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## Can I Have My Refund Directly Deposited to My Bank Account?

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Yes. The IRS and states allow for your personal income tax refunds to be sent by direct deposit to your bank at no additional charge. The IRS states that Direct Deposit is the fastest way to receive refunds from the IRS.

You will need the following information to request Direct Deposit:

- *Your Bank's Routing Number* (Do not use a deposit slip to obtain the number, but rather, rely on a check, or when in doubt, contact your banking institution.)
- *Your Bank Account Number* (An indication of whether it is a savings or checking account.)



### What to do if you enter an incorrect routing or account number:

If you filed a return with an incorrect routing or account number you must wait until the return is accepted or rejected by the Government prior to submitting a change.

- If the return is rejected, in addition to other required corrections you need to make, simply correct the routing or account number and resubmit the return to the Government.
- If the return is accepted,
  - For your own protection, you cannot make changes to your direct deposit instructions through our website.
  - If you incorrectly enter an account or routing number and your designated financial institution rejects and returns the deposit, the IRS and most states will issue a paper check for that portion of your refund. According to the IRS, this can result in refund delays of up to ten weeks, so it is very important that you double check all your information prior to submission.
  - If you incorrectly enter an account or routing number that belongs to someone else and your designated financial institution accepts the deposit, you must work directly with the respective financial institution to recover your funds. For federal filings if you've contacted the financial institution with no results, complete IRS Form 3911, Taxpayer Statement Regarding Refund. The IRS will contact your bank on your behalf to attempt to recover your refund.

### Other notes on Direct Deposit:

- You cannot change your direct deposit instructions after your return has been accepted.
- The account you designate for Direct Deposit must be in the taxpayer's (and spouse's if married filing joint) name. Some financial institutions do not permit the deposit of joint individual income tax refunds into individual accounts or into check or share draft accounts that are "payable through" another institution. Taxpayers should verify their financial institution's Direct Deposit policy before proceeding.
- The IRS allows taxpayers to split federal refunds between up to three qualified accounts. A qualified account can be a checking, savings, or other account such as an individual retirement arrangement (IRA), health savings account (HSA), Archer MSA, Coverdell education savings account (ESA), and TreasuryDirect online account.

For federal filings, taxpayers can obtain tax refund status 24 hours after the IRS accepts your tax return by visiting the [Where's My Refund tool at www.irs.gov/Refunds](https://www.irs.gov/Refunds).