

When a Tax Return is Filed with Incorrect Banking Information

Be very careful verifying account and routing numbers with Tax Help Program clients. Incorrect banking information can result in a 4-6 week delay of any refund. See below for information and guidance if there are errors in account and/or routing numbers:

1. If a digit in the account or routing number of an account is omitted and the number does not pass the IRS's validation check, IRS will send the taxpayer a paper check for the entire refund;
2. If an account or routing number is incorrectly entered and the designated financial institution rejects and returns the deposit to the IRS, the IRS will issue a paper check for that portion of the refund; or
3. If an account or routing number is entered that belongs to someone else and the designated financial institution accepts the deposit, the taxpayer must work directly with the respective financial institution to recover the funds.

If the return has not yet been processed by the IRS, the taxpayer can ask the IRS to stop the direct deposit refund by calling 1-800-829-1040, Monday through Friday from 7am to 7pm.

For more information, see [Refund Inquiries](#) on the IRS Website.