Economic Impact Payment Content Updates and Reminders

Updated 6/26/2020

Freshdesk and CoreNexa Updates

- For volunteers who are returning hotline calls: Through the CoreNexa app, **you do have a direct extension on Ladder Up's phone system that you can give to clients if you want them to be able to reach you live during your shift** (i.e. to cut down on the back and forth of the client leaving another voicemail message that you then have to check). Your number is the Ladder Up main line (312-466-0771) and your extension is the 3-digit number we originally gave you related to your CoreNexa account.
    - Please feel free to reach out to us (EIPsupport@goladderup.org) if you're not sure what your 3-digit extension is
    - When you're off your shift and logged out of CoreNexa, don't worry about where those client calls are going – unanswered calls to your extension will lead the caller to the usual EIP voicemail box so no one will fall through the cracks.

- Freshdesk tips
    - Please remember to mark a ticket's status as "resolved" once you have:
        - Returned a call to a client and either left a voicemail message or spoken with the client to answer their question; or
        - Emailed a client back

      The "pending" status is used as a way to remind yourself that you still owe the client some information that you don't have immediately. Remember that if the client responds, their old ticket will be reopened automatically (for email clients) or a new open ticket will be generated (for phone clients), so we will see those new responses as open tickets so no one should fall through the cracks.

    - Please take note of the **merging tickets** feature in Freshdesk that can be helpful when there are multiple calls or emails from the same client. We have posted the link to a video on the EIP Volunteer Resources website that goes into more detail on when and how to merge multiple tickets in Freshdesk.
        - One example: You leave a voicemail for a client who called into the hotline. That client then returns your call, thus creating a new ticket. Merge the new ticket with the original ticket. Merging a new ticket with an older ticket changes the status of the most recent ticket to "closed". You can then mark the oldest ticket as "open" and respond as you normally would. Please feel free to reach out to me if you have any questions about merging tickets.

EIP Content Updates

- The IRS will use the 2018 return to calculate the payment if the 2019 return is stuck in processing.

- A taxpayer can check the status of their tax return through the IRS Where's My Refund? tool, which shows return status from receipt to completion.

- In some cases, the Get My Payment application will show "Payment Status Not Available" until the payment is being issued. This status message does not necessarily mean that the individual is not eligible, or that they will not receive a Payment.

- Recipients of federal benefits, such as Social Security, SSI, or SSDI, may still be experiencing delays in receiving their payment. They do not need to file a tax return or fill out the non-filer site. The IRS and Social Security Administration have said that benefits recipients will receive the payments automatically.

    - The only exception is someone who started to receive these benefits only as of January 1, 2020, or later, and if that person has also not filed a return in 2018 or 2019 because they don't have a filing requirement – someone in this situations should submit their information through the IRS non-filer site

- Refer clients to the IRS phone numbers if you are unable to resolve their question. The general IRS phone number is 800-829-1040 and the EIP - specific line is 800-919-9835. Clients should expect a wait as there is limited staffing.

- The IRS is going to offer electronic filing of amended returns this summer. The date has not been announced yet.

- More answers to FAQs about Economic Impact Payments can be found here: https://www.irs.gov/coronavirus/economic-impact-payment-information-center. This page is constantly updated with the most up-to-date guidance.

- After submitting information through the non-filer site, clients will receive an email from customer service at Free File Fillable Forms, a trusted IRS partner, that either acknowledges that the client has successfully submitted their information, or that tells the client that there is a problem and how to correct it. Free File Fillable Forms will use the information to automatically complete and transmit a simplified Form 1040 which is needed in order for the IRS to issue the client a payment.

- If a client thinks their EIP amount is incorrect:

    - If a client did not receive the full amount to which they believe they are entitled, they will be able to claim the additional amount when they file their 2020 tax return. Some examples include:

        - Individual who is entitled to the additional $500 per qualifying child

        - Individual whose 2020 situation is different from the past tax return information the IRS used to calculate eligibility for the payment

        - Individual who was claimed as a dependent on the 2018 or 2019 return for which an EIP was issued to the taxpayer claiming them, but who in 2020 supported themselves

- Advise clients to keep the Notice 1444, Your Economic Impact Payment, with their records. This notice will be mailed to each recipient's last known address within a few weeks after the Payment is made. When someone files their 2020 tax return next year, they can refer to Notice 1444 and claim additional credits on their 2020 tax return if they are eligible for them.

- If someone sees a 'Need More Information' message from Get My Payment app:
  - If Get My Payment previously provided you with a payment date and you are now receiving "Need More Information", your payment may have been returned to the IRS. Provide your bank account information to receive your payment. If you do not have a bank account or a prepaid card, then the IRS will hold your stimulus check until you submit your current address to the IRS: https://www.irs.gov/faqs/irs-procedures/address-changes
  - Another method to let the IRS know of an address change is by electronically filing a tax return that shows the current address. Note: **The IRS is behind on processing forms that were mailed in or paper tax returns.** If a tax return was already filed, the best way to notify the IRS of an address change is to wait for the IRS phone number to be staffed.
  - If someone has already filed a 2019 return but has since moved, and their EIP check was mailed out to that 2019 return address and has since been sent back to the IRS, the individual's most expedient option is to wait until the IRS address change phone line is staffed again.
  - You can also refer clients to the USPS address change website: https://moversguide.usps.com/mgo/. However, even when individuals notify the USPS, not all post offices forward government checks, so they should still notify the IRS by phone.

- What if a prepaid debit card was lost or destroyed?
  - Individuals who have lost or destroyed their EIP Card may request a free replacement through MetaBank® Customer Service. The standard fee of $7.50 will be waived for the first reissuance of any EIP Card. Any initial fee charged to a customer from an earlier date will be reversed. Individuals don't need to know their card number to request a replacement. They may also request a replacement by calling 800-240-8100 and choosing option 2 from the main menu.

- What if someone filed taxes jointly and is now separated or divorced, and the payment went to an account or address belonging to the former partner?
  - If the IRS delivers the payment to a bank account or address that belongs to a former partner, it will be a lengthy process for the person to get their payment. If the couple filed a 2019 return jointly and separated or divorced subsequently, the partner that did

not receive the payment will need to file a superseding tax return which must be submitted by the tax filing deadline of July 15, 2020. This tax return must be filed as a paper return. Since the IRS is not processing paper forms right now, the payment delivery will be delayed indefinitely. If a person is unable to get help filing the superseding tax return, they need to wait to file a 2020 tax return before getting the payment.

- If someone was issued a payment but never received it, they should initiate a refund trace:

  If you received Notice 1444 in the mail (the letter the IRS sends out within 15 days of issuing the payment) and you have not received your Payment as mentioned in the notice, or if Get My Payment shows your payment was issued on a specific date, but you have not received it, request a trace on your Payment.

  If your payment was issued by direct deposit, your first step is to check with your bank and make sure they did not receive a deposit. If Get My Payment shows your payment was issued on a specific date but you have not received it, you should initiate a refund trace if it has been more than:

  - 5 days since the scheduled deposit date
  - 4 weeks since it was mailed by check to a standard address
  - 6 weeks since it was mailed, and you have a forwarding address on file with the local post office
  - 9 weeks since it was mailed, and you have a foreign address

  Do not request a Payment trace to determine if you were eligible for a payment, the amount of payment you should have received, or you have not received a Notice 1444 or a payment date from Get My Payment.

How the IRS processes claims:

The IRS will process your claim for a missing payment in one of two ways:

- If the check was not cashed, we will issue a replacement. If you find the original check, you must return it as soon as possible**.**

- If the refund check **was** cashed, the Bureau of the Fiscal Service (BFS) will send you a claim package that includes a copy of the cashed check. Follow the instructions. BFS will review your claim and the signature on the canceled check before determining whether they can issue you a replacement check.

You will generally receive a response 6 weeks after we receive your request for a Payment trace, but there may be delays due to limited staffing. Get up-to-date status on affected IRS operations and services.

A trace on an Economic Impact Payment (EIP) follows the same process as a trace on a tax refund. To start a Payment trace**:**

- **Call the IRS at 800-919-9835** (you may experience long wait times or recorded help because staffing is limited)

or

- **Submit a completed Form 3911, Taxpayer Statement Regarding Refund (PDF)** – *recommended for couples who are married filing jointly only*
- If you submit the form and you are Married Filing Jointly, both spouses must sign the form;
- Write "EIP" on the top of the form and complete Sections I, II and III;
- Answer the refund questions as they relate to your EIP;
- When completing Number 7 under Section I, check the box for "Individual" as the **Type of return**; enter "2020" as the **tax period** and leave the **date filed** blank;
- Mail or fax the form to (if a resident of Illinois):

  Philadelphia Internal Revenue Service
  2970 Market St.
  Philadelphia, PA 19104