business rules for unpostable (UPC) 147 reason (URC) 1, 6, 7, and 8 which are obsolete as of January 2017. IPU 23U1104 issued 11-20-2023

- (15) IRM 21.4.1.4.1.2.1 - Updated to prevent information from being given to taxpayer on TPP accounts. Changes made to clarify information. IPU 24U0422 issued 03-15-2024
- (16) IRM 21.4.1.4.1.2.6(3) - Updated to add clarification of the Letter 0012C paragraph selection. Changes made to clarify information. IPU 24U0739 issued 06-11-2024
- (17) IRM 21.4.1.4.1.2.6(5) - Updated timeframe from 21 days to normal processing time frame, and updated web address to check current operational status, removing reference to COVID-19. Change made for IRM consistency. IPU 23U1104 issued 11-20-2023
- (18) IRM 21.4.1.4.1.2.6(5) - Updated information given to check current operational status. Change made for IRM consistency. IPU 24U0422 issued 03-15-2024
- (19) IRM 21.4.1.4.1.2.6(8) - Updated to replace reference for IMF and BMF Oral Statement Address Changes. Changes made to clarify information. IPU 24U0182 issued 02-01-2024
- (20) IRM 21.4.1.4.1.2.6(9) - Updated to include procedures for ERS status 333 and - E freeze on account. Changes made to clarify information. IPU 23U1104 issued 11-20-2023
- (21) IRM 21.4.1.4.1.2.6(14) - Updated to correct FLC 76 as only electronically received. Changes made to clarify information. IPU 23U1104 issued 11-20-2023
- (22) IRM 21.4.1.4.1.2.6(14) - Updated to advise of MeF workflow being worked at any site depending on workflow. Changes made to clarify information. IPU 24U0616 issued 05-07-2024
- (23) IRM 21.4.1.4.1.2.6(15) - Updated to advise of procedures to follow if Taxpayer Advocate Criteria is not met. Changes made to clarify information. IPU 23U1104 issued 11-20-2023
- (24) IRM 21.4.1.4.2(6) - Updated to replace reference for IMF and BMF Oral Statement Address Changes. Changes made to clarify information. IPU 24U0182 issued 02-01-2024
- (25) IRM 21.4.1.4.4 - Updated to include split refund and RAC/RAL in description of if taxpayer states they did not receive a refund and created a caution to alert of need to review Bank Lead procedures prior to starting refund trace and perfected procedures for sharing RTN with taxpayer. Changes made to clarify information. IPU 23U1104 issued 11-20-2023
- (26) IRM 21.4.1.4.4 - Updated to remove information for providing a pre-populated Form 3911 to the taxpayer when there is IDT involvement. Changes made to prevent issuance of PII information. IPU 23U1191 issued 12-18-2023
- (27) IRM 21.4.1.4.4 - Updated to remove duplicate scenario. IPU 24U0087 issued 01-17-2024
- (28) IRM 21.4.1.4.4 - Updated to remove requirement for providing a pre-printed return envelope when sending Form 3911 to the taxpayer. Changes made to align with OTC. IPU 24U0616 issued 05-07-2024
- (29) IRM 21.4.1.4.6 - Updated to include information regarding refund trace when an External Bank Lead is in progress. Changes made to clarify information. IPU 23U1104 issued 11-20-2023
- (30) IRM 21.4.1.4.6 - Updated to include procedures when a Bank Lead has opened and a refund trace was started. Change made for missing scenario. IPU 24U0739 issued 06-11-2024
- (31) IRM 21.4.1.4.6.1 - Created IRM to inform of new Altered check procedures being worked with BFS. Change made for missing scenario. IPU 24U0739 issued 06-11-2024
- (32) IRM 21.4.1.5.6 - Updated to give direction for if the taxpayer receives a refund check rather than credit election requested. Change made for missing scenario. IPU 23U1104 issued 11-20-2023

- (33) IRM 21.4.1.5.7 - Updated to expand on where RAL/RAC codes can be located on MeF Return Request Display (RRD). Changes made to clarify information. IPU 24U0422 issued 03-15-2024
- (34) IRM 21.4.1.5.7.1 - Updated to emphasize procedures when the bank does NOT indicate refund was returned. Changes made to clarify information. IPU 23U1104 issued 11-20-2023
- (35) IRM 21.4.1.5.7.1 - Updated to include information regarding RAC/RAL for clarity. IPU 24U0739 issued 06-11-2024
- (36) IRM 21.4.1.5.7.2 - Updated to add direction when sending Form 4442/e-4442 for clarity. IPU 24U0616 issued 05-07-2024
- (37) IRM 21.4.1.5.7.5 - Updated to advise of procedures to follow if Advance Child Tax Credit payment is misdirected. Change made for missing scenario. IPU 23U1104 issued 11-20-2023
- (38) IRM 21.4.1.5.7.5 - Updated to include information regarding the use of CC IMFOBN. Changes made to advise of new command code. IPU 24U0422 issued 03-15-2024
- (39) IRM 21.4.1.5.7.5 - Updated to include note stating the FS Form 150.1 may contain possible Personally Identifiable Information (PII) and is not to be sent to the taxpayer. Changes made to prevent issuance of PII information. IPU 24U0739 issued 06-11-2024
- (40) IRM 21.4.1.5.10 - Updated link to BMF refund cutoff days and to include direction for assigning control category for CC NOREF when input with manual refund. Change made for missing scenario. IPU 24U0182 issued 02-01-2024
- (41) IRM 21.4.1.6 - Updated to replace reference for IMF and BMF Oral Statement Address Changes. Changes made to clarify information. IPU 24U0182 issued 02-01-2024
- (42) IRM 21.4.1 Editorial changes have been made throughout the IRM for clarity and to update organizational title Wage and Investment to Taxpayer Services. Reviewed and updated plain language, grammar, web addresses, IRM references, and legal references. IPU 24U0616 issued 05-07-2024

EFFECT ON OTHER DOCUMENTS

IRM 21.4.1, Refund Inquiries, Refund Research, dated September 11, 2023, (effective October 2, 2023) is superseded. This IRM incorporates Interim Procedural Update (IPU) 23U1104 (effective 11-20-2023), 23U1191 (effective 12-18-2023), 24U0087 (effective 01-17-2024), 24U0182 (effective 02-01-2024), 24U0422 (effective 03-15-2024), 24U0616 (effective 05-07-2024), and 24U0739 (effective 06-11-2024).

AUDIENCE

Employees in all business operating divisions who have contact with taxpayers either on the phone, by correspondence, or personal contact.

LuCinda J Comegys
Director, Accounts Management
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21.4.1
Refund Research

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Exhibits

- 21.4.1-1 Error Resolution System (ERS) Status Codes
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- 21.4.1-3 Internet Refund Fact of Filing Reference Numbers
- 21.4.1-4 Bank Letter to Recover Direct Deposits

21.4.1.1
(10-01-2019)
Program Scope and Objectives

- (1) **Purpose:** This IRM provides instructions to all Customer Service Representatives and Taxpayer Assistance Center functions who address various Refund Inquiries and procedures to be followed when responding to refund inquiries from taxpayers in performance of their daily duties.
- (2) **Audience:** The primary users of the IRM are all the IRS employees in Business Operating Divisions (BODs) who are in contact with taxpayers by telephone, correspondence, or in person.
- (3) **Policy Owner:** The Director of Accounts Management is the policy owner of this IRM.
- (4) **Program Owner:** Accounts Management Policy and Procedures (PPI), is the program owner of this IRM.
- (5) **Primary Stakeholders:** The primary stakeholders are organizations with whom Accounts Management collaborates (e.g., Return Integrity and Compliance Services (RICS) and Submission Processing).
- (6) **Program Goals:** Program goals for this type of work are:
 - Achieve a high customer accuracy rate for phone calls and paper adjustments related to Refund Inquiries
 - Efficiency in resolving paper adjustment cases related to Refund Inquiries
 - Continuous assessment for program vulnerabilities and opportunities for improvement.
 - Effective communication with customers.

The *Accounts Management Program Letter and Operating Guidelines* on the AM website has more information on these goals. A copy of the Accounts Management Program Letter can also be found in IRM 1.4.16, Accounts Management Guide for Managers.

21.4.1.1.1
(06-19-2017)
Background

- (1) Employees in the Accounts Management (AM) organization respond to taxpayer inquiries and phone calls, and process claims and internal adjustment requests related to Refund Inquiry.

21.4.1.1.2
(10-03-2022)
Authority

- (1) The authorities for this IRM include:
 - IRC 6402, Authority to Make Credits or Refunds
 - Protecting Americans from Tax Hikes Act of 2015 (PATH Act) Section 201(b), which is codified at IRC 6402(m)
 - Policy Statement 21-1, Service Commitment to Taxpayers Service Program
 - Policy Statement 21-2, The public impact of clarity, consistency, and impartiality in dealing with tax problems must be given high priority
 - Policy Statement 21-3, Timeliness and Quality of Taxpayer Correspondence
 - Policy Statement 21-4, One-stop service defined
 - Policy Statement 21-5, Assistance furnished to taxpayers in the correction of accounts

21.4.1.1.3
(10-01-2019)

Roles and Responsibilities

- (1) The Taxpayer Services Commissioner oversees all policy related to this IRM, which is published on an annual basis.
- (2) The Director of Accounts Management oversees the instructions to the employees contained in the IRM content.
- (3) Accounts Management Policy and Procedures IMF (PPI) Tax Analyst(s) oversees the content in this IRM and acts as a point of contact for all Accounts Management sites.
- (4) Managers and leads ensure compliance with the guidance and procedures in this IRM for Individual Retirement Accounts case resolution.
- (5) Employees resolve Refund Inquiry requests following procedures in this IRM.

21.4.1.1.4
(10-01-2019)

Program Management and Review

- (1) **Program Effectiveness:** Program Effectiveness is measured and controlled through:
 - a. Managerial reviews
 - b. Quality reviews
 - c. Quarterly PPI reviews

21.4.1.1.5
(10-01-2019)

Program Controls

- (1) Program Goals are measured and controlled through:
 - Quality data and guidelines for measurement are referenced in IRM 21.10.1, Embedded Quality (EQ) Program for Accounts Management, Campus Compliance, Field Assistance, Tax Exempt/Government Entities, Return Integrity and Compliance Services (RICS), and Electronic Products and Services Support
 - Campus Compliance
 - Field Assistance
 - Tax Exempt/Government Entities
 - Return Integrity and Compliance Services (RICS) and Electronic Products and Services Support
 - Goals, measures and operating guidelines are listed in the yearly Program Letter

21.4.1.1.6
(02-03-2023)

Terms and Acronyms

- (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

Acronym	Definition
CADE	Customer Account Data Engine
CAF	Centralized Authorization File
CC	Command Code
CII	Correspondence Imaging Inventory
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

Acronym	Definition
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
TS	Taxpayer Services
UPC	Unpostable Code
URC	Unpostable Resolution Code
WMAR	Where's My Amended Return
WMR	Where's My Refund

21.4.1.1.7
(06-19-2017)

Related Resources

- (1) Related resources for this IRM include (list is not all inclusive):
 - Pub 1, Your Rights As A Taxpayer
 - Pub 5033, IRS EXTERNAL LEADS PROGRAM: FACT SHEET ON SUBMITTING LEADS

21.4.1.2
(06-11-2024)

Refund Research Overview

- (1) This section outlines the research procedures to be used in responding to refund inquiries from taxpayers. It applies to all customer service representatives (CSR), telephone, paper, and Taxpayer Assistance Center functions.
- (2) Before discussing any tax information, you must be sure you are speaking with the taxpayer or authorized representative. See IRM 21.1.3, Operational Guidelines Overview. Before leaving any message on a taxpayer's answering machine, review IRM 11.3.2.6, Methods for Communication of Confidential Information. Fax procedures contained in IRM 10.5.1.6.9.4, Faxing, must be reviewed prior to faxing confidential information to the taxpayer. Prior to mailing confidential information to the taxpayer, review IRM 21.1.3.9, Mailing and Faxing Tax Account Information.
- (3) In addition to the regular Integrated Data Retrieval System (IDRS) research command codes (CC), the following CCs are used throughout the refund inquiry process.
 - CC RFUND, IDRS Generated Refund
 - CC CHKCL, IDRS Check Claims and Photocopy Request and Input
 - CC CHK64, Undelivered Refunds
 - CC NOREFP, Refund Intercept Request (IMF)
 - CC NOREF, Refund Intercept Request (BMF)
 - CC REINF, Research of the Refund Taxpayer Information File (TIF)

Note: Accounts Management employees are required to use the Integrated Automation Technology (IAT) MISSING REFUND (CHKCL) tool and the Reissue

Refund (CHK64). These tools assist users with the input of CC CHKCL and CC CHK64 for situations that meet oral statement criteria and all situations necessary for refund inquiry users. Other mandated IAT tools are available at Exhibit 21.2.2-2, Accounts Management Mandated IAT Tools.

- (4) Review Accounts Management Service (AMS) for any indication of prior taxpayer contact, information can be found in IRM 21.2.2.4.5, Accounts Management Service (AMS).
- (5) The IRM subsections of the Refund Inquiry Chapter 4 containing the stop refund information are listed below. Additional stop refund information can be found in IRM 3.14.1, IMF Notice Review, and IRM 3.14.2, Notice Review-Business Master File (BMF) Notice Review.
 - See IRM 21.4.1.5.10, Refund Intercept CC NOREF with Definer "P".
 - See IRM 21.4.1.5.11, IRS Holds Automated Listing (HAL).
- (6) Refer taxpayers to the Taxpayer Advocate Service (TAS) (see IRM 13, Taxpayer Advocate Service), when the contact meets TAS criteria, (see IRM 13.1.7, Taxpayer Advocate Service (TAS) Case Criteria and IRM 13.1.7.4, Exceptions to Taxpayer Advocate Service Criteria), and you cannot resolve the taxpayer's issue the same day. TAS provides assistance to taxpayers who are experiencing economic harm, who are seeking help in resolving tax problems that the IRS has not been able to resolve through normal channels or believe that an IRS system or procedure is not working as it should. See IRM 21.1.3.18, Taxpayer Advocate Service (TAS) Guidelines, for further information. If you are able to resolve and close the taxpayer's issue on the same day as the taxpayer contact, do not refer the inquiry to TAS. The definition of "same day" is within 24 hours. There will be times you can completely resolve the taxpayer's issue within 24 hours. There will also be times that, although you cannot completely resolve the issue within 24 hours, you have taken steps within 24 hours to resolve the taxpayer's issue. These cases also meet the definition of "same day". Do not refer these cases to TAS unless the taxpayer asks to be transferred to TAS *and* the case meets TAS criteria. Refer to IRM 13.1.7.5, Same Day Resolution by Operations. When referring cases to TAS, use Form 911, Request for Taxpayer Advocate Service Assistance (and Application for Taxpayer Assistance Order), and forward to TAS in accordance with your local procedures. See IRM 21.4.1.3.1, PATH Act Refunds, for accounts meeting PATH Act criteria.
- (7) The Taxpayer Bill of Rights (TBOR) lists rights that already existed in the tax code, putting them in simple language and grouping them into 10 fundamental rights. Employees are responsible for being familiar with and acting in accord with taxpayer rights. See IRC 7803(a)(3), Execution of Duties in Accord with Taxpayer Rights. For more information about the TBOR, see *Taxpayer Bill of Rights* and Pub 1, Your Rights as a Taxpayer.

21.4.1.3
(10-01-2002)
**What Is Refund
Research?**

- (1) Refund research is the use of various IDRS command codes to locate the status of a filed return. This section covers the steps for locating the return on IDRS to determine if processing is complete and if the refund has been issued. It also contains information on what to do if the refund was not sent or if the amount differs from that expected, as well as other special conditions related to refunds (i.e., deceased taxpayers, separated taxpayers).

21.4.1.3.1
(03-15-2023)
PATH Act Refunds

- (1) 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 the 15th day of the second month following the close of the taxable year (February 15 for calendar 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. Taxpayers should not expect their refund to arrive in their bank accounts or debit cards until the first week of March, if there are no other processing issues.
- (2) For taxpayers who meet PATH Act criteria, the following message is provided on the automated systems through the end of February, or until the refund is released. **“According to the Protecting Americans from Tax Hikes (PATH) Act, the IRS cannot issue these refunds before mid-February for tax returns that claim the Earned Income Tax Credit or the Additional Child Tax Credit. This applies to the entire refund, even the portion not associated with these credits. Check Where’s My Refund in mid- to late February for your personalized refund status. It’s updated once a day and remains the best way to check the status of your refund.”**
- (3) Accounts meeting the PATH Act Section 201 criteria will have a C- freeze generated on the account and will carry an Indicator of 1, 2, or 8. See IRM 21.5.6.4.5.1, C- Freeze - Refund Holds, for additional information on PATH Act freeze. To identify **PATH Act Section 201** returns, the following indicators will appear on IMFOLT under the new **“FEB15 RFND FRZ”** field:
 - **Indicator 0:** No Freeze (Return did not claim EITC or ACTC)
 - **Indicator 1:** Refund Frozen (Return filed before February 15th, claiming EITC and/or ACTC. Prevents offsets)
 - **Indicator 2:** Historical setting (Set after February 15th to signify a return that had the indicator 1 set previously and is now after February 15th and Freeze was released)
 - **Indicator 8:** IMF internal setting to indicate freeze occurred in the current cycle

Exception: The C- freeze code (shows Path Indicator of “1”) is set to be released on February 15th, however, this is contingent on **Daily or Weekly** processing of the account, therefore, the release may occur **after** February 15th. Once the freeze is released, the account will reflect a Path Indicator of “2”. See IRM 3.11.10.3.1, CADE 2/ IMF Daily Processing, for information on daily and weekly processing.

Caution: Fiscal year accounts meeting the PATH Act Section 201 criteria can be identified with a TC 971 AC 134 with the MISC field “IVO REVIEW”. These accounts will not show a C-freeze. **DO NOT** release the refund if the indicator is present. Conduct thorough research prior to taking any action on the account.

- (4) Beginning January 1, 2017, accounts with a C- freeze in which the original or amended tax return includes EITC and/or ACTC, will **not** be considered for TAS referral when the request is for the refund to be released **prior to February 15th** (15th day of the second month for fiscal year filers). These returns will only qualify for TAS criteria listed in IRM 13.1.7.3, TAS Case Criteria, when the qualifying criteria is **unrelated** to releasing the refund prior

to February 15th. As a result, accounts with refunds that include EITC and/or ACTC referred and resolved by TAS will not be released until February 15th or later if there are processing issues. As of January 1, 2017, the IRS is restricted from releasing refunds that include EITC and/or ACTC until February 15, for current year tax returns that include EITC and/or ACTC, and

- Cannot perform a partial refund release such as the non-EITC or non-ACTC portions or withholding
- Cannot initiate an early refund release because filtering and income match is not completed prior to February 15
- Cannot prepare a manual or expedited refund for an exception process such as economic hardship
- Cannot perform a refund offset to pay for other IRS tax debt on another module or account

21.4.1.4
(06-11-2024)
**Refund Inquiry
Response Procedures**

- (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

Note: The refund amount from the original return should always be used when accessing WMR. WMR gives the taxpayer 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, but before May 22, 2022, the 2021 refund status may not be available.

- 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.

Note: If taxpayers indicate they called the financial institution and were advised the refund was returned through the External Lead Process or a Bank Lead, refer to IRM 21.4.1.4.6, External Leads Program or Other Questionable Refund Inquiries, for more information.

Reminder: 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 required research on the account prior to the official filing date. Review time frames in paragraph (3) below.

- For current and prior two tax year inquiries, continue to paragraph (4) below:
- For all other prior tax year inquiries, determine if the time frame has been met per paragraph (3) below. If time frame 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 time frame is **not met**, advise taxpayer to allow the appropriate processing time frame.

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.

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	<ul style="list-style-type: none"> • 6 weeks for normal processing • For Injured Spouse returns see IRM 21.4.6.5.2, Injured Spouse Inquiries, for additional information. <p>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.</p> <ul style="list-style-type: none"> • For IMF, provide the taxpayer with information about our automated systems to check their federal refund status.
e-File refund return	<ul style="list-style-type: none"> • 3 weeks (see above for time frame calculation guidance) • Refund research may begin after the 21st day. <p>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.</p>
1040-X return (see (8) below for amended return information through IRS automation)	<ul style="list-style-type: none"> • up to 16 weeks • Provide the taxpayer with information about our automated amended return application, Where's My Amended Return? (WMAR) on <i>IRS.gov</i>.

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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 25.25.12.9, 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, 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.

Row	If taxpayer's response is	Then
1	No, and the normal processing time frames have not been met.	<ol style="list-style-type: none"> DO NOT access the taxpayer's account or complete any research. Provide the taxpayer with appropriate return processing time frames and information about our automated refund applications: <ul style="list-style-type: none"> 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: <ol style="list-style-type: none"> Return Received – no projected refund date is given Refund Approved – the refund date depending on direct deposit or paper check mailing is provided Refund Sent – informs the taxpayer of the date the refund was transmitted to the financial institution, or the date a paper check was mailed IRS2Go (English and Spanish), our free mobile application for smart phones Refund Hotline - 800-829-1954 - toll free assistors provide only if the taxpayer does not have access to a computer or the internet 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. Route them out to the automated Refund Hotline, transfer to extension 3158 for English or 3258 for Spanish. 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.

Row	If taxpayer's response is	Then
2	No, and the normal processing time frames have been met.	<ol style="list-style-type: none"> 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.
3	Yes, and the normal processing time frames have not 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..."	<ol style="list-style-type: none"> 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.

Row	If taxpayer's response is	Then
4	Yes, and the normal processing time frames have not 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"	<p>DO NOT access the taxpayer's account or complete any research.</p> <p>Tell the taxpayer:</p> <ol style="list-style-type: none"> 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.
5	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"	<ol style="list-style-type: none"> 1. Authenticate the taxpayer's identity and conduct account research to assist the taxpayer. <p>Note: The automated systems may at times provide an incorrect response in error. Apologize for any inconvenience and conduct research.</p>
6	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	<ol style="list-style-type: none"> 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. <p>Exception: If IDRS research reveals UPC 126 RC 0, see the guidance in the (1) Table in IRM 21.4.1.4.1.2, Return Found/Not Processed, for guidance.</p>
7	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	<ol style="list-style-type: none"> 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.

Row	If taxpayer's response is	Then
8	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 return or 4 weeks since they mailed their paper return	<ol style="list-style-type: none"> 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 additional authentication is confirmed, provide correct shared secrets if applicable. Access CC FFINF 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.

Row	If taxpayer's response is	Then
9	Yes, and the normal processing time frames have been met	<ol style="list-style-type: none"> 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 25.6.1.10.3.2.3, 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 number **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
 - Letter 4883C, Letter 5071C, Letter 5447C or Letter 5747C, and the taxpayer received but lost the letter, moved, or never received the letter
 - Letter 4883C, Letter 5071C, Letter 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. 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.

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.
- 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	<ol style="list-style-type: none"> 1. Provide the taxpayer with the appropriate processing time frame and information about our automated Amended Return applications: <ul style="list-style-type: none"> • 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: <ol style="list-style-type: none"> 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 • 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.

If the taxpayer's response is	Then
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..."	<ol style="list-style-type: none"> 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: <ul style="list-style-type: none"> • 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 • 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 	Authenticate the taxpayer's identity and conduct account research to assist the taxpayer.

- (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 21.1.3.20.1, IMF and BMF Oral Statement Address Changes, 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.

21.4.1.4.1
(10-02-2023)

**Locating the Taxpayer's
Return**

- (1) The following table will assist in selecting the appropriate research command codes. For additional information on these CCs, see IRM 2.3.1, Section Titles and Command Codes for IDRS Terminal Responses. Research should be done for valid and invalid segments. This list is not all inclusive.

Note: Be aware of possible MFT 32 involvement on account, and complete high risk disclosure if required. See IRM 21.4.1.4.1.2, Return Found/Not Processed, for additional information.

Note: **Do not use CC MFREQC** just to locate the return or to research the account. Use the CC **MFREQC** when inputting transactions, opening required control bases, entering required history notes, and so forth on your local IDRS or the Taxpayer Information File (TIF).

Integrated Data Retrieval System (IDRS) Command Codes	CFOL Command Codes
<p>ENMOD: Displays entity information. Displays some letters sent and may show if the account is located in Rejects/Error Resolution System (ERS).</p> <p>Note: If a “-Z” Freeze is present, see IRM 21.5.6.4.52, -Z</p> <p>descriptions can be found in <i>Document 6209, Section 8C, TC 971 Action Codes.</i></p> <p>Note: See Exhibit 2.3.15-18, ENMOD-Entity Posted Transaction Display, or Exhibit 2.4.19-2, Command Code REQ77 Response, for information on the placement of the MISC field on CC ENMOD and CC FRM77.</p>	<p>IMFOLE: Displays various indicators and freeze codes as well as posted transactions in the entity.</p> <p>Note: If a “-Z” Freeze is present, see IRM 21.5.6.4.52, -Z</p> <p>descriptions can be found in <i>Document 6209, Section 8C, TC 971 Action Codes.</i></p> <p>Note: See Exhibit 2.3.51-13, Command Code IMFOL Output Display - Entity, for more information.</p>
<p>SUMRY: Displays all tax modules available on IDRS.</p>	<p>IMFOLI: Index of tax years available to research as well as in retention.</p>

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Integrated Data Retrieval System (IDRS) Command Codes	CFOL Command Codes
<p>TXMODA: Displays any pending/posted transactions, freeze conditions, open control bases, history items, etc., on specific tax periods.</p> <p>tions can be found in <i>Document 6209, Section 8C, TC 971 Action Codes</i>.</p>	<p>IMFOLT: Specific tax period information. The literal DAILY or WEEKLY will appear in the upper right hand corner of the screen to indicate how the tax return was processed. See IRM 21.4.1.4.2, Return/Refund Located, for processing information.</p> <p>Reminder: PATH Act Section 201 indicators will appear on IMFOL under the new “FEB15 RFND FRZ” field. For the list of PATH Act indicators, see IRM 21.4.1.3.1 (2), PATH Act Refunds.</p> <p>action code descriptions can be found in <i>Document 6209, Section 8C, TC 971 Action Codes</i>.</p> <p>Note: See Exhibit 2.3.51-13, Command Code IMFOL Output Display - Entity, for more information. Any TC 29X input with a money amount or with a credit reference number will cause the account to become weekly, whereas a TC 290 .00 will not change the existing status.</p> <p>Note: CC IMFOLQ 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. See IRM 21.5.7.3.2.1, Resequencing TC 610 Payments Located Through CC IMFOLQ.</p>

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Integrated Data Retrieval System (IDRS) Command Codes	CFOL Command Codes
<p>FFINQ: Identifies the status of the refund.</p> <p>Note: The following fact-of-filing refund status codes can be found on row 9 of the CC FFINQ display:</p> <ul style="list-style-type: none"> • K1 - Indicates return received and the normal processing time frame for the type of return filed (paper is 6 weeks, electronic is 3 weeks) has not expired, use the FOF Status Cycle to determine, advise taxpayer to allow processing time frame. If an e-Filed return was received, and the normal processing time frame of 3 weeks has expired, use the FOF Status Cycle to determine, advise the taxpayer the return is still being processed and a refund date will be provided when available. • K2 - Paper refund return filed and the 6 week waiting period has expired. When the return reaches this point, advise the taxpayer the return is still being processed and a refund date will be provided when available. • K4 - FREEZE-INDICATOR> is present on row 9 of CC FFINQ. 	<p>IMFOBT: Used to obtain the routing transit number and account number on refund inquiries concerning direct deposit issue e-Filed returns.</p>
<p>REINF: Displays refund amount, filing status, scheduled mailing date, etc.</p>	<p>INOLE: Entity information cross referenced with Social Security Administration (SSA) data. Use for disclosure research to verify Taxpayer Identification Number (TIN), name as it appears on return, address as it appears on return or modified on IRS records, and Date of Birth (DOB).</p>
<p>ERINV @XX: Use to research accounts in Rejects/ERS. When using the IAT Results Tool, the “REINF” window will display the Universal @XX location. Information regarding the ERS action codes can be found in IRM 3.12.2-1, Action Codes.</p>	<p>TRDBV: Verifies receipt of IRS e-File tax returns. Shows accepted and rejected <i>e-File</i> returns.</p> <p>Note: If no return information is available on CC TRDBV, use the Modernized e-File Return Request Display (RRD) to verify receipt of a MeF return. RRD displays specific tax return and status information for tax returns processed through MeF. See IRM 21.2.2.4.4.9, Modernized e-File Return Request Display (RRD), for further information regarding RRD access.</p>

Integrated Data Retrieval System (IDRS) Command Codes	CFOL Command Codes
<p>UPTIN @XX Use to research unpostable transaction codes. When using the IAT Results Tool, the “REINF” window will display the Universal @XX location.</p>	<p>RTVUE: Shows line-by-line display of taxpayers figures as well as changes made during processing. Refer to <i>Document 6209, Section 9, Notices and Notice Codes</i>, for a list of math errors.</p>
<p>NAMEI/NAMEB: Research National Name Search Facility.</p>	<p>NAMES/NAMEE: Use for research when no information on the valid TIN.</p>
<p>SCFTR @XX: Used for real time research of the Service Center Control File and overnight research of records that have been removed to the Historic SCCF file.</p> <p>Note: If the ERS time frame has passed and the return has not posted, see IRM 3.12.37-13, Researching SCCF, and IRM 2.3.36, Command Code SCFTR, for input and access procedures. In order to access command code SCFTR, you will need the DLN from ERINV to determine if the original return was deleted and reprocessed under a new DLN.</p> <p>When accessing command code SCFTR, the relevant fields show: Field 29, “from code” and Field 30, “to code” If the code under the “from code” is 3 or 4 and the code under the “to code” is 2, the return has been deleted. If the e-File/paper return was deleted and Field 38 shows a New Block DLN, access the new DLN using CC SCFTR. If Field 30 shows a “to code” of 5, use the Julian Date in Field 33, Control File Posting Date to calculate the new six week processing time frame of the return. If Field 30 shows any other “to code”, ask the taxpayer to call back in one week.</p>	

Reminder: If taxpayer filed a Form W-7, Application for IRS Individual Taxpayer Identification Number (ITIN), with their return, see IRM 3.21.263.8.3, Inquiries Regarding Status of Application.

- (2) You must first establish the Fact of Filing (FOF). Opening a control base will bring up a master file account in any campus or generate a TC 904 in 11 to 18 calendar days, depending upon the day of the week you input your request.
 - a. If a TC 904 is present or IDRS indicates no tax module, send a Letter 109C, Return Requesting Refund Can’t be Located or Not Filed; Send Copy, to the taxpayer asking the taxpayer to file again.
 - b. Check CC “REINF” to see if the return posted after the TC 904.
- (3) A TC 904 with the Document Code (DC) “99” will appear on IDRS if the master file does not contain the module requested but the TIN and Name Control (NC) match.

- (4) A TC 904 with DC "79" will appear if the master file contains no such TIN or NC match.
 - (5) The exceptions to sending the Letter 109C, Return Requesting Refund Can't be Located or Not Filed; Send Copy, are:
 - a. When an inquiry shows a foreign address, research to determine where account is located. If account is located at another center send Letter 86C, Referring Taxpayer Inquiry/Forms to Another Office, to the taxpayer and forward the case to the appropriate campus.
 - b. If the inquiry is about an amended return, which has not posted, contact the taxpayer for information as to where and when the return was filed.
 - c. If the taxpayer indicates that correspondence has been received about the return, request a copy of the letter.
 - d. If the taxpayer indicates the return was filed in another center and this is verified through research.
 - e. CC TXMOD shows a TC 904 indicating return filed and moved to retention register. Use CC "IMFOLV" to obtain retention register information. If research shows that the account needs further processing, reinstate the retention register account. See IRM 21.5.2, Adjustment Guidelines. If the TC 904 indicates the taxpayer filed in another Customer Service Field Operations, request the information and continue to work the case.
 - (6) Returns filed electronically are identified by a unique Filing Location Code (FLC) shown as the first two digits in the Document Locator Number (DLN). Refer to *Document 6209*, for a list of FLCs.
- 21.4.1.4.1.1
(03-15-2024)
Return Not Found
- (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	<ul style="list-style-type: none"> 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. <p>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.</p> <p>Reminder: 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>
<p>Met and the tax module indicates that a paper return was received, but was not processed</p> <p>or</p> <p>Met, but no record that a paper return was received</p>	<ul style="list-style-type: none"> 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 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. To check the current operational status, advise the taxpayer to go to IRS.gov web address and type "status of functions" in the search bar, "IRS operations: status of mission-critical functions" is the top choice listed in the results. <p>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.</p>

- (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	<ul style="list-style-type: none"> 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. <p>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.</p> <p>Reminder: Where's My refund cannot provide any information on Form 1040-X, Amended U.S. Individual Income Tax Return.</p>
Met and the tax module indicates that an e-filed return was received , but was not processed . For more information, see IRM 21.4.1.4.1.2 (2), Return Found/Not Processed.	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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.

If maximum normal processing time is:	Then
Met and the tax module indicates that a Form 1040-X was received , but was not processed (e.g., TC 971 AC 120)	<ul style="list-style-type: none"> • 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.
Met, but no record that a Form 1040-X was received	If the taxpayer filed their amended return more than 36 weeks prior to the date of the inquiry and there is no indication of receipt, apologize for the delay and advise the taxpayer to refile the amended 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).

21.4.1.4.1.2
(01-17-2024)

**Return Found/Not
Processed**

(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	
3	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.	<ul style="list-style-type: none"> 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. <p>Reminder: Do not mention RIVO, CI, etc, unless other account conditions indicate involvement and require it.</p> <p>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.</p>
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.

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Row	If Command Code (CC)	Research Shows	Then
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, or 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. Note: 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 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.

Row	If Command Code (CC)	Research Shows	Then
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 ERS CORRECTED and CC TRDBV CODES screen has an Identity Theft indicator T .	<ul style="list-style-type: none"> • 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. Follow routing procedures in the bullet below. Select category, "Refund" then select "SPIDT" 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 3.28.4.7 (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 assistants should then follow the guidance above. • For paper inquiries, follow procedures in Note below.

Row	If Command Code (CC)	Research Shows	Then
			<p>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. 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>Exception: If the taxpayer is responding to Letter 0012C and provides all the requested documents, send Form 4442/e-4442 as instructed above.</p>
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).	<p>See IRM 21.4.1.4.1.2.3, Researching Rejected IMF E-filed Returns.</p> <p>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.</p>

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	<p>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.</p> <p>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.</p> <p>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.</p>

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

21.4.1.4.1.2.1
(03-15-2024)

Unpostable Conditions

- (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
1	An unpostable condition other than UPC 126 or UPC 147 has NOT been corrected, whether viewable in CC UPTIN or not.	If available, use CC UPCASZ 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. Note: 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 Note: The closed UPC 147/126 resulted in a return moved to MFT 32	<ul style="list-style-type: none"> Advise taxpayer to allow 9 weeks from the closing date for processing. See IRM 21.5.5.3.4, Responding to Inquiries on a Closed Unpostable. 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.
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"> Advise taxpayer to allow 9 weeks from the closing date for processing.
5	Unpostable condition is an unresolved UPC 126 RC 0 and is not viewable on CC UPTIN and the normal processing time frames have not been met.	<ul style="list-style-type: none"> Advise the taxpayer to allow the normal processing time frames in IRM 21.4.1.4, Refund Inquiry Response Procedures. Advise the taxpayer that they should receive either their refund or correspondence within those time frames.
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 within 14 days 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 more than 14 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. Note: Do not use CC UPCASZ on UPC 126 RC 0.

Row	If	Then
9	The UPC 147 RC 0 unpostable remains open and it's been 8 cycles or less since the transaction went unpostable.	<ul style="list-style-type: none"> Advise the taxpayer to allow 8 weeks for resolution and they should receive either their refund or correspondence within that time frame. For paper inquiries, follow procedures in paragraph (2) below.
10	The UPC 147 RC 0 unpostable remains open or is in suspense and it's been more than 8 cycles since the transaction went unpostable.	<ul style="list-style-type: none"> When the contact is from the taxpayer or authorized representative, send Form 4442/e-4442, Inquiry Referral, to Submission Processing using the <i>Form 4442 Submission Processing Unpostable Referral Listing</i>. Select category, "Refund" then select "SPIDT". Unpostable cases may not show the assigned IDRS numbers initially, however the referrals should still be sent according to the Responsible Campus. 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. For paper inquiries, follow procedures in paragraph (2) below.
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"> 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 additional 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, "Refund" then select "SPIDT". 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. 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 assistants should then follow the guidance above. For paper inquiries, follow procedures in paragraph (2) below.

Row	If	Then
12	Unpostable condition is UPC 147 RC 0 and URC D (deleted) condition shows on CC TRDBV as "GUF VOIDED/DELETED"	<p>Submission Processing Identity Theft (SPIDT) has deleted the return:</p> <ul style="list-style-type: none"> 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. Advise the taxpayer to allow the normal processing time frames shown in IRM 21.4.1.4, Refund Inquiry Response Procedures. <p>Note: Taxpayers inquiring about an 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"> 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 assistants should then follow the guidance above. For paper inquiries, if AMS does not show the taxpayer has authenticated, send Letter 109C advising 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. 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.
13	Unpostable condition is UPC 147 RC 4 with Special Processing Code (SPC) 9. SPC 9 is displayed on CC TRDBV. Select "GUF VOIDED-DELETED" and then "CODES."	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 01H Notice or Letter 12C Decedent Account Responses, for guidance.

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.

- (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 advising 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.

21.4.1.4.1.2.2
(10-01-2021)

**Return Found -
Processing Errors
Identified**

- (1) If during account research, the following return processing errors are identified on a current year paper return (prior year paper returns may be impacted if processed during the current year):
- CC TRDBV/RTVUE shows tax return posted with partial or zero amounts (standard deduction amount present, partial to no income, or gross child credit amounts with all other lines left blank)
 - CC IMFOLT/TXMOD will show a TC 150 for .00 (if it's a balance due return, some accounts may have TC 610/TC 430 or other payments that may or may not have been refunded erroneously, if refunded you'll see TC 846)
 - The transcription errors are not ERS or math error related (if the return shows math error(s), review CC TRDBV/RTVUE for partial or zero amounts, as stated in first bullet)

Conduct research to determine if any alerts/updates have been issued regarding processing errors during filing season or other issues that may have impacted how the tax return posted.

- (2) A copy of the tax return will be required in order to adjust the taxpayer's account. The taxpayer may submit a copy of the return via fax or it can be ordered via CC ESTAB. Follow the chart below for procedures on **refund or balance due returns** meeting transcription error criteria.

Note: Due to the original return processing error, the referrals must be treated as **priority** work. Once the case has referred, ICT will follow scanning procedures and scan the cases as Priority Code 1 under category code SPC5.

If	And	Then
CC TRDBV/RTVUE shows partial or zero/blank return information, such as income, credits etc. (i.e., CC TRDBV/RTVUE shows no income or withholding or partial income amounts, with standard deduction and/or gross child other dependent credit amounts)	taxpayer confirms the return is wrong or incomplete and what is posted is not what they filed and they can submit a copy of their tax return via fax/EEFax while on the call	<ul style="list-style-type: none"> • Provide the taxpayer with the fax/EEFax number and advise they must stay on the phone to confirm receipt of the complete tax return. • Once the return is received, the CSR must conduct a quick review for any missing/incomplete documentation: <ul style="list-style-type: none"> a. Form 1040 page 1 and 2 b. Required signature(s), if joint return c. Taxpayer Identification Numbers (for all) d. Income documents (i.e., W-2) e. Schedules (i.e., Sch 1 for self-employment tax) f. Credits - (i.e., Form 8812) g. The list is not all inclusive • If there is any missing documentation, advise the taxpayer. If they are unable to submit the required documentation while on the phone, advise the taxpayer to call back or offer to order the tax return to adjust the account (follow the next If/Then section below). • If the taxpayer provides all required documentation, complete a Form 4442/e-4442, Inquiry Referral. • Select Referral Type "IRM" with Category - "Other Write-In". For Write-In description use "IRM 21.4.1.4.1.2.2 - Return Found - Processing Errors Identified" and for Reason select "Other or Complex Issue/Training Specialization". Under notes section add: <ul style="list-style-type: none"> a. Copy of tax return is attached b. Return was reviewed for required documentation c. Any other pertinent information • Verify taxpayer's telephone number and address. • Advise the taxpayer they will be contacted if any missing documentation is identified subsequently. • Advise the taxpayer of 30 day time frame. • The Form 4442/e-4442 must be treated as priority and reviewed the same day. The lead or designated individual must review and forward the referral and tax return copy to the <i>Fresno Referral Coordinator</i> using efax # 855-885-7866 for CII case SPC5 creation and processing. • The Fresno coordinator will review Form 4442/e-4442 and reject it to the originator if it does not meet criteria.

If	And	Then
CC TRDBV/RTVUE shows partial or zero/blank return information, such as income, credits etc. (i.e., CC TRDBV/RTVUE shows no income or withholding or partial income amounts, with standard deduction and/or gross child other dependent credit amounts)	taxpayer confirms the return is wrong or incomplete and what is posted is not what they filed and they can't provide a copy of the return	<ul style="list-style-type: none"> • Apologize to the taxpayer • Advise the taxpayer the copy of the original tax return must be ordered to correct the tax account. • Complete "IRM" Form 4442/e-4442 using "ESTABD" category then select "89-Fresno-Electronic" • Add the following in Notes section - "Priority, ESTAB (S) required, and include the return DLN • If your function does not utilize e-4442 referral process, forward a paper Form 4442 to the Fresno Accounts Management e-fax number under <i>Form 4442 Referral Fax Numbers</i>. • Advise the taxpayer it could take up to 60 days for entire process <p>Note: If the taxpayer meets hardship criteria, refer to IRM 21.1.3.18, Taxpayer Advocate Service (TAS) Guidelines, and IRM 13.1.7.4, Exceptions to Taxpayer Advocate Service Criteria, before referring to TAS.</p>

Reminder: If an erroneous refund is identified during research, see IRM 21.4.5, Erroneous Refunds.

Note: The procedures for tax returns involving transcription errors are outlined in IRM 21.5.2.4.3.1, Adjustments Not Requiring an Amended Return or Taxpayer Documentation.

- (3) For all transcript requests involving the transcription error returns, see IRM 21.2.3.5.7, Transcript Restrictions and Special Handling.

21.4.1.4.1.2.3
(10-07-2022)

Researching Rejected IMF E-Filed Returns

- (1) CC TRDBV shows the reject codes for electronically filed (e-filed) tax returns. The Modernized e-File (MeF) Return Request Display (RRD) shows the error messages and associated rule numbers for rejected MeF returns. Use the Modernized e-File (MeF) Return Request Display (RRD) to verify descriptions for the reject codes and MeF business rules. RRD displays specific tax return and status information for tax returns processed through MeF. See IRM 21.2.2.4.4.9, Modernized e-File (MeF) Return Request Display (RRD), for further information regarding RRD access. CSRs should only provide information specific to the error displayed on MeF RRD.

Note: For reject codes not viewable on MeF, you may access the *MeF Schemas and Business Rules* site on SERP.

Note: If the reason for the e-File rejection is due to a previously accepted electronic return and the taxpayer claims they did not e-File the return, see IRM 25.23.12.2, Identity Theft Telephone General Guidance. If the reason for the e-File rejection is due to a dependent TIN already being claimed on another return, see IRM 25.23.12.4(7), Tax-Related Identity Theft.

21.4.1.4.1.2.4

(12-07-2016)

Returns Located on Error Resolution System (ERS) or Rejects

- (1) ERS is a Submission Processing function designed to correct taxpayer and processing errors on tax returns prior to posting. Rejects are returns or documents which cannot be processed, usually due to missing or incomplete information. ERS is the computer tracking system used by the Submission Processing Centers Reject/Suspense Unit to categorize and resolve rejects. ERS/Rejects tax examiners correspond with taxpayers for additional information but do not make phone calls to taxpayers.
- (2) CC ENMOD and CC TXMOD will aid in identifying cases in the Rejects Inventory. CC ENMOD and TXMOD will display the following information:
 - a. RJ 150: Appears in the Pending Return Section with an ERS Status Code on CC TXMOD and the Transaction Section on CC ENMOD, see Exhibit 21.4.1-1, Error Resolution System (ERS) Status Codes. It identifies a return sent to the Reject Unit because it cannot be processed.
 - b. Immediately below the RJ 150 is the Reject Sequence Code: "C" = Closed, "O" = Open, "S" = Suspense, or "E" = ERS workable record. If a "C" shows, check CC IMFOLT to see if the refund has been issued. If a return has not been corrected within eight weeks of the RJ 150 cycle date, it is considered overaged.
 - c. 0000000000: Indicates the Reject Sequence Number.
 - d. ENMOD will identify the letter written and the paragraphs selected.
- (3) CC FFINQ aids in determining whether a return has been sent to ERS. See IRM 21.4.1.4.1.2 (3), Return Found/Not Processed.

Caution: Be careful not to confuse the filing status code with the "FOF-STATUS-Code."

- (4) CC UPTIN will identify when a return is sent to the Rejects Unit by the Unpostable Function. The return will be identified with the Unpostable Resolution Code (URC) "8".
- (5) CC SCFTR will show if the original return was deleted and reprocessed under a new DLN. If the ERS time frame has passed and the return has not posted, see IRM 3.12.37-13, Researching SCCF. For input instructions, refer to *Command Code SCFTR Job Aid*.

21.4.1.4.1.2.5

(12-20-2016)

Researching Rejected Returns with Command Code (CC) ERINV

- (1) Once it has been determined the return is in rejects, CC ERINV must be used to complete the research. This command code will provide you with the current status and the days return has been open in the Error Resolution System (ERS).
- (2) To request a screen display via CC ERINV, use either the primary TIN or the return DLN. Input the TIN without hyphens or the DLN with hyphens. See CC ERINV on the Command Code Job Aid.

Reminder: CC ERINV is not a universal access command code. If the information is not available on your local campus file, you **must** input the @xx to get information.

- (3) The CC ERINV displays the following information:
 - Batch Number
 - Alpha Block Control Number

- DLN
- Primary TIN
- Tax Period
- ERS Status Code. See IRM 21.4.1.4.1.2.6, Error Resolution System (ERS) Status Codes
- Total number of work days remaining in the suspense period
- Total calendar days item has been in ERS
- Julian Date of receipt in ERS

Note: See the table in IRM 21.4.1.4.1(1), Locating the Taxpayer's Return, for CC SCFTR return research procedures.

21.4.1.4.1.2.6
(06-11-2024)

Error Resolution System (ERS) Status Codes

- (1) Review the CC ERINV screen for the status codes. The following information provides some of the most common ERS status codes and their time frames. Advise the taxpayer of the correct time frames via telephone or "C" letter.
- (2) ERS will contact taxpayers via Letter 0012C, Individual Return Incomplete for Processing: Forms 1040 & 1040-SR or Letter 4087C, International Return Incomplete for Processing: Form 1040-NR, 1040-NR-EZ, 1040, 1040-SR, 1040A, 1040EZ, for international taxpayers. See IRM 21.3.1.6.7, Submission Processing Missing Information 12-C Letter, for more information. The selective paragraphs and certain fill-ins used in these letters will identify the cause of the condition. Use CC ENMOD to research the selective paragraphs and/or certain fill-ins and advise the taxpayer of the requested information, except for selective paragraph "e" which is used for a narrative fill-in. If you receive the taxpayer's response and the case remains open in ERS, follow (13) below.

Note: If a Letter 0012C or Letter 4087C was sent and you can determine the cause for the condition, regardless if the taxpayer has received the letter, advise the taxpayer to provide the information using the ERS/Rejects address/fax number chart in (14) below.

Caution: If the Letter 0012C is regarding unreported estimated tax payments or credit elect, do not provide the payment amounts, dates, or a transcript of the account. See IRM 21.6.3.4.2.3, Estimated Tax (ES), for more information.

- (3) A history item on CC ENMOD will display the selective paragraphs input on the Form 6001, Letter 12C Correspondence Action Sheet, used by the tax examiners in IMF Code and Edit, and ERS to initiate Correspondence Letters 0012C.

EXAMPLE: H C MMDDYYYY 1234567890 0012CLTR30

EXAMPLE: H C MMDDYYYY 1234567890 YYYYMM 000

EXAMPLE: H C MMDDYYYY 1234567890 "###"

MMDDYYYY represents the date of input; 1234567890 represents the employee number; 0012CLTR30 represents the Letter 0012C letter and the MFT; YYYYMM represents the tax period; "###" represents the selected paragraphs and fill-in information for the selected paragraph (i.e., G25d would be Paragraph G, containing fill-in 08 which is Line 25d).

- (4) If the taxpayer states the return identified in the Letter 0012C is not their tax return, ask them to write "Not My Return" on the letter, or check the box in the letter that indicates **No, I did not file this tax return** and return it. Inform them they should file their tax return, if they have a filing requirement. See IRM 25.23.12.2, Identity Theft Telephone General Guidance, to determine whether the taxpayer should submit identity theft documentation along with their tax return.
- (5) Prior Campus closures have caused delays in ERS/Rejects, these delays include tax year 2022 returns, 2021 returns that need review or correction and late filed prior year returns. If the taxpayer is calling to check on the status of their refund apologize for the delay. Advise the taxpayer this work 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 in 2022, advise the taxpayer to go to IRS.gov web address and type "status of functions" in the search bar, and select "IRS operations: status of mission-critical functions" from the results to check the current operational status.

- (6) When responding to taxpayers' inquiries, leave an AMS history detailing the call, including the current ERS Status Code and the time frame given for call back.

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.

- (7) ERS Status Code **100**: unworked error record that is usually a simple problem. Advise the taxpayer to allow normal return processing time and 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. Where's My Refund can inform the taxpayer of the projected date of the refund. Also advise the taxpayer not to call before the normal return processing time frame have passed, as no additional information will be available. If the problem is not resolved, they will receive a letter to explain any additional requirements. If the normal return processing time frame has expired prepare Form 4442 and fax to ERS/Rejects. See fax/EEFax numbers in (14) below.
- (8) ERS Status Code **221/222/223/224**: correspondence has been sent to the taxpayer. The case is in unworkable suspense and waiting for the taxpayer's response. The case will remain in suspense, pending the taxpayer's response for up to 85 workdays.

Note: Status 222 is international correspondence and has a suspense period of 90 days. For inquiries regarding Letter 4087C streamline processing, see IRM 21.8.1.28, Streamlined Filing Compliance Procedures.

Row	If	Then
1	The taxpayer received the correspondence	<ol style="list-style-type: none"> 1. Ask if the taxpayer has responded to the correspondence, if not, advise the taxpayer to provide the requested information. 2. If they have, advise to allow up to 60 days from the date they sent their reply for it to be worked. Include a history item on AMS with this information. 3. If the taxpayer calls back after allowing 60 days from the date they sent their reply prepare Form 4442 and fax to ERS/Rejects. See fax/EEFax numbers in (14) below. 4. If the taxpayer calls back after the referral has been sent refer to (15) and (16) below as appropriate.
2	The taxpayer indicates that the response must be delayed because of illness, the preparer is out of town, or other valid reason.	<ol style="list-style-type: none"> 1. Advise the taxpayer to immediately fax a statement requesting an extension to the fax number on the letter, and include a copy of the letter. 2. If unable to fax, they should immediately write to the address on the letter requesting an extension, and include a copy of the letter. 3. Advise the taxpayer to fax or mail the delayed information within 30 days of the current date. 4. Include a history item on AMS with this information.
3	The taxpayer did not receive or misplaced the correspondence, and you can determine the cause for the condition	<ol style="list-style-type: none"> 1. Advise the taxpayer to provide the information using the ERS/Rejects address/fax number chart in (14) below. 2. If the taxpayer would prefer to receive the letter in order to submit a response, advise that we are not reissuing letters at this time and apologize for the inconvenience.
4	The taxpayer did not receive or misplaced the correspondence and you cannot determine the cause for the condition	<ol style="list-style-type: none"> 1. If CC ERINV shows the remaining days in suspense is greater than 30 days and no letter was sent, DO NOT prepare a Form 4442/e-4442. Inform the taxpayer they will receive a letter within the next 6 weeks (from date of the call), if additional information is needed. 2. If CC ERINV shows the remaining days in suspense is 30 days or less, or it has been more than 4 weeks since the letter preparation, prepare Form 4442 and fax to ERS/Rejects. See fax/EEFax numbers in (14) below. Advise taxpayer to expect a letter within 10 weeks. 3. If the taxpayer calls back after the referral has been sent refer to (15) and (16) below as appropriate.

Row	If	Then
5	If the taxpayer's address has changed and you can determine the cause for the condition	<ol style="list-style-type: none"> 1. Determine if the taxpayer meets oral statement authority for an address change. For complete guidelines regarding oral statement address changes, see IRM 21.1.3.20.1, IMF and BMF Oral Statement Address Changes. 2. If the taxpayer meets oral statement, update the address. 3. If the taxpayer does not meet oral statement, advise the taxpayer to complete Form 8822, Change of Address. If they request that you send the form, offer the alternate methods for getting the form located in IRM 21.3.6.4.1, Ordering Forms and Publications 4. Advise the taxpayer to provide the information using the ERS/Rejects address/fax number chart in (14) below.
6	If the taxpayer's address has changed and you cannot determine the cause for the condition	<ol style="list-style-type: none"> 1. Determine if the taxpayer meets oral statement authority for an address change. For complete guidelines regarding oral statement address changes, see IRM 21.1.3.20.1, IMF and BMF Oral Statement Address Changes. 2. If the taxpayer meets oral statement, update the address. 3. If the taxpayer does not meet oral statement, advise the taxpayer to complete Form 8822. If they request that you send the form, offer the alternate methods for getting the form per IRM 21.3.6.4.1, Ordering Forms and Publications 4. Prepare Form 4442/e-4442 with the new address notated and fax to ERS/Rejects. See fax/EEFax numbers in (14) below. Advise taxpayer to expect a letter within 10 weeks. 5. If the taxpayer calls back after the referral has been sent refer to (15) and (16) below as appropriate.

- (9) ERS status **321/322/323/324**: no reply or an incomplete reply has been received. Generally, the Reject Unit will work the case without the requested information 10 business days after the suspense period has expired.

Note: If both ERS status 333 and a -E freeze are on the account, see IRM 21.5.6.4.10, -E Freeze.

If	Then
The taxpayer has responded to the correspondence	<ol style="list-style-type: none"> 1. Confirm the taxpayer responded to the requested information by verifying paragraphs used in the letter. 2. If they have, advise to allow up to 60 days from the date they sent their reply for it to be worked. Include a history item on AMS with this information. 3. If the taxpayer calls back, after allowing 60 days from the date they sent their reply, prepare Form 4442 and fax to ERS/Rejects. See fax/EEFax numbers in (14) below. 4. If the taxpayer calls back after the referral has been sent refer to (15) and (16) below as appropriate.
If the taxpayer has not responded or received the correspondence and you can determine the cause for the condition	<ol style="list-style-type: none"> 1. Advise the taxpayer to provide the information using the ERS/Rejects address/fax chart in (14) below. 2. If they have, advise to allow up to 60 days from the date they sent their reply for it to be worked. Include a history item on AMS with this information. 3. If the taxpayer calls back, after allowing 60 days from the date they sent their reply, prepare Form 4442 and fax to ERS/Rejects. See fax/EEFax numbers in (14) below. 4. If the taxpayer calls back after the referral has been sent refer to (15) and (16) below as appropriate.
If the taxpayer has not responded or received the correspondence and you cannot determine the cause for the condition	<ol style="list-style-type: none"> 1. Prepare Form 4442/e-4442 and fax to the appropriate ERS/Reject Unit. See fax/EEFax numbers in (14) below. 2. Provide the 10 week processing time frame to receive a notice or their refund. 3. If the taxpayer calls back after the referral has been sent refer to (15) and (16) below as appropriate.

(10) If ERS status is **421/422/423/424**: the taxpayer's reply has been received. Advise the taxpayer we have received their response. Advise to allow up to 60 days from the date they sent their reply for it to be worked. Include a history item on AMS with this information. If the taxpayer calls back after allowing 60 days from the date they sent their reply, prepare Form 4442 and fax to ERS/Rejects. 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.

(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 FREEZE-INDICATOR> of 1 or 2 on FFINQ, which indicates RIVO is reviewing the return.

(12) For additional ERS code information, see Exhibit 21.4.1-1, Error Resolution System (ERS) Status Codes.

Reminder: If the ERS time frame has passed and the return has not posted, see IRM 3.12.37-13, Researching SCCF. Access command code SCFTR to determine if the original return was deleted and reprocessed under a new DLN.

- (13) If you receive the taxpayer's response and the case remains open in ERS, send all documents to the appropriate ERS location via fax/EEFax. Document AMS history or update CII with a case note documenting actions taken and the information forwarded to ERS. See (14) below for more information on how to determine the appropriate ERS location and fax/EEFax number.
- (14) Use the following chart when advising the taxpayer to send/re-send the requested information to ERS/Rejects. For any ERS/Reject status requiring a fax/EEFax, use the numbers below. Use CC ERINV to determine the correct FLC to match up with the fax number. MeF returns may be worked at any site depending on workflow, generally the FLC is covered as stated in the chart. 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	Address	Fax Number
18, 20, 21, 53, 71 Paper Returns	Internal Revenue Service 3651 South Interregional Highway 35 Stop 6126 Austin, TX 78741 Attn: SP Rejects Team	855-204-5020
75, 76 MeF Returns	Internal Revenue Service 3651 South Interregional Highway 35 Stop 6126 Austin, TX 78741 Attn: SP Rejects Team	844-254-2836
07, 09, 10, 36, 43, 89, 99 Paper Returns	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	Internal Revenue Service 333 West Pershing Road Stop 6120 N-1 Kansas City, MO 64108-4302 Attn: SP Rejects Team	844-254-2834

ERS/Rejects File Location Codes Addresses and Fax Numbers		
Common FLC	Address	Fax Number
11, 17, 29, 49 Paper Returns	Internal Revenue Service 1973 N Rulon White Boulevard Stop 6121 Ogden, UT 84404 (For certified mail, use 84201) Attn: SP Rejects Team	855-309-9361
30, 32, 80, 90 MeF Returns	Internal Revenue Service 1973 N Rulon White Boulevard Stop 6121 Ogden, UT 84404 (For certified mail, use 84201) Attn: SP Rejects Team	844-254-2835

- (15) If the case remains open in ERS and no apparent actions have been taken to resolve the taxpayer's inquiry, or the taxpayer is experiencing a financial hardship, refer to IRM 21.1.3.18, Taxpayer Advocate Service (TAS) Guidelines, and IRM 13.1.7.4, Exceptions to Taxpayer Advocate Service Criteria, **before** referring to TAS. See IRM 21.4.1.3.1, PATH Act Refunds, for returns meeting PATH Act criteria. If Taxpayer Advocate Service criteria is not met, see IRM 21.4.1.4.1.2.6 (5) and advise as appropriate.
- (16) If the case is closed in ERS, the case cannot be referred. Conduct account research, and see IRM 21.4.1.4.1.2 (3), Return Found/Not Processed, CC FFINQ status code 5 for guidance.

21.4.1.4.2
(02-01-2024)

Return/Refund Located

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

#

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	<p>The issue date of the refund.</p> <ul style="list-style-type: none"> 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. <p>Note: 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. You may 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"> 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. <p>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.</p>

If	And	Then advise taxpayer
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

21.1.3.20.1, IMF and BMF Oral Statement Address Changes. 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.

21.4.1.4.3
(05-26-2016)
**Multiple Refunds Issued
from the Same Module
in the Same Cycle**

- (1) Refunds can be issued to both spouses from the same module in the same cycle or a taxpayer can request their refund be deposited into more than one account. For more information on Split Refunds, see IRM 21.4.1.5.7, Direct Deposits - General Information.
- (2) Injured spouse claims received with the original return can be adjusted at the same time using specific reference numbers. See IRM 21.4.6.5.8.3, Processing of Form 8379 Injured Spouse Allocation.
- (3) TC 846 for primary and secondary social security numbers (SSN) will carry the same DLN, therefore both refunds will be stopped when intercepting with CC "NOREF".
- (4) Except on split refunds, refund claims input using CC CHKCL on more than one refund issued in the same cycle often result in "OOPS". It may be necessary to submit the claim through Treasury Check Information System (TCIS).

21.4.1.4.4
(05-07-2024)
**Refund Issued but Lost,
Stolen, Destroyed or Not
Received**

- (1) If the taxpayer states they received the check and the check was lost, stolen, or destroyed and a TC 840/846 is present on the module, refer to IRM 21.4.2, Refund Trace and Limited Payability.
- (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 date is one day after the TC 846 date.	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 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.
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.

Row	If taxpayer states they did not receive a refund	And the date is	Then
4	TC 846 is present on the module and the refund is a DD	<p>The caller states they have 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) OR I have a lead number (XXXXXX XX) OR the bank received an indemnification letter from IRS or the funds were requested/returned.</p> <p>Note: 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>	<ul style="list-style-type: none"> Follow the IF and THEN chart in IRM 25.25.8.7, Responding to Taxpayer Inquiries, or If the conditions in IRM 25.25.8.7, do not exist, follow IRM 21.4.1.5.7.1, Direct Deposit of Refunds.

Row	If taxpayer states they did not receive a refund	And the date is	Then
5	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)	Five or more calendar days since scheduled DD date Note: The scheduled date of a DD 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 >	<ul style="list-style-type: none"> 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. Ask the taxpayer if they have contacted the financial institution. If the answer is NO, advise to do so and give the account number and type indicated on CC IMFOBT. If the answer is YES, initiate refund trace per IRM 21.4.2, Refund Trace and Limited Payability, if appropriate. Caution: 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 Note: 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.

Row	If taxpayer states they did not receive a refund	And the date is	Then
8	TC 841 Returned/ Stopped Refund		<ol style="list-style-type: none"> 1. Determine cause of the refund stop 2. Attempt to resolve issue 3. See IRM 21.5.6, Freeze Codes, for resolving freeze releases. <p>Note: 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"> • Research CC CFINK for receipt code "R" and advise the taxpayer to check with the POA of record for receipt of the refund check. • If the taxpayer has already asked the POA, follow the appropriate guidance above.

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.

- (3) If refund trace action is required, follow procedures in IRM 21.4.2, Refund Trace and Limited Payability.
- (4) If the issue involves a change of address, see IRM 21.4.1.4.2, Return/Refund Located, and IRM 21.4.3.5.3, Undeliverable Refund Checks, for additional information.

21.4.1.4.5
(10-07-2022)

**Return Processed but
No Address on File**

- (1) When a return attempts to establish a module on master file without an address, the following occurs:

- a. The return goes unpostable, see IRM 21.5.5, Unpostables.

Note: If taxpayer calls concerning their refund and research indicates the return has gone unpostable due to an incorrect address, provide Unpostables with the taxpayer's current address. For further instructions regarding an oral address modification, see Rev. Proc. 2010-16. Advise the taxpayer of your actions and when to expect their refund.

- b. The Unpostable function forces the return to post with the address of the Campus where the return was processed.
- c. An "S-" Freeze generates instead of a refund.

Note: This condition is identified with the posting of a "S-" freeze without a TC 740 posted to the account. This posting also generates a **SCADDRESS** (service center address) transcript.

Reminder: If the taxpayer inquires on the status of their refund and CC ENMOD indicates **SCADDRESS**, Oral Statement Authority (OSA) does not apply, see IRM 25.23.2.3.7 (3), When to Update the Victim's Address. If it appears a hardship situation may exist, see IRM 21.4.1.2 (6), Refund Research Overview.

- (2) For additional information, see IRM 21.4.3.5.3.1, Undelivered Refund Notices, or IRM 21.4.3.5.3.2, Local Undelivered Refund Check Listing (URCL).

21.4.1.4.6
(06-11-2024)

**External Leads Program
or Other Questionable
Refund Inquiries**

- (1) The External Leads Program is a voluntary program that allows participating financial institutions to refer to the IRS account deposits that may be questionable tax refunds. When a financial institution receives a Treasury check, refund anticipation loan or check, direct deposit, or pre-paid debit card from the Internal Revenue Service which they believe to be a questionable tax refund, the institution will issue a lead to the External Bank Leads Program. When External Leads receives the lead, they will determine if the funds should be returned to the IRS. If IRS requests that the bank return the funds, the account will be reviewed to determine if the refund should be re-issued. When the funds are returned to the IRS, this process can take several weeks. Although the lead process is in progress, you may not see a control base or credit on the account. When the External Leads employee does not request the funds be returned to the IRS, the bank will release the funds to the taxpayer and no lead will be opened. At no time during this process is the credibility of the

financial institution called into question, the IRS is simply ensuring the correct refund is issued based on the tax return filed with the IRS.

Note: An institution is defined as a bank, financial institution, brokerage firm, government and law enforcement agency, state agency, tax return preparation entity or various other sources.

Reminder: The financial institution can return funds for several reasons which include but are not limited to multiple refunds being issued to the same bank account, multiple refunds for the same name being issued to multiple accounts over the course of an extended length of time, the amount of several refunds being deposited are the exact same amount, etc.

- (2) For external lead cases, if the caller states they have been told by their bank that their refund was returned to the IRS, follow the procedures in IRM 25.25.8.7, Responding to Taxpayer Inquiries. Review the account markers to determine refund status.

Note: The caller may use terms such as, “the bank returned the refund as a bank lead (External lead)” **OR** “I have a lead number (XXXXXX XX)” **OR** “the bank received an indemnification letter from IRS or the funds were requested/returned”.

Caution: 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.

- (3) When an External Bank Lead is in progress, a refund trace cannot be input because it negatively impacts our partnership with banks that have returned funds and our ability to protect revenue. A refund trace is for locating lost/stolen refunds. An External Bank Lead where the taxpayer was advised by the financial institution the refund was returned to the IRS does **NOT** meet refund trace criteria and a refund trace should **NOT** be started. If a Form 3911 is received, and the account meets the criteria described in IRM 25.25.8.7, Responding to Taxpayer Inquiries, then update AMS Notes with the following information if found on Form 3911: name and contact information of the taxpayer, name of the financial institution, and signature date of Form 3911. **Do NOT** input a refund trace, instead follow procedures in IRM 21.5.1.4.10, Classified Waste and destroy the Form 3911. The External Bank Leads program will notify the taxpayer when or if the refund is released.
- (4) If Refund Inquiry determines a refund trace has been started and the account meets the criteria described in IRM 25.25.8.7, Responding to Taxpayer Inquiries, then update AMS Notes with the following information (if known): name and contact information of the taxpayer, name of the financial institution. Send the taxpayer a Letter 86C, refer to IRM 21.3.3.4.2.1, Use of 86C Letter-Referring Taxpayer Inquiry/Forms to Another Office. Advise the taxpayer: “The return or refund for which you requested a refund trace is currently under review. It may take up to 10 weeks to complete the review and for you to receive your refund or a letter regarding the review.” Close the trace control base, use **CLS2BNKLD** in the activity field.

- (5) Taxpayers may also call in regarding questionable refunds. If the taxpayer calls to report a questionable refund, and they have not filed a return, they may be a victim of fraudulent activity, such as a data breach, a possible scheme, or some other fraudulent activity.
- (6) Ask the taxpayer for details and follow guidance based on the information provided. Different procedures apply, depending on the circumstances described by the taxpayer. Leave detailed notes in AMS. Refer to the following IRM's for guidance (list is not all inclusive).
 - IRM 21.1.3.23, Scams (Phishing) and Fraudulent Schemes
 - IRM 25.23, Identity Protection and Victim Assistance
 - IRM 25.25.6.1.7.1, Taxpayer Protection Program (TPP) Recovery Project, procedures for taxpayers impacted by a preparer data breach scheme are included in this section.
 - IRM 25.23.1.7, Taxpayers Who Are Victims of a Data Breach
- (7) If a representative from a financial institution calls regarding a suspicious refund, refer them to Pub 5033, IRS EXTERNAL LEADS PROGRAM: FACT SHEET ON SUBMITTING LEADS, for information about submitting an external lead to the IRS. If, after reviewing the publication, the representative still has questions, refer them to the contact information in the publication.

Reminder: Do not disclose specific account information unless the representative is an authorized third-party. For authentication procedures, see IRM 21.1.3.2.3, Required Taxpayer Authentication.

21.4.1.4.6.1
(06-11-2024)

**Altered Check
Process/Cancellations**

- (1) RICS has developed a process to identify refund checks that have been altered or stolen. There has been an increase in the number of IRS checks that have been altered or stolen that IRS can recover with the assistance of the Bureau of the Fiscal Service (BFS). All refunds identified as altered or stolen will show the following marker: **TC 971 AC 123 MISC>ALTERED-CHK.**
- (2) When this marker is present on the account, this is to notify the employee that the refund is being returned to the IRS and NO action is needed to trace the refund. DO NOT initiate refund trace actions or advise the taxpayer to file a Form 3911. It can take several weeks for the TC 841 credit to post after the TC 971 AC 123 MISC>ALTERED CHECK marker has posted.
- (3) For accounts with a TC 971 AC 123 MISC>ALTERED CHECK marker.

If the module has	Then
No TC 841 posted	Advise the taxpayer to allow 4-6 weeks from the TC 971 AC 123 posting date to receive the refund or notice
TC 841 and a TC 846 reissuing the refund	Advise the taxpayer of the refund timeframe.
TC 841 posted and a P-Freeze	Advise the taxpayer to allow 6-8 weeks from the TC 971 AC 123 posting date to receive the refund or a notice

21.4.1.5

(1) On occasion the taxpayer may contact the IRS to resolve a return discrepancy.

(03-15-2023)

Resolving Return Discrepancies

Row	If	Then
1	Correspondence is received from the taxpayer	1. Review correspondence. 2. Resolve case if the necessary information is included.
2	Correspondence is received from the taxpayer	1. Review correspondence and if information needed to resolve return discrepancy is not included, 2. Contact the taxpayer by phone or prepare "C" letter requesting all information required to resolve the case. 3. Suspend case for 45 days (70 days for overseas taxpayers) .
3	A call is received from the taxpayer and the case can be worked without the taxpayer's signature	1. Obtain missing information. 2. Resolve case.
4	A call is received and the taxpayer's signature is required to resolve the case	1. Request taxpayer to respond to C letter and 2. Return signature document in envelope provided.
5	No response is received to C letter and it's after 45 days (70 days for overseas taxpayers)	1. Send closing letter advising taxpayer information is required to complete processing. 2. Close case.

Note: If Submission Processing does not receive a response to their inquiry, they will attempt to process the return without the information. If the document or return cannot be processed, they will send another letter to the taxpayer.

21.4.1.5.1

(10-01-2021)

Refund Not Sent or Amount Differs

(1) If your research indicates that the return was processed but the refund was never issued, or the amount was not what the taxpayer expected, the problem may be due to tax offsets, math errors, freeze conditions, TOP offsets, invalid SSN or TIN, or credit elect, among other things.

(2) After completing the research, advise the taxpayer why the amount differed or why the refund was not sent.

Reminder: If a "–Z" Freeze is present, see IRM 21.5.6.4.52, –Z Freeze.

Note: Correspond with the taxpayer if a Form 3911, or other correspondence is received and no refund has been sent on the account.

(3) If the refund amount, TC 840/846 agrees with the amount shown on the taxpayer's return, but the taxpayer received less, a non-tax offset was made through the Treasury Offset Program (TOP).

a. TC 898 with the amount of the offset will appear on CC IMFOL the Monday following the direct deposit or check mailing date.

- b. The Bureau of the Fiscal Service (BFS) sends an offset notice in the same envelope as a paper refund check or separately if a direct deposit was made or the entire amount was offset. If the notice was not received, **have the taxpayer contact the TOP Help Desk at 800-304-3107**. Refer to IRM 21.4.6, Refund Offset.

Note: This is the only BFS number the taxpayer should call regarding their TOP issue. Do not provide the taxpayer with other BFS numbers to call.

- (4) The following will assist you in responding to a taxpayer who received a refund, but had expected a different amount:

Row	If the refund is	And	Then
1	Less than expected.	Research indicates amount is correct	<ol style="list-style-type: none"> 1. Explain difference to taxpayer. 2. Advise taxpayer to cash check.
2	Less than expected.	Research of CC IMFOLT or CC TXMODA does not show TC 898 TOP offset	<ol style="list-style-type: none"> 1. Research IDRS using CC IMFOLQ. This command code will display resequencing transactions but without a money amount. If (TC) 898 is there follow procedures when a TOP offset is involved. See IRM 21.4.6.4.2, Treasury Offset Program (TOP) Offset, for guidance.
3	Less than expected, however the TC 840/846 on IDRS is same as refund shown on the return.	Taxpayer received less than TC 840/846 amount on IDRS	<ol style="list-style-type: none"> 1. Determine if a TOP non-tax offset occurred. Review CC REINF or INOLES for a debt indicator. If a BFS debt indicator is present, but no TC 898 or TC 971 AC 598, provide the taxpayer with the TOP contact number below. 2. Advise taxpayer to contact agency on BFS offset notice, if received. 3. If no notice received, advise taxpayer to call the TOP Help Desk at 800-304-3107. <p>Note: Daily accounts will reflect offset transactions 2 business days after the TC 846 posts. Weekly accounts will reflect offset transactions on day 05 of the cycle following the TC 846 cycle date.</p>
4	More than expected.	IDRS TC 840/846 is different from refund shown on return	<ol style="list-style-type: none"> 1. If IRS error or discrepancy cannot be determined, advise taxpayer to return voided refund check for correction. See IRM 21.4.3, Returned Refunds/Releases, to avoid possible penalty and interest. 2. If taxpayer error, provide explanation and advise taxpayer to cash check.
5	Taxpayer believes they are not entitled to a refund.	Check not cashed	<ol style="list-style-type: none"> 1. Determine if taxpayer is entitled to refund. 2. If taxpayer is not entitled, advise taxpayer to return voided refund check with an explanation. Refer to IRM 21.4.5, Erroneous Refunds. 3. If entitled, provide explanation and advise taxpayer to cash the check. 4. See IRM 21.4.3, Returned Refunds/Releases.

Row	If the refund is	And	Then
6	Taxpayer believes they are not entitled to a refund.	Check cashed	<ol style="list-style-type: none"> 1. If research determines taxpayer is entitled to a refund, provide explanation. 2. If taxpayer not entitled, see IRM 21.4.5, Erroneous Refunds.

21.4.1.5.2
(10-01-2003)
Offsets

- (1) For information regarding Debtor Master File (DMF), Treasury Offset Program (TOP) Offset Bypass Refund, Hardship and Injured Spouse, see IRM 21.4.6, Refund Offset.

21.4.1.5.3
(10-01-2002)
Math Errors

- (1) A taxpayer's refund may be less than expected or not received due to an error or an item being disallowed on the return. To identify and resolve math errors, see IRM 21.5.4, General Math Error Procedures.

21.4.1.5.4
(10-01-2017)
Invalid Taxpayer Identification Number (TIN)

- (1) If the TIN on the return does not pass validity checks on IDRS, it is considered invalid.

Caution: The invalid condition must be resolved before the refund can be issued. Follow the procedures in IRM 21.6.2.4.1.2, **Resequencing Action Required**, to identify and resolve invalid TIN problems.

21.4.1.5.5
(04-03-2007)
Freeze Conditions

- (1) If your research shows that the account is in "Status 12" with a credit balance on the module, a freeze code will be on the account. This can be identified on CC IMFOL, CC BMFOL, CC TXMOD or CC SUMRY with an alpha character **(A–Z)**. For information on resolving these accounts refer to IRM 21.5.6, Freeze Codes.

Reminder: If a "–Z" Freeze is present, see IRM 21.5.6.4.52, –Z Freeze.

21.4.1.5.6
(11-20-2023)
Credit Elect Problems

- (1) A taxpayer may elect to have all, or a portion of an overpayment credited to the next year's estimated tax (ES). The "credit elect" can be recognized by TC 836 on the current year's module and TC 716 on the following year's module. Access CC REINF or CC IMFOL if there is no data on CC TXMOD.

Note: The IRS will apply the credit elect to the next year's estimated tax periods in the order necessary to avoid the addition to tax for underpayment of estimated tax. Taxpayers may request to have an overpayment credited to another year/period other than the immediately succeeding tax year or period. See IRM 20.2.4.7.2, Rules for Applying Offsets Under Section 6402, at (2) for guidance.

Note: If the taxpayer receives a refund rather than the credit being applied as credit elect, instruct the taxpayer to void the check and return it to the IRS with an explanation that the overpayment was intended to be credited (credit elect) to the next tax period. Explain to the taxpayer that if the refund is not returned, they should not claim the credit elect on their next tax period filing. See IRM 21.4.3.5.4, Returned Refund Check Procedures.

- (2) When a taxpayer inquires about a refund and research shows the overpayment was applied as a credit elect for the following year, the overpayment is only refundable if any of the following apply:
- It was applied as a credit elect to the following year due to a processing error.
 - The taxpayer is not liable for ES, and they erred in entering the overpayment as a credit elect.
 - The taxpayer files a balance due superseding return and requests a credit elect reversal to satisfy the balance due. See IRM 21.4.1.5.6.1, Credit Elect Reversals, for additional information.
 - For an individual taxpayer, the taxpayer is liable for ES payments, but proof of hardship is provided. See IRM 21.4.4.3, Why Would A Manual Refund Be Needed?

Reminder: Refer to IRM 20.2.4.9.4, Credit Elect, for instructions on payment or nonpayment of credit interest on credit elect reversals.

Caution: If none of the instances in (2) above apply, the election to have the overpayment applied as a credit elect is binding and the credit cannot be reversed.

21.4.1.5.6.1
(10-07-2022)
Credit Elect Reversals

- (1) In order to process a credit elect reversal for IMF accounts, the request must be received:
- Before the tax return has posted for the year where the credit elect was applied, AND
 - Before March 1, of the year following the year to which the credit was applied

Example: A request to reverse a credit elect from a 2020 account back to the 2019 account must be received before the 2020 return has posted and before March 1, 2021.

Note: When reversing credit elects, the refund will be issued as a direct deposit if the taxpayer requested direct deposit on his original return and the reversal occurs in the same processing year. To prevent direct deposit of the subsequent refund, input TC 971 AC 850 on the account when inputting the credit elect reversal (TC 832).

- (2) Requests received on or after March 1 can be considered **ONLY** if one of the conditions below apply:
- There was an error in processing that can be verified, or
 - If the taxpayer erred on entering the overpayment as a credit elect, does not have an ES tax requirement, and the taxpayer does not have a filing requirement as determined by the income information on CC IRPTR (IRPTR information is usually available by June, or July at the latest, so anything prior to that would not involve a filing requirement determination).
- (3) Do not reverse credit elect to offset additional tax or penalties subsequently assessed on the year of overpayment unless the request is on a superseding return (amended return postmarked on or before the return due date or

extended due date). When working correspondence use the Letter 247C, Taxpayer Advised Re: Estimated Taxes/Refund, or call the taxpayer to explain that the credit elect is binding.

- (4) Follow the chart below to determine if credit interest should be paid when reversing the credit.

If the taxpayer states	And	Then
The overpayment was entered correctly on the refund line.	You have ordered the return and found no entry on the credit line	<ol style="list-style-type: none"> 1. Reverse the credit and allow credit interest to compute. 2. Input a credit transfer transaction using CC ADD/ADC48. 3. Use TC 832 to reverse the posted TC 836 or TC 830. 4. Use TC 712 to reverse the posted TC 710 or TC 716. 5. Do not input secondary TC 770 for .00.
Taxpayer erred, but is entitled to the refund		<ol style="list-style-type: none"> 1. Reverse the credit. 2. Input secondary TC 770 for .00 to restrict credit interest. 3. To input the reversal, use ADD/ADC48. Debit with TC 712, credit with TC 832 (if moving the credit back to where it came from) or TC 710 (if moving to a different module). <p>Exception: If reversing credit elect to offset taxes subsequently assessed on a superseding return, input secondary TC 570 to hold the refund before transferring the credit to the correct module, if necessary.</p>

- (5) Since the taxpayer has complete control over these payments, any anticipated reduction in tax or realization of excessive payments made can be resolved by reducing or eliminating subsequent ES payments.
- (6) For information regarding credit elects on BMF accounts, see IRM 21.7.4.4.5, Estimated Tax Overpayment, Credit Elect - General.

21.4.1.5.7 (03-15-2024)

Direct Deposits — General Information

- (1) Direct deposits are allowed on current and prior tax year returns, this includes IMF prior year original returns. As of February 2023, direct deposits are also available on tax year 2021 and subsequent electronically filed Form 1040-X, Amended U.S. Individual Income Tax Return. For more information, see IRM 21.5.3.4.18.1, Direct Deposit for Amended Returns.

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) The Refund Product Code indicators, which include other Refund Advance Products (RAL/RAL), can be found on CC TRDBV under the attribute of **Refund Anticipation Loan Code** and on MeF Return Request Display (RRD) under Code and Edit values titled REF Anticipation Loan Ind. 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 Advance Product.

Refund Anticipation Loan Code	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

Note: Refund Product Elect Indicator: Identifies whether the taxpayer elected a Refund Product or not. Refund Product refers to a Refund Transfer or an Early Access Product that is obtained through the tax return provider at the time of tax preparation or filing.

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- (3) If a taxpayer files their original or amended 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 a TC 971 AC 850. Unless a freeze condition is holding the refund, this action must be done **prior to** the posting of the refund (TC 846) from either the original return (TC 150) or amended return adjustment on CC IMFOLT. 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 refund has posted, the direct deposit 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	<ul style="list-style-type: none"> Input TC 971 AC 850 if the refund (TC 846) 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. <p>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.</p>

If	And	Then
e-Filed return	CC IMFOLT shows the refund (TC 846) already posted	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> CC IMFOLT does not show a refund (TC 846) posted 	<ul style="list-style-type: none"> Input TC 971 AC 850 Advise the taxpayer you are taking the necessary steps to have their refund issued as a paper check, however, due to timing issues, the request may be too late and a direct deposit may still be issued.

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 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 that are held in the taxpayer's name; 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.

21.4.1.5.7.1
(06-11-2024)
**Direct Deposit of
Refunds**

- (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.

- (2) Research CC IMFOBT (CC RTVUE and CC TRDBV can also be used) for the exact RTN and account numbers to verify they match the taxpayer’s information.

Reminder: Direct deposit refunds are held one week if this is a first time filer, or the first time the current last name is being used, or the taxpayer has not filed a return in the past 10 years.

Note: If either routing or account numbers provided by the taxpayer differ from those on the return, provide the account information shown for the taxpayer’s refund deposit. Use the link in Exhibit 21.4.1-2, Most Common Banks that Offer Refund Transfer Products (RAL/RAC), to find the financial institution (FI) contact information. Provide the FI contact information and advise the taxpayer to immediately contact the FI. IRS employees cannot change the routing or account numbers. If the direct deposit is rejected by the financial institution, a paper check will normally be issued within 4 weeks from the RFND-PAY-DATE located below the TC 846 date of the direct deposit refund. Add 1 week to this for mail delivery, and the taxpayer should have the check within 5 weeks.

Example: The TC 846 date for a direct deposit is 03/21/2019. The actual direct deposit date, as indicated by the RFND-PAY-DATE field below the TC 846, is 03/07/2019. If the direct deposit is rejected, the refund check should be delivered by 04/11/2019.

- (3) Taxpayer inquiries concerning direct deposit will be treated as any other refund inquiry.

Exception: Refunds issued through a Refund Advance Product (RAL/RAC) have special procedures. For more information see paragraph (7) below.

- (4) If one of the following conditions occur during the initial return processing, Master File will issue (if applicable) two direct deposits if both refunds are issued in the same processing year:

- Unallowable condition on original return usually a -Q Freeze.
- Refund cancellation freeze, TC 841 with block series 777 and serial number 98 or 99.
- Math error condition when partial refund is issued.
- Credit elect reversal (TC 832).

Note: The computer will allow two direct deposits (TC 846) in the same processing year regardless of a split refund. If there is a math error code on the original return, the second refund will be issued as a direct deposit and any subsequent refunds will be issued as a paper check. In the case of an account that has a split refund, the second direct deposit will be deposited into the last bank account listed on the Form 8888, Allocation of Refund (Including Savings Bond Purchases).

- (5) If the taxpayer or their authorized third party designee indicates the RTN or account number is incorrect on the account, input TC 971 AC 850 when releasing the subsequent refund. The refund will then be issued as a paper check to the address on the taxpayer's tax return. See IRM 21.1.3.3.1, Third Party Designee Authentication, for additional information regarding third party designees.

- (6) Check RTN, account type, and the account number.

Note: If the taxpayer indicates their TIN has been misused to obtain the Economic Impact Payments, see IRM 25.23.12.4.10, Identity Theft - Economic Impact Payments (EIP).

Row	If	Then
1	Date of deposit is less than 5 calendar days prior.	<ol style="list-style-type: none"> 1. Provide the date of deposit. 2. Advise taxpayer to contact the bank or financial institution. 3. Advise taxpayer refund trace cannot be initiated until after 5 calendar days from the scheduled date of deposit.
2	5 or more calendar days have passed since scheduled date of deposit.	<p>Ask if the taxpayer has contacted the financial institution.</p> <ul style="list-style-type: none"> • If NO - advise to do so • If YES - continue with the steps below
3	Taxpayer states that the bank shows no record of the deposit and it has been 5 or more calendar days since the scheduled date of deposit and the bank does NOT indicate that the refund was returned to the IRS.	<ol style="list-style-type: none"> 1. Initiate a refund trace. 2. Refer to IRM 21.4.2, Refund Trace/Limited Payability. <p>Refer to IRM 21.5.6.4.35.3, -R Freeze Overview For Accounts With Return Integrity Verification Operations (RIVO) Involvement, or IRM 25.25.8.7, Responding to Taxpayer Inquiries, to determine if a referral (Form 4442/e-4442) is required.</p>
4	Taxpayer states that the bank has returned the deposit or states the account was closed before the refund was deposited which will also result in the bank returning the deposit.	<ol style="list-style-type: none"> 1. Do not initiate a refund trace. 2. Advise the taxpayer of the following: <ul style="list-style-type: none"> • It will take approximately 3 weeks for the IRS to receive the funds back from the bank and can be identified by TC 841. • Once the funds are received back from the bank, the refund will be reissued in the form of a paper check. • Taking into account the mail delivery time, the taxpayer should receive their paper check within 5 weeks from the RFND-PAY-DATE of the original TC 846. • If their paper check is not received within 5 weeks from the date of the TC 846, the taxpayer should contact us again and a refund trace will be initiated. <p>Caution: If research indicates Direct Deposit Reject Reason Code 58 or 59, the direct deposit was rejected. Advise the taxpayer of the additional 10-week time frame from the date of the rejection. See IRM 21.4.1.5.8.1, Direct Deposit Reject Reason Codes, for additional information. Refer the taxpayer to the Form 1040 instructions or IRS.gov "Get Your Refund Status" page for information on direct deposit rules.</p>

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Row	If	Then
5	The refund was direct deposited into the wrong account because an IRS employee did not timely input a TC 971 AC 850 when required.	<ol style="list-style-type: none"> 1. Do not initiate a refund trace. 2. Input a TC 971 AC 850 if not already on the account. 3. Prepare a referral. Request that the bad refund be moved to the 1545 account and that a manual refund be issued to the SSN owner. See IRM 25.23.12.4.1, Telephone Inquiries Regarding Identity Theft Victim Assistance (IDTVA) Tax-Related Cases, for further guidance.

Note: If the taxpayer closes the bank account before the second direct deposit, the refund will be returned via the Automated Clearing House (ACH) file to BFS. BFS will return the credit to the IRS to post to the taxpayer's account.

(7) A Refund Advance Product (RAL/RAC) allows a taxpayer to borrow against an anticipated income tax refund. These products are made by banks but are often offered by tax preparers, in conjunction with preparation of the tax return. If the refund is in the form of a RAL or RAC, taxpayer must be referred to the financial institution (FI) or Tax Return Preparer. Bank account numbers for RAL or RAC refunds **commonly** display the taxpayer's SSN as the last nine digits, or displays the SSN in reverse order, in the account number on CC IMFOBT. For a list of most common Refund Anticipation Loan (RAL) Financial Institutions, see Exhibit 21.4.1-2, Most Common Banks that Offer Refund Transfer Products (RAL/RAC).

- If the taxpayer states they didn't file the return that resulted in the RAL/RAC, refer to IRM 25.23.12.4, Tax-Related Identity Theft, for codes to be input and additional information. If the taxpayer indicates they were impacted by a data breach or preparer data breach, refer to IRM 21.4.1.4.6, External Leads Program or Other Questionable Refund Inquiries. See IRM 21.4.3.5.4, Returned Refund Check Procedures, for guidance to send the RAL/RAC to the IRS. Enter a narrative in AMS with the advice to the taxpayer and reason for it.
- If the taxpayer states they requested the Refund Advance Product (RAL/RAC) but did not receive the funds, they **must** be advised to contact the preparer or FI prior to initiating a trace. See IRM 21.4.1.5.7 (2), Direct Deposits - General Information, for information on RAL/RAC criteria.
- If the taxpayer states they have contacted the FI and the FI requests proof of deposit, initiate a refund trace if it has been 5 calendar days from the date of the direct deposit, see IRM 21.4.2, Refund Trace and Limited Payability. If the time frame has not been met, advise the taxpayer the IRS cannot take any action until after 5 or more calendar days have passed.
- If the taxpayer states they want to bypass the RAL or the RAC, see IRM 21.4.4, Manual Refunds, and IRM 3.17.79.6.4.2, Certifying Automated Clearing House (ACH)/Direct Deposit Hardship Refunds.

Caution: If a taxpayer requests a manual refund due to economic hardship, consider whether to refer the case to TAS. See IRM 21.1.3.18 (3), Taxpayer Advocate Service (TAS) Guidelines. See IRM 21.4.1.3.1, PATH Act Refunds, for returns meeting PATH Act criteria.

- (8) If the taxpayer claims that their return preparer changed the bank RTN and/or bank account number, or altered the return in any way, see IRM 25.24.1.3, Identifying Potential RPM Issues For Telephone Assistors/Taxpayer Assistance Center (TAC) Assistors, for guidance.
- (9) If the direct deposit does not pass normal pipeline validation, the refund will be issued by check. In the case of a split refund, all deposits must meet the normal pipeline validation, or the taxpayer will receive one paper check. IRM 21.4.1.5.8.1, Direct Deposit Reject Reason Codes, to determine why the direct deposit was rejected. If the refund is issued as a direct deposit and the financial institution rejects/returns the refund (e.g., invalid account number) the refund will cancel with a TC 841 blocking series 77777 and automatically reissue as a paper check. In the case of a split refund, one refund may be issued as a direct deposit and one refund may be issued as a paper check if the financial institution is rejecting the deposit.
- (10) The CC "INOLES" will display a debt indicator on IDRS when one of three offset conditions exists on the account. Refer to IRM 2.3.47, Command Codes INOLE, EOGEN, and SPARQ for complete CC "INOLES" screen information.
- (11) A direct deposit refund inquiry is no different than check refund inquiries. Once you establish non-receipt, follow the refund trace procedures in IRM 21.4.2, Refund Trace and Limited Payability.

21.4.1.5.7.2
(05-07-2024)

**Direct Deposit
Erroneous Refunds**

- (1) Whenever your research identifies the direct deposit as being an erroneous refund, refer all information and account information to the Refund Inquiry Unit via fax (*RI Unit fax numbers*), or on Form 4442/e-4442, Inquiry Referral. When sending Form 4442/e-4442, select Referral Type: "IRM", IRM Category: "Refund", Sub-category: "Direct Deposit Not Requested" and Reason: "Other or Complex Issue/Training Specialization". Notate on the referral, "Erroneous Refund" and forward to the Refund Inquiry Unit associated with your campus. If CC CHKCL has not been input and taxpayer meets oral statement criteria, you must input CC CHKCL before referring the case. See Exhibit 21.4.2-1, Command Code (CC) "CHKCL" Input, for oral statement authority.
- (2) Advise the taxpayer their request has been forwarded to the Refund Inquiry Unit and they should hear from us in 15 days.

Reminder: Always refer to IRM 21.4.5, Erroneous Refunds, for complete procedures concerning the preparation of the erroneous refund package and to identify all items required to be included in the package.

- (3) If during your conversation it is determined the taxpayer did not request direct deposit (except RAL/RAC), gather account information and forward to the Refund Inquiry Unit associated with your campus as indicated above.

21.4.1.5.7.3

(10-01-2019)

**Non-Receipt, Lost,
Stolen or Destroyed
Series I Savings Bonds**

- (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.
- (2) If the taxpayer claims that the bonds were received but are now lost, stolen or destroyed, advise the taxpayer to contact the **Department of the Treasury, Parkersburg, WV, 26106-7012, at 202-622-2000. Advise the taxpayer that this is not a toll-free number.** The Department of Treasury has the authority to replace bonds under these circumstances.

21.4.1.5.7.4

(05-04-2017)

**Non-Receipt, Lost,
Stolen or Destroyed
Prepaid Debit Cards**

- (1) Prepaid debit cards are issued after the IRS completes processing the return. Once the return is processed it may take from one to two weeks for the card to arrive in the mail. Any portion of a split refund being direct deposited into a bank account may be received before the debit card arrives by mail. The debit card refund will appear as a direct deposit on IDRS. Non-receipt claims for prepaid debit cards should be processed using the normal procedures for tracing a direct deposit refund.
- (2) Taxpayers whose prepaid debit card was received, but was then lost, stolen or destroyed, should be advised to contact their preparer, the financial institution, or the vendor that issued the card.

Note: Refer to IRM 21.4.1.5.7, Direct Deposit - General Information, for inquiries involving debit cards.

21.4.1.5.7.5

(06-11-2024)

**Non-Receipt of Direct
Deposited
Refunds—"Refund Inquiry
Employees"**

- (1) If the taxpayer requested but did not receive a direct deposit refund, compare the routing transit number (RTN) and the account number on the tax return to IDRS and the FS Form 150.1/TCIS.

Note: The FS Form 150.1 may contain possible Personally Identifiable Information (PII) and cannot be sent to the taxpayer.

Note: When necessary, employees must order the return to verify the direct deposit account information. Use information available through IDRS research to make the determination (i.e., use MeF data for e-filed returns, CC TRDBV, etc), prior to initiating a document request (CC ESTAB).

Note: When bank account information has been updated through Get My Payment (GMP) or other sources, the entity module is marked with a TC 971 AC 199 with "EF" in the last two positions of the MISC field. The DLN for GMP includes 99999 (GMP Bank Account information); other sources include 888XX (if XX is 77 then an Industry supplied the bank account information. If XX is 88 then BFS or Non-filer: SSI; SSA; RRB; VA or Foreign supplied bank account information).

Note: The FS Form 150.1 is an official request from the Department of the Treasury to the bank on behalf of the taxpayer to search for the Electronic Funds Transfer. After the initial response to the FS Form 150.1, the Depart-

ment of the Treasury may issue the “R06” letter to the banking institution. If the FS Form 150.1 contains a message such as, “R06 sent”, “send R06” or TCIS contains notes that an R06 letter was issued, this is an indication of a suspense action at BFS. Both the FS Form 150.1 **and** the bank’s response to the R06 letter must be scanned to TCIS before the case can be closed at BFS and listed on the IRS Daily Closure Report. If the FS Form 150.1 contains any of the “R06” indicators mentioned previously, **and** the account information does **not** match, continue with procedures as indicated below regardless of the “R06” indication.

- (2) Follow the procedures in paragraphs (3) through (6) if information provided on the FS Form 150.1 or any contact with the bank or financial institution, does not resolve the issue for the taxpayer. Depending on the information provided by the bank on the FS Form 150.1 annotate the account as follows:

If	Input
IRS error caused the incorrect deposit	TC 971 AC 851
Preparer/taxpayer caused the incorrect deposit	TC 971 AC 852
Bank error caused the incorrect deposit	TC 971 AC 853

- (3) If either the RTN, account number, and/or taxpayer name of the deposited refund does not match the information found in TCIS, IDRS or the tax return information, or if TCIS does not match IDRS and the IRS caused the error, complete the following:

- a. Issue a manual refund to the correct taxpayer as soon as possible to make the taxpayer whole and limit credit interest.

Exception: For issues arising from Economic Impact Payments (EIP) or Advance Child Tax Credit (AdvCTC) payments, do not issue a manual refund. After completing procedures in 3b and 3c below, follow procedures in paragraph 4, 5 or 6 as appropriate.

Note: IRS employees are not permitted to contact the bank to request the identity of the account owner who received the erroneous refund. Use CC IMFOBN to confirm the identity of the account owner who received the erroneous refund as indicated on FS Form 150.1, see IRM 2.3.51-32, Command Code IMFOB Output Display — Direct Deposits.

- b. Contact the financial institution (FI) by telephone and request their assistance in recovering the funds. You may provide the taxpayer’s name, refund amount, the date, the routing transit number and the account number to the financial institution. If the bank recovers the direct deposit refund, request they return it to BFS through normal procedures. If the bank does not respond within 15 calendar days, contact the bank again. Allow an additional 15 calendar days for the bank to respond. If the bank does not respond, follow erroneous refund procedures in IRM 21.4.5, Erroneous Refunds.

- c. If the financial institution requests a letter from IRS before returning the funds, Refund Inquiry should send the letter in Exhibit 21.4.1-4, Bank Letter to Recover Direct Deposits, that has been approved by Chief Counsel for use by Accounts Management. It is not a “letter of indemnity”, so if the bank will not accept it, follow the guidance above to complete your case. If the bank does not respond within 15 calendar days of the letter, contact the bank by phone to determine the status of the request.

Note: IRS employees are not permitted to contact the bank to request the identity of the account owner who received the erroneous refund.

- (4) Do not issue a replacement check for the first, second or third round of Economic Impact Payments.

Note: EIPs 1 and 2 are located on 202012 tax module and EIP 3 can be located on the 202112 tax module.

Note: These procedures will be used for both misdirected direct deposits and Limited Pay checks when EIP is involved.

- a. If the taxpayer **has** filed their 2020 (EIPs 1 and 2) or 2021 (EIP 3) tax return, follow procedures in IRM 21.6.3.4.2.14.1, Recovery Rebate Credit - Adjusting the Credit, to allow the Recovery Rebate Credit to generate a refund to the taxpayer. Then, follow IRM 21.6.3.4.2.13.3, Economic Impact Payments - Manual Adjustments, to reverse the EIP credit (if not done systemically).
 - b. If the taxpayer **has not** filed their 2020 (EIPs 1 and 2) or 2021 (EIP 3) tax return, follow IRM 21.6.3.4.2.13.3, Economic Impact Payments - Manual Adjustments, to reverse the EIP credit (if not done systemically). Send a closing letter for your refund inquiry case. Include an open or floating paragraph to advise the taxpayer they will need to claim the RRC on their 2020 or 2021 tax return. You may use the suggested verbiage below:
We are no longer authorized to reissue your Economic Impact Payment (EIP). To receive any amount of the payment you may be entitled to, you must file a _____ (fill in: 2020 or 2021) tax return and claim the Recovery Rebate Credit (RRC).
 - c. Whether the taxpayer has or has not filed a 2020 or 2021 tax return, if the financial institution will not return the misdirected funds, follow IRM 21.4.5.11.1, IRS Error Direct Deposit, paragraph 4, so the balance created by the EIP reversal does not negatively impact these taxpayers.
- (5) Do not issue a replacement check for the Advance Child Tax Credit (AdvCTC) Payments, instead follow procedures in IRM 21.6.3.4.1.24.2.2, Reconciling Advance Child Tax Credit (AdvCTC) Payments - REFUND INQUIRY EMPLOYEES ONLY
 - (6) If either the RTN account number, and/or taxpayer name of the deposited refund does not match the tax return information, and the taxpayer or their representative caused the error, or the taxpayer alleges preparer misconduct, take the following actions:
 - a. Contact the financial institution by telephone and request their assistance in recovering the funds. You may provide the amount, the date, the

routing transit number and the account number to the financial institution. If the bank recovers the direct deposit refund, request they return it to BFS through normal procedures. If the bank does not respond within 15 calendar days, contact the bank again. Allow an additional 15 calendar days for the bank to respond. If the bank does not respond, follow procedures in (d) below.

Note: The financial institution is not required to return the funds unless it was their error that caused the deposit into the wrong account.

- b. If the financial institution complies with our request to return the credit, monitor the account for the posting of the credit and issue a manual refund if it is not released systemically. Close case when module reaches zero balance.
- c. If the financial institution requests a letter from IRS before returning the funds, Refund Inquiry should send the letter in Exhibit 21.4.1-4, Bank Letter to Recover Direct Deposits, that has been approved by Chief Counsel for use by Accounts Management. It is not a "letter of indemnity", so if the bank will not accept it, continue with the guidance directly below. If the bank does not respond within 15 calendar days of the letter, contact the bank by phone to determine the status of the request.
- d. If the financial institution does not respond or is unable to return the credit, send a letter to the taxpayer explaining what happened to the requested direct deposit. Include the following paragraph:

SAMPLE LETTER

Our records show on DATE, your refund of \$ AMOUNT, was deposited directly into account number ACCT. NOS. at BANK NAME, as you requested on your Form 1040. Because the account number shown on your return was incorrect, you must contact the financial institution to resolve the erroneous deposit. The Internal Revenue Service does not have the authority to demand the return of the refund from the designated financial institution because the refund deposit went into the account listed on your tax return.

Note: While the IRS will conduct a trace for the disposition of the refund, the restoration of the refund to the taxpayer may become a civil matter.

Note: If return preparer misconduct is claimed, refer to IRM 25.24.1.3, Identifying Potential RPM Issues For Telephone Assistors/Taxpayer Assistance Center (TAC) Assistors, for guidance.

- (7) If the RTN and account number match the return, but the taxpayer did not request direct deposit, and there are other indications that the direct deposit was diverted as a means of theft by an IRS employee or someone impersonating an IRS employee, refer the case to the Treasury Inspector General for Tax Administration (TIGTA). TIGTA will confirm receipt with the taxpayer within 10 days.

Reminder: Before referring the case to TIGTA, request the block of work to ensure this is not a "slipped block" which would indicate an IRS error. See IRM 3.14.1.6.9.7, Slipped Blocks and Mixed Data Blocks, for additional information on slipped blocks.

- a. Gather necessary information and hold for TIGTA contact. This information must include (but is not limited to) research showing the RTN, statement from the taxpayer stating they did not request a direct deposit, Form 3911, Taxpayer Statement Regarding Refund, and FS Form 150.1, and documentation of any attempts made by the taxpayer to retrieve the funds from the bank.
- b. Secure the original return and compare it with the taxpayer's information. Provide a copy to TIGTA.
- c. If the return was electronically filed, obtain a copy from the taxpayer and compare it with the transmitted return. Provide copies of both returns to TIGTA.
- d. Complete an online report at *Report a Crime or IRS Employee Misconduct - U.S. Treasury Inspector General for Tax Administration (TIGTA)*. Select **IRS Employee Crime or Misconduct** as the issue.
- e. Provide the Hotline phone number to the taxpayer for subsequent inquiries: 800-366-4484.

Note: Current law allows BFS to replace refunds only in cases of forgery of a paper check or IRS error. The outcome of the TIGTA investigation will determine whether a replacement refund is possible or if the taxpayer will need to recover the refund through civil procedures. See items 3 and 5 in this subsection.

Note: If this is a Refund Advance Product (RAL/RAC) issue, refer taxpayer back to their Preparer.

- (8) When TIGTA completes their investigation, they will reply back to the initiating Refund Inquiry Unit for proper disposition.

Note: A finding by TIGTA that the taxpayer did not receive the refund does not mean that IRS can automatically issue the taxpayer a refund. If the original refund was for a direct deposit, BFS cannot use the Check Forgery Insurance Fund (31 USC 3343) to reissue a refund to the taxpayer. If the original refund was for a paper check, and BFS makes a forgery determination, BFS can issue a new refund check using the Check Forgery Insurance Fund. This subsequent refund does not appear on the tax account.

Note: If TIGTA determines the IRS should settle with the taxpayer, follow manual refund procedures in IRM 21.4.4.5.1, Preparation of Form 5792, IDRS Generated Refund, and procedures in IRM 21.4.5.6 (5), Category D Erroneous Refund Procedures, to satisfy the balance due created by the manual refund.

21.4.1.5.7.6
(10-01-2019)
**Treasury Assistance for
Direct Deposits**

- (1) The Office of the Comptroller of the Currency (OCC) is an agency of the U.S. Department of the Treasury. The OCC states that it is best if a person tries to resolve a complaint directly with their bank before going to an outside agency. However, if the resolution seems impossible, taxpayers may file a formal complaint with the OCC. The OCC Customer Assistance Group may answer questions, offer guidance, and assist consumers in resolving complaints about National Banks.
- (2) Taxpayers may reach the OCC customer assistance specialists in any of the following manners:

- a. Telephone Number 800-613-6743 (business days 7:00 a.m. to 7:00 p.m. Central Time). English and Spanish speaking assistance is available.
 - b. Visiting the OCC website at: *File a Complaint*.
 - c. Faxing to: 713-336-4301.
 - d. Mailing to: Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010.
- (3) There are no special forms needed to file a complaint. Advise taxpayers to provide their:
- Name
 - Address
 - Daytime Phone Number
- (4) The following are additional agencies to which the taxpayer may appeal:
- The Federal Deposit Insurance Corporation: (This organization regulates federally insured state banks that are not members of the Federal Reserve System); **Web address and phone number:** *Federal Deposit Insurance Corporation; 877-275-3342*
 - The National Credit Union Administration (Regulates federal credit unions). **Web address and phone number** at *National Credit Union Administration; 800-755-1030*

21.4.1.5.8
(10-01-2017)

**Electronic Fund Transfer
(EFT) Indicators**

- (1) The Electronic Fund Transfer (EFT) indicator “0” is the standard indicator for all refunds. Regardless of whether the taxpayer requested direct deposit or not, the indicator reflects that the refund was processed as requested by the taxpayer. It includes direct deposits that have passed all validity checks and paper checks. For all acceptable direct deposits, the EFT indicator will be “0” followed by the EFT information. The EFT indicators are as follows:

EFT INDICATOR IMFOL(T)	DESCRIPTION
0	EFT (for paper filers) or an e-Filer and the refund has been completed using EFT.
1	Financial institution’s RTN or Acct. Number failed input processing validity check (applies only to paper processing).
2	Refer to the IRS e-File reject codes.
3	Attorney (POA) to receive refund.
4	EFT refund refused by a financial institution (undeliverable); refund issued by check.
5	EFT refund denied because credit is frozen by account or module freeze. Refer to IRM 21.5.6, Freeze Codes.
6	EFT refund after settlement cycle denied.
9	IRS e-File return and EFT not requested.

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Reminder: Employees may use *Electronic Filing (e-File)*, *Frequently Asked Questions* to respond to taxpayer questions concerning the reject of an Electronic Filing.

21.4.1.5.8.1
(02-03-2023)

**Direct Deposit Reject
Reason Codes**

- (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	
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.

#

DIR-DEP-REJ-RSN-CD	Indicates
58	<p>DD rejected by bank; TC 841 with block and serial number:</p> <ul style="list-style-type: none"> • “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. <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>
59	<p>Split DD rejected by bank; TC 841 with block and serial number:</p> <ul style="list-style-type: none"> • “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. <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>
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.

DIR-DEP-REJ-RSN-CD	Indicates
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 **Fin** 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.

21.4.1.5.9
(10-15-2008)
**Miscellaneous Refund
Issues**

- (1) The following section contains procedures for resolving taxpayer refund inquiries.

21.4.1.5.9.1
(10-01-2017)
**Returned Refund
Checks**

- (1) Refund checks are returned by taxpayers for several reasons, including:
 - Taxpayer is not entitled to the refund
 - Refund is in the wrong amount
 - Credit that created the refund belongs on another module
 - Check is issued in the wrong name
 - Check cannot be negotiated (e.g., spouse separation)
 - Deceased taxpayer
- (2) For procedures for returned refund checks, see IRM 21.4.3, Returned Refunds/Releases.

21.4.1.5.9.2
(10-02-2023)
Family Disputes

- (1) If the taxpayer states their spouse received the joint refund check and cashed it, inform the taxpayer that this must be handled through the civil court system and the IRS can only provide a photocopy of the check for this purpose. **The government does not determine who is entitled to which portion of the refund check.** However, a refund check may be issued in only one name if requested by a spouse filing an injured spouse claim or the taxpayer submits a copy of the divorce decree dictating how the refund should be allocated. See IRM 21.4.6.5.10.6, Issuing the Injured Spouse Refund, for additional information on injured spouse claims. Follow procedures in IRM 21.4.3.5.5.2.2, Joint Filers Request Refund Check in One Name, if the taxpayer submits a copy of the divorce decree allocating the refund. Refund checks will not be split by IRS or BFS because of a family dispute.
- (2) If a taxpayer **requests a photocopy of a cashed refund check** because of a dispute over the proceeds, and oral statement authority can be applied, prepare Form 4442/e-4442, Inquiry Referral, and forward the request to your local/affiliated Refund Inquiry Unit. Include the following information on the referral:
 - Taxpayer name(s) (both names on joint returns).
 - TIN, (both TINs on a joint return).
 - Address shown on the original return and new address if appropriate.
 - The reason for the request.
 - The scheduled court date, if applicable.

The Refund Inquiry Unit will secure a copy of the check from TCIS and mail it to the taxpayer.

Caution: Never request a replacement check be issued to one party or issued without both signatures on joint returns, unless all required documentation is present. Refer to IRM 21.4.2, Refund Trace and Limited Payability.

- (3) If through no fault of the taxpayer, a refund check from a joint account is issued in only one taxpayer's name (for example: CC ENMOD not changed to reflect both names), follow the procedures for erroneous refunds in IRM

21.4.5.7, Adjustments and Credit Transfers on Category D Accounts. See IRM 21.4.3.5.5.2.2, Joint Filers Request Refund Check in One Name, for appropriate instances of a joint refund being issued in one name.

- (4) If the taxpayer states their spouse received the direct deposit of the joint refund, inform the taxpayer that this must be handled through the civil court system and the IRS can only provide the direct deposit information for this purpose. **The government does not determine who is entitled to which portion of the refund check.** The RTN, account number, and account type can be located on CC IMFOBT, see the link in Exhibit 21.4.1-2, Most Common Banks that Offer Refund Transfer Products (RAL/RAC), to find the financial institution's contact information for specific routing numbers.

21.4.1.5.9.3
(10-01-2015)
**Refund Check Lacks
Signature Seal**

- (1) Occasionally the Regional Finance Center (RFC) will issue refund checks without the Disbursing Officer's seal. If a taxpayer asks about such a check, obtain the issue date and check number. Forward the information to the RFC that issued the check.

Note: If the taxpayer inquiry is from a toll-free telephone call, advise the taxpayer to call the Bureau of the Fiscal Service Philadelphia Financial Center Call Center at 855-868-0151.

- (2) If the taxpayer is unable to cash the check, refer to the procedures for returned refund checks. See IRM 21.4.3, Returned Refunds/Releases. Ask the taxpayer to return the check to the issuing processing center.

21.4.1.5.9.4
(10-09-2015)
Deceased Taxpayers

- (1) Normally, a duly appointed executor or administrator may cash a decedent's check by endorsing it via their legal capacity and presenting it to a bank with a copy of the court certification of appointment. If the return was filed as married filing joint (MFJ), the surviving spouse must also endorse the check as co-payee.
- (2) Often proper documentation is not sent with the initial filing of the return and the IRS is contacted with questions regarding reissuance of a refund check. Use the following chart to identify and resolve the situation:

If	And	Then	
Joint refund, any amount	Surviving spouse	No Form 1310, Statement of Person Claiming Refund Due a Deceased Taxpayer, or documentation is required. Therefore, reissuance of the refund check is unnecessary. Note: If the bank refuses to accept a joint refund check because one spouse is deceased, advise the surviving spouse to mark "VOID" on the back of the check and return it with a written request for reissuance of the refund check. Note: See IRM 21.4.3.5.4 (1), Returned Refund Check Procedures, for mailing guidance.	
Other than joint refund,	Third Party	Advise the third party to return the check marked void and submit written request for reissuance of refund check. Note: See IRM 21.4.3.5.4 (1), Returned Refund Check Procedures, for mailing guidance.	#
Other than joint refund,	Third Party	Advise the third party to submit Form 1310 or certificate showing court appointment with the refund check marked void. Note: See IRM 21.4.3.5.4 (1), Returned Refund Check Procedures, for mailing guidance.	#

- (3) For information on processing the documentation once received, see IRM 21.5.3, General Claims Procedures, and IRM 21.6.6.2.21.2, Processing Decedent Account Refunds.

21.4.1.5.9.5
(03-23-2018)

**Taxpayer Expecting a
Paper Check but Refund
Issued as Direct Deposit**

- (1) Taxpayer contacts IRS because they have not received their refund check. Research indicates a refund was issued by direct deposit.
- (2) Advise the taxpayer their refund was issued by direct deposit and provide the taxpayer with the routing transit number (RTN) and account number that appears on our records.
- (3) Verify with taxpayer the RTN and account number:

If taxpayer states	Then
They did not request direct deposit and the RTN and account is not theirs	Prepare Form 4442\e-4442, Inquiry Referral, to the Refund Inquiry function of the issuing campus and advise taxpayer they will be contacted in 15 days. See IRM 21.4.1.5.7.5, Non-Receipt of Direct Deposited Refunds, Refund Inquiry Employees.

If taxpayer states	Then
The RTN and account number is theirs	Advise taxpayer when the money was deposited. No further action required.
If the taxpayer did not request direct deposit, but research indicates the refund was issued as a Refund Advance Product (RAL/RAC) IRM 21.4.1.5.7 (2) - (3), Direct Deposits — General Information	<ul style="list-style-type: none"> Provide the contact information for the financial institution and advise the taxpayer to contact either, or both, the financial institution and the return preparer. A link for finding the financial institution contact information is at Exhibit 21.4.1-2, Most Common Banks that Offer Refund Transfer Products (RAL/RAC). If the taxpayer states they have contacted the financial institution and have not resolved the issue or they request proof of deposit, initiate a refund trace. See IRM 21.4.2, Refund Trace and Limited Payability, for guidance. If preparer misconduct is suspected, refer to IRM 25.24.1.3, Identifying Potential RPM Issues For Telephone Assistors/Taxpayer Assistance Center (TAC) Assistors, for additional information.

21.4.1.5.10
(02-01-2024)

**Refund Intercept
Command Code NOREF
with Definer "P"**

- (1) As of 2012, with the implementation of CADE 2 processing for all IMF accounts, CC NOREF, definer "P" can be used to stop a refund under the limited circumstances outlined below. See the charts below for CC NOREFP input time frames. Refunds on original returns can also be stopped by using CC NOREFP prior to the posting of the return on IDRS. See IRM 21.2.2-2, Accounts Management Mandated IAT Tools.

Note: CC NOREFP can be used to stop direct deposit refunds as well as paper refund checks.

Caution: If a TC 846 is showing on CC TXMOD or CC IMFOLT, the refund record has already been sent to BFS, and the refund cannot be stopped.

- (2) CC NOREFP will resequence for 14 days for daily IMF accounts and, depending on the day of input, up to 20 days for weekly IMF accounts. Each day, CC NOREFP will look for a matching refund and, when a match is found, will stop the refund. If no match is found within these time frames, the CC NOREFP will be dropped from IMF processing.
- (3) While an IDRS control base needs to be established for CC NOREFP, no systemic updates are received to indicate whether or not the input was successful at stopping the refund. Since the TC 846 will post on the module up to 5 business days before the TC 841, the account must be monitored for the TC 841 posting to determine if CC NOREFP was successful. See (10), (11) and (12) below for subsequent actions.
- (4) The following chart is provided to clarify when CC NOREFP can be used to intercept a refund that will result from an adjustment input before 5:00 PM CT on an IMF **WEEKLY** account:

Note: Most accounts worked in AM will be designated as **WEEKLY** accounts. See Exhibit 2.3.51-13, Command Code IMFOL Output Display - Entity, Line 1, for more information about the position of the *Daily Eligible Indicator*. The literals "00" indicate an account is not eligible for daily processing; "01-99" indicates an account is eligible for daily processing. Any TC 29X input with a money amount will cause the account to become weekly; whereas a TC 290 .00 will not change the existing status.

Transaction Input	TERUP	Review CCs Available From 5:00 AM CT on the following:	NOREFP (until 9:00 PM CT) on the following:	Adjustment Posts to MF on the following:
Friday (Day 1)	Friday (Day 1)	Monday and until 5:00 PM CT Tuesday	Thursday, week 1 (4 days after input of adjustment)	Friday, week 1 (5 days after input)
Monday (Day 2)	Monday (Day 2)	Tuesday and until 5:00 PM CT Wednesday	Thursday, week 1 (3 days after input of adjustment)	Friday, week 1 (4 days after input)
Tuesday (Day 3)	Tuesday (Day 3)	Wednesday and until 5:00 PM CT Thursday	Thursday, week 2 (7 days after input of adjustment)	Friday, week 2 (8 days after input of adjustment)
Wednesday (Day 4)	Wednesday (Day 4)	Thursday and until 5:00 PM CT Friday	Thursday, week 2 (6 days after input of adjustment)	Friday, week 2 (7 days after input of adjustment)
Thursday (Day 5)	Thursday (Day 5)	Friday and until 5:00 PM CT Monday	Thursday, week 2 (5 days after input of adjustment)	Friday, week 2 (6 days after input of adjustment)

Example: If an adjustment is input on Friday, the adjustment can be deleted by CC TERUP until 5:00 PM CT. After that, REVIEW command codes can be used to review/delete the adjustment starting at 5:00 AM CT on Monday and ending at 5:00 PM CT on Tuesday. After 5:00 PM CT on Tuesday and until 9:00 PM CT on Thursday, CC NOREFP can be used to stop a refund. After 9:00 PM CT on Thursday the refund can no longer be stopped.

- (5) The following chart is provided to clarify when CC NOREFP can be used to stop a refund resulting from a transaction (e.g., TC 290 .00, TC 571, etc.) input before 5:00 PM CT on an IMF **DAILY** account:

Transaction Input	TERUP	Review CCs Available From 5:00 AM CT on the following:	NOREFP (until 8 PM CT) on the following:	Transaction posts to IMF on the following:
Friday	Friday	Monday and until 5:00 PM CT Tuesday	Wednesday	Thursday

Transaction Input	TERUP	Review CCs Available From 5:00 AM CT on the following:	NOREFP (until 8 PM CT) on the following:	Transaction posts to IMF on the following:
Monday	Monday	Tuesday and until 5:00 PM CT Wednesday	Thursday Exception: available until 9:00 PM CT	Friday
Tuesday	Tuesday	Wednesday and until 5:00 PM CT Thursday	Friday	Monday
Wednesday	Wednesday	Thursday and until 5:00 PM CT Friday	Monday	Tuesday
Thursday	Thursday	Friday and until 5:00 PM CT Monday	Tuesday	Wednesday

- (6) CC NOREF is still available for use in stopping BMF refunds. For the cutoff days and time frames for BMF CC NOREF, see IRM 3.14.2.7.1 (2) and (6), Refund Intercept using Command Code (CC) NOREF.
- (7) With Taxpayer Information File (TIF) centralization, it is no longer necessary to contact the issuing center or your local Notice Review to stop the refund. Input of CC NOREFP will stop a refund regardless of the Campus and will be evident when viewing the account. Use the CC "NOREFP" to intercept erroneous refunds and update the Refund Information File (RFIF). Refer to IRM 2.4.37, Command Code NOREF Overview, for a complete description and input requirements.
- (8) CC "NOREF":
- Cannot be used to stop a refund during an accelerated cycle. See Exhibit 21.4.2-1 (11), Command Code (CC) "CHKCL" Input, for the BMF accelerated cycles.
 - Can be used if there is a possibility a taxpayer may receive a second refund erroneously.
 - Automatically establishes a control base.
 - Must be input by 3:00 PM Central Time on Friday, the week prior to the TC 846 for Business Master File (BMF).

Note: To stop a direct deposit refund, use CC "NOREF" with definer "E". If CC "NOREF" with definer "E" is input on an account with a split refund, all portions of the split refund will be cancelled. A direct deposit refund must be stopped **no later than the Friday, one week before the scheduled date of the direct deposit**. If the TC 846 is posted on CC TXMOD, the direct deposit cannot be stopped. This type of stop is limited to internally identified erroneous or potentially erroneous refunds. The actual scheduled date of the direct deposit is the date as 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**.

Example: The direct deposit is scheduled for Friday, August 16, 2024. The CC “NOREFE” must be input no later than Friday, August 9, 2024.

- (9) Refunds can be issued to both spouses from the same module in the same cycle. TC 846 for primary and secondary SSN will carry the same DLN; therefore, both refunds will be stopped when intercepting.
- (10) Complete all account actions, except credit transfers, when requesting to stop a refund. Transfer a credit after the TC 841 posts. If the account action you are taking will result in a balance due, input TC 470 to hold any balance-due notices that may generate. It takes 4-6 weeks for the TC 841 to post.
- (11) Employees stopping the refund will maintain an open control on all cases where a CC “NOREF” is input. The employee places the open control in “B” or “M” status (monitoring) using category code RFDL. The case can be closed when confirmation is received that the refund has been stopped.

Exception: If a manual refund has been input using the IAT Manual Refund Suite tool, the CC NOREF should indicate category code MISC, and the control base may be closed immediately following CC NOREF input. Information for updating the control categories in the IAT Stop Refund (NOREF) tool can be found in section 4 of the IAT tool job aid, *IAT Taxpayer Services: AM/CAS Tool Instructions*

- (12) The controlling employee must monitor for the TC 841 and take appropriate action. If there is an adjustment on the module and the control is in background, the CSR should make the adjustment based on the information provided by the taxpayer.
- (13) If the module contains a background control without an adjustment to the account, the controlling employee may be waiting for information from the taxpayer. If the information can be used to close the account, contact the controlling employee. Prepare a Form 4442/e-4442, Inquiry Referral, include all of the taxpayer information and forward the case to the controlling employee.
- (14) When the TC 841 posts to the account, take the necessary action to release the “P” Freeze and close the control base.
- (15) If the TC 841 does not post within 4-6 cycles:
 - a. Research for other adjustments, or unpostable conditions,
 - b. Refund Inquiry can research TCIS to determine if refund was cancelled,
 - c. Review account to determine whether or not an erroneous refund occurred. If an erroneous refund occurred, refer to IRM 21.4.5, Erroneous Refunds, to start procedures for return of the funds.

21.4.1.5.11
(12-07-2016)
**IRS Holds Automated
Listing (HAL)**

- (1) The HAL Holds system can no longer be used to request an IMF or a BMF refund stop. Specialized functions like Criminal Investigation, RIVO, etc., will still be able to stop refunds using CC NOREF since they have access to the tax accounts before they appear on CC TXMOD.

21.4.1.6
(02-01-2024)
Internet Refund Fact of Filing (IRFOF)

- (1) Part of the IRS modernization initiative is to provide taxpayers with an additional method of accessing account information. Internet refund fact of filing (IRFOF) is an Internet application that provides Form 1040 series taxpayer access to the status of their refunds via the Internet. Taxpayers who visit *IRS.gov* can click on “Get My Refund Status” on the home page to check their current tax year refund status. IRFOF will give taxpayers the option of selecting any of the last three 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.
- (2) The user must provide their TIN, filing status and expected refund amount, in whole dollar amount. After correctly providing these shared secrets, the application will display their refund status information.
- (3) In some instances, the refund callback number will be provided, along with a unique reference number, for further assistance. For example, IRFOF will provide the contact number 800-829-0582 if one or more math errors, or other conditions, are present on the account. IRFOF calls are handled like any other refund call. For reference number explanations, see Exhibit 21.4.1-3, Internet Refund Fact of Filing Reference Numbers.
- (4) Taxpayers who access IRFOF for their refund status may receive the option of initiating a refund trace for checks that are lost, stolen, destroyed or not received 28 days from IRS mailing date.
- (5) Taxpayers will follow online instructions and provide address information in order to initiate the trace process. A refund trace will be initiated with the account showing TC 971 AC 011. If the address provided online by the taxpayer does not match our records, they will be advised to contact a CSR for assistance. CSRs must follow normal refund trace procedures. See IRM 21.4.2, Refund Trace and Limited Payability.
- (6) Taxpayers who filed married filing joint (MFJ) are not offered the option of initiating their own refund trace online, but must call the toll-free line and speak to an assistor or complete Form 3911, Taxpayer Statement Regarding Refund. MFJ taxpayers are offered a partially completed form, online. They can complete and mail or fax the form to the appropriate IRS office. IRS addresses and fax numbers are provided to the taxpayer when the form is offered.

Note: See IRM 21.4.2.4, Refund Trace Actions, for oral statement criteria requirements for married filing joint (MFJ) taxpayers.

- (7) Taxpayers whose refund checks were returned undelivered by the U.S. Postal Service will be provided a contact number to provide a new address. CSRs will follow procedures in IRM 21.4.3.5.3, Undeliverable Refund Checks.
- (8) Married filing joint taxpayers who are changing their secondary address are advised to call for assistance. CSRs must follow IRM instructions regarding address change, see IRM 21.1.3.20.1, IMF and BMF Oral Statement Address Changes.
- (9) Some taxpayers may want to report a problem with accessing IRFOF. The role of the CSR is to resolve the taxpayer’s refund question. Assistors will acknowledge the taxpayer’s technical problem, apologize for any inconvenience and then focus on answering the caller’s tax-related question based on the applicable IRM procedure.

21.4.1.7

(06-22-2018)

Integrated Customer Communications Environment (ICCE)

- (1) Refund inquiries generally originate in the Integrated Customer Communications Environment (ICCE). ICCE is an automated call-routing system that permits taxpayers to use a touch-tone telephone to select an interactive application to resolve tax account issues and obtain tax information such as the status of their refund. The ICCE refund inquiry application allows individual (IMF) taxpayers to check the status of their tax refund. There is also a speech version of the refund application. The speech version is also accessed by telephone but uses voice responses instead of touch-tone.
- (2) To obtain refund information, callers enter disclosure authorization consisting of their SSN, filing status and refund amount. The information entered must match the information from the taxpayer's tax return. If the information is matched, taxpayers will be provided refund status information, including mail or direct deposit dates, freeze code information and math error explanations.
- (3) Callers using the touch-tone refund application can also initiate the refund trace process using ICCE. If eligible, they will receive the option of initiating a refund trace for refunds that were issued at least 28 days prior to their contact.
- (4) When callers are unable to obtain information or resolve their inquiry through telephone automation, they are asked to call back after sufficient processing time has passed, or referred to a CSR.

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Exhibit 21.4.1-1 (10-01-2019)**Error Resolution System (ERS) Status Codes**

For all the following statuses, normal processing time must be applied.

Note: The complete list of ERS status codes is in Exhibit 3.12.37-21, ERS Status Codes. The time frames related to the suspense periods for these codes is in Exhibit 3.12.37-2, ERS and Rejects Action Codes.

Unworkable Suspense Inventory Codes:

- 221 Taxpayer Correspondence has been sent
- 222 International Taxpayer Correspondence has been sent
- 224 ACA Correspondence has been sent
- 225 Taxpayer Correspondence for Shared Responsibility Payment (SRP) sent
- 230 The document was referred to Examination
- 231 The document was referred to Statute Control
- 232 The document was referred to Entity Control
- 233 The document was referred to Fraud Detection Center
- 234 The document was referred to Accounting
- 235 MFTRA Research
- 236 The document was referred to another area
- 237 The document was referred to Examination
- 242 Management suspense - A
- 243 Management suspense - B
- 244 Management suspense - C
- 245 Management suspense - D
- 246 Management suspense - E
- 247 Workable Suspense
- 248 Early Filed Suspense
- 249 System Problem
- 251 Missing Document
- 255 Magnetic Tape Return

The following are the codes where the suspense period has expired with no response for additional information - Transferred to workable suspense:

- 321 Taxpayer Correspondence has been sent and no response received
- 322 International Taxpayer Correspondence has been sent and no response received
- 324 ACA Correspondence has been sent and no response received
- 325 Taxpayer Correspondence for Shared Responsibility payment sent with no response
- 330 The document has been referred to Examination
- 331 The document has been referred to Statute Control
- 332 The document has been referred to Entity Control
- 333 The document has been referred to Fraud Detection Center
- 334 The document has been referred to Accounting
- 335 MFTRA Research - expired suspense
- 336 FIRPTA Verification
- 337 The document has been referred to Examination
- 342 Management Suspense - A - expired
- 343 Management suspense - B - expired
- 344 Management Suspense - C - expired
- 345 Management Suspense - D - expired
- 346 Management Suspense - E - expired
- 347 Expired Suspense

Exhibit 21.4.1-1 (Cont. 1) (10-01-2019)**Error Resolution System (ERS) Status Codes**

- 348 Early Filed Suspense
- 349 System Problem
- 351 Missing Document
- 355 Magnetic Tape Return - expired
- 360 Fraud Detection - Other research

Note: For additional processing/time frame information see IRM 21.4.1.4, Refund Inquiry Response Procedures, and IRM 21.4.1.4.1.2.6, Error Resolution System (ERS) Status Codes.

All Information to Resolve the Record Is Available or Some Information Has Been Received and Additional Action Is To Be Taken

- 400 Input Document
 - 421 Taxpayer Correspondence was received
 - 422 International Taxpayer Correspondence was received
 - 424 ACA Correspondence - response was received
 - 425 Taxpayer Correspondence for Shared Responsibility Payment (SRP)
 - 430 The document has been referred to Examination
 - 431 The document has been referred to Statute Control
 - 432 The document has been referred to Entity Control
 - 433 The document has been referred to Fraud Detection Center
 - 434 The document has been referred to Accounting
 - 435 MFTRA Research was received
 - 436 The document was referred to another area
 - 437 The document has been referred to Examination
 - 441 Technical Assistance was needed
 - 442 Management Suspense - A
 - 443 Management Suspense - B
 - 444 Management Suspense - C (LB&I Review)
 - 445 Management Suspense - D
 - 446 Management Suspense - E
 - 447 Miscellaneous Suspense/C E By-Pass
 - 448 Early Filed Suspense
 - 449 System Problem
 - 451 Missing Document was found
 - 455 Magnetic Tape Return
 - 461 Record for renumbering rejection and re-entry
 - 462 NMF of non-ADP Record
 - 463 Record for Re-entry
 - 464 Record for Void
 - 465 International Record
 - 470 Record with Duplicate Block DLN
 - 490 Unpostable Record
-
- 900 Unselected inventory waiting to be loaded from the ERS01 File prior to selection for the real-time ERS system
 - 999 Overflow condition occurs when the total workable inventory exceeds capacity (while in this status the record is not accessible, except for research using CC ERINV)

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Exhibit 21.4.1-1 (Cont. 2) (10-01-2019)**Error Resolution System (ERS) Status Codes**

Status Codes 1QA, 2QA, 3QA, 4QA - ERS record has been pulled for Quality Review. If no errors found, the record will go to Master File when released from Quality. If an error is found during Quality Review, the record will be returned to the ERS tax examiner to resolve. The error is resolved within one day. Once resolved, the record will go to master file. The account should post within 4 to 6 weeks, from the current date.

Status Code 100 - Unworked error record. Assigned to returns that have fallen out of pipeline processing for reasons other than those assigned to Code-and-Edit Technicians. It usually is a simple problem that is corrected in 3 - 4 days by ERS. If the problem cannot be easily fixed, then it will continue in ERS and be assigned a new Status code.

Exhibit 21.4.1-2 (10-02-2023)**Most Common Banks that Offer Refund Transfer Products (RAL/RAC)**

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.

Exhibit 21.4.1-2 (Cont. 1) (10-02-2023)**Most Common Banks that Offer Refund Transfer Products (RAL/RAC)**

Bank and Address	RTN
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

Exhibit 21.4.1-2 (Cont. 2) (10-02-2023)**Most Common Banks that Offer Refund Transfer Products (RAL/RAC)**

Bank and Address	RTN
MetaBank PO Box 50588 Storm Lake, IA 50588 (605) 782-0740 RAL loans to Military Personnel	073972181 273970116
Netspend Austin, TX 78768 (866) 387-7363	Prepaid Card
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

Exhibit 21.4.1-3 (12-07-2020)**Internet Refund Fact of Filing Reference Numbers**

Reference Code	Status Description	IRM
1001	Refund paper check mailed more than 4 weeks ago	IRM 21.4.1.4.4, Refund Issued But, Lost, Stolen, Destroyed or Not Received
1021	BFS part offset, check mailed more than 4 weeks ago	IRM 21.4.1.4.2, Return/Refund Located
1081	IRS full/partial offset, check mailed more than 4 weeks ago	IRM 21.4.1.4.2, Return/Refund Located
1091	IRS full/partial offset, direct deposit more than 1 week ago	IRM 21.4.1.4.2, Return/Refund Located
1121	Problem identified; P- Freeze	IRM 21.5.6.4.31, P- Freeze Overview
1141	Refund delayed liability on another account; V- Freeze more than 8 cycles	IRM 21.5.6.4.43, V- Freeze
1161	Refund delayed, bankruptcy on account: -V Freeze, CLOSING-CD-IND is 'Y'; less than 8 weeks	IRM 21.5.6.4.44, -V Freeze
1181	Refund delayed, pulled for review, not within 7 cycles	conduct account analysis
1221	Refund delayed, pulled for review, within 7 cycles	conduct account analysis
1241	Paper return received more than 6 weeks ago; -E Freeze; in review, notice for additional information will be received	IRM 21.5.6.4.10, -E Freeze
1242	Electronic return received more than 3 weeks ago; -E Freeze; in review, notice for additional information will be received	IRM 21.5.6.4.10, -E Freeze
1261	Paper return received more than 6 weeks ago; -Q Freeze; in review, notice for additional information will be received	IRM 21.5.6.4.34, -Q Freeze
1262	Electronic return received more than 3 weeks ago; -Q Freeze; in review, notice for additional information will be received	IRM 21.5.6.4.34, -Q Freeze
1341	Refund delayed, liability on another account; V- Freeze	IRM 21.5.6.4.43, V- Freeze

Exhibit 21.4.1-3 (Cont. 1) (12-07-2020)**Internet Refund Fact of Filing Reference Numbers**

Reference Code	Status Description	IRM
1361	Refund withheld for part/full payment of another tax liability; V- Freeze	IRM 21.5.6.4.43, V- Freeze
1381	Refund withheld for part/full payment of another tax liability; V- Freeze	IRM 21.5.6.4.43, V- Freeze
1401	Refund withheld for part/full payment of another tax liability; V- Freeze	IRM 21.5.6.4.43, V- Freeze
1421	Refund delayed bankruptcy on account; -V Freeze; more than 8 weeks	IRM 21.5.6.4.44, -V Freeze
1441	Refund delayed, SSN, ITIN or Name mismatch with SSA/IRS; return posted to Invalid Segment	IRM 21.5.6.4.17, I- Freeze
1502	Direct deposit more than 2 weeks ago, check with bank, file check claim	IRM 21.4.1.5.7.1, Direct Deposit of Refunds
1551	Frivolous Return Program freeze set by TC 971 AC 089	IRM 21.5.6.4.11, F- Freeze
1561	Excess credit freeze set when the taxpayer claims fewer credits than are available	IRM 21.5.6.4.19, J- Freeze
1571	Erroneous refund freeze initiated by TC 844	IRM 21.5.6.4.41, -U Freeze
1581	Manual refund freeze with no TC 150, or, return is Coded CCC "O" and TC 150 posted without TC 840	IRM 21.5.6.4.48, -X Freeze
2009	Taxpayer is advised their refund check was returned undelivered by the Postal Service. Follow instructions in IRM 21.4.3.5.3, Undeliverable Refund Checks	IRM 21.4.3.5.3, Undeliverable Refund Checks
2015	Savings bond request denied - partial offset - more than 3 weeks from refund date	<ul style="list-style-type: none"> • Conduct account analysis • See IRM 21.4.1.5.7 (4), Direct Deposit, General Information • See IRM 21.4.1.5.7.3, Non-Receipt, Lost, Stolen or Destroyed Series I Savings Bonds • See IRM 21.4.6.4, Refund Offset Research
2016	Savings bond request denied - total offset	See IRM 21.4.6.4, Refund Offset Research

Exhibit 21.4.1-3 (Cont. 2) (12-07-2020)**Internet Refund Fact of Filing Reference Numbers**

Reference Code	Status Description	IRM
2017	Savings bond request allowed - more than 3 weeks from refund date	See IRM 21.4.1.5.7.3, Non-Receipt, Lost, Stolen or Destroyed Series I Savings Bonds
5501	Split direct deposit - partial offset	<ul style="list-style-type: none"> • Conduct account analysis • See IRM 21.4.1.5.7 (4), Direct Deposit, General Information • See IRM 21.4.6.4, Refund Offset Research
5510	Split direct deposit - returned by the bank - check mailed - with partial offset	<ul style="list-style-type: none"> • Conduct account analysis • See IRM 21.4.1.5.7 (4), Direct Deposit, General Information • See IRM 21.4.6.4, Refund Offset Research
5511	Split direct deposit - returned by the bank - check mailed	<ul style="list-style-type: none"> • Conduct account analysis • See IRM 21.4.1.5.7 (4), Direct Deposit, General Information • See IRM 21.4.1.5.7.1, Direct Deposit of Refunds
5520	Split Direct Deposit more than 1 week ago	<ul style="list-style-type: none"> • Conduct account analysis • See IRM 21.4.1.5.7 (4), Direct Deposit - General Information • See IRM 21.4.1.5.7.1, Direct Deposit of Refunds
5530	Split Direct Deposit flipped to paper check	<ul style="list-style-type: none"> • Conduct account analysis • See IRM 21.4.1.5.7 (4), Direct Deposit - General Information • See IRM 21.4.1.5.7.1, Direct Deposit of Refunds
9001	Systemic error/issue	Analyze account and follow appropriate IRM.
9021	Reference Code for all math error conditions	Analyze account and follow appropriate IRM.
9022	Math error on return. Direct deposit more than 1 week ago	Analyze account and follow appropriate IRM.
9023	Math error on return. Refund paper check mailed more than 4 weeks ago	Analyze account and follow appropriate IRM
9024	Math error on return. Balance due more than \$50	Analyze account and follow appropriate IRM

Exhibit 21.4.1-4 (11-06-2013)**Bank Letter to Recover Direct Deposits**

Bank Letter to Recover Direct Deposits
(AM Site Specific Letterhead)
 (Site Name) Accounts Management Operations X – Department X Refund Inquiry Unit Street Address/PO Box # City, State, ZIP Code MM DD, YYYY Bank/Financial Institution Name ACH Department Re: Taxpayer(s) Name Dear Sir or Madam (be specific with a name if possible): The Internal Revenue Service is submitting this letter on behalf of the taxpayer(s) shown above. Our records indicate that a refund credit of \$X,XXX.XX was electronically transmitted to your bank in error on MM DD, YYYY. This credit was sent to routing transit number XXXXXXXXXX for deposit to account number XXXXXXXXXX. The account number, as furnished, was incorrect. The IRS is requesting your help to recover these funds. I am hereby requesting the transaction be returned through the ACH process with a Return Reason Code of "R06" (Returned per ODFI's request). If you are unable to take this action within 10 days from the date of this letter, please notify us by telephone or correspondence. We appreciate your assistance and request that you keep in touch as to the progress of this matter. If we can be of further assistance, you may write me at the above address or call (TE name inserted here) at (XXX) XXX-XXXX between the hours of X:XX AM and X:XX PM, Monday through Friday. Or you may fax your response to XXX-XXX-XXXX to the attention of the IRS employee named in this paragraph. Sincerely, Manager Name Supervisor, Refund Inquiry Unit