

EFFECTIVE SEPTEMBER 30, 2025

1. The IRS will no longer issue paper checks for refunds – all refunds must be delivered via direct deposit, prepaid debit card or a digital wallet.

Exceptions to the Rule:

- Individual without access to banking or electronic payment systems
- Emergency situations such as disaster relief

To apply for an exception:

- a. File your 2025 tax return without providing direct deposit information.
 - b. After your return is filed, the IRS will send you a letter requesting direct deposit information and explaining how to request an exception.
 - c. The letter will provide a dedicated phone line for you to request the exception and the issuance of a paper check.
2. The Internal Revenue Service (IRS) is planning to no longer accept paper checks for payment of federal taxes or estimated payments.
Payment method options are (all through IRS.gov website):
 - IRS Direct Pay (no account set-up needed; no fee)
 - Individual Online Account (set-up needed using ID.me verification, no fee)
 - Electronic Federal Tax Payment System (EFTPS) (set up needed – no fee)
 - Debit or Credit Card (fee charged)(follow the online instructions after accessing any of the above methods)

To prepare – taxpayers should:

- Explore IRS direct pay, EFTPS or other electronic payment methods
- Create or update an IRS account (IRS.gov/account)