



Here are answers to a few common questions about Economic Impact Payments

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As people receive their [Economic Impact Payments](#), they might have questions about their payment, the amount, and how they get it.

The IRS updates the [Economic Impact Payment](#) and the [Get My Payment tool](#) frequently asked questions pages on IRS.gov as more information becomes available. Here are answers to a few common questions.

What if the bank account number used on the taxpayer's recent tax return is closed or no longer active? Can the person have their payment mailed?

If the account is closed or no longer active, the bank will reject the deposit. The IRS will issue a check and mail to the recipient's address the agency has on file. This is generally the address on the recipient's most recent tax return or as updated through the United States Postal Service. The taxpayer does not need to call the IRS to change their payment method or to update their address at this time.

The IRS will mail a letter about the payment to each recipient's last known address. They will mail the letter within a few weeks after the payment is made. This letter shows information on how the payment was made.

What about someone who owes tax, has a payment agreement with the IRS, owes other federal or state debts, or owes past-due child support. Will their Economic Impact Payment be reduced or offset?

No, with one exception. The payment can be offset only by past-due child support. If an offset occurs the Bureau of the Fiscal Service will send the recipient a notice.

The law limits offsets of Economic Impact Payments to past-due child support. No other Federal or state debts that normally offset someone's tax refunds will reduce the EIP. Nevertheless, the Economic Impact Payments are not protected from garnishment by creditors once the proceeds are deposited into an individual's bank account.

The person requested a direct deposit of my payment. Why is the IRS mailing it as a check?

It is possible the IRS does not have the correct bank account information for you, or your financial institution rejected the direct deposit. In either case, your payment will be mailed to the address we have on file for you.

Can someone have their Economic Impact Payment sent to their prepaid debit card?

Maybe. It depends on the prepaid card and whether their payment has already been scheduled. Many reloadable prepaid cards have account and routing numbers. These numbers could be provided to the IRS through the *Get My Payment* application or *Non-Filers: Enter Payment Info Here* tool. The taxpayer would need to check with the financial institution to ensure their card can be reused. They'll also need to get the routing number and account number, which may be different from the card number.

Anyone who got their prepaid debit card through the filing of a federal tax return must contact the financial institution that issued the prepaid debit card to get the correct routing number and account number. They should not use the routing number and account number shown on their tax return. When providing this information to the IRS, the taxpayer should indicate that the account and routing numbers are for a checking account, unless their financial institution indicates otherwise.