

5 Answers to Your Most Frequent Questions about Stimulus Checks from IRS

UPDATED as of April 15, 2020: Many of you have questions about stimulus checks since many taxpayers are receiving them from the IRS. Here are some answers to common questions:

Question #1: Where do I go to update my bank information or mailing address with the IRS if I need to change or provide my information?

Visit the IRS page called "[Economic Impact Payments](#)".

If you filed your 2018 or 2019 tax return but did not provide your bank information when you filed or your address changed since you filed, you will need to select "[Get My Payment](#)" to update your information.

If you did not have a filing requirement, you will need to select "[Non-filers: Enter Payment Info Here](#)".

If you are not sure which one you need to select, go back to the "[Economic Impact Payments](#)" page and it will provide the instructions as well as the answers to which one you should choose based on your individual situation.

Question #2: When will I receive my direct deposit and/or check?

The IRS is processing the payments every day. Therefore, us tax professionals do not when your payment has been processed to provide a time table or even a guess of when you will receive your payment.

However, if the IRS has your direct deposit information, you can check the status of your payment by visiting “[Get My Payment](#)” and it will tell you when your direct deposit was sent if it has been sent.

As for checks, the IRS will provide information about this once they begin processing check payments.

As a side note, the IRS website states that paper returns are not being processed at the moment due to the coronavirus. That means that if you mailed in 2018 and/or 2019, and neither tax year has been processed yet (i.e. the last return they show for you is 2017 or an earlier year), technically you have not filed yet and a payment will not be sent for you yet.

Now, we also know that checks are expected to be mailed throughout the summer (and possibly into the fall). Therefore, once the IRS process those paper returns for taxpayers showing that the last return you filed is 2017 or an earlier year and you sent a paper return for 2018 and/or 2019, hopefully, you will receive your stimulus check at that time. As of right now, we don’t know and the IRS has not formally addressed this issue.

But if you don’t file at all and you had a filing requirement, you will not receive a check or payment. If you didn’t have a filing requirement, you will need to submit your information here at “[Non-filers: Enter Payment Info Here](#)” so the IRS will have your information to send your stimulus payment.

Question #3: What will happen if the bank account I used for the tax return for 2018 or 2019 is now closed?

This is from the IRS directly:

If the bank account is closed, the bank will reject the deposit and you will be issued your payment to the address we have on file for you. If our Get My Payment application indicates your payment has been processed, you cannot change your bank account information.

Meaning because your payment has been rejected for direct deposit, they will mail a paper check to the last known address they have on file for you.

You will not be able to update your information.

Question #4: I received an error message while trying to update my information with the IRS. What can I do?

This is directly from the IRS:

Error message – **“Payment Status Not Available”**

In certain cases, the Get My Payment app will be unable to tell you the status of your payment. You may receive this message for one of the following reasons:

- If you are not eligible for a payment (see IRS.gov on who is eligible and who is not eligible)
- If you are required to file a tax return and have not filed in tax year 2018 or 2019.
- If you recently filed your return or provided information through Non-Filers: Enter Your Payment Info on IRS.gov. Your payment status will be updated when processing is completed.
- If you are a SSA or RRB Form 1099 recipient, SSI or VA benefit recipient – the IRS is working with your agency to issue your payment; your information is not available in this app yet.

You can check the app again to see whether there has been an update to your information. Get My Payment data is updated once per day, so there’s no need to check back more frequently.

Error message – **“Payment Status Not Available”**

We cannot determine your eligibility for a payment at this time. For example, you didn’t file either a 2018 or 2019 tax return, or you recently filed and the return has not been fully processed.

Error message – **“Payment Status Not Available”**

Your account has been locked. You will be able to access the application after 24 hours have passed. Please do not contact the IRS

You can search for more error messages by visiting the IRS page “[Economic Impact Payment Information Center](#)”.

Question #5: I cannot access Get My Payment to check my status. Help!

You have to answer identity questions about yourself, or your spouse, correctly. If you do not answer the questions, per the IRS, you will not be able to use Get My Payment to update your information or to research updates on your stimulus check.

There are more questions the IRS has answered in regards to stimulus checks and you find them on the IRS.gov site on the “[Economic Impact Payment Information Center](#)” page.

Thank you!

Lisa