

Questions Sent to Financial Institutions

- 1) How does your financial institution currently identify potentially fraudulent federal tax refunds?
- 2) Is the identification of these refunds centralized in a particular branch/operation within your institution? If so, please provide the pertinent contact information.
- 3) How often does your institution submit leads through the eleads.gov mailbox?
- 4) What was the date of the last lead submitted through the eleads.gov mailbox?
- 5) What data is available to you in the identification process i.e. tax return, refund amounts, tax payer identification numbers (SSN's).
- 6) Do you provide information based upon certain internal criteria, for example, dollar amount, taxpayer account activity, etc.?
- 7) Do you have an electronic method for submitting refunds back to the IRS, if not, would you like to be able to submit funds electronically?
- 8) Are you aware of the (R17) Rejected Direct Deposit Opt-In Program?
- 9) Have you Opted-in with NACHA to participate in the R17 program?
- 10) Have you rejected direct deposit refunds using the R17 method?
- 11) Are you aware that Phase 2 of the R17 program implemented two new addenda records to be used in conjunction with R17; addenda record 18 used when the deposit appears to be related to identity theft and addenda record 19 to be used for questionable deposits? If so, have you used all three codes? Why not?
- 12) Have you rejected direct deposit refunds using the new addenda records R18 and R19?
- 13) If you do not participate in the R17 direct deposit reject program, are there reasons that your institution has not participated in Phase 1 or Phase 2?
- 14) Are you aware of other financial institutions with the same process or need to submit funds to our agency? If so, please provide any appropriate information.
- 15) Do you identify refunds associated with potential identity theft?

16) What research do you perform prior to submitting leads?

17) Do you have any suggestions as to how we can improve our communications with your institution?

18) Do you have any suggestions as to how we can improve the process by which your institution submit leads to the eleads.gov mailbox?

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Paperwork Reduction Act Statement

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests. The OMB Control Number for this study is **1545-2256**. Also, if you have any comments regarding the time estimates associated with this study or suggestions on making this process simpler, please write to:

Internal Revenue Service

Tax Products Coordinating Committee

SE:W:CAR:MP:T:T:SP

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