

Do you think you want a paper refund check from the IRS?

The IRS is moving away from paper checks as it aims to modernize payments to and from taxpayer bank accounts. If you don't provide direct-deposit information, your refund is likely to be delayed. According to current IRS guidance, the agency will still process individual income tax returns filed without bank account information. However, the IRS will temporarily freeze the refund until the taxpayer provides direct deposit information or requests a paper check.

What Happens If Your Refund is Frozen

If your refund is frozen, the IRS will send you a [CP53E notice](#).

- The notice asks you to add or update direct deposit information using your [IRS Online Account](#). You generally have 30 days to respond.
- If you don't take any action, the IRS will issue a paper check after six weeks.

Help by Phone

The CP53E notice includes a toll-free information-only phone line: 866-325-4066.

- This line provides recorded explanations of the notice and next steps.
- It does not transfer callers to a customer service representative or let you enter deposit information – it is for information only.

If you do not have a bank account, you will need to phone the main IRS phone number 1-800-829-1040 and request that the Customer Service Representative change your refund to a paper check.

SOURCE: <https://www.taxpayeradvocate.irs.gov/news/tax-tips/direct-deposit-changes-for-2026-could-affect-how-and-when-you-get-your-refund/2026/01/>

(An official website of the U.S. government)