

Updates re: Refunds via Paper Check

[IRS.gov/modernpayments](https://www.irs.gov/modernpayments) | [FAQs as of January 2026](#)

Executive Order 14247 states that the Treasury must stop issuing paper checks effective Sept. 30, 2025, to the extent permitted by law. The federal government must continue to issue certified payments in some limited circumstances and will issue a limited number of paper checks in cases where no alternative is available. Otherwise, the IRS generally stopped issuing paper refund checks for individual taxpayers after Sept. 30, 2025.

If no direct deposit information is provided on the tax return:

- **The IRS will send [CP53E notice](#) by mail** to the taxpayer. The letter provides the taxpayer with a **30-day timeframe** to add the bank account information **via their IRS online account**.
- If the taxpayer **accesses their IRS online account and inputs their direct deposit information**, it will go through verification. **If it is successfully verified**, the taxpayer will **receive a message advising the update was successful**.
- *Currently this option is not available* - If the taxpayer accesses their IRS online account, there will be a **waiver list to select from** if they have no direct deposit information to provide and **want a paper check issued**. Once they successfully submit the waiver request, this action will initiate a paper check to be issued.
- If the taxpayer **does not respond to the notice** to provide direct deposit information, **a paper check will be released after 6 weeks**.

The Executive Order explicitly acknowledges that not all individuals have access to traditional banking services. Alternative electronic payment methods, including payments via certain mobile apps and prepaid debit cards, will be available to serve these individuals. Limited exceptions to electronic methods will be made for specific situations such as those involving hardships, and/or legal and procedural requirements. We will continue to monitor IRS.gov for more information as it becomes available.

Other things to know:

- Paper checks will still be issued for deceased taxpayers.
- Executive Order 14247 also applies to payments made *to* the IRS, but for now **taxpayers can still pay by check or money order**.
- An informational number (866-325-4066) has been set up. It contains different prompts explaining [CP53E](#) conditions and what actions to take. This line will not allow transfers to other lines or any actions; it will only serve to explain the new direct deposit process.
- Resources to open an account at a bank or credit union are available at [FDIC: GetBanked](#) and [MyCreditUnion.gov](#).

Step-by-Step Instructions as of 2/18/26:

If the taxpayer receives a CP53E notice and would like to **add direct deposit information, log into the taxpayer's IRS account.** (There are appointments available at Prosper South and Prosper North to assist taxpayers in creating an IRS account.) Then select the option for **“Choose how to receive your 2025 refund.”**

The screenshot shows the IRS account dashboard with three main sections:

- Account Status:** Includes a link for [View Balance Details](#).
- Payments:** Includes a blue button for **Make a payment** and a link for [View Payment Options](#).
- Notifications:** Shows 3 unread notifications:
 - Choose how to receive your 2025 refund:** Add your bank account to get your refund faster.
 - Turn on email notifications:** Sign up to receive email notifications when the IRS issues new notices for your account.
 - Go paperless for certain IRS notices:** Set your profile preferences to receive IRS notices online.

Select the link to **“choose how to receive your refund.”**

The screenshot shows a message on the IRS website:

Your refund is approved, but your tax return is missing bank information.

Please [choose how to receive your refund](#) in your individual online account. Our phone representatives can't update bank information.

We also mailed a Notice CP53E to notify you. You have 30 days from the date on the notice to add your bank information.

Direct deposit is the most secure and fastest way to get your refund. Get details on how we're [modernizing payments to and from America's bank accounts](#).

Your personal tax information

Tax Year	2025
Filing Status	Single

[Select another year](#)

At the bottom of the page, there is an IRS logo and links for [Tools](#), [Privacy Policy](#), and [Accessibility](#).

Enter the taxpayer's direct deposit information (see next page).

Add bank account

All fields marked with an asterisk (*) are required.

Add your bank account information to get your refund by direct deposit. If you don't have a bank account, you can get your [refund by mail](#).

Select bank account option *

- Use a saved bank account - **No Bank Account Saved**
- Manually enter account information

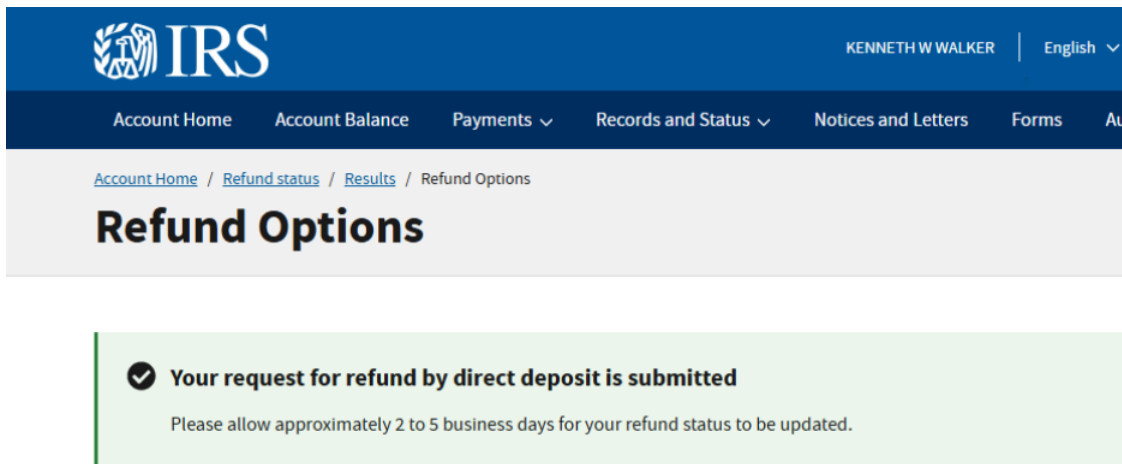
Account information

Select account type: *

- Checking
- Savings

Routing number *

A message should appear confirming that the direct deposit information has been submitted.



The screenshot shows the IRS website interface. At the top, there is a blue header with the IRS logo on the left, the user name "KENNETH W WALKER" in the center, and a language dropdown menu set to "English" on the right. Below the header is a dark blue navigation bar with links for "Account Home", "Account Balance", "Payments", "Records and Status", "Notices and Letters", "Forms", and "Au". Below the navigation bar is a breadcrumb trail: "Account Home / Refund status / Results / Refund Options". The main content area has a light gray background with the heading "Refund Options" in large, bold, black text. Below this heading is a green confirmation box with a white checkmark icon and the text: "Your request for refund by direct deposit is submitted". Underneath the confirmation message, it says: "Please allow approximately 2 to 5 business days for your refund status to be updated."