

## How to Handle Bank Info Forms for Federal & NJ Returns Direct Deposits or Debits (8 Scenarios)

|  | <b>Federal Refund</b>  | <b>Federal No Refund or Tax Due</b>  | <b>Federal Tax Due</b>  |
|--|--|--|---|
| <b>NJ State Refund</b>                     | <p><b>Federal:</b><br/>Main Page: Bank Account Info<br/>1040 Page 2: Line 74</p> <p><b>New Jersey:</b><br/>NJ DD Wkt:<br/>Direct Deposit Info &amp; Foreign Account Info (form bottom).</p> <p style="text-align: center;"><a href="#">SHOW ME! (1)</a></p>      | <p><b>Federal:</b><br/>Main Page: Bank Account Info - Blank<br/>1040 Page 2: Line 74 – All Blank</p> <p><b>New Jersey:</b><br/>NJ DD Wkt:<br/>Direct Deposit Info, Foreign Account Info and Bank Info.</p> <p style="text-align: center;"><a href="#">SHOW ME! (2)</a></p>           | <p><b>Federal:</b><br/>Main Page: Bank Account Info<br/>1040 Page 2: Line 74 – All Blank<br/>ACH 1040/ES: “Balance Due” Section</p> <p><b>New Jersey:</b><br/>NJ DD Wkt:<br/>Direct Deposit Info, Foreign Account Info and Bank Info.</p> <p style="text-align: center;"><a href="#">SHOW ME! (3)</a></p>           |
| <b>NJ State No Refund or State Tax Due</b> | <p><b>Federal:</b><br/>Main Page: Bank Account Info<br/>1040 Page 2: Line 74</p> <p><b>New Jersey:</b><br/>No Action</p> <p style="text-align: center;"><a href="#">SHOW ME! (4)</a></p>   | No Action  | <p><b>Federal:</b><br/>Main Page: Bank Account Info<br/>1040 Page 2: Line 74 – All Blank<br/>ACH 1040/ES: “Balance Due” Section</p> <p><b>New Jersey:</b><br/>No Action</p> <p style="text-align: center;"><a href="#">SHOW ME! (5)</a></p>   |
| <b>NJ State Tax Due</b>                    | <p><b>Federal:</b><br/>Main Page: Bank Account Info<br/>1040 Page 2: Line 74</p> <p><b>New Jersey:</b><br/>NJ DD Wkt:<br/>Direct Debit of Balance Due, Bank Info &amp; Foreign Account Info.</p> <p style="text-align: center;"><a href="#">SHOW ME! (6)</a></p> | <p><b>Federal:</b><br/>Main Page: Bank Account Info - Blank<br/>1040 Page 2: Line 74 – All Blank</p> <p><b>New Jersey:</b><br/>NJ DD Wkt:<br/>Direct Debit of Balance Due, Bank Info &amp; Foreign Account Info.</p> <p style="text-align: center;"><a href="#">SHOW ME! (7)</a></p> | <p><b>Federal:</b><br/>Main Page: Bank Account Info<br/>1040 Page 2: Line 74 – All Blank<br/>ACH 1040/ES: “Balance Due” Section</p> <p><b>New Jersey:</b><br/>NJ DD Wkt:<br/>Direct Debit of Balance Due, Bank Info &amp; Foreign Account Info.</p> <p style="text-align: center;"><a href="#">SHOW ME! (8)</a></p> |

# 1. Federal Refund and State Refund

## Main Info – Bank Account Information

|  |           |
|--|-----------|
| <b>Bank Account Information</b><br>Direct deposit is available for e-filed returns, paper returns, and bank product returns.<br>ACH debit is available for e-filed returns only. |           |
| Routing transit number (RTN) of financial institution  | 123456789 |
| Account number (DAN) including hyphens   | 98765432  |

1040 Pg 2 Line 74

|                                      |  |
|--------------------------------------|--|
| <b>Refund</b>                        |  |
| <b>73 Amount overpaid</b>            |  |
| <b>74 Amount to be refunded</b>      |  |
| If Form 8888 is attached, check here |  |
| <b>Direct Deposit</b>                | Routing number: 123456789      Checking: <input checked="" type="radio"/> Savings: <input type="radio"/> |
|                                      | Account number: 98765432 ▶   |

NJ DD Wkt:

|  |  |
|--|--|
| <b>Direct Deposit and Direct Debit Information</b> |  |
| <input checked="" type="radio"/>                   | Check here if you had a Federal refund and want the state refund deposited to the same bank account as listed on the Federal return, including Money Clip. This information will not appear below, but will be transmitted to New Jersey with the electronic return. |
| <input type="radio"/>                              | Check here if you want the state refund deposited into a different account.  |
| <input type="radio"/>                              | Check here to have a refund check mailed to you.   |

and

|   |   |
|---|---|
| <b>Bank Account Information</b>   |   |
| Routing number  | _____   |
| Account number  | _____   |
| Account type  | <input type="radio"/> Checking <input type="radio"/> Savings  |
| Will the refund or debit you are requesting involve a foreign bank account? | <input type="radio"/> Yes <input checked="" type="radio"/> No |

[GO BACK](#)

## 2. Federal No Refund/Tax Due and State Refund

Main Info – Bank Account Information. Must be all blank

|  |                      |
|--|----------------------|
| <b>Bank Account Information</b><br>Direct deposit is available for e-filed returns, paper returns, and bank product returns.<br>ACH debit is available for e-filed returns only. |                      |
| Routing transit number (RTN) of financial institution  | <input type="text"/> |
| Account number (DAN) including hyphens   | <input type="text"/> |

1040 Pg 2 Line 74. Must be all blank, including Radio Buttons (to blank, click button if selected).

|                                      |   |
|--------------------------------------|---|
| <b>Refund</b>                        |   |
| 73 Amount overpaid                   | <input type="text"/>  |
| 74 Amount to be refunded             | <input type="text"/>  |
| If Form 8888 is attached, check here |   |
| <b>Direct Deposit</b>                | Routing number: <input type="text"/> Checking: <input type="radio"/> Savings: <input type="radio"/> |
|                                      | Account number: <input type="text"/>  |

NJ DD Wkt:

|  |  |
|--|--|
| <b>Direct Deposit and Direct Debit Information</b> |  |
| <input type="radio"/>                              | Check here if you had a Federal refund and want the state refund deposited to the same bank account as listed on the Federal return, including Money Clip. This information will not appear below, but will be transmitted to New Jersey with the electronic return. |
| <input checked="" type="radio"/>                   | Check here if you want the state refund deposited into a different account.  |
| <input type="radio"/>                              | Check here to have a refund check mailed to you.   |

and

|  |   |
|--|---|
| <b>Bank Account Information</b>  |   |
| Routing number   | <input type="text" value="123456789"/>                                  |
| Account number   | <input type="text" value="98765432"/>                                   |
| Account type   | <input checked="" type="radio"/> Checking <input type="radio"/> Savings |
| Will the refund or debit you are requesting involve a foreign bank account? <input type="radio"/> Yes <input checked="" type="radio"/> No  |   |
| <b>Electronic Filing Only</b><br>If you used a different account for direct deposit of your state tax refund or requested electronic funds withdrawal for your state tax balance due, rekey the account information below from the check or other document for verification. |   |
| RTN: <input type="text" value="123456789"/>  | Account: <input type="text" value="98765432"/>                          |

[GO BACK](#)

### 3. Federal Tax Due and State Refund

#### Main Info – Bank Account Information

|  |           |
|--|-----------|
| <b>Bank Account Information</b><br>Direct deposit is available for e-filed returns, paper returns, and bank product returns.<br>ACH debit is available for e-filed returns only. |           |
| Routing transit number (RTN) of financial institution  | 123456789 |
| Account number (DAN) including hyphens   | 98765432  |

1040 Pg 2 Line 74. Must be all blank, including Radio Buttons (to blank, click button if selected).

|                                      |                       |  |
|--------------------------------------|-----------------------|--|
| <b>Refund</b>                        |                       |  |
| 73                                   | Amount overpaid       |  |
| 74                                   | Amount to be refunded |  |
| If Form 8888 is attached, check here |                       |  |
| <b>Direct Deposit</b>                | Routing number: _____ | Checking: <input type="checkbox"/> Savings: <input type="checkbox"/> |
|                                      | Account number: _____ |  |

ACH 1040/ES

|  |            |   |      |
|--|------------|---|------|
| <b>For The Balance Due On Your 2013 Tax Return</b>                                       |            |   |      |
| Amount of tax due: _____   | 1665       | Amount you want debited: _____  | 1665 |
| Routing number: _____  | 123456789  | Checking <input checked="" type="radio"/> Savings <input type="radio"/> |      |
| Account number: _____  | 98765432   |   |      |
| For accuracy, rekey the routing number and account number on the Main Information Sheet. |            |   |      |
| Requested payment date   | 04/15/2014 |   |      |

NJ DD Wkt:

|   |
|---|
| <b>Direct Deposit and Direct Debit Information</b>  |
| <input type="checkbox"/> Check here if you had a Federal refund and want the state refund deposited to the same bank account as listed on the Federal return, including Money Clip. This information will not appear below, but will be transmitted to New Jersey with the electronic return. |
| <input checked="" type="checkbox"/> Check here if you want the state refund deposited into a different account.   |
| <input type="checkbox"/> Check here to have a refund check mailed to you.   |

and

|  |   |
|--|---|
| <b>Bank Account Information</b>  |   |
| Routing number   | 123456789   |
| Account number   | 98765432  |
| Account type   | <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings |
| Will the refund or debit you are requesting involve a foreign bank account?  | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No           |
| <b>Electronic Filing Only</b><br>If you used a different account for direct deposit of your state tax refund or requested electronic funds withdrawal for your state tax balance due, rekey the account information below from the check or other document for verification. |   |
| RTN: _____   | Account: _____  |

#### 4. Federal Refund and State No Refund/Tax Due

##### Main Info – Bank Account Information

|   |  |
|---|--|
| <b>Bank Account Information</b>   |  |
| Direct deposit is available for e-filed returns, paper returns, and bank product returns.<br>ACH debit is available for e-filed returns only. |  |
| Routing transit number (RTN) of financial institution   | <input type="text" value="123456789"/> |
| Account number (DAN) including hyphens  | <input type="text" value="98765432"/>  |

##### 1040 Pg 2 Line 74

| Refund                               |  |
|--------------------------------------|--|
| <b>73</b>                            | <b>Amount overpaid</b>   |
| <b>74</b>                            | <b>Amount to be refunded</b>   |
| If Form 8888 is attached, check here |  |
| <b>Direct Deposit</b>                | Routing number: <input type="text" value="123456789"/> Checking: <input checked="" type="radio"/> Savings: <input type="radio"/> |
|                                      | Account number: <input type="text" value="98765432"/>  |

NJ – No Action: NJ DD Wkt is left blank

## 5. Federal Tax Due and State No Refund/Tax Due

### Main Info – Bank Account Information

|   |                  |
|---|------------------|
| <b>Bank Account Information</b>   |                  |
| Direct deposit is available for e-filed returns, paper returns, and bank product returns.<br>ACH debit is available for e-filed returns only. |                  |
| Routing transit number (RTN) of financial institution   | <u>123456789</u> |
| Account number (DAN) including hyphens  | <u>98765432</u>  |

1040 Pg 2 Line 74. Must be all blank, including Radio Buttons (to blank, click button if selected).

|                                      |   |
|--------------------------------------|---|
| <b>Refund</b>                        |   |
| <b>73</b>                            | <b>Amount overpaid</b>  |
| <b>74</b>                            | <b>Amount to be refunded</b>  |
| If Form 8888 is attached, check here |   |
| <b>Direct Deposit</b>                | Routing number: <input type="text"/> Checking: <input type="checkbox"/> Savings: <input type="checkbox"/> |
|                                      | Account number: <input type="text"/>  |

### ACH 1040/ES

|  |   |
|--|---|
| <b>For The Balance Due On Your 2013 Tax Return</b>                                       |   |
| Amount of tax due: <u>1665</u>   | Amount you want debited: <u>1665</u>                                    |
| Routing number: <u>123456789</u>   | Checking <input checked="" type="radio"/> Savings <input type="radio"/> |
| Account number: <u>98765432</u>  |   |
| For accuracy, rekey the routing number and account number on the Main Information Sheet. |   |
| Requested payment date   | <u>04/15/2014</u>   |

NJ – No Action: NJ DD Wkt is left blank

[GO BACK](#)

## 6. Federal Refund and State Tax Due

### Main Info – Bank Account Information

|  |  |
|--|--|
| <b>Bank Account Information</b><br>Direct deposit is available for e-filed returns, paper returns, and bank product returns.<br>ACH debit is available for e-filed returns only. |  |
| Routing transit number (RTN) of financial institution  | <input type="text" value="123456789"/> |
| Account number (DAN) including hyphens   | <input type="text" value="98765432"/>  |

### 1040 Pg 2 Line 74

|                                      |  |
|--------------------------------------|--|
| <b>Refund</b>                        |  |
| <b>73</b>                            | <b>Amount overpaid</b>   |
| <b>74</b>                            | <b>Amount to be refunded</b>   |
| If Form 8888 is attached, check here |  |
| <b>Direct Deposit</b>                | Routing number: <input type="text" value="123456789"/> Checking: <input checked="" type="radio"/> Savings: <input type="radio"/> |
|                                      | Account number: <input type="text" value="98765432"/>  |

### NJ DD Wkt:

|  |   |
|--|---|
| <b>Direct Debit of Balance Due (for Electronic Filing Only)</b>  |   |
| <input checked="" type="radio"/> Check here if you want your balance due withdrawn from your bank account and enter your account information below. Please note that the account will be debited when the tax return is processed. |   |
| Enter the date you want the balance due to be withdrawn from your account  | <input type="text" value="04/15/2014"/>                                 |
| The amount to be withdrawn from your account   | <input type="text" value="335"/>  |
| If the return is transmitted on or before April 15, the requested payment date cannot be later than April 15. If the return is efiled after April 15, the requested payment date should be today. This is today's date             |   |
|  | <input type="text" value="04/15/2014"/>                                 |
| <input type="radio"/> Check here if you will mail your balance due to New Jersey.  |   |
| <b>Bank Account Information</b>  |   |
| Routing number   | <input type="text" value="123456789"/>                                  |
| Account number   | <input type="text" value="98765432"/>                                   |
| Account type   | <input checked="" type="radio"/> Checking <input type="radio"/> Savings |
| Will the refund or debit you are requesting involve a foreign bank account?  | <input type="radio"/> Yes <input checked="" type="radio"/> No           |

[GO BACK](#)

## 7. Federal No Refund/Tax Due and State Tax Due

**Main Info – Bank Account Information. Must be all blank**

|   |                      |
|---|----------------------|
| <b>Bank Account Information</b>   |                      |
| Direct deposit is available for e-filed returns, paper returns, and bank product returns.<br>ACH debit is available for e-filed returns only. |                      |
| Routing transit number (RTN) of financial institution   | <input type="text"/> |
| Account number (DAN) including hyphens  | <input type="text"/> |

**1040 Pg 2 Line 74. Must be all blank, including Radio Buttons (to blank, click button if selected).**

|   |   |
|---|---|
| <b>Refund</b>   |   |
| <b>73 Amount overpaid</b>                                     | <input type="text"/>  |
| <b>74 Amount to be refunded</b>                               | <input type="text"/>  |
| If Form 8888 is attached, check here <input type="checkbox"/> |   |
| <b>Direct Deposit</b>   | Routing number: <input type="text"/> Checking: <input type="checkbox"/> Savings: <input type="checkbox"/> |
|   | Account number: <input type="text"/>  |

**NJ DD Wkt:**

|  |   |
|--|---|
| <b>Direct Debit of Balance Due (for Electronic Filing Only)</b>  |   |
| <input checked="" type="radio"/> Check here if you want your balance due withdrawn from your bank account and enter your account information below. Please note that the account will be debited when the tax return is processed.<br>Enter the date you want the balance due to be withdrawn from your account <input type="text" value="04/15/2014"/> <input type="button" value="x"/><br>The amount to be withdrawn from your account <input type="text" value="335"/> <input type="button" value="▶"/><br>If the return is transmitted on or before April 15, the requested payment date cannot be later than April 15. If the return is efiled after April 15, the requested payment date should be today. This is today's date <input type="text" value="04/15/2014"/> |   |
| <input type="radio"/> Check here if you will mail your balance due to New Jersey.  |   |
| <b>Bank Account Information</b>  |   |
| Routing number   | <input type="text" value="123456789"/>                                  |
| Account number   | <input type="text" value="98765432"/>                                   |
| Account type   | <input checked="" type="radio"/> Checking <input type="radio"/> Savings |
| Will the refund or debit you are requesting involve a foreign bank account?  | <input type="radio"/> Yes <input checked="" type="radio"/> No           |

[GO BACK](#)

## 8. Federal Tax Due and State Tax Due

### Main Info – Bank Account Information

| Bank Account Information  |           |
|---|-----------|
| Direct deposit is available for e-filed returns, paper returns, and bank product returns.<br>ACH debit is available for e-filed returns only. |           |
| Routing transit number (RTN) of financial institution   | 123456789 |
| Account number (DAN) including hyphens  | 98765432  |

1040 Pg 2 Line 74. Must be all blank, including Radio Buttons (to blank, click button if selected).

| Refund                               |  |
|--------------------------------------|--|
| 73                                   | Amount overpaid  |
| 74                                   | Amount to be refunded  |
| If Form 8888 is attached, check here |  |
| Direct Deposit                       | Routing number: _____ Checking: <input type="checkbox"/> Savings: <input type="checkbox"/> |
|                                      | Account number: _____  |

ACH 1040/ES

| For The Balance Due On Your 2013 Tax Return  |   |
|--|---|
| Amount of tax due: 1665  | Amount you want debited: 1665   |
| Routing number: 123456789  | Checking <input checked="" type="radio"/> Savings <input type="radio"/> |
| Account number: 98765432   |   |
| For accuracy, rekey the routing number and account number on the Main Information Sheet. |   |
| Requested payment date   | 04/15/2014  |

NJ DD Wkt:

| Direct Debit of Balance Due (for Electronic Filing Only)   |   |
|--|---|
| <input checked="" type="radio"/> Check here if you want your balance due withdrawn from your bank account and enter your account information below. Please note that the account will be debited when the tax return is processed. |   |
| Enter the date you want the balance due to be withdrawn from your account  | 04/15/2014  |
| The amount to be withdrawn from your account   | 335   |
| If the return is transmitted on or before April 15, the requested payment date cannot be later than April 15. If the return is efiled after April 15, the requested payment date should be today. This is today's date             |   |
|  | 04/15/2014  |
| <input type="radio"/> Check here if you will mail your balance due to New Jersey.  |   |
| Bank Account Information   |   |
| Routing number   | 123456789   |
| Account number   | 98765432  |
| Account type   | <input checked="" type="radio"/> Checking <input type="radio"/> Savings |
| Will the refund or debit you are requesting involve a foreign bank account?  | <input type="radio"/> Yes <input checked="" type="radio"/> No           |

[GO BACK](#)