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Get My Payment Frequently Asked Questions

For additional questions regarding the Economic Impact Payments visit our [Economic Impact Payments Information Center](#).

Here is what you need to know about your Economic Impact Payment (EIP). For most taxpayers, payments are automatic, and no further action is needed. This includes taxpayers who filed tax returns in 2018 and 2019 and most seniors and retirees.

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EIP Eligibility and General Information

✓ [Who is eligible?](#)

U.S. citizens, permanent residents or [qualifying resident aliens](#) will receive the Economic Impact Payment of \$1,200 for individual or head of household filers, and \$2,400 for married filing jointly if they are not a dependent of another taxpayer and have a work eligible Social Security number with adjusted gross income up to:

- \$75,000 for individuals
- \$112,500 for head of household filers and
- \$150,000 for married couples filing joint returns

Taxpayers will receive a reduced payment if their AGI is between:

- \$75,000 and \$99,000 if their filing status was single or married filing separately
- 112,500 and \$136,500 for head of household
- \$150,000 and \$198,000 if their filing status was married filing jointly

The amount of the reduced payment will be based upon the taxpayers specific adjusted gross income.

Eligible retirees and recipients of Social Security, Railroad Retirement, disability or veterans' benefits as well as taxpayers who do not make enough money to normally have to file a tax return will receive a payment. This also includes those who have no income, as well as those whose income comes entirely from certain benefit programs, such as Supplemental Security Income benefits.

Retirees who receive either Social Security retirement or Railroad Retirement benefits will also receive payments automatically.

✓ **Who is not eligible?**

Although some filers, such as high-income filers, will not qualify for an Economic Impact Payment, most will.

Taxpayers likely won't qualify for an Economic Impact Payment if any of the following apply:

- Your adjusted gross income is greater than
 - \$99,000 if your filing status was single or married filing separately
 - \$136,500 for head of household
 - \$198,000 if your filing status was married filing jointly
- You can be claimed as a dependent on someone else's return. For example, this would include a child, student or older dependent who can be claimed on a parent's return.
- You do not have a valid Social Security number.
- You are a nonresident alien.
- You filed Form 1040-NR or Form 1040NR-EZ, Form 1040-PR or Form 1040-SS for 2019.

✓ **How much is it worth?**

Eligible individuals with adjusted gross income up to \$75,000 for single filers, \$112,500 for head of household filers and \$150,000 for married filing jointly are eligible for the full \$1,200 for individuals and \$2,400 married filing jointly. In addition, they are eligible for an additional \$500 per qualifying child.

For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$112,500/\$150,000 thresholds. Single filers with income exceeding \$99,000, \$136,500 for head of household filers and \$198,000 for joint filers with no children are not eligible and will not receive payments.

✓ **Do I need to take action?**

People who filed a tax return for 2019 or 2018

No additional action is needed by taxpayers who:

- have already filed their tax returns this year for 2019. The IRS will use this information to calculate the payment amount.

- haven't filed yet for 2019 but filed a 2018 federal tax return. For these taxpayers the IRS will use their information from 2018 tax filings to make the Economic Impact Payment calculations.

People who aren't typically required to file a tax return

Social Security and Railroad Retirement recipients who are not typically required to file a tax return need to take no action. The IRS will use the information on the Form SSA-1099 and Form RRB-1099 to generate Economic Impact Payments of \$1,200 to these individuals even if they did not file tax returns in 2018 or 2019. Recipients will receive these payments as a direct deposit or by paper check, just as they would normally receive their benefits. Social Security Disability Insurance (SSDI) recipients are also part of this group who don't need to take action.

For Social Security, Railroad retirees and SSDI who have qualifying children, they can take an additional step to receive \$500 per qualifying child.

There are other individuals such as low-income workers and certain veterans and individuals with disabilities who aren't required to file a tax return, but they are still eligible for the Economic Impact Payments. Taxpayers can check the IRS.gov tool - [Do I Need to File a Tax Return?](#) - to see if they have a filing requirement.

If you don't have to file, use the "[Non-Filers: Enter Payment Info Here](#)" application to provide simple information so you can get your payment.

✓ Payment recipients: watch for an IRS letter

For security reasons, the IRS plans to mail a letter about the economic impact payment to the taxpayer's last known address within 15 days after the payment is paid. The letter will provide information on how the payment was made and how to report any failure to receive the payment. If a taxpayer is unsure they're receiving a legitimate letter, the IRS urges taxpayers to visit IRS.gov first to protect against scam artists.

✓ Avoid scams related to economic payments, COVID-19

The IRS urges taxpayers to be on the lookout for scam artists trying to use the economic impact payments as cover for schemes to steal personal information and money. Remember, the IRS will not call, text you, email you or contact you on social media asking for personal or bank account information – even related to the economic impact payments. Also, watch out for emails with attachments or links claiming to have special information about economic impact payments or refunds.

✓ Should I use Get My Payment or Non-Filers: Enter Payment Info Here?

Use our [guide](#) to figure out which IRS tool to use to get your payment.

Accessing Get My Payment

✓ **When can I start checking Get My Payment for the status of my payment?**

If you filed your 2018 or 2019 tax return and it has been processed, you can check [Get My Payment](#) for the status of your economic impact payment.

✓ **If I filed jointly with my spouse, does it matter whose information I use for Get My Payment?**

Either spouse can use [Get My Payment](#) by providing their own information for the security questions used to verify their identity. Once verified, the same payment status will be shown for both spouses.

✓ **I am not required to file a tax return, can I still use Get My Payment to check my payment status?**

Depending on your specific circumstances, it may not be possible for you to access [Get My Payment](#) if you usually do not file a tax return. If your identity cannot be verified when answering the required security questions, you will not be able to use Get My Payment.

✓ **I receive a Form SSA-1099 or RRB-1099 and file a tax return. Can I use Get My Payment to check my payment status?**

Yes, you will be able to use [Get My Payment](#) to check the status of your payment after you verify your identity by answering the required security questions.

✓ **I receive a Form SSA-1099 or RRB-1099 and do not file a tax return because I don't meet the income requirement to file. Can I use Get My Payment to provide my bank information to receive my EIP by direct deposit?**

You will not be able to use [Get My Payment](#) to provide your bank account information because you did not file tax returns for 2018 or 2019. The IRS will use the information on the Form SSA-1099 or Form RRB-1099 to generate your payment. You will receive your payment as a direct deposit or by mail, just as you would normally receive your benefits.

✓ **If I have an Individual Taxpayer Identification Number (ITIN), can I use Get My Payment?**

You can access [Get My Payment](#) using an ITIN, but in most cases, the law does not allow an Economic Impact Payment (EIP) for individuals who file a return using an ITIN. The only exception is when two spouses file a joint tax return and either spouse is a member of the U.S. Armed Forces at any time during the taxable year, in which case only one spouse needs to have a valid SSN.

Payment Status

✓ How long will it take for my payment status to change?

Updates to your payment status are made no more than once per day.

✓ Does Get My Payment display different stages of my payment?

Get My Payment will display one of the following payment statuses:

1. **Payment Status** (one of two statuses) –

- A payment has been processed, a payment date is available, and payment is to be sent either by direct deposit or mail.
- You are eligible, but a payment has not been processed and a payment date is not available.

2. **Need More Information** – You are eligible for a payment, but we do not have your direct deposit information. You will be given the opportunity to provide your bank information once you have properly verified your identity. Direct Deposit is the fastest way to get your EIP.

3. **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.

If a payment date is not provided, updates to your payment status are made no more than once per day.

Payment Status Not Available

✓ Why am I getting "Payment Status Not Available"? (updated April 17, 2020)

The Get My Payment application will return "Payment Status Not Available" for several reasons, including:

- You are required to file a tax return, but:
 - We haven't finished processing your 2019 return
 - The application doesn't yet have your data; we're working on adding more data to allow more people to use it.
- You don't usually file a return, and:
 - You used Non-Filers: Enter Payment Info Here but we haven't processed your entry yet
 - You receive an SSA or RRB Form 1099 or SSI or VA benefits; information has not been loaded onto our systems yet for people who don't normally file a tax return.
- You're not eligible for a payment (see [Eligibility](#)).

We update Get My Payment data once per day, overnight so there is no need to check more often. If you are eligible for a payment and have provided your information either through a recent tax return or the Non-Filers: Enter Payment Info Here application, please check back for updates.

Bank Account Information

✓ **Where did the IRS get my bank information, and what if I need to change it?**

Your bank account information for your economic impact payment is usually captured from:

- the most recently filed tax return if you received a refund by direct deposit in 2018 or 2019, or
- if you provided the bank information on our [Get My Payment](#) application, or
- if you had to use the [Non-Filers: Enter Payment Info Here](#) tool.

If [Get My Payment](#) indicates your payment is pending or has been processed, you cannot change your bank account information.

✓ **My bank account information has changed since I filed. Can I update it using the tool?**

Yes, in some situations. Get My Payment cannot update direct deposit bank account information after an Economic Impact Payment has been scheduled for delivery. To help protect against potential fraud, the tool also does not allow people to change direct deposit bank account information already on file with the IRS. However, people who did not use direct deposit on their last tax return to receive a refund, or if their direct deposit information was inaccurate and resulted in a refund check being mailed, will be able to provide that information and speed their payment with a deposit into their bank account.

✓ **I no longer have the bank account that I used for direct deposit on my tax return. Can I change it using Get My Payment?**

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.

> **I used direct deposit to split my refund between several accounts when I filed my tax return. Can I use Get My Payment to designate which account I want my payment deposited in?**

✓ **I made an electronic payment from my bank account to the IRS (includes a Direct Debit Installment Agreement (DDIA)). Will my payment be direct deposited to the same account? Can I use Get My Payment to provide my bank account information?**

The account information used to make an electronic payment to the IRS cannot be used as the account information for the direct deposit of your payment. If we do not have bank account information for you and your payment has not been processed yet, Get My Payment will allow you to submit your bank account information once you have properly verified your identity so that you can get your EIP via direct deposit. Otherwise, we will mail your payment to address we have on file for you.

✓ **What does it mean when Get My Payment says, "Need More Information"?**

You are eligible for an Economic Impact Payment (EIP), but we do not have your direct deposit information to send your payment electronically. You should provide your bank information once you have properly verified your identity. Make sure the routing number, account number, and account type are correct. You can find this information on one of your checks, through your online banking applications or by contacting your financial institution directly. Direct deposit is the fastest way to get your EIP.

If you choose not to provide your bank information or prefer to receive your EIP by mail, your payment will be sent to the address we have on file for you.

✓ **Can I use Get My Payment to check the direct deposit status if I changed my payment method to direct deposit?**

Yes. You can use [Get My Payment](#) to check the status of your direct deposit after you provided your bank information. Updates to your payment status are made no more than once per day.

✓ **If Get My Payment is unavailable, will Where's My Refund or View Your Account allow me to provide my bank information?**

No, Where's My Refund and View Your Account will not allow you to provide your bank information for purposes of your payment. Get My Payment is the only option available to enter your bank information to receive your payment through direct deposit instead of by mail if your payment has not already been scheduled. If Get My Payment is not available at the time you access it, you will need to try again later.

✓ **Get My Payment says that my Economic Impact Payment was sent to an account I don't recognize. Why is that, and how do I get my payment? [Updated: April 21, 2020]**

When some taxpayers file their tax return, they may choose an option available from their tax preparer or software provider to help them pay their fees, get their refund more quickly or even load the refund onto a direct debit card. This group of different products is referred to as refund settlement products. In these situations, taxpayers may:

- Use a banking product to help them complete the tax filing transaction, sometimes referred to as a Refund Anticipation Loan (RAL) or a Refund Anticipation Check (RAC).

- Choose to have their tax refund loaded onto a debit card provided by a variety of groups in the tax and financial communities.

When you filed your tax return, if you chose a refund settlement product for direct deposit purposes, you may have received a prepaid debit card. In some cases, your Economic Impact Payment may have been directed to the bank account associated with the refund settlement product or prepaid debit card.

If the refund settlement product or the associated account is closed or no longer active, the bank is required to reject the deposit and return it to the IRS. The “Get My Payment” app will be updated once the returned payment to the IRS is processed. Timing of this process depends on several variables, including when and how the payments are rejected and returned to the IRS, when “Get My Payment” updates, and when taxpayers check the tool.

Once the returned payment is processed by the IRS, the payment will automatically be mailed to the address on the 2019 or 2018 tax return, or the address on file with the U.S. Postal Service – whichever is more current, and the status in Get My Payment will update accordingly.

The IRS also noted that there was a reporting error that started showing up in recent days on Get My Payment, which inaccurately indicated rejected payments were being sent back to the same taxpayer account a second time. They are actually being mailed to the taxpayers. The IRS has quickly taken steps to correct this reporting error. Get My Payment will be updated starting Tuesday, April 21 to reflect that the taxpayer’s payment has actually been mailed; not rerouted to a closed bank account.

Locked/Status Unavailable

✓ What does it mean when Get My Payment says, "Please Try Again Later"?

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

✓ Why can't I get my payment status?

To use Get My Payment, you must first verify your identity by answering security questions. If the information you enter does not match our records multiple times, you will be locked out of Get My Payment for 24 hours for security reasons. If you are unable to verify your identity, you will not be able to use Get My Payment. No action is needed to contact the IRS.

If you verified your identity and received “Payment Status Not Available,” this means we cannot determine your eligibility for a payment at this time. This may occur for a variety of reasons, for example, if you didn’t file either a 2018 or 2019 tax return or you recently filed and the return has not been fully processed.

✓ Will Where’s My Refund or View Your Account provide my payment status?

No. Where's My Refund and View Your Account will not provide the status of your payment. Get My Payment is the only option available to get your payment status. If it is not available at the time you access it, you will need to try again later.

Error Message

✓ Why am I receiving an error message when answering the security questions?

To ensure the information is entered correctly, please use the help tips provided when entering the information requested to verify your identity. If the information you enter does not match our records, you will receive an error message. Check the information requested to ensure you entered it accurately. You may want to check your most recent tax return or consider if there is a different way to enter your street address. If the information you enter does not match our records multiple times, you will be locked out of Get My Payment for 24 hours for security reasons. There is no need to contact the IRS.

Address Changes

✓ My address is different from the last tax return I filed. Can I change it using Get My Payment?

No. Get My Payment will not allow you to change your address. To change your address:

- **If you have not filed your 2019 tax return**, enter your new address on your return when you file. We update our records when your return is processed. File electronically to ensure your return will be processed more quickly.
- **If you have filed your 2019 tax return** and you did not receive a refund via direct deposit, your payment will be mailed to the address we have on file for you. This is generally the address on your most recent return or as updated through the United States Postal Service (USPS).

✓ I requested a direct deposit of my payment. Why are you mailing it to me?

It is possible that we do 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.

We encourage Americans who did not file a tax return in 2018 or 2019 to use “Non-Filers: Enter Payment Info Here” to submit basic personal information to quickly and securely receive their Economic Impact Payments.

Those who did file, but did not include direct deposit information, should use “Get My Payment” to provide their banking information to get their Economic Impact Payment immediately.

Note: Get My Payment will not allow you to change your bank information once your payment has been processed. No action is needed to contact the IRS as phone assistants won't be able to change your bank information either.

Page Last Reviewed or Updated: 22-Apr-2020