



U.S. House of Representatives

COMMITTEE ON WAYS AND MEANS

1139 LONGWORTH HOUSE OFFICE BUILDING

Washington, DC 20515

March 24, 2026

The Honorable Scott Bessent
Secretary
U.S. Department of the Treasury
1500 Pennsylvania Avenue, NW
Washington, DC 20220

Dear Secretary Bessent,

We write today with additional concerns about tax refund delays described in our letter dated March 9, 2026. This matter is time sensitive and urgent as individuals and families facing delays need their tax refunds to offset the high cost of gas, food, and basic necessities. Instead of their tax refunds, these taxpayers are receiving Internal Revenue Service (IRS) notices requesting bank information. To date, the IRS has sent 1.4 million notices (IRS Notices CP53E) to taxpayers, including 300,000 notices sent in the last week. These taxpayers could face more than a 10-week delay (over 2½ months) before receiving their refunds by paper check.

During a recent hearing, we requested a copy of the notice, state-by-state data on the notices sent, and an answer as to when the processing clock begins to run for taxpayers who respond to the notice. However, we only received an altered version of the notice cleared by the Department of the Treasury (Treasury). The altered version is different from both the actual version sent to taxpayers and the version we obtained from the Treasury Inspector General for Tax Administration (TIGTA). We are troubled by the differences. We are alarmed by the obfuscation regarding the content of the letter. We should not have received a “summary version” of the notice or been asked to promise not to share it. This was wrong for many reasons, the least of which is witnesses before Congress are expected to testify truthfully and provide accurate documents.

Our first and foremost concern is that taxpayers could face a 10-week wait for their paper refunds. This is not clearly stated on the notice. Nor does it warn taxpayers that a paper check could take another six weeks beyond the 30 days given to respond.¹ This processing timeframe must be shortened.

¹ See [Understanding your CP53E notice | Internal Revenue Service](#) (“If you don’t respond to the notice [30 days], we will issue a paper check after 6 weeks.”)

Additionally, the IRS has no publicly established process for taxpayers who lack an online account to request a timely check. The IRS telephone number provided in the notice does not connect to a live assistor. Instead, an automated recording notifies callers to set up an IRS online account. By listing a telephone number, the notice gives taxpayers a false impression that they have the option to request their refunds by phone. In reality, however, taxpayers calling the listed number are wasting their time because the recording states they must provide any updates through their IRS online account. This requires taxpayers to have internet access, an IRS online account, and a level of digital fluency that was not previously required of them. The IRS should establish an easy-to-use telephone process for taxpayers who lack online accounts.

Our next concern is that we received an altered copy of IRS Notice CP53E. The altered version is entitled *Refund Direct Deposit Issue Notice (Summary Version)* and contains **Notice CP53E** in the bottom corner (hereinafter, “Altered Version”). It is different than the version provided to us by TIGTA, labeled *IRS TCS Sample Image 02/2026* (hereinafter, the “TIGTA Version”), and the version sent to actual taxpayers. The TIGTA Version is nearly identical to the actual notice (sans a line noting refunds may be offset for outstanding liabilities). Astonishingly, the Altered Version omitted a key piece of information: “Note: IRS employees cannot update bank account information.” A line found in both the TIGTA Version and actual version. Yet, it was removed from the Altered Version we received for a yet-to-be-discovered reason.

The Altered Version also contained other discrepancies and a trumped-up warning at the top: “Sensitive But Unclassified (SBU) data: Share only with authenticated authorized persons with need to know.” There is nothing sensitive about the Altered Version. The warning is misleading because the Altered Version does not contain sensitive data. It is an example of this Administration trying to muddle information provided to Congress. The fact that we were asked not to share the Altered Version is outlandish considering the actual IRS Notice CP53E has been sent to 1.4 million taxpayers so far. All three versions are enclosed.

Finally, we are dismayed that Treasury missed the March 23 deadline for responding to our previous letter. The missed deadline continues a disturbing pattern of this Administration not responding to Congress on basic oversight issues. We are mindful that the tax filing season ends in less than one month.

Given the above and that millions of taxpayers are waiting for their paper refunds, please provide written answers to the following questions by April 6, 2026:

1. What is the total number of IRS Notices CP53E sent to date? Are IRS Notices CP53E sent immediately after returns are processed or in tranches? Please provide a table containing the date and number of letters sent each day in 2026, beginning with the date of the first notice to present.
2. Of the total number of IRS Notices CP53E sent, how many taxpayers added bank information online and how many applied for a paper check?

3. What is the total number of paper checks mailed to date? For taxpayers who applied online for a paper check, what is the average amount of days before their paper checks were mailed? For taxpayers who did not respond to IRS Notice CP53E, what is the average amount of days before their paper checks were mailed?
4. What are the total number and total amount of refunds delayed so far?
5. Are the refunds delayed in connection with IRS Notice CP53E included in the Administration's calculation of the weekly "Average refund amount" reported to the public even though taxpayers have not received these refunds?
6. Why was the Altered Version produced to Congress?
7. Why is the Altered Version different than the TIGTA Version and actual notice?
8. What were the omissions from and alterations to the Altered Version designed to do? Please list each change and the reason for such change.
9. Who made, and who approved, the decision to send the Altered Version to our offices?
10. Who made, and who approved, the decision to remove from the Altered Version the line stating "Note: IRS employees cannot update bank account information"?
11. Who made, and who approved, the decision to add "Sensitive But Unclassified (SBU) data: Share only with authenticated and authorized persons with need to know" to the top of the Altered Version?
12. Who made, and who approved, the decision to ask our offices to promise not to share the Altered Version?

We look forward to receiving your response. Thank you, in advance, for your attention to this urgent matter.

Sincerely,



The Honorable Danny K. Davis
Ranking Member
Subcommittee on Worker and Family Support



The Honorable Terri A. Sewell
Ranking Member
Subcommittee on Oversight

Enclosures:

1. *IRS Notice CP53E Actual Version*
2. *IRS Notice CP53E TIGTA Version*
3. *IRS Notice CP53E Altered Version*



Department of the Treasury
Internal Revenue Service
Kansas City, MO 64999-0025

[Redacted text block containing several lines of obscured information]

March [Redacted] 2026

We couldn't direct deposit your 2025 Form 1040 refund

What you need to know

We couldn't process your direct deposit due to one of the following:

- Your financial institution rejected the refund due to an invalid bank account number.
- A bank account number wasn't provided on your tax return.
- Your bank account could not be validated.

NOTE: When your refund is issued, it may be subject to offset if you have other outstanding liabilities.

What you need to do

You have 30 days to provide us:

- A new or updated bank account number.
- Update your direct deposit information by visiting [IRS.gov/Account](https://www.irs.gov/Account) or use the QR code to access your online account.



Additional information

Note: IRS employees cannot update bank account information.

- Visit [IRS.gov/CP53E](https://www.irs.gov/CP53E)
- You can contact your financial institution to ask why your direct deposit was rejected.
- Executive Order 14247, mandates the transition to electronic payments for all Federal disbursements, including tax refunds, except under certain circumstances. Refer to [IRS.gov/ModernPayments](https://www.irs.gov/ModernPayments) for more information.
- If you can't provide a new or updated bank account number, contact us at 866-325-4066 for more information.



Department of the Treasury
Internal Revenue Service

Taxpayer Name
Address
City, State and Zip

February 29, 2025

We couldn't direct deposit your 2025 Form 1040 refund

What you need to know

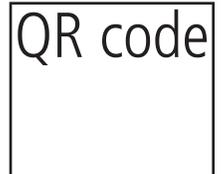
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Sensitive But Unclassified (SBU) data: Share only with authenticated authorized persons with need to know.

Refund Direct Deposit Issue Notice (Summary Version)

Month DD, YYYY

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