

IRM PROCEDURAL UPDATE

DATE: 05/11/2026

NUMBER: ts-21-0526-0516

SUBJECT: Various Changes to Refund Trace

AFFECTED IRM(s)/SUBSECTION(s): 21.4.2

CHANGE(s):

IRM 21.4.2.4(6) - For consistency updated to direct CSR to IRM 21.4.2.4.2 for input of CC CHKCL.

(6) If oral statement criteria are met, follow procedures in IRM 21.4.2.4.2, Input Command Code (CC) CHKCL, to input CC CHKCL.

Note: Paper refund check trace requests have a **6-week** processing time frame.

IRM 21.4.2.4.1(6) - For clarity of procedures identified which procedures are for IMF and provided guidance for BMF. SERP Feedback 39509.

(6) For IMF paper inquiries, accept a written statement for CC CHKCL input provided all criteria in IRM 21.4.2.4 (5) are met and the correspondence is signed by the taxpayer or their authorized Power of Attorney (POA) on Form 2848 . For joint returns, both taxpayers must sign.

If criteria is not met, the correspondence is not signed, or refers to a BMF account, reply to the correspondence and advise the taxpayer to file Form 3911, Taxpayer Statement Regarding Refund, which is available through the internet on IRS.gov. Using AMS or Correspondence Imaging Inventory (CII) case note, input the following history item on the account -"**Form 3911 needed**". When responding to the taxpayers correspondence, follow procedures in IRM 21.3.3.3.4 , Quality and Timely Responses.

Exception: Refunds issued through a Refund Advance Product (RAL/RAC) have special procedures. For more information see IRM 21.4.1.5.7.2 , Direct Deposit Refund Advance Product (RAL/RAC). If taxpayer has **not** contacted their preparer or the FI, send Letter 0129C, Refund Inquiry; Form 3911 Required, include paragraph J to advise the taxpayer of the necessary information about the RAL/RAC.

- a. If a Form 3911 is scanned into CII, review the form for completeness. Form 3911 should have lines 1,2,3, and 7, as well as appropriate signatures, to be considered complete. For joint IMF returns, both taxpayers must sign.

If Form 3911 is incomplete, correspond for the missing information following procedures in IRM 21.4.2.3.3, Form 8599, Request for Missing Information

Regarding Refund.

Update CC ENMOD if an address change is required.

- b. If paper refund is **less than** one year old or refund was direct deposit, follow procedures in IRM 21.4.2.4.2, Input Command Code (CC) CHKCL, to input CC CHKCL.

Exception: For BMF paper assistors route all Form 3911 to the Refund Inquiry unit which services your site, do not input the refund trace.

Note: A control base must remain **open** with Refund Inquiry pending the trace process, which can take up to 120 days for direct deposits and 6 weeks for paper checks.

If you are **not** a Refund Inquiry employee, after completing the CC CHKCL input take the following actions:

-if IAT controlled to the Refund Inquiry holding number, then re-control IDRS to match the CII "Assigned To" field

-update the "Doc Type" to **Refund Inquiry Correspondence**

-update the "Category" to **3911** (if Form 3911 is attached to CII) or **RFIQ** (if no Form 3911 is attached)

-update the "Program" to **01040**

-reassign the case to the Refund Inquiry Site Specialized number of your affiliated Refund Inquiry (RI) Unit. Puerto Rico cases should be reassigned to Brookhaven, and Jacksonville to Atlanta until further notice.

For holding numbers see Refund Inquiry Site Specialized Holding Numbers, located on SERP under the Who/Where tab.

Refund Inquiry will continue monitoring the account and take required next actions.

- c. If paper refund is **more than** one year old, **or** the taxpayer is requesting a refund trace on a case with a previous trace (TC 971 AC 011 on account for the refund in question) or a combination of both, the Form 3911 or correspondence must be worked by Refund Inquiry Unit. If received in CII, update document type to **Refund Inquiry Correspondence**, category 3911 (if Form 3911 is attached to CII) or RFIQ (if no Form 3911 is attached to CII), and program code 01040. Reassign the case to the Refund Inquiry Site Specialized number of your affiliated Refund Inquiry (RI) Unit. Puerto Rico cases should be reassigned to Brookhaven, and Jacksonville to Atlanta until further notice. For holding numbers see Refund Inquiry Site Specialized Holding Numbers, located on SERP under the Who/Where tab.

Reminder: If previous claim can be found in CII, link new correspondence to original claim prior to reassignment.

- d. If a Form 3911 is received in Refund Inquiry requesting a trace be completed on an account for which either no refund has been issued or the refund in question is not

posted, take the following actions:

- Research the account including CII and IDRS to determine any account issues which may indicate why no refund has posted.

- If an open CII case is found link the refund inquiry case to the open CII case.

Follow procedures in IRM 21.3.3.4.2.1 , Use of 86C Letter - Referring Taxpayer Inquiry/Forms to Another Office, and if required send an 86C letter to advise taxpayer their correspondence is being transferred to another office (outside your directorate) for resolution before closing your CII case.

- If no open CII case is found and additional documentation attached to the Form 3911 identifies the case as an adjustment type case, send the case to your work leader for referral to the ICM to have the case reassigned to a team that can work the specific inventory.

- If no open CII case is found, no additional documentation is attached to the Form 3911 and the case is not identified as an adjustment type case, follow procedures in IRM 21.3.3.3.4, Quality and Timely Responses, to advise taxpayer of the status of their account or that the refund was not issued on the account.

- e. If a refund is identified and the time frame in IRM 21.4.2.4 (5) has not been met and a trace cannot be started, follow procedures in IRM 21.3.3.3.4, Quality and Timely Responses, to advise taxpayer of the status of their account. For physical paper Form 3911, destroy the Form 3911 following procedures in IRM 21.5.1.4.10, Classified Waste. For CII cases, after capturing the **request completed** screen of CC LETER, close your case.
- f. If forwarding a physical paper Form 3911 to another Service Center with an open Refund Inquiry Unit control, create a history item stating "**39112XX**" (XX=SC), using CC ACTON. See note above for a listing of SC abbreviations to be used.
- g. For specific guidance for handling CII cases, see IRM 21.5.1.5, Correspondence Imaging Inventory (CII) Procedures.

IRM 21.4.2.4.7.1(5) - Updated for inclusion of additional block and serial number used for cases where forgery was established and a reclamation claim credit was issued to IRS.

(5) Transactions are posted as:

- TC 740 – Limited Payability (LP) cancellations — block and serial number "66666", **S**- Freeze is set. Credit returned on checks automatically cancelled after expiration of one (1) year negotiability period as provided by the Limited Payability Law.

Exception: Must be the same credit, see paragraph (8) below.

- TC 841 - Altered Check— block and serial number **77715**, **P-** Freeze is determined after review by RICS, to either freeze or release returned funds.
- TC 841 – Reclamation Credits — block and serial number "88000" or **88800**, **P-** Freeze is set.
- TC 841 – Unavailable Check Cancellations (Form 1184 request) — block and serial number "88111", **P-** Freeze is set.
- TC 841 - Unavailable Check Cancellations (non-receipt codes H or X) -- block and serial number "88888", no **P-** Freeze set.
- TC 843 – Payments Over Cancellations — block and serial number "55111".

Note: See Exhibit 21.4.2-3, Reason for Cancellation Codes and Generated Account Information.

IRM 21.4.2.4.13(4) - Updated for inclusion of additional block and serial number used for cases where forgery was established and a reclamation claim credit was issued to IRS.

(4) If the explanation says "Forgery Established," use CC REQ77 to input TC 971 AC 078 on CC TXMOD. Input the date of the CDN as the transaction date. Monitor the account for posting of the TC 841– Reclamation Credit — block and serial number **88000** or **88800**, **P-** Freeze.

Input TC 290 for .00 to release refund to the taxpayer. Limit interest to the amount on the original refund by including a TC 770 for .00 or the original credit interest amount along with the original CR-INT-TO-DATE of the original TC 776/770. No additional interest is allowed - 31 U.S.C. § 3343.

Exception: If funds are returned from BFS as result of a refund trace and the module has RIVO involvement follow procedures for Refund Inquiry in IRM 25.23.4-4, Identity Theft (IDT) Functional Routing and Referral Chart.

For cases worked by BFS prior to September 2025, if the CDN indicates BFS issued a replacement check to the taxpayer, notate your case with the replacement check number including the 4-digit check symbol number and the 8-digit check serial number, and close your case

Note: If the original was a manual refund, a manual refund may be required. See IRM 21.4.4, Manual Refunds.

IRM 21.4.2.4.14(5) - For clarity updated to include step list of procedures to follow for refund release after TC 841 posting. SERP Feedback 39213.

(5) Monitor the account for posting of the TC 841. The TC 841 DLN will carry a Document Code "48" and Block Series "89XXX". Take the following steps to release the refund:

- a. Input TC 290 for .00 to release the refund to the taxpayer. Limit credit interest to what was paid on the original refund, if any, by also inputting TC 770: When interest was paid, input TC 770 for the same amount of the TC 770/776 from the original refund, likewise using the same credit interest to date ("CR-INT-TO-DT") of the TC 770/776. When no interest was paid on the original refund, input TC 770 for .00. In both instances, no additional interest is allowed – 31 U.S.C. § 3343.
- b. Use the applicable source code (SC)
- c. Use hold code (HC) 3
- d. Use reason code (RC) 099, for IMF only

Note: If the original was a manual refund, a manual refund may be required. See IRM 21.4.4, Manual Refunds.

IRM 21.4.2.4.15.3.1(4) - Updated for inclusion of additional block and serial number used for cases where forgery was established and a reclamation claim credit was issued to IRS.

(4) Reclamation Credits generated after a refund trace (Form 3911) has been processed and funds have been recovered through the banking system will post to the account with TC 841 with DLN 88000 or 88800 and a P- freeze. When received in AMRH on AM10 transcripts they will be transferred to Refund Inquiry inventory under Doc Type Refund Inquiry Correspondence; Program Code 01040 and Category RECL, for case resolution.

Exhibit 21.4.2-2 Disposition Status Code 11 - To update procedures removed requirement to send 206C letter to taxpayer when BFS has sent claim package and added suspense go from date for better inventory control.

The disposition code is located in the Activity Field of the IDRS Control History. The disposition code is displayed as the first 2 digits of the Activity Code followed by the date the Bureau of the Fiscal Service (BFS) provided the Disposition in YYYYMMDD format (i.e., 0120190325 = Disposition 01 provided by BFS on March 25, 2019).

Note: Additional category code information can be found in, Exhibit 21.4.2-6, Category Codes.

Note: Additional Disposition Code 11 information can be found in IRM 21.4.2.4.4.1, Subsequent Inquiries, With Status Codes, Without Prior Forgery Determination (CSR's and Refund Inquiry Unit), and Exhibit 21.4.2-5, Disposition and Status Codes - Additional Action Time Frames.

Reminder: In the follow up actions outlined below for IMF cases, except where noted, close physical paper cases with a TC 290 .00, use Blocking Series **05** and a source document. For cases currently assigned in Correspondence Imaging Inventory (CII) ensure source documents are attached to your CII case and follow procedures in IRM 21.5.1.5.1, CII General Guidelines, to close your CII case. A source document is defined as a paper Form 3911, Taxpayer Statement Regarding Refund, and/or taxpayer correspondence. A source document is not required for refund trace cases initiated via phone calls, or online through the Where's My Refund application.

Note: If External Lead indicators are present, see IRM 25.25.8-2, External Lead Involvement Indicators, then follow procedures found in IRM 21.4.1.4.6, External Leads Program or Other Questionable Refund Inquiries.

Note: If research in TCIS indicates funds have been returned to the IRS and there is not a TC 841 matching the TC 840 or TC 846 date elevate the case to your local Planning and Analysis liaison through your work leader and request the information be forwarded to BFS for case investigation.

Disposition Status Code ☆ (Asterisk equals blank)	Category Code	Definition	Follow Up Action
01	ACKN	Claim processed by RFC to Treasury Check Information System (TCIS).	<ol style="list-style-type: none"> Wait 30 days for second status. No reply, resubmit CC CHKCL.
03	OOPS	Rejected (Failed preliminary validity checks.)	<ol style="list-style-type: none"> Review case. Resubmit CC CHKCL.
04	OOPS	<ol style="list-style-type: none"> Previously processed as Available Check Cancellation (ACC), Refund credit returned by RFC, through the 	(1 - 4) Take action to release credit, if necessary. Place any physical paper case documentation in classified waste when actions are complete. If a CII case remains open, leave a case note with actions taken and

		<p>Electronic Funds Transfer (EFT) from the bank,</p> <ol style="list-style-type: none"> 3. Refund check intercepted, 4. Undeliverable TC 740. See IRM 21.4.3.5.3, Undeliverable Refund Checks. 5. If the refund credit has already generated a subsequent TC 846 in the same month don't input CC CHKCL as the refund trace will default to the first TC 846. See IRM 21.4.1.4.3, Multiple Refunds Issued From the Same Module in the Same Cycle. 	<p>close the CII case, if no other actions are needed.</p> <p>5) Initiate the refund trace through the Treasury Check Information System (TCIS).</p>
05	OOPS	Check previously mailed (within 5 days).	Close case and place any physical paper case documentation in classified waste when actions are complete. If a CII case remains open, leave a case note with actions taken and close the CII case.
06	OOPS	Previous CC CHKCL.	<ol style="list-style-type: none"> 1. Check TCIS Payment History, UCC Detail and Claim Detail Screen for previous claim and ensure correct refund was traced. 2. If correct refund was traced, send Letter 129C, Refund Inquiry; Form 3911 Required, Letter 86C, Referring Taxpayer Inquiry/Forms to Another

			<p>Office or Letter 206C, Refund Inquiry; Copy of Check Requested or Provided/Check Being Traced Form 13818, as appropriate, to the taxpayer. For paper checks include the check number and date along with the toll-free telephone number for the Bureau of the Fiscal Service (BFS). Follow IRM 21.5.1.5.1(8), CII General Guidelines, and capture the "request completed" screen of the CC LETER request.</p> <p>3. Place any physical paper case documentation in classified waste when actions are complete. If a CII case remains open, leave a case note with actions taken and close the CII case.</p> <p>4. If correct refund was not traced, follow procedures in Exhibit 21.4.2-1, Command Code (CC) CHKCL, Input to trace correct refund. and follow established procedures to monitor the case.</p>
07	OOPS	No payment issued or unprocessable claim.	<p>1. Review case.</p> <p>2. Conduct additional research (i.e., different TIN.)</p> <p>3. Resubmit CC CHKCL.</p> <p>Note: If input of additional CC CHKCL does not yield results, initiate the refund trace through the Treasury Check Information System (TCIS).</p>

			Note: Do not reinput trace for EIP pre-paid debit cards.
08	OOPS	Second trace input on DD.	<p>Monitor case for 30 days. Research IDRS for returned credit. Take action to release credit, if necessary. Place any physical paper case documentation in classified waste when actions are complete. If a CII case remains open, leave a case note with actions taken and close the CII case, if no other actions are needed.</p> <p>If no credit is found continue with next steps below.</p> <ul style="list-style-type: none"> • BFS will automatically follow up with the financial institution until the issue is resolved. BFS will load an electronic copy of the FS Form 150.1 to TCIS when it is received from the financial institution. • If after 30 days, there is no FS Form 150.1 posted on TCIS, send the taxpayer a Letter 86C, Referring Taxpayer Inquiry/Forms to Another Office, to notify them you are transferring the case to BFS for resolution. • In your letter, advise the taxpayer: <ul style="list-style-type: none"> a. The BFS toll-free assistance center phone number is 855-868-0151. b. They should select option 1, then option 1.

			<p>c. The call center can be reached between the hours of 8:00 a.m. and 4:30 p.m. ET Monday - Friday.</p> <p>d. English and Spanish speaking assistance is available.</p> <ul style="list-style-type: none"> • Close case. See reminder above. • If the FS Form 150.1 is loaded to TCIS, update the case control to “DDPD” and follow status 09 instructions. • If a Form 4442/e-4442, Inquiry Referral, is received, research case and take appropriate action.
09	DDPD	<ol style="list-style-type: none"> 1. RFC has contacted bank via FS Form 150.1 to trace refund. 2. Bank to send a copy to RFC. 3. RFC will load an electronic copy of the FS Form 150.1 to TCIS. 	<ol style="list-style-type: none"> 1. Research IDRS for returned credit. Take action to release credit, if necessary. Place any physical paper case documentation in classified waste when actions are complete. If a CII case remains open, leave a case note with actions taken and close the CII case, if no other actions are needed. If no credit is found continue with next steps below. 2. Research TCIS Claim Detail Screen. If FS Form 150.1 is located, use the print to PDF function to print the claims detail screen or FS Form 150.1 from TCIS, and attach to your CII case, use the Stamp or Text tool in the CII

			<p>Document Viewer, or Adobe Acrobat Pro, to add “PII do not send to TP” to the upper left corner of the first page. Remember to click the save button. Verify routing transit number, account code (either C for checking or S for savings), bank account number on CC IMFOBT.</p> <ol style="list-style-type: none">3. If the information doesn't match, follow IRM 21.4.1.5.7.6, Non-Receipt of Direct Deposited Refunds- "Refund Inquiry Employees".4. If the information does match, send appropriate letter to the taxpayer. <p>Note: The FS Form 150.1 contains possible Personally Identifiable Information (PII) and cannot be sent to the taxpayer.</p> <ol style="list-style-type: none">5. Close case. See reminder above.6. If it has been at least 90 days, and no FS Form 150.1 copy is available on TCIS, reinput CC CHKCL. Refer to Status 08 above.7. If FS Form 150.1 does not resolve taxpayer's issue, continue processing, if necessary. <p>Exception: If account contains history item of DEPFOUND, then case control may be closed without further action.</p>
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10	OOPS	Invalid Stop Reason Code	<ol style="list-style-type: none"> 1. Research for refund disposition. 2. If refund is still outstanding or no claim package has been issued, resubmit CC CHKCL. If claim package has been issued or refund has been reconciled, leave case notes on AMS and/or CII and close your case.
2 ☆	OOPS	Amount difference	<ol style="list-style-type: none"> 1. Review case. 2. Resubmit CC CHKCL.
3 ☆	OOPS	Claim submitted too early for RFC to process	<ol style="list-style-type: none"> 1. Review case. 2. Resubmit CC CHKCL.
4 ☆	OOPS	Duplicate tape claims submitted.	<ol style="list-style-type: none"> 1. Wait for update. 2. No reply in 30 days, resubmit CC CHKCL.
5 ☆	OOPS	Invalid Direct Deposit information submitted.	<ol style="list-style-type: none"> 1. Review case. 2. Resubmit CC CHKCL.
7 ☆	ACKN	Photocopy request processed by RFC to TCIS.	<ol style="list-style-type: none"> 1. Wait for 2nd status. 2. No reply in 30 days, research TCIS for copy. If not on TCIS, resubmit CC CHKCL.
9 ☆	PAID	Direct Deposit trace input with non-receipt Code "P" no FS Form 150.1 will generate.	Reinput trace with non-receipt Code "N" no limited payability on Direct Deposit. (Electronic File Transfer processed).
11	PAID or 3858	Paid -Photocopy and claim mailed to taxpayer.	BFS has sent claim package (FS Form 1133) to the taxpayer. If working the claim through CII, attach a copy of the FS Form 1133 to the CII case. Research TCIS payment history for posting of CDN information, if present follow IRM 21.4.2.4.13, Bureau of the Fiscal

			<p>Service (BFS) Claims Disposition Notice (CDN). If no CDN is present suspend case for 45 days from the status update date.</p> <p>Note: For subsequent contact or after 45 days of suspense have passed, follow procedures in IRM 21.4.2.4.4.1, Subsequent Inquiries, with Status Code 11, without Prior Forgery Determination (Customer Service Representatives (CSRs) and Refund Inquiry Unit).</p>
14	PAID	<ol style="list-style-type: none"> 1. Paid - Photocopy to follow, or 2. CC CHKCL input after an uncashed check has expired and the credit returned to the IRS. 	<ol style="list-style-type: none"> 1. Monitor for receipt. <ol style="list-style-type: none"> a. Upon receipt continue processing. See IRM 21.4.2.4, Refund Trace Actions. b. If copy not received in 30 days, research TCIS for a copy or reinput CC CHKCL. 2. Research for TC 740 and release freeze if necessary. 3. Close case. See reminder above.
14	PAID	<ol style="list-style-type: none"> 1. Paid - Photocopy to follow, or 2. CC CHKCL input after an uncashed check has expired and the credit returned to the IRS. 	<p>If no photocopy within 30 days:</p> <ol style="list-style-type: none"> a. IDRS shows certified photocopy previously received, update Activity Code to reflect proper status of case, or b. IDRS shows no indication that certified photocopy received, contact BFS.
15	PAID	Paid - Certified photocopy to follow.	Monitor for receipt of certified photocopy.

			<p>a. Upon receipt continue processing. See IRM 21.4.2.4.15.2, Request for Administrative Photocopy.</p> <p>b. If no photocopy within 30 days and IDRS shows photocopy previously received, update activity code to reflect proper status of case.</p> <p>c. If IDRS shows no indication that certified photocopy received, contact BFS.</p>
17	PAID	Paid - Endorsed, photo/claim to follow.	Monitor. If no photocopy in 30 days , contact BFS.
18	PAID	Paid - Claim submitted after the Limited Payability cutoff date.	<p>If Form 3911 is available, research TCIS for a check copy.</p> <ul style="list-style-type: none"> • If check is available on the TCIS system, attach a copy to your CII case and provide the taxpayer with a copy. Close the case. See reminder above. • Input a TC 971 AC 011 on CC TXMOD using the date you secure the check. You must also include the money amount of the check in the FREEZE-RELEASE-AMT field. • If not found, process as a Limited Payability (LP) Trace, reinputting the CC CHKCL with non-receipt Code P. <p>If no Form 3911 is present, correspond with the taxpayer.</p>

20	OOPS	Payment declined due to alteration of check. Photocopy and claim to follow.	Monitor if no photocopy in 30 days , follow up, contact BFS.
22	OOPS	Insufficient agency information.	<ol style="list-style-type: none"> 1. Review case. 2. Resubmit CC CHKCL. 3. Use appropriate Stop Reason Code.
27	OOPS	Previously processed as Limited Payability Check Cancellation and refund credit (TC 740) was returned by the RFC.	Take action to release credit, if necessary. Place case documents in classified waste when case is closed.
31		Check Outstanding. RFC will issue recertified check.	Monitor for TC 841.
32	ST32	Outstanding check cancelled credit will be returned to the IRS.	<ol style="list-style-type: none"> 1. Monitor for TC 841. 2. If control base closes after posting of TC 841, create a new IDRS control and update CII case data to match. 3. Follow procedures in IRM 21.4.2.4.15.5, Listings for Monitoring Cases.
33	OOPS	Outstanding - No Photocopy.	Send Letter 1219C, Refund Inquiry; (Joint F3911) Requires Certification: Form 1040. If you are working a CII case, follow IRM 21.5.1.5.1(8), CII General Guidelines, and capture the "request completed" screen of the CC LETER request.
53	OOPS	Reject - Duplicate Stop	Contact BFS Check Information Section at 855-868-0151, Option 1.
65	ACKN	Refund associated with TOP Offset.	<ol style="list-style-type: none"> 1. Wait 30 days for second status. 2. No reply, resubmit CC CHKCL.

71	OOPS	TOP Offset refund in full.	See IRM 21.4.6.6.1, Taxpayer Inquiries on TOP Offset
72	OOPS	TOP Offset partial refund.	See IRM 21.4.6.6.1, Taxpayer Inquiries on TOP Offset
90	OOPS	TCIS/PACER disconnect error.	Contact BFS to reset the interface indicator.

Exhibit 21.4.2-7 - Added additional information received from BFS for TCIS claim Detail screen, including Explanation and FI notes.

The following are details used in deciphering the claims detail screen in the Treasury Check Information System:

1. Claims Status: **Open** – The claim has been accepted, and a case has been created within Fiscal systems. However, BFS has not yet received any information from the Financial Institution (FI) about the payment.
2. Claims Status: **Suspended** – The claim has started to be worked by a Fiscal technician, but there is more information or actions needed from the financial institution to resolve the claim.
The Trace Response Details provides one of two response codes:
Pending Research (RES) – BFS has contacted the financial institution but are waiting on additional information to properly adjudicate the claim.
Pending RO6 (RO6) – The FI has promised to return the full payment, but the return has not yet been confirmed by Fiscal systems.
3. Claims Status: **Closed** – The claim has been adjudicated by Fiscal and all information provided by the Financial Institution is contained in the claims detail tab. The Trace Response Details provides one of three response codes:
Payee Account Credited (PAC) – The payment as correctly credited to the intended payee’s account. Date Credited is the date the financial institution see’s the payment on the account of the intended payee.
Payment Returned (RET) – The full payment amount was returned to Treasury via ACH Return Date is the date Treasury received the full funds. IRS should see the credit back to the agency within 48 business hours.
Referred to Agency (REF) – The payment was credited to an account where the name of the account owner does not match the name of the intended payee. (This will require additional research on IRS part to determine the taxpayer who receive the erroneous refund.)
4. Explanation: This field provides information from the FI.

5. FI Notes: Additional information provided by the FI which may provide insight as to what happened with the taxpayers funds.

Example: Tax Refund received however, \$\$ was returned R## on mm/dd/yy after the parsing of funds for an early direct deposit feature. This would indicate that the direct deposit was accepted at the FI (usually a third-party processor), however, when transferring funds to the ultimate bank account (the taxpayers account) the third-party processor experienced an issue, and since the direct deposit was accepted by the FI (third-party processor), refer the taxpayer to the FI where the funds were accepted.

IRM 21.4.2 - Editorial changes have been made throughout the IRM for clarity and to include Live Chat as a form of communication to align with IMF International Live Chat Expansion. Reviewed and updated plain language, grammar, web addresses, IRM references, and legal references.