




Modernizing payments to and from America's bank account

In accordance with [Executive Order 14247, Modernizing Payments To and From America's Bank Account](#) , signed on March 25, 2025, the U.S. Department of the Treasury, in coordination with the Internal Revenue Service and other federal agencies, is advancing the transition to fully electronic federal payments. This policy shift includes phase out of paper tax refund checks beginning Sept. 30, 2025, to the extent permitted by law.



The purposes of EO 14247 are to defend against financial fraud and improper payments, increase efficiency, reduce costs, and enhance the security of federal payments. Paper checks are over 16 times more likely to be lost, stolen, altered, or delayed than electronic payments. Direct deposit also avoids the possibility that a refund check could be returned to the IRS as undeliverable.

No changes are being made to the process of filing a tax return itself. Taxpayers will continue to file as usual, but refund delivery methods will shift to align with the executive order. The IRS will publish all guidance and information necessary for filing 2025 taxes before opening the 2026 tax filing season.

Refunds and disbursements

Taxpayers who file returns with valid bank account information will continue to receive direct deposits as the fastest and most secure refund method. Electronic [refunds](#) give taxpayers faster access to refunds, with payments issued in less than 21 days in most cases. Payments may take 6 weeks or longer for refunds sent by mail.

How to prepare:

- **Consider Direct Deposit:** it's the safest and quickest way to receive your refund. To receive your refund by direct deposit, you can:
 - **Provide valid bank account information (routing and account numbers) when filing your return.**
 - **Open an account at a bank or credit union if you do not already have one.** Resources are available at [FDIC.gov/GetBanked](#)  and [MyCreditUnion.gov](#) .

- **Use certain mobile apps and prepaid debit cards if they have a routing and account number.** You can check with your mobile app provider or financial institution to confirm which numbers to use.

Taxpayers without access to digital payment options may be eligible for Treasury-sponsored alternatives that ensure reliable electronic delivery. Additional details on these alternatives will be provided as implementation progresses.

To learn more about refund options and timelines, visit [Refunds](#).

Payments

The IRS will continue to expand electronic payment options to make it easier, faster and more secure for individuals and businesses to pay taxes. Until further notice, existing forms and procedures should be used to make payments to the IRS. To avoid delays, taxpayers should use existing electronic payment options.

How to prepare:

- Use IRS Direct Pay to pay directly from your bank account without fees.
- Set up **Electronic Federal Tax Payment System (EFTPS)** for individual or business tax payments.
- Use the **IRS2GoApp** mobile app for easy and secure mobile payments.
- Explore debit/credit card payment options or use digital wallets where supported.

To continue receiving IRS notices and correspondence related to your payments, ensure your contact information and payment preferences are up to date.

For a full list of payment options, visit [Payments](#).

Related

IR-2026-13: [IRS issues frequently asked questions about Executive Order 14247 Modernizing Payments To and From America's-Bank Account](#)


FS-2026-02: [Questions and answers about Executive Order 14247: Modernizing Payments To and From America's Bank Account](#) [PDF](#)

IRS notice: [Understanding your CP53E notice](#)

Taxpayer Advocate Service: [TAS Encourages You to Provide Comments on Transitioning to Electronic Payments by June 30](#) June 13, 2025

Department of Treasury: [Treasury Releases Request for Information related to the Executive Order 14247 "Modernizing Payments To and From America's Bank Account"](#) [↗](#) May 30, 2025

The White House: [Fact Sheet: President Donald J. Trump Modernizes Payments to and from America's Bank Account](#) [↗](#) March 25, 2025

Department of Treasury: [Treasury Announces Federal Government Will Phase Out Paper Checks on September 30th](#)  Aug. 14, 2025

From Bureau of the Fiscal Service News: [Paper Checks Are Going Away – Here's What You Need to Know](#) 

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