

IRS User Guide: Child Tax Credit Update Portal

This user guide includes information to help you:

- Learn about advance payments of the Child Tax Credit
- Check your eligibility for the Child Tax Credit
- Use the IRS's Child Tax Credit Update Portal to:
 - Check if you're enrolled to receive advance payments
 - o Unenroll from advance payments of the Child Tax Credit
 - o Update or provide bank account information for direct deposit
 - View the status of your payments
 - o Update or provide a mailing address

October 2021



The American Rescue Plan Act expanded the 2021 Child Tax Credit so that more people qualify, the credit is larger and fully refundable, and some people can get part of the credit in advance. This user guide includes basic information and resources to help people learn about these payments and use IRS tools to manage them.

Some key points to remember:

- **IRS.gov is the official resource** for the advance payments of the Child Tax Credit. The IRS has created a special Advance Child Tax Credit 2021 page at IRS.gov/childtaxcredit2021, designed to provide the most up-to-date information about the credit and the advance payments. You can find information about tools related to the Child Tax Credit on this webpage.
- People who don't normally file a tax return may be eligible for these payments. They can use the Non-filers Sign-up Tool to register. People may also qualify for Economic Impact Payments and the Recovery Rebate Credit which can add up to thousands of dollars for a family.

Non-filers should wait to use the Child Tax Credit Update Portal until they have registered through the Non-filer Sign-up Tool and determined they're eligible for payments. Once they are registered, non-filers can use the Child Tax Credit Update Portal to manage their payments as additional functions are added to the portal.

• Watch for scams. The IRS doesn't initiate contact with people by email, text messages or social media channels to request personal or financial information. People should watch out for websites and social media attempts that request money or personal information and for schemes tied to Advance Child Tax Credit payments, Economic Impact Payments or other tax topics. Report these scams to the IRS.



In this guide ...

Advance Payments of the 2021 Child Tax Credit

What are Advance Child Tax Credit Payments?	Page 4
Who qualifies?	Page 4
Who is a qualifying child for purposes of the 2021 Child Tax Credit?	Page 4
How are payments calculated?	Page 5
When and where will payments be received?	Page 5
What if I don't want advance payments of the Child Tax Credit or I don't qualify?	Page 6
Helpful Resources	Page 6
Chart: Which Online Tool Should I Use?	Page 7
Using IRS tools to help you manage your Child Tax Credit	Page 8
Child Tax Credit Eligibility Assistant	Page 8
Child Tax Credit Update Portal	Page 9
Signing in and verifying your identity Unenrolling Managing direct deposit information Check your payment status Add or update your mailing address	Page 10 Page 12 Page 16 Page 20 Page 22
Continue to check IRS.gov for updates	Page 26



Advance Payments of the 2021 Child Tax Credit

There have been important changes to the Child Tax Credit that will help many families receive advance payments July through December 2021.

What are Advance Child Tax Credit payments?

Advance Child Tax Credit payments are early payments from the IRS of 50 percent of the estimated amount of the Child Tax Credit that you may properly claim on your 2021 tax return during the 2022 tax filing season. These monthly payments started in July and will be made through December 2021.

Who qualifies?

You qualify for advance Child Tax Credit payments if you have a qualifying child.

Also, you — or your spouse, if married filing a joint return — must have your main home in one of the 50 states or the District of Columbia for more than half the year.

You don't have to have income, a job or a permanent address to be eligible for advance payments of the Child Tax Credit.

Your main home can be any location where you regularly live. Your main home may be your house, apartment, mobile home, shelter, temporary lodging, or other location and doesn't need to be the same physical location throughout the taxable year. If you are temporarily away from your main home because of illness, education, business, vacation, or military service, you are generally treated as living in your main home.

Who is a qualifying child for purposes of the 2021 Child Tax Credit?

For tax year 2021, a qualifying child is an individual who does not turn 18 before January 1, 2022, and who satisfies the following conditions:

- 1. The individual is the taxpayer's son, daughter, stepchild, eligible foster child, brother, sister, stepbrother, stepsister, half-brother, half-sister or a descendant of any of them (for example, a grandchild, niece, or nephew).
- 2. The individual does not provide more than one-half of his or her own support during 2021.
- 3. The individual lives with the taxpayer for more than one-half of tax year 2021.
- 4. The individual is properly claimed as the taxpayer's dependent.
- 5. The individual does not file a joint return with the individual's spouse for tax year 2021 or files it only to claim a refund of withheld income tax or estimated tax paid.
- 6. The individual was a U.S. citizen, U.S. national or U.S. resident alien.

More details on eligibility are available in the 2021 Child Tax Credit and Advance Child Tax Credit Payments Frequently Asked Questions.

Topic B: Eligibility for Advance Child Tax Credit Payments and the 2021 Child Tax Credit



How are payments calculated?

Advance payments are calculated and paid automatically based on an estimate of the amount of the Child Tax Credit that a person will claim on their 2021 tax return during the 2022tax filing season.

We estimate your 2021 Child Tax Credit based on information on your processed 2020 tax return. If we haven't processed your 2020 tax return when we determine your advance Child Tax Credit payment amount, we'll use information shown on your 2019 tax return or information you entered in the Non-Filer tool on IRS.gov in 2020. Once we process your 2020 return, we'll recalculate your advance Child Tax Credit payments and adjust any remaining monthly payments.

Eligible taxpayers who don't want to receive advance payment of the 2021 Child Tax Credit can decline receiving advance payments by using the Child Tax Credit Update Portal to unenroll from the payments, as outlined in this user guide.

For tax year 2021, qualifying families claiming the Child Tax Credit will receive:

- Up to \$3,000 per qualifying child between the ages of 6 and 17 at the end of 2021
- Up to \$3,600 per qualifying child under age 6 at the end of 2021

The total of the advance payments will be up to 50 percent of the Child Tax Credit.

This means that eligible families can receive advance payments of up to \$300 per month for each child under age 6 and up to \$250 per month for each child age 6 and above. The **maximum credit** is available to taxpayers with a modified adjusted gross income of:

- \$75,000 or less for single filers and married persons filing separate returns,
- \$112,500 or less for heads of household, and
- \$150,000 or less for married couples filing a joint return and qualifying widows and widowers.

Above these income amounts, the Child Tax Credit phases out in two different steps based on modified adjusted gross income (AGI) in 2021. For more details on payment calculations and phaseouts, see the 2021 Child Tax Credit and Advance Child Tax Credit Payments FAQs:

- Topic C: Calculation of the 2021 Child Tax Credit
- Topic D: Calculation of Advance Child Tax Credit Payments

When and where will payments be received?

Advance payments of the 2021 Child Tax Credit will be made monthly from July 15 through December 15 to eligible taxpayers who have a main home in the United States for more than half the year.

The IRS will issue advance Child Tax Credit payments on July 15, August 13, September 15, October 15, November 15 and December 15. If the IRS has received your banking information, your payment will be sent to you as a direct deposit.



We'll use bank account information from the following sources, in the following order:

- $_{\odot}$ Your 2020 tax return.
- Your 2019 tax return, including information you entered into the Non-Filer tool on IRS.gov in 2020.
- $_{\odot}$ Information you entered on Get My Payment in 2020.
- A federal agency that provides you benefits, such as the Social Security Administration, Department of Veterans Affairs, or the Railroad Retirement Board.

If we don't have bank account information to issue you a direct deposit, we will send your advance Child Tax Credit payments by mail.

To update or add a bank account, see details later in this guide in the "Use the Child Tax Credit Update Portal to manage direct deposit accounts for your advance payments" section.

What if I don't want advance payments of the Child Tax Credit or I don't qualify?

The Child Tax Credit Update Portal allows people to unenroll from advance payments. Instead of receiving these advance payments, some families may prefer to wait until the end of the year and receive the entire credit as a refund when they file their 2021 return. The Child Tax Credit Update Portal enables families to unenroll from receiving the monthly payments.

The unenroll feature can also be helpful to any family that no longer qualifies for the Child Tax Credit or believes they will not qualify when they file their 2021 return. This could happen if, for example:

- Your income in 2021 is too high to qualify you for the credit.
- Someone else (an ex-spouse or another family member, for example) qualifies to claim your child or children as dependents in 2021.
- Your main home was outside of the United States for more than half of 2021.

To unenroll from advance payments, see details in the "Use the Child Tax Credit Update Portal to unenroll, if needed" section later in this user guide.

Helpful Resources

- The Advance Child Tax Credit in 2021 page is available in English, Spanish, Chinese-Simplified, Chinese-Traditional, Korean, Russian, Vietnamese and Haitian Creole. Easy ways to reach this page:
 - Go to irs.gov/childtaxcredit2021
 - o Go to IRS.gov and click on "Get Details on the Advance Child Tax Credit."
 - Scan one of our QR codes with your mobile device's camera.





- Questions & Answers on the Advance Child Tax Credit
- Child Tax Credit Resources and Guidance: irs.gov/CTCresources

Advance Payments of the CTC: Which Online Tool Should I Use?

If you need to	Then use this tool
Check your eligibility for the Child Tax Credit	The Eligibility Assistant helps you determine if you might be eligible for advance payments of the Child Tax Credit. Available in English and Spanish.
Register for advance payments of the Child Tax Credit if you don't normally have to file a tax return	The Non-filer Sign-up Tool helps people who normally don't have to file a tax return complete a simplified return to get advance Child Tax Credit payments, the Recovery Rebate Credit and Economic Impact Payments.
Verify your identity before using the Child Tax Credit Update Portal	Go to the Child Tax Credit Update Portal and click "Manage Advance Payments." If you are a new user, you must create an ID.me account at the IRS and verify your identity. If you have an existing account with the IRS, use your Secure Access username and password and enter the security code as part of the multi-factor authentication (MFA) process. If you have an existing account with ID.me from a state government or federal agency, you may use your email and password and complete MFA. ID.me is a trusted third party.
Unenroll from advance payments of the child tax credit	 You can use the Child Tax Credit Update Portal to unenroll from automatic payments if you: prefer to claim the full credit when filing your 2021 tax return, or you know you're not eligible because your situation changed for 2021.
Manage bank account information	The IRS will issue payments to the bank account you included on your 2020 or 2019 tax return or to an account known to the federal government, such as an account where you receive Social Security, veterans or railroad retirement benefits. Those who are not enrolled for direct deposit will receive a mailed check. Use the Child Tax Credit Update Portal if you need to update your bank account information or add a bank account.
View your payment history	After payments are issued, the Child Tax Credit Update Portal tool will show your payment dates and amounts.
Update your mailing address	You can use the Child Tax Credit Update Portal to provide or update your mailing address.
Report updates that could affect your payment amounts	Starting in early fall, the IRS plans a series of updates to the Child Tax Credit Update Portal to report updates that affect your payment amounts such as changes to: • number of qualifying children • marital status • income • custody agreement If your situation has changed in 2021, updating this information will help you get the most accurate amount of advance payments.



Using IRS tools to help you manage your Child Tax Credit

See if you qualify using the Child Tax Credit Eligibility Assistant

Though this step is optional, the Child Tax Credit Eligibility Assistant can be helpful if you are unsure whether you qualify for either the credit or the advance payments. By answering a series of questions in the tool, you can preliminarily find out whether you qualify for the credit and the payments. You may still be able to benefit from the credit even if you aren't working now or didn't work in 2020. The Eligibility Assistant is also available in Spanish.

To use the Eligibility Assistant, you need:

- Your tax return filed for 2020, or your 2019 tax return if you haven't filed for 2020.
- If you don't have a copy of the return and know your filing status and number of qualifying children you claimed, you may be able to estimate the total income from your tax return to answer all the questions. You can use the following to make estimates:
 - Income statements such as W-2s and 1099s
 - Amount of any expenses or adjustments to your income

The Child Tax Credit Eligibility Assistant does not request any personally identifiable information (PII) for any family member. For that reason, its results are not an official determination by the IRS. Though the results are reliable, if the questions are answered accurately, they should be considered preliminary. Neither the answers supplied by the user, nor the results, are retained by the IRS.

If the Eligibility Assistant determines you're **not eligible** for advance payments based on the information you provided:

- You may still qualify if you had a change in circumstances in 2021, such as a change in income or a birth or adoption. A later update to the Child Tax Credit Update Portal will allow you to update information about your income and qualifying children and determine your eligibility for advance payments. Or you can reconcile advance Child Tax Credit payments and your Child Tax Credit on your 2021 tax return.
- You can use the Child Tax Credit Update Portal to see if you're automatically enrolled in advance payments of the Child Tax Credit, based on the information the IRS has from your most recent return or the Non-Filers tool for Economic Impact Payments last year. If you're automatically enrolled, but no longer qualify, you should consider unenrolling from advance payments.

If the Eligibility Assistant determines you **are eligible** for advance payments based on the information you provided:

• You can use the Child Tax Credit Update Portal to see if you're enrolled to receive advance payments, unenroll from advance payments if you prefer, manage your address or bank account information or check the status of your payments.



Using the Child Tax Credit Update Portal

Go to IRS.gov to begin

You can find IRS tools related to the Child Tax Credit at irs.gov/childtaxcredit2021 or by going to IRS.gov and clicking the "Get Details on the Advance Child Tax Credit" box on the IRS.gov homepage.

	MIRS		Help News English 🗸	🛛 🎓 Charities & Nonprofits 🗍	💻 Tax Pros
	File Pay Refunds Credits & Deductions Fo	orms & Instructions		Search	۹
***	XXXX		-		
×	Get My Payment		Q Get Your Refund Sta	itus	
	Get Coronavirus Tax Relief	(Get Details on the A	dvance Child Tax Credit	
	File Your Taxes for Free File Your Taxes for Free		Get Your Tax Record		
	C View Your Account		(1) Make a Payment		

Click the "Manage Payments" button to access the Child Tax Credit Update Portal. You can use this tool to:

- · Check if you're enrolled to receive payments
- Unenroll to stop getting advance payments
- Provide or update your mailing address or bank account information for monthly payments
- View the status of your advance payments





Once you're on the Update Portal page, review the information and then click "Manage Advance Payments" to get started.



Sign into the Update Portal or create a new account.

When you click the "Manage Advance Payments" button, you'll reach the "Sign in or Create a new account" page.

lf y us	ou previously signed up to access an IRS.gov application, you may sign in with your existing IRS ername.
Ify	ou're a new user, please create an account with ID.me.
ID.	me is our trusted technology partner in helping to keep your personal information safe.
Si	gn in with an existing account
	Sign in with ID.me
	Sign in with an existing IRS username
-	OR
C	reate a new account
	ID.me Create an account
Free	uently Asked Questions
•	What if I Can't Verify My Identity?
•) What is ID.me?
This U.	S. Government system is for authorized use only.
Warnin	g This system may contain private tax information. By using this system, you consent to the monitoring, recording, and reviewing of yo
activiti	es in this system. You may only access this system using your own personal information. Any other use of this system is an unauthorized
use an	1 is prohibited.
Unaut	norized use violates Federal law and may result in criminal or civil penalties under these laws. Examples are penalties for knowingly or
intenti	onally accessing a computer without authorization or exceeding authorized access under 18 U.S.C. 1030, and penalties for the willful
	A CONTRACT OF A



If you've previously been to IRS.gov and created an online account to access your tax records or set up a payment plan, you have an existing account. You can sign in using that account information by clicking the blue box that says, "Sign in with an existing IRS username."

You'll use your Secure Access username and password and enter the security code as part of the multi-factor authentication process.

People without an existing account will be asked to verify their identity with a form of photo identification using ID.me, a trusted third party for the IRS. They specialize in digital identity protection and help us make sure you're you—and not someone pretending to be you—before we give you access to your information. ID.me uses the latest in identity verification technology to authenticate your identity quickly and easily.

If you have already verified at the Department of Veterans Affairs, the Social Security Administration or a state partner through the ID.me application, you can simply log in by clicking on the solid green box and following the instructions to log in via ID.me.

For more information, see 2021 Child Tax Credit and Advance Child Tax Credit Payments Frequently Asked Questions, Topic K: Verifying Your Identity to Manage your Payments

Anyone who lacks internet access or otherwise cannot use the online tool may unenroll by contacting the IRS at the phone number included in your outreach letter that the IRS mailed to you in June.

Once verified, users can log in with their ID.me credential anywhere ID.me is accepted.

See if you're enrolled to receive payments or unenroll if you don't want to get advance payments.

After you've successfully logged in to the portal, you'll see one of the following screens that:

- Confirms your eligibility for the advance payments, and if you're eligible, tells your enrollment status for automatic payments.
- Indicates that you are not eligible and will not receive advance payments.

@ IRS		Annie Authson 🌡 <u>Profile</u> 🗭 Logs
Child Tax Credit Up	odate Portal	
Welcome ANNIE AUTHSON		
Important Message from the I	RS	
If you unerrolled on or before June 28, processing. We're working to update or	2021, you will not receive advance payments. You may have receiv ir system to fix any errors as quickly as possible.	ved a message that your unenroll request failed or is
If you filed jointly and your spouse uner payments in August.	urolled from advance payments before June 28, 2021 but you didn	"t unencoll, you"li start getting your portion of the
Manage Your Advance Payment	s of the Child Tax Credit	
Find out if you're eligible to receive adv total credit account estimated for 2021 1997 2021 income tay return	will be paid in advance through monthly payments a	by the American Rescue Plan Act. Half the nd you will get the other half when you file
Eligibility		
Your eligibility status is based	on your 2020 tax return on file. Get details at	bout eligibility 🗷.
Eligibility Status	Yes, you're eligible.	
Enrollment Status	You're automatically enrolled in advanced payments.	

	IRS
Child Tax Credit Update Porta	al
Welcome ANNIE AUTHSON	
Manage Your Advance Payments of the Child Tax	Credit
Find out if you're eligible to receive advance payments of the total credit amount estimated for 2021 will be paid in advance your 2021 income tax return	Child Tax Credit @, authorized by the American Rescue Plan Act. Half the e through monthly payments, and you will get the other half when you fil

Decide if you should unenroll from advance payments of the Child Tax Credit

You may want to unenroll from receiving advance Child Tax Credit payments for several reasons, including if you expect the amount of tax you owe to be greater than your expected refund when you file your 2021 tax return.

The payments you receive are an advance of the Child Tax Credit that you would normally get when you file your 2021 tax return. Because these credits are paid in advance. every dollar you receive will reduce the amount of Child Tax Credit you will claim on your 2021 tax return. This means that by accepting advance child tax credit payments, the amount of your refund may be reduced or the amount of tax you owe may increase.

Your eligibility status is based on your most recently processed tax return or information on file. For

No. You will not receive advance payments.

You may avoid owing tax to the IRS if you unenroll and claim the entire credit when you file your 2021 tax return.

If you choose to unenroll, here are some important things to know:

If you're married filing jointly, your spouse also needs to unenroll. If you don't, you will get half of the joint

Deadlines to unenroll

ner half when you file

To stop advance payments, you must unenroll three days before the first Thursday of next month by 11:59 p.m. Eastern time. If you miss the deadline, you will get the next scheduled advance payment until we process your request to unenroll.

Payment	Unenrollment	Payment
Month	Deadline	Date
July	6/28/2021	7/15/2021
August	8/2/2021	8/13/2021
September	8/30/2021	9/15/2021
October	10/4/2021	10/15/2021
November	11/1/2021	11/15/2021
December	11/29/2021	12/15/2021

payment you were supposed to receive with your spouse.

- It may take up to seven calendar days to process your unenrollment. Check back after unenrolling to make sure your request was processed successfully.
- You cannot re-enroll at this time. Unenrollment is a one-time action. You will be able to re-enroll starting in late September 2021.

Eligibility

Eligible

details about eligibility, see Ouestions and Answers 🕅



For more information about the unenrollment process, see Topic J of the Child Tax Credit FAQs on IRS.gov.

If you don't want to unenroll, skip to "Use the Child Tax Credit Update Portal to manage direct deposit accounts for your advance payments" later in this guide to learn about managing your direct deposit information.

If you choose, unenroll from receiving advance payments

If you want to unenroll, click the blue "Unenroll From Payments" box at the bottom of the Child Tax Credit Update Portal page to begin.



On this "Unenroll from Receiving Advance Child Tax Credit Payments" page, review the information carefully. If you want to continue, click the blue "I Understand and Want to Proceed" button.

MIRS		ANNIE AUTHSON 🌢 <u>Profile</u> 🗭 <u>Logout</u>
Unenroll from Rec	eiving Advance Child Tax	Credit Payments
You're choosing to Unenroll fro By choosing to unenroll, you're telling us you do If your most recent filed tax return was a joint ta unenroll, they will receive payments for their po For more details about unenrolling from payment CANCEL AND REFURN	Definition of the advance Child Tax Credit payments. We want to receive advance Child Tax Credit payments. We want to receive advance Child Tax Credit payments. We are questions and the second to unenroll, if appropriate. Un trition of the advance Child Tax Credit. We are questions and the second to unenroll, if appropriate the MAND WANT TO PROCEED	enrolling is an individual action. If your spouse does not
GAIRS		Privacy Policy C Accessibility C



On the next screen, review the information and, if you agree to unenroll, click the "I agree" box and then click "Submit."

See IRS	ANNIE AUTHSON 🌢 <u>Profile</u> 🕞 <u>Logout</u>
Unenroll from Receiving Advance Child Tax C	redit Payments
Unenroll Review & Confirmation Submit	
Yes, I Would Like to Unenroll, and I Understand I Can't Enroll Again You're agreeing to not receive advance Child Tax Credit payments. You will not be able to re-enroll. For more details about <u>unenrolling from</u> the advance payments, see Questions and Answers 178.	
I agree to unenroll, and I understand I can't enroll again.* BACK	

If you're successful, you'll receive a confirmation on the next screen. You can click "Return Home" to go back to the main page, or you can log out using the link at the top right of the page.

	Unenroll Review & Confirmation Submit	
You've Successfully Submitte It may take up to 7 days to process you For more details about the advance pa	d Your Request to Unenroll. r unenrollment request. You do not need to take any action. yments, see <u>Questions and Answers</u> (?).	
st Submitted		

Remember, if you are married and file a joint return, both spouses need to unenroll or you will continue to get half of your advance payments each month. If your spouse is unenrolling too, log out. Your spouse will need to repeat this process.



Unenrollment Processing

After you unenroll, you can check the status of your transaction by returning to the Child Tax Credit Update Portal, logging in and then choosing "Manage Payments."

If your unenrollment is still processing, you'll see "Unenrollment Processing," message, as it appears below, with the date you submitted your enrollment request.

If payments have been issued to you, you'll be able to check the status of them in the "Manage Payments" feature of the tool.

Find out if you	u're eligible to receive advance payments of the <u>Child Tax Credit</u> , authorized by the American Rescue Plan Act. Half the
total credit ar	mount estimated for 2021 will be paid in advance through monthly payments, and you will get the other half when you file
your 2021 inc	iome tax return.
Eligibility	
Eligibility Your eligibility sta unenrollment rec	atus is based on your 2020 tax return on file. It may take up to 7 days to process your quest. For details about eligibility, see <u>Questions and Answers</u> [2].
Eligibility Your eligibility sta unenrollment red Eligible	tatus is based on your 2020 tax return on file. It may take up to 7 days to process your quest. For details about eligibility, see <u>Questions and Answers</u> ぼ. Vec
Eligibility Your eligibility st unenrollment red Eligible Status	atus is based on your 2020 tax return on file. It may take up to 7 days to process your quest. For details about eligibility, see <u>Questions and Answers</u> [2]. Yas Unenrollment Processing. Check back in the next
Eligibility Your eligibility st unenrollment rec Eligible Status	atus is based on your 2020 tax return on file. It may take up to 7 days to process your quest. For details about eligibility, see <u>Questions and Answers</u> [2]. <u>Vec</u> Unenrollment Processing. Check back in the next few days to confirm your unenrollment was

Unenrollment Confirmed

Once your unenrollment has processed, you'll see the "Unenrolled" message below.





Use the Child Tax Credit Update Portal to manage direct deposit accounts for your advance payments

Important note: If you are married and file a joint return, both spouses need to update or add their bank account information in the Child Tax Credit Update Portal. If you do not both take this action, you will receive half of your monthly advance payments by mail or in the account shown in the Update Portal before your update.

If you're already in the Update Portal from using another feature and you want to update your bank account information, click on the "Profile" link at the top right. Otherwise, sign in by following the instructions in the "Sign into the Update Portal or create a new account" section of this guide, and then click on "Profile" and return to this page.

Same IRS	ANNIE AUTHSCH	A <u>Profile</u>	G Ligout
Child Tax Credit Update Portal			
Welcome ANNIE AUTHSON			
Important Message from the IRS The American Rescue Plan Act recently increased the amount of the <u>child tax credit</u> for most eligible taxpayers advance monthly payments, and you will claim the other half when you file your 2021 income tax return.	s. Half the total credit ar	nount will be p	oaid in
Manage Your Advance Payments of the Child Tax Credit Find out if you're eligible to receive advance payments of the <u>Child Tax Credit</u> (2 [*]), authorized by the total credit amount estimated for 2021 will be paid in advance through monthly payments, and yo your 2021 income tax return.	e American Rescue ou will get the othe	Plan Act. Ha r half when	alf the you file

If there is already a bank account on file for you, you'll see "Direct Deposit" for your payment method, the type of account and the routing and partial account numbers for that account.

WIRS			Annie Authson A Profile to Logout
Your Profile			
Contact Info			
Full Name	Annie Authson		
Payment Info		EDIT	
To change your bank account in	nformation, select 'EDIT',		
ayment Method	Direct Deposit		
Routing Number	012345678		
Account Number	Account ending in 4321		



If we do not have direct deposit information for you, you will see "Payment by Mail" for your payment method.

WIRS		Annie Authson 🌢 Profile 🕼 Logout
Your Profile		
Contact Info		
Full Name	Annie Authson	
Payment Info	EDIT	
To change your payment metho	od to direct deposit, select 'EDIT'.	
Payment Method	Payment by Mail Sent to mailing address on file.	

If the Update Portal shows you're eligible to receive payments but not enrolled to receive direct deposits, you will receive a check each month. If you want to switch to receiving payments by direct deposit, you can use the Update Portal to add bank account information.

The IRS urges any family receiving checks to consider switching to direct deposit. With direct deposit, families can access their money more quickly. Direct deposit removes the time, worry and expense of cashing a check. In addition, direct deposit eliminates the chance of a lost, stolen or undelivered check.

If you don't have a bank account

If you would like to have your payment direct deposited, but don't have an account, many financial institutions will help you open a low-cost or no-cost bank account.

For more information you can:

- Visit the Federal Deposit Insurance Corporation website for details on opening an account online or use the FDIC's BankFind tool to locate an FDIC-insured bank.
- See lists of banks and credit unions that can open an account online from:
 - o BankOn
 - o American Bankers Association
 - o Independent Community Bankers of America
 - o National Credit Union Administration
- See the Veterans Benefits Banking Program, if you're a veteran, for access to financial services at participating banks.



Adding or updating bank information

Whether you need to update an account or add one, in the "Payment Info" section, choose "Edit" on the right.

WIRS		Annie Authson 🔺 Profile 🕞 Logout
Your Profile		
Contact Info		
Full Name	Annie Authson	
Payment Info	EDIT	
To change your payment meth	od to direct deposit, select 'EDIT'.	
Payment Method	Payment by Mail Sent to mailing address on file.	

On the next screen, enter the required information for your bank account. Review the terms of service and click the boxes if you agree. Then click the blue "Submit" button.

Payment Info	CANCEL	
All fields with an asterisk (*) are required.		
This updated information will be used for your payn Changes made impact your portion of payments on spouse will also need to update their information.	nents beginning next month. Iy-if you file jointly, your	
Provide your payment method and details, accept to 'SUBMIT PAYMENT INFO'. If you select 'CANCEL' at a or changes you make will not be saved.	erms of service, then select ny time, any new information	
Payment Method		
Direct Deposit		
Bank Account Info		
Select Account Type: *		
Checking		
Savings		
Routing Number * Enter your routing number (9 digits) without spaces or hyph Show routing number example. ⑦	iens.	
Confirm Routing Number *		

(Screen shot continues on next page.)



Acco	nt Number *
Entery	ur account number without spaces or hyphens. Show
accour	number example.
Conf	m Account Number *
Teri	ns of Service
Teri	ns of Service
Teri Conf	ns of Service m you understand the following:
Teri Conf	ns of Service m you understand the following: I am choosing to get payments by direct deposit using my bank account and
Terr Conf	ns of Service m you understand the following: I am choosing to get payments by direct deposit using my bank account and updates I make to this information apply only to me.*
Teri Conf	ns of Service m you understand the following: I am choosing to get payments by direct deposit using my bank account and updates I make to this information apply only to me.* filed jointly, we'll continue to send your spouse their portion of the advance
Conf	ns of Service m you understand the following: I am choosing to get payments by direct deposit using my bank account and updates I make to this information apply only to me.* filed jointly, we'll continue to send your spouse their portion of the advance ents of the Child Tax Credit using their payment method on file.
Conf	ns of Service m you understand the following: I am choosing to get payments by direct deposit using my bank account and updates I make to this information apply only to me.* filed jointly, we'll continue to send your spouse their portion of the advance ents of the Child Tax Credit using their payment method on file.



The next screen confirms that your update was submitted and tells you when the change will be reflected in the Update Portal. In this example, the user's information will show in their profile in late August.



When you're done, click the "Logout" link at the upper right. Remember, if you're a joint filer, your spouse needs to update the bank account in their own Update Portal account too.





If you check back later, you may see this screen like this one, below, informing you that your new payment information is processing and when you can expect the information to show in your profile.

- You Have New Payment Info Processing
 - Direct Deposit: Account ending in 1111

Your Changes Affect Payments for Future Months

Get details on when your changes will take effect C.

Your new payment information will show in your profile late August. Do not submit another update or call the IRS.

Use the Update Portal to check your payment status

You can use the Child Tax Credit Update Portal to check the status of your payments. You can see when and how your payment was issued, and also see if any payment was reversed or reissued.

If you're already in the Update Portal from using another feature and you want to update your address, click on the "Profile" link at the top right of the portal. Otherwise, sign in by following the instructions in the "Sign into the Update Portal or create a new account" section of this guide, and then click on "Profile" and return to this page.

In your profile, look for the section called "Payments."

In the screen at right, the portal shows the user's July payment status is "issued." Her \$300 payment was successfully deposited in her bank account on July 15.





If a payment is **reversed** your "Payments" section of the main page would show "Unable to Issue Payment," as shown in the screen below.

This could happen if you had an invalid mailing address or invalid bank account information on file. It could also happen if your bank account is not valid anymore or if a mailed check was undeliverable.

on. We'll ser profile.	d payments to your payment r	nethod on file. Update your payment method i	n
) Process	s may change. Get more detai	is about now we calculate the payment (2).	
Date	Payment Method	Status	Amount
Jul 15, 2021	Account ending in ****1234	Unable to Issue Payment	\$300.00
	(An Error Occured	
		Your payment was returned to us.)
		Set up or update your direct	
		vour address in your profile	
		Set up or update your direct deposit information or update your address in <u>your profile</u> .	

If you click the X icon next to "Unable to Issue Payment," you can see the explanation and click the link to "your profile" to address this issue.

If a payment was reversed, the "Payment Info" section of your profile will include a prompt to update your payment information. Click "Edit."



An official website of the United States	Government		
l RS			Annie Authson ≜ <u>Profile</u> 🗭 <u>Logo</u>
Home			
Your Profile			
Contact Info Only U.S. domestic addresses will Edit.	be shown. To change your mailing address, s	Edit	
Full Name	ANNIE AUTHSON		
Current Mailing Address	123 Broadway Street Chandler, AZ 85224		
Payment Info		Edit	
Payment Error Your payment was returne To set up or update your of	id to us. lirect deposit info, select Edit.		
To change your bank account infor	mation, select Edit.		
Payment Method	Direct Deposit		
Bank Account Info	Main Street Bank Account ending in 1234		

If you're updating your mailing address, see the "Use the Update Portal to add or update your mailing address" section, next in this guide, for instructions. If you're updating your bank account information for direct deposit, see the section earlier in this guide called "Use the Child Tax Credit Update Portal to manage direct deposit accounts for your advance payments."

If a payment is **reissued**, you may see a screen like the one below. This could happen after your payment is reversed. Typically, the IRS will reissue your payment as a mailed check.

ou're eligible, tion. We'll ser <mark>r profile</mark> .	find advance Child Tax Credit pay id payments to your payment met	yments for 2021 in the Processed Payment thod on file. Update your payment method	nts Lin
ment amount	s may change. Get more details <u>a</u>	about how we calculate the payment 7.	
Process	ed Payments		
Date	Payment Method	Status	Amount
Jul 21, 2021	Account ending in ****1234	Reissued 🛞 Our first attempt to deliver your payment failed. We're reissuing your payment. Do not call the	\$300.00

Use the Update Portal to add or update your mailing address

You can use the Child Tax Credit Update Portal to add or change your mailing address. If you're already in the Update Portal from using another feature and you want to update your address, click on the "Profile" link at the top right of the portal. Otherwise, sign in by following the instructions in the "Sign into the Update Portal or create a new account" section of this guide, and then click on "Profile" and return to this page.

In your profile, see the "Contact Info" section to view the address the IRS has on file for you.



• If you need to **change your address**, click "Edit," as shown below.

Your Profile	•	
Contact Info	C	EDIT
Contact mio		
Only U.S. domestic addresses information, select 'EDIT'.	will be displayed. To change your mailing addre	53
Only U.S. domestic addresses i information, select 'EDIT'.	will be displayed. To change your mailing addre	
Only U.S. domestic addresses information, select 'EDIT'. Full Name Mailing Address	will be displayed. To change your mailing addre ANNIE AUTHSON 123 14th Street NW	

• If you don't have a valid mailing address on file, you will see a screen like below. You can **add an address** by clicking "Add."

our Profile	•
Contact Info	AD
Full Name	ANNIE AUTHSON
No valid mailing address or address info details.	file. Select 'ADD' to provide your mailing

Whether you are adding an address or updating your address, the next screen is the same.



Review the important information at the top of this screen regarding when your changes take effect, allowable addresses and joint filers.

In the section called "Your Mailing Address," enter the address where you want to receive your advance Child Tax Credit payments.

Then enter your Social Security number or Individual Taxpayer Identification number to validate your identity.

Review the Terms of Service and check the box to confirm you understand the change.

Then click the blue "Submit" box to make your update.

Full Name

ANNIE AUTHSON

Change your contact information, then select Submit. If you select Cancel, your changes will not be saved.

Your Changes Affect Payments for Future Months

Get details on when your changes will take effect Z.

Addresses Allowed

Only U.S. domestic addresses can be updated. If you need to update to a foreign address, complete and mail Form 8822, Change of Address (PDF) Z^{*}.

Joint Filers: Your Updates Affect Only Your Payment

Your updates will only affect your, and not your spouse's, advance payments. To continue getting combined payments with your spouse, you and your spouse must **both** update your information **on the same day**.

If you and your spouse do not update your information on the same day, you and your spouse will get separate payments.

All fields with an asterisk (*) are required.

Your Mailing Address

Mailing Address Line 1 * Limit of 35 characters total for both Mailing Address Lines.

Mailing Address Line 2 Limit of 35 characters total for both Mailing Address Lines.

City *

For a U.S. military base, enter APO, FPO or DPO in the City field.

State *

ZIP Code * Enter 5 digits

 \sim

SSN/ITIN

SSN/ITIN * Enter your 9-digit Social Security Number (SSN) or individual taxpayer identification number (ITIN).

Terms of Service

Confirm you understand the following:

I am changing my address on file with the IRS. All IRS mail will be sent to my new address *

If you filed jointly, we'll continue to send your spouse mail to their address on file.

For more details, see address information C.

SUBMIT



The next screen confirms that you successfully submitted your address change. If you don't need to do anything else in the Update Portal, click "Logout."

Remember, if you're a joint filer, you and your spouse both need to update your information on the same day to get combined payments.



If you check back later, you may see this screen like this one, below, informing you that your address update is processing.





Continue to check IRS.gov for updates

Throughout 2021, the IRS will be adding additional tools and online resources to help with the advance Child Tax Credit.

Later this year, individuals and families will be able to go to IRS.gov and use the Child Tax Credit Update Portal to notify IRS of changes in their income, filing status, or number of qualifying children and make other changes to ensure they are receiving the right amount of advance payments as quickly as possible.

Continue to check irs.gov/childtaxcredit2021 for the latest information.