IRM PROCEDURAL UPDATE

DATE: 04/01/2026

NUMBER: ts-21-0426-0381

SUBJECT: Updates to Refund Research

AFFECTED IRM(s)/SUBSECTION(s):

CHANGE(s):

IRM 21.4.1.4(1) - For clarity and to incorporate new information about the Executive Order 14247, Modernizing Payments to and From America's Bank Account, added information IOLA. SERP Feedback 37561.

(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. The refund status will appear approximately: 24 hours after an accepted e-filed current-year return; 3 or 4 days after an accepted e-filed prior-year return or 4 weeks after they filed a paper return.

- IRS2GO provides current processing year plus two prior year return information
- Refund Hotline provides refund information for current processing year plus two prior year returns
- Individual Online Account (IOLA) on IRS.gov is an online system that allows IMF taxpayers to securely access their tax refund and account information, see IRM 21.6.1.62, Individual Online Account (IOLA) for more information.

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

IRM 21.4.1.4(2) - To reduce inconsistency, streamline information and remove duplication, removed information about incorrect bank account information. Link to needed information has already been added to paragraph 4. SERP Feedback 37977.

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

Reminder: If more than 21 days have passed since the taxpayer e-filed, see IRM 21.4.1.4.1.2.2, Researching Rejected IMF E-filed Returns, to ensure the return was accepted by the IRS prior to beginning research for the missing return.

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, check for External Lead indicators. Refer to IRM 25.25.8-2 , External Lead Involvement Indicators, and 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 about Economic Impact Payments, see IRM 21.6.3.4.2.13.2, Economic Impact Payments - Refund Inquiries.

IRM 21.4.1.4(3) - For clarity added that CP53E does not require additional taxpayer authentication. SERP Feedback 37717.

(3) Use the following table to determine if the processing time frame has been met. For individual accounts, 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 (5) below exist.

Row	Return Type or Form	Processing Time Frame
1	IMF Paper refund return: Form 1040 family	• 6 weeks for normal processing, if requesting direct deposit. Longer if the return needs corrections or extra review, or if a paper refund check is requested. • For Injured Spouse returns see IRM 21.4.6.6.4, Injured Spouse Inquiries, for additional information. **Note:** If taxpayer filed a Form W-7, Application for IRS Individual Taxpayer Identification Number, with their return, see IRM 3.21.263.8.4, Refund Inquiries Involving ITIN Issues. • For IMF, provide the taxpayer with information about our automated systems to check their federal refund status.
2	IMF e-File refund return: Form 1040 family	• 3 weeks (see above for time frame calculation guidance) • Refund research may begin after the 21st day, if requesting direct deposit. Longer if the return needs corrections or extra review, or if a paper refund check is requested. **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.
3	1040-X return (see (9) below for amended return	• up to 16 weeks

	information through IRS automation)	• Provide the taxpayer with information about our automated amended return application, Where's My Amended Return? (WMAR) on IRS.gov.
4	All BMF e-File refund returns	• 3 weeks • Refund research may begin after the 21st day, if requesting direct deposit. Longer if the return needs corrections or extra review, or if a paper refund check is requested.
5	BMF Paper refund return: Form 706 family Form 1120 family Form 1065 Form 2290 Form 3520 Form 8752 Form 8804 Form 8805	• 4-6 weeks for normal processing • Refund research may begin after the 42nd day.
6	BMF Paper refund return: Form 990-T (401(a) /408A)	• 4-8 weeks for normal processing • Refund research may begin after the 56th day.
7	BMF Paper refund return: Forms 720 family Form 941 Form 943 Form 944	• 6-8 weeks for normal processing • Refund research may begin after the 56th day.
8	BMF Paper refund return: Form 4720	• 8 weeks for normal processing • Refund research may begin after the 56th day.
9	BMF Paper refund return: Form 1041	• 8-10 weeks for normal processing • Refund research may begin after the 70th day.
10	BMF Paper refund return: Form 940	• 10 weeks for normal processing • Refund research may begin after the 70th day.

Note: # [redacted]

[redacted] #

Caution: Additional taxpayer authentication is required on modules where RIVO or CI-SDC indicators are present **and** a CP 53 series notice was issued (e.g., CP 53, 53A, 53B, 53C, or 53D) for the tax period in question. Follow the procedures in IRM 21.1.3.2.4, Additional Taxpayer Authentication, and refer to IRM 25.25.12.9, 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. Additional taxpayer authentication is not required on modules where a CP 53E, Attempted to Direct Deposit Your Refund - Update Your Bank Account Information, has been issued.
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.

Reminder: If IDRS research reveals TC 971 AC 052, or TC 971 AC 152 or Refund Status Code is **K4** on CC FFINQ, see the guidance in IRM 21.4.1.4.1.2, Return Found/Not Processed.

IRM 21.4.1.4(3) - For clarity added BMF e-filed return time frames. SERP Feedback 38654.

(3) Use the following table to determine if the processing time frame has been met. For individual accounts, 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 (5) below exist.

Row	Return Type or Form	Processing Time Frame
1	IMF Paper refund return: Form 1040 family	• 6 weeks for normal processing, if requesting direct deposit. Longer if the return needs corrections or extra review, or if a paper refund check is requested. • For Injured Spouse returns see IRM 21.4.6.6.4, Injured Spouse Inquiries, for additional information.

		Note: If taxpayer filed a Form W-7, Application for IRS Individual Taxpayer Identification Number, with their return, see IRM 3.21.263.8.4, Refund Inquiries Involving ITIN Issues. • For IMF, provide the taxpayer with information about our automated systems to check their federal refund status.
2	IMF e-File refund return: Form 1040 family	• 3 weeks (see above for time frame calculation guidance) • Refund research may begin after the 21st day, if requesting direct deposit. Longer if the return needs corrections or extra review, or if a paper refund check is requested. **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.
3	1040-X return (see (9) below for amended return information through IRS automation)	• up to 16 weeks • Provide the taxpayer with information about our automated amended return application, Where's My Amended Return? (WMAR) on IRS.gov.
4	All BMF e-File refund returns	• 3 weeks • Refund research may begin after the 21st day, if requesting direct deposit. Longer if the return needs corrections or extra review, or if a paper refund check is requested.
5	BMF Paper refund return: Form 706 family Form 1120 family Form 1065 Form 2290 Form 3520 Form 8752 Form 8804 Form 8805	• 4-6 weeks for normal processing • Refund research may begin after the 42nd day.
6	BMF Paper refund return: Form 990-T (401(a) /408A)	• 4-8 weeks for normal processing

		• Refund research may begin after the 56th day.
7	BMF Paper refund return: Forms 720 family Form 941 Form 943 Form 944	• 6-8 weeks for normal processing • Refund research may begin after the 56th day.
8	BMF Paper refund return: Form 4720	• 8 weeks for normal processing • Refund research may begin after the 56th day.
9	BMF Paper refund return: Form 1041	• 8-10 weeks for normal processing • Refund research may begin after the 70th day.
10	BMF Paper refund return: Form 940	• 10 weeks for normal processing • Refund research may begin after the 70th day.

Note: # [redacted] #

Caution: Additional taxpayer authentication is required on modules where RIVO or CI-SDC indicators are present **and** a CP 53 series notice was issued (e.g., CP 53, 53A, 53B, 53C, or 53D) for the tax period in question. Follow the procedures in IRM 21.1.3.2.4, Additional Taxpayer Authentication, and refer to IRM 25.25.12.9, 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. Additional taxpayer authentication is not required on modules where a CP 53E, Attempted to Direct Deposit Your Refund - Update Your Bank Account Information, has been issued.

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.

Reminder: If IDRS research reveals TC 971 AC 052, or TC 971 AC 152 or Refund Status Code is **K4** on CC FFINQ, see the guidance in IRM 21.4.1.4.1.2, Return Found/Not Processed.

IRM 21.4.1.4(4) - For ease of research removed duplicated information about taxpayers direct deposit refund including IDRS indicator, CP53E and IOLA, account types and waiver criteria; added that this information is found in IRM 21.4.1.5.7. Addressing SERP Feedback 37610 & 37737. For clarity defined the informational hot line for CP 53E as automated. SERP Feedback 38466.

(4) Beginning January 2026, the following direct deposit changes will be implemented due to the Executive Order 14247, Modernizing Payments to and From America's Bank Account. These changes will apply to returns filed in 2026 and direct deposit rejects beginning in January 2026:

- When addressing CP53E inquires, use AMS Category Refund Inquiry and select issue REFUND (Direct Deposit) to update AMS history.
- For individual REFUND Form 1040 series tax returns for which the taxpayers refund was frozen or rejected, a CP 53E notice will be issued to the taxpayer requesting they provide a new or updated direct deposit account using their IRS online account (IOLA). The letter provides the taxpayer a 30-day time frame to add the bank account information. For more information refer to IRM 21.2.1.62, Individual Online Account (IOLA).

  Note: If the taxpayer has general questions about the CP53E, a toll-free information only line has been established which will contain different prompts explaining CP53E conditions and what actions to take. As this line will only explain the new direct deposit process and is not staffed by live assistors; it will not allow transfers to other lines or any account actions. Give the taxpayer the automated informational toll-free number 866-325-4066, then transfer the caller to the CP53E information line using the Telephone Transfer Guide (TTG).

- For Business accounts:
  -Direct deposits are encouraged and allowed for all BMF MFTs.
  -BMF taxpayers do not have access to an IOLA account, therefore, rejected direct deposit refunds will be issued as a paper check without additional intervention.
  -CP 153 will be sent to BMF taxpayers if their direct deposit refund is rejected and a paper check is being mailed.
  -Business tax returns filed with out direct deposit account information are not frozen, the refund will be generated as a paper check.

For additional information or if the taxpayer or their authorized third party designee indicates the RTN or account number is incorrect on the account, see IRM 21.4.1.5.7 (5), Direct Deposits — General Information.

IRM 21.4.1.4(5) Box 8 - For clarity removed the word additional from the sentence as high risk disclosure is not required on top of verifying shared secrets. SERP Feedback 38406.

(5) 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.

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

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 (5), Direct Deposits - General Information. Remember to check for Refund Advance Product (RAL/RAC) indicators.

Use the table below to determine your call resolution actions.

Row	If taxpayer's response is	Then
1	No, and the normal processing time frames **have not** been met.	1. **DO NOT access the taxpayer's account or complete any research.** 2. Provide the taxpayer with appropriate return processing time frames. For BMF accounts advise to call back after time frame has been met. For IMF accounts provide information about our automated refund applications: o Where's My Refund? on IRS.gov, now includes a "refund status tracker bar" that will show you which processing status your return is in:

		a. Return Received – no projected refund date is given b. Refund Approved – the refund date depending on direct deposit or paper check mailing is provided c. Refund Sent – informs the taxpayer of the date the refund was transmitted to the financial institution, or the date a paper check was mailed o IRS2Go (English and Spanish), our free mobile application for smart phones o Refund Hotline - 800-829-1954 - toll free assistors provide **only** if the taxpayer does not have access to a computer or the internet 3. Before ending the call, on Individual accounts, advise the taxpayer that the best way to get the most current information about their refund is through the automated systems, Where's My Refund (WMR) on IRS.gov; IRS2GO (English and Spanish) for smart phones; or the Refund Hotline. They are fast, accurate and available 7 days a week from any computer or smart phone with internet access, and the information provided is specific to each taxpayer who uses the tool. Remind them that by using the automated systems, they would not have to wait on hold to speak to an assistor. Also, advise them that updates to the automated systems will depend on the account status, and whether required actions have been completed to release

		the refund. Automated systems are not available for business taxpayers. 4. Route them out to the automated Refund Hotline, transfer to extension 3158 for English or 3258 for Spanish. 5. If the taxpayer refuses to be routed to the automated Refund Hotline, ask the taxpayer if they have any additional questions. If not, then thank them for calling and end the call.
2	No, and the normal processing time frames **have** been met.	1. Authenticate the taxpayer's identity and conduct account research to assist the taxpayer. See IRM 21.4.1.4.1, Locating the Taxpayer's Return, for additional information. **Note:** If, after research, it is determined the normal processing time frame has not expired, follow steps 2 -4 in the box below. **Reminder:** If more than 21 days have passed since the taxpayer e-filed, see IRM 21.4.1.4.1.2.2, Researching Rejected IMF E-filed Returns. 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..."	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.
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	DO NOT access the taxpayer’s account or complete any research. Tell the taxpayer:

	tax refund is scheduled to be sent to your bank on..." or other message about the refund status, **but now** the automated system returns a message indicating "no data available"	1. The initial message is still accurate, we received the return, and it is being processed. Provide the appropriate return processing time frames. 2. The tool is updated no more than once a day – usually overnight. 3. They should wait and check the tool again tomorrow. 4. For BMF accounts advise to call back after time frame has been met.
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 about the refund status, **but now** the automated system returns a message indicating "no data available"	1. Authenticate the taxpayer's identity and conduct account research to assist the taxpayer. **Note:** The automated systems may at times provide an incorrect response in error. Apologize for any inconvenience and conduct research.
6	Yes, and the taxpayer provides a 4-digit reference number that they received on one of the automated systems or a "**take action**" message was received but no reference number	1. Authenticate the taxpayer's identity and conduct account research to assist the taxpayer. See IRM 21.4.1.6, Where's My Refund (WMR), for further guidance, and Exhibit 21.4.1-3, Internet Refund Fact of Filing Reference Numbers, for a list of the most common reference codes. **Exception:** If IDRS research reveals UPC 126 RC 0, see the guidance in the (1) Table in IRM 21.4.1.4.1.2, Return Found/Not Processed, for guidance.
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	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.

	taxpayer was provided with a call back number and 3-digit extension	
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	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 authentication is confirmed, provide correct shared secrets if applicable. Access CC FFINQ or CC REINF, if necessary. **Do not provide any refund information, unless there is a TC 846 present. Do not continue with the steps below if the TC 846 status is provided.** 2. Before ending the call, on Individual accounts, advise the taxpayer that the best way to get the most current information about their refund is through the automated systems, Where's My Refund (WMR) on IRS.gov; IRS2GO (English and Spanish) for smart phones; or the Refund Hotline. They are fast, accurate and available 7 days a week from any computer or smart phone with internet access, and the information provided is specific to each taxpayer who uses the tool. Remind them that by using the automated systems, they would not have to wait on hold to speak to an assistor. Also, advise them that updates to the automated systems will depend on the account status, and whether required actions have been completed to release the refund. Automated systems are not available for business taxpayers. 3. Route them out to the automated Refund Hotline, transfer to extension 3158 for English or 3258 for Spanish.

		4. If the taxpayer refuses to be routed to the automated Refund Hotline, ask the taxpayer if they have any additional questions. If not, then thank them for calling and end the call.
9	Yes, and the normal processing time frames **have** been met	1. Authenticate the taxpayer's identity and conduct account research to assist the taxpayer. See IRM 21.4.1.4.1, Locating the Taxpayer's Return, for additional information. 2. Before ending the call, on Individual accounts, advise the taxpayer that the best way to get the most current information about their refund is through the automated systems, Where's My Refund (WMR) on IRS.gov; IRS2GO (English and Spanish) for smart phones; or the Refund Hotline. They are fast, accurate and available 7 days a week from any computer or smart phone with internet access, and the information provided is specific to each taxpayer who uses the tool. Remind them that by using the automated systems, they would not have to wait on hold to speak to an assistor. Also, advise them that updates to the automated systems will depend on the account status, and whether required actions have been completed to release the refund. Automated systems are not available for business taxpayers.

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

IRM 21.4.1.4.1.2(1) Box 13 - For consistency updated to include information about TC 599 cc 044 posted and returns received but not processed. SERP Feedback 37715.

(1) It is essential to complete all account research prior to telling the taxpayer to refile a return. The list of command codes below is not all inclusive, and additional command codes may be required for thorough research. Research the Correspondence Imaging Inventory (CII) to determine if the taxpayer submitted their return in response to a previous request for information. See IRM 21.5.1.5.5, Processing/Reprocessing CII Tax Returns, for more information.
The return was received, but not processed:

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 21.5.5, Unpostables.	Research CC UPTIN
2	TXMOD / IMFOL	TC 914, 916 or 918 or # [redacted] #	# [redacted] #
3	TXMOD / ENMOD	Shows TC 971 AC 052, or TC 971 AC 152 or Refund Status Code is **K4** on CC FFINQ, which indicates RICS is reviewing the return.	• Advise the caller that the return is still in processing. • If there are freeze code conditions present, these will take precedence over the TC 971 AC 052/152 • If there are no freeze codes present, and the account has: A transaction code (TC) 971, action code (AC) 052 posted, normal processing time will increase by two cycles. A TC 971, AC 152 posted, normal processing time will increase by one cycle. If both TC 971 AC 052 and TC 971 AC 152 appear on

			the account, use the 2 cycle delay, as the AC 052 would supersede the AC 152. If the taxpayer asks why the processing time was increased tell them the return was randomly selected for additional review. **Reminder:** Do not mention RICS, RIVO, CI, etc, unless other account conditions indicate involvement and require it. **Note:** If the processing time frames are up and the return is UPC 126 or UPC 147 or showing as stopped in ERS (return is showing on CC ERINV), then follow the instructions in the appropriate box below.
4	TXMOD / ENMOD	Return was zeroed out, partially zeroed or credits reversed by RIVO (the address may have been updated to the service center address)	Initiate a Form 4442 /e-4442, Inquiry Referral, to RIVO, using category “RIVO – Complex Issue not ID Theft”. Advise the taxpayer to allow 9 weeks for a response.
5	TXMOD / ENMOD	TC 971 AC 111 (CC TXMOD) and TC 971 AC 501/506 (CC ENMOD) with MISC: "AM" or "AMADJ"	See IRM 25.23.12.4.1, Telephone Inquiries Regarding Identity Theft Victim Assistance (IDTVA)Tax-Related Cases, for guidance.
6	TXMOD / TRDBV	TC 971 AC 111 (CC TXMOD), TRDBV shows UPC 126 RC 0 and the TP filed the return on MFT 32, **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	See IRM 25.25.6.5.5.4, The Taxpayer’s Return has been Archived/Deleted.

		TRDBV as GUF Voided/Deleted or GUF perfected but there is no MFT 32.	**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.
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**.	• 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 the guidance in IRM 3.28.4.9 (2), Procedures for Reprocessing Deleted Returns - UPC 147 RC 0 Only, for routing based on the DLN of the return. Please also see Form 4442 Submission Processing Unpostable Referral Listing Select category, “**Refund**” then select **"SPIDT"** If additional action is required (i.e., injured spouse claim, Form 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. • 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 current processing times plus 12 weeks have passed and a Form 4442 has already been submitted, follow the procedures in IRM 21.1.3.18, Taxpayer Advocate Service (TAS) Guidelines. • If the caller cannot authenticate, provide the caller the toll-free appointment number, 844-545-5640, to schedule an appointment at one of the Taxpayer Assistance Centers (TACs), (Hours of operation: 7:00 a.m. to 7:00 p.m. local time; Hawaii and Alaska follow Pacific Time Zone). After authenticating, TAC assistors should then follow the guidance above. • For paper inquiries, follow procedures in Note below. **Note:** If no return is posted and indicators exist for MFT 32, when working Form 3911, Form 1310, or other correspondence,

			employees should close their case with Letter 109C, Return Requesting Refund Can't be Located or Not Filed; Send Copy, using an "*" to replace the taxpayer's TIN. Use the paragraph for all other toll-free numbers 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. **Exception:** If the taxpayer is responding to Letter 0012C and provides all the requested documents, send Form 4442/e-4442 as instructed above.
10	TXMOD / ENMOD	RJ 150 (rejected return).	Research CC ERINV. See IRM 21.4.1.4.1.2.3, 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 21.4.1.4.1.2.3, Returns Located on Error Resolution System (ERS) or Rejects.

12	TRDBV	Return information (for IRS e-File).	See IRM 21.4.1.4.1.2.2, Researching Rejected IMF E-filed Returns. **Note:** If CC TRDBV response screen TRDPG displays: "Current-Status: GUF Voided/Deleted" on the first page of the tax return or on the response screen itself, see IRM 21.5.5, Unpostables.
13	TXMOD	TC 599 cc 044 is posted on account	Taxpayer states they mailed the return, more than 10 weeks ago follow procedures in IRM 5.19.2.6.5, Return Delinquency TIN and Entity Research.

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

IRM 21.4.1.4.1.2.5 - For clarity updated to include 30 day time frame when discussing next actions for 4442 referral. SERP Feedback 38623.

(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 IMF taxpayers using one of the following letters:

a. Letter 0012C, Individual Return Incomplete for Processing: Forms 1040 and 1040-SR

b. Letter 4087C, International Return Incomplete for Processing: Form 1040-NR, 1040-NR-EZ, 1040, 1040-SR, 1040A, 1040EZ, for international taxpayers

c. Letter 2894C, Incomplete for Processing of Form 1040-SS

d. Letter 2894C -SP, Incomplete for Processing of Form 1040-PR - Spanish Version, for Form 1040-SS and 1040-PR.

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 about 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 says 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) ERS will contact BMF taxpayers using one of the following letters:

a. Letter 21 C, Employment Tax Return Incomplete for Processing: Form 941, 943, 944, 945, and CT-1
b. Letter 118 C, Corporate Return Incomplete for Processing: Form 1120, Form 1120 Series, Form 1120-S - Letter requesting missing schedules or documents.
c. Letter 142 C, Unemployment Return Incomplete for Processing: Form 940

d. Letter 177 C, Estates and Trusts Return Incomplete for Processing: Forms 1041 & 56

e. Letter 319 C, Return Covers Other Than 12-Month Accounting Period - Letter advising taxpayer that the IRS cannot process return because it shows an improper tax period, or a period of more than 12 months, or a period less than 12 months without an explanation.

f. Letter 3463 C, Missing Information Request to Process Business Returns - Letter requesting missing information to process business returns.

g. Letter 3875 C, Missing or Incorrect EIN on Return - BMF/EPMF - Letter requesting missing or incorrect EIN on business returns.

Additional letters can be found by researching Correspondence Action Sheets - BMF Code and Edit Research Portal - SERP

(6) If the taxpayer is calling to check on the status of their refund and does not meet TAS criteria, apologize for the delay. Advise the taxpayer reviewing a tax return does not typically require us to correspond with taxpayers, but it does require special handling by an IRS employee, so in these instances it is taking the IRS more than the normal processing time frame to issue any related refund. Do not advise the taxpayer to resubmit the requested information. Advise the taxpayer that the best way to get the most current information about their refund is through the automated systems, Where's My Refund (WMR) on IRS.gov; IRS2GO (English and Spanish) for smart phones; or the Refund Hotline.

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

Reminder: 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). See IRM 21.4.1.3.1, PATH Act Refunds, for returns meeting PATH Act criteria.

(7) 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 says they do not have a computer or internet access.

(8) 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.

(9) 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.

<table>
<tr><th>Row</th><th>If</th><th>Then</th></tr>
<tr><td>1</td><td>The taxpayer received the correspondence</td><td>1. Ask if the taxpayer has responded to the correspondence, if not, advise the taxpayer to provide the requested information.

Note: If invited on Letter 12C individuals and their representatives can use Taxpayer Digital Communications (TDC) to securely submit electronic documentation in response to the correspondence. For more information see IRM 3.12.37.14.5.3, Secure Messaging Replies.

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 30 days after the referral has been sent refer to (15) and (16) below as appropriate.</td></tr>
<tr><td>2</td><td>The taxpayer indicates that the response must be delayed because of illness, the preparer is out of town, or other valid reason.</td><td>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.</td></tr>
</table>

		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. **Note:** If invited on Letter 12C individuals and their representatives can use Taxpayer Digital Communications (TDC) to securely submit electronic documentation in response to the correspondence. For more information see IRM 3.12.37.22.6.3, Secure Messaging Replies.
3	The taxpayer did not receive or misplaced the correspondence, and you **can** determine the cause for the condition	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	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 30 days after the referral has been sent refer to (15) and (16) below as appropriate.
5	If the taxpayer's address has changed and you **can** determine the cause for the condition	1. Determine if the taxpayer meets oral statement authority for an address change. For complete guidelines about 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	1. Determine if the taxpayer meets oral statement authority for an address change. For complete guidelines about 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 30 days after the referral has been sent refer to (15) and (16) below as appropriate.

(10) 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	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 30 days 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	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 30 days 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	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 30 days after the referral has been sent refer to (15) and (16) below as appropriate.

(11) 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 30 days after the referral has been sent refer to (15) and (16) below as appropriate.

(12) 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 30 days after the referral has been sent refer to (15) and (16) below as appropriate.

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

(13) 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.

(14) If you receive the taxpayer's response and the case remains open in ERS, send supporting 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. If the response is an amended return requesting additional changes to the account, monitor IDRS until the TC 150 posts and take appropriate actions. If appropriate, send an Letter 86C, Referring Taxpayer Inquiry/Forms to Another Office, see IRM 21.3.3.4.2.1, Use of 86C Letter - Referring Taxpayer Inquiry/Forms to Another Office. Close your CII case if no other actions are needed. See (14) below for more information on how to determine the appropriate ERS location and fax/EEFax number.

(15) 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.

Reminder: If the taxpayer has a copy of their letter, advise the taxpayer they can safely upload and submit requested forms, schedules, or other information required by visiting IRS.gov/connect and to include the reference control number found in their letter.

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
73,75, 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
11, 17, 29, 49, 86, 94 **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

(16) 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. If Taxpayer Advocate Service criteria is not met, see IRM 21.4.1.4.1.2.5 (5) and advise as appropriate.

(17) 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.

IRM 21.4.1.4.1.2.5(2) - For ease of research updated to break down information about letters issued on IMF accounts.

(2) ERS will contact IMF taxpayers using one of the following letters:

a. Letter 0012C, Individual Return Incomplete for Processing: Forms 1040 and 1040-SR

b. Letter 4087C, International Return Incomplete for Processing: Form 1040-NR, 1040-NR-EZ, 1040, 1040-SR, 1040A, 1040EZ, for international taxpayers

c. Letter 2894C, Incomplete for Processing of Form 1040-SS

d. Letter 2894C -SP, Incomplete for Processing of Form 1040-PR - Spanish Version, for Form 1040-SS and 1040-PR.

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 about 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.

IRM 21.4.1.4.1.2.5(5) - For clarity updated to add information about letters issued on BMF accounts. Subsequent paragraphs have been renumbered. SERP Feedback 36833.

(5) ERS will contact BMF taxpayers using one of the following letters:

a. Letter 21 C, Employment Tax Return Incomplete for Processing: Form 941, 943, 944, 945, and CT-1

b. Letter 118 C, Corporate Return Incomplete for Processing: Form 1120, Form 1120 Series, Form 1120-S - Letter requesting missing schedules or documents.

c. Letter 142 C, Unemployment Return Incomplete for Processing: Form 940

d. Letter 177 C, Estates and Trusts Return Incomplete for Processing: Forms 1041 & 56

e. Letter 319 C, Return Covers Other Than 12-Month Accounting Period - Letter advising taxpayer that the IRS cannot process return because it shows an improper tax period, or a period of more than 12 months, or a period less than 12 months without an explanation.

f. Letter 3463 C, Missing Information Request to Process Business Returns - Letter requesting missing information to process business returns.

g. Letter 3875 C, Missing or Incorrect EIN on Return - BMF/EPMF - Letter requesting missing or incorrect EIN on business returns.

Additional letters can be found by researching Correspondence Action Sheets - BMF Code and Edit Research Portal - SERP

IRM 21.4.1.4.1.2.5(15) - For inclusion updated to add information for FLC 86 to Ogden paper returns. SERP Feedback 38559.

(15) 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.

Reminder: If the taxpayer has a copy of their letter, advise the taxpayer they can safely upload and submit requested forms, schedules, or other information required by visiting IRS.gov/connect and to include the reference control number found in their letter.

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
73,75, 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
11, 17, 29, 49, 86, 94 **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

IRM 21.4.1.5.7(2) - For research and clarity added link to IRM 21.2.1.62, Individual Online Account (IOLA). SERP Feedback 37435. Also added timeframe for when taxpayer can expect the direct deposit after IOLA update. SERP Feedback 37428; 37390; 37344; 38174. Removed duplicated BMF information from 21.4.1.4.

(2) Beginning January 2026, the following direct deposit changes will be implemented due to the Executive Order 14247, Modernizing Payments to and From America's Bank Account. These changes will apply to returns filed in 2026 and direct deposit rejects beginning in January 2026:

- When addressing CP53E inquires, use AMS Category Refund Inquiry and select issue REFUND (Direct Deposit) to update AMS history.
- For individual REFUND Form 1040 series tax returns for which the taxpayers refund was frozen or rejected, a CP 53E notice will be issued to the taxpayer requesting they provide a new or updated direct deposit account using their IRS online account (IOLA). The letter provides the taxpayer a 30-day time frame to add the bank account information. For more information refer to IRM 21.2.1.62, Individual Online Account (IOLA).

- Individual REFUND Form 1040 series tax returns filed with no direct deposit account information will be processed but the refund will be frozen with a 1- freeze (new numeric freeze).
- All direct deposits that are rejected back to IRS (except for reject codes 07,17, 18, 19 & 23) will be posted to the account with a P- freeze with TC 841 DLN block and serial number 77716 (IMF) or 77777 (BMF).
- IDRS will show a TC 971 AC 804 MISC CP053E.
- Taxpayers will see the CP53E within their online account and can take immediate action if the CP53E has been issued. The notice will be received sooner than the notice date in most cases to allow taxpayers the 30 days to update their direct deposit information online.
- The CP53E notice will only be issued once, ex. if TP updates bank account and that refund gets rejected, they will not receive a second chance to update the bank account and a paper refund check will be issued.
- When the taxpayer accesses IOLA and inputs the direct deposit information in the "how to receive your refund" link located under notifications, it will go through verification, and if it is successfully verified, the TP will receive a message advising the update was successful. The taxpayer can expect the direct deposit within 3 weeks from a successful IOLA update. The direct deposit update will post to their account as TC 970 AC 001 MISC direct deposit account type code with a subsequent direct deposit TC 846 DD: 9 within 1-2 weeks. For Married Filing Joint accounts, the TC 970 AC 001 with bank account field showing RTN/Bank account # will post on primary and secondary accounts.
  Note: Remind taxpayers they can use the IRS automated systems to check their federal refund status after they update their information in IOLA.
- The valid values for direct deposit will be:
  "C" for checking account
  "S" for Saving account
  "D" for Debit Bank card (IMF only)
  "M" for Mobile account (IMF only)
- When the return posts with either invalid or no direct deposit account information, under limited circumstances taxpayers may be allowed to receive a paper check. When the taxpayer accesses IOLA, if they have no direct deposit information to provide, they will select the appropriate reason from the waiver list. Once they successfully submit the waiver request online, a TC 971 AC 850 with a transaction source code 1 or 3 (on CC IMFOBT)and MISC 1-9 (will show waiver reason number) will post on the tax module and taking into account the mail delivery time, the taxpayer should receive their paper check within 4 weeks from the RFND-PAY-DATE

of the TC 846. For Married Filing Joint accounts, the TC 971 AC 850 with source code 1 or 3 and MISC 1-9 will post on primary and secondary accounts. The waiver list is as follows:
1- Taxpayer has a disability
2- Taxpayer does not have a bank account due to the costs associated with an account
3- Taxpayer does not have a bank account due to religious beliefs
4- Taxpayer has limited or no access to a bank account
5- Taxpayer does not have a bank account due to taxpayer's age
6- Taxpayer does not have a digital or mobile payment application
7- Taxpayer has an ITIN
8- Taxpayer has an international bank account
9- Taxpayer is incarcerated

- If the taxpayer states they are unable to access IOLA or meets one of the waiver conditions above, follow procedures in IRM 21.5.6.4.31, P- Freeze, or IRM 21.5.6.4.53, 1- Freeze, to release the refund as a paper check.
- If no action is taken to update the direct deposit account information or request a waiver online, the 1- and P- freeze will auto-release at 6 weeks and a paper check will be issued.

IRM 21.4.1.5.7(5) - For clarity updated to information about flipping direct deposit refund to paper check. SERP Feedback 37352 and 38174.

(5) When a taxpayer files their original or amended tax return and requests a direct deposit of their refund, and later indicates **the RTN or account number is incorrect** on the account, other than RAC/RAL, take the following actions:

- If the TC 846 **has** posted and a refund has generated, the direct deposit cannot be prevented. Research the account for the posting of a TC 971 AC 804 MISC CP53E; if present, encourage the taxpayer to access or create their online account and update the bank account information in the "how to receive your refund" link located under notifications in IOLA. The refund will be reissued to the updated account within 3 weeks of validation.
  For more information refer to IRM 21.2.1.62 , Individual Online Account (IOLA).
- If the TC 846 has **not** posted the direct deposit may be stopped by inputting a TC 971 AC 850. The refund will be issued as a paper check to the most current address on the taxpayer's account. 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.

If the refund is frozen (e.g., -R, P- freeze, etc.), the TC 971 AC 850 must post before, or in the same cycle as the refund.

Note: If a RAC/RAL refund rejected and/or is flipped to a paper refund it will bypass the RAC/RAL loan repayment process. Advise the taxpayer they may have a contractual obligation to repay the RAL/RAC loan to the company from which the loan was obtained and to contact their return preparer.

See IRM 21.1.3.3.1 , Third Party Designee Authentication, for additional information about third party designees.

Reminder: Use AMS Category Refund Inquiry and select issue REFUND (Direct Deposit) to update AMS history with information given to the taxpayer.

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 where the refund was deposited or tax return preparer. Follow the instructions in IRM 21.4.1.5.7.1 (2), 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**	• If the taxpayer indicates the RTN or account number is incorrect, input TC 971 AC 850 if the refund (TC 846) has not posted on CC IMFOLT. • Update AMS history with the reason taxpayer gave for the stopping the direct deposit. • Advise the taxpayer you are requesting the issuance of a paper check, however, due to timing issues, the request may be too late and a direct deposit may still be issued. • Advise the taxpayer they should also contact the financial institution. **Note:** Since the TC 971 AC 850 takes two cycles to post, consideration must be given to posting cycles when inputting TC 971 AC 850 on Masterfile accounts.
e-Filed return	CC IMFOLT shows the refund (TC 846) already posted	• Advise the taxpayer the refund cannot be issued as a paper check.

		• Research the account for the posting of a TC 971 AC 804 MISC CP53E; if present, encourage the taxpayer to access or create their online account and update the bank account information in the “how to receive your refund” link located under notifications in IOLA. The refund will be reissued to the updated account within 3 weeks of validation. • Provide the taxpayer with refund information and advise them to contact us again if it is not received after 5 calendar days. • If 5 calendar days have passed and the taxpayer has not received their direct deposit, see IRM 21.4.1.5.7.1, Direct Deposit of Refunds.
Paper return	• CC IMFOLT does not show a refund (TC 846) posted	• If the taxpayer indicates the RTN or account number is incorrect,input TC 971 AC 850 • Update AMS history with the reason taxpayer gave for the stopping the direct deposit. • 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.

IRM 21.4.1.5.7.1(5) - For clarity removed duplicated information about flipping direct deposit to paper check and referred to 21.4.1.5.7(5) for updated information.

(5) If the taxpayer or their authorized third party designee indicates the RTN or account number is incorrect on the account, follow procedures in IRM 21.4.1.5.7 (5), Direct Deposits — General Information.

IRM 21.4.1.5.7.1(6) Box 4 - Included missing information about timeframe for refund release after IOLA update.

(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 25.23.12.4.9, Identity Theft - Economic Impact Payments (EIP).

Note: If the caller says the bank returned their refund to the IRS, check for External Lead indicators IRM 25.25.8-2, External Lead Involvement Indicators. If found, follow procedures in IRM 25.25.8.7, Responding to Taxpayer Inquiries.

Row	If	And	Then
1	Date of deposit is less than 5 calendar days prior.	no content	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.	no content	Ask if the taxpayer has contacted the financial institution. • If NO - advise to do so and leave an AMS narrative with direction given to taxpayer • If YES - continue with the steps below
3	Taxpayer says that the bank shows no record of the deposit and it has been 5 or more calendar days since the scheduled date of deposit	The bank does **NOT** indicate that the refund was returned to the IRS.	1. Initiate a refund trace. 2. Refer to IRM 21.4.2, Refund Trace/Limited Payability. **Caution:** # Do not initiate a Refund Trace if there is indication of RIVO activity. # 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.
4	Taxpayer says the account was closed before the refund was	no content	1. **Do not** initiate a refund trace. 2. Advise the taxpayer of the following:

	deposited which will also result in the bank returning the deposit.		- It will take approximately 3 weeks for the IRS to receive the funds back from the bank and can be identified by a P-freeze and a TC 841 with block and serial number 77716 (IMF) or 77777 (BMF) in the DLN (except for reject codes 07,17, 18, 19 & 23). - For IMF taxpayers, a CP53E will be generated and the refund will be held for 6 weeks pending a direct deposit account update or waiver request via IOLA. - Advise the taxpayer upon receipt of the CP 53E to access their IOLA and update their bank information. When the funds are returned, a new direct deposit will be issued to the updated account within 3 weeks. - If the taxpayer enters a waiver request in IOLA, taking into account the mail delivery time, the taxpayer should receive their paper check within 4 weeks from the RFND-PAY-DATE of the TC 846. - If their paper check is not received within 4 weeks from the date of the TC 846, the taxpayer should contact us again and a refund trace will be initiated.

			BMF taxpayers do not have access to an IOLA account, therefore, rejected direct deposit refunds will be issued as a paper check without additional intervention. CP53E will not be issued on BMF accounts. **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.
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.	There is **no** indication of identity theft on the account. **Reminder:** A list of identity theft action codes can be found in IRM 25.23.2, Identity Protection and Victim Assistance - General Case Processing.	1. Input a TC 971 AC 850 if not already on the account. 2. Initiate a refund trace. 3. Refer to IRM 21.4.2, Refund Trace/Limited Payability. 4. Leave an AMS narrative of any information provided to you by the taxpayer.
6	The refund was direct deposited into the wrong account	There **is** an indication of identity theft on the account. **Reminder:** A list of identity theft action codes can be found in IRM 25.23.2, Identity Protection and Victim	See IRM 25.23.12.4.1, Telephone Inquiries Regarding Identity Theft Victim Assistance (IDTVA)Tax-Related Cases, for further guidance. **Exception:** TAC Employees follow IRM 21.3.4.28, Identity Theft Issues.

		Assistance - General Case Processing.	

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.

Exhibit 21.4.1-2 - Updated to include information about Third Party Processor for refunds where Taxpayer requested refund to pay tax preparation fees. SERP Feedback 37687.

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.

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	124303120

Santa Barbara Tax Products Group (SBTPG) San Diego, CA (877) 908-7228 Third Party Processor used when taxpayer chose to pay tax preparation fees with their tax refund. Refer taxpayer to SBTPG when refund assistance is not provided by Green Dot Corp.	Subsidiary of the Green Dot Corporation
HR Block Emerald Card Kansas City, MO 64171 (866) 353-1266	Prepaid Card
HSBC Bank USA One HSBC Center 14 Floor Buffalo, NY 14203 (877) 472-2249	071002053
HSBC Trust Co. Delaware NA 1201 N. Market Street Suite 1001 Wilmington, DE 19801 (877) 472–2249	031101208
JP Morgan Chase Bank 10430 Highland Manor Drive Tampa, FL 33610 (800) 935-9935	031100267
JP Morgan Chase Bank, NA ACH Dept, Attn: S. Sell 9000 Haggerty - MI 1-8205 Belleville, MI 48111 (800) 677-7477	044000037
Netspend Austin, TX 78768 (866) 387-7363	Prepaid Card
Pathward, National Association (formerly MetaBank) Sioux Falls, SD (605) 782–0740 RAL loans to Military Personnel	073972181 273970116

Republic Bank Trust 601 West Market Street Louisville, KY 40202-2700 (502) 584-3600	083001314
Zions First National Bank PO Box 25837 Salt Lake City, UT 84125 (801) 974-8800 English speaking assistance only - Spanish assistance not available	124000054