5 Steps to Resolve IRS Code 570 Refund Delays

What To Do When Your Refund Is On Hold

Your refund is sitting in IRS limbo — and you deserve to know exactly why and what to do next. W2G Group Tax Services breaks down the five steps every taxpayer needs to take when Code 570 shows up on their transcript. Clear, actionable, and no fluff.

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What Does IRS Code 570 Mean?

Code 570 on your IRS transcript means the IRS has placed a **temporary hold on your refund** while your return is under review. This is one of the most common codes taxpayers see — and it does **not** necessarily mean you did anything wrong. It means the IRS needs more time to verify information before releasing your money.

The hold can last anywhere from a few weeks to several months depending on the reason behind it. The critical thing to understand is that ignoring it won't make it go away faster. Knowing what triggered the hold puts you in control of your next move.

Common reasons for a Code 570 hold include income verification in progress, credits being reviewed such as the Earned Income Tax Credit, Child Tax Credit, or Additional Child Tax Credit, your return being selected for routine IRS review, or a mismatch between the income you reported and what your employer reported to the IRS.

Common Triggers for Code 570

→ **Income Verification**

IRS cross-checking your reported income

→ **Credits Under Review**

EITC, Child Tax Credit, ACTC flagged

→ **Routine IRS Review**

Return selected at random for examination

→ **Income Mismatch**

W-2 or 1099 discrepancy with employer records

Step 1: Review Your Full IRS Transcript

STEP 1 OF 5

Your IRS transcript is the most important document in this entire process. It tells you everything — what the IRS knows, what codes are active, and how long the hold has been sitting on your account. Do not skip this step. Everything else flows from what you find here.

Log in to IRS.gov and pull both your **Account Transcript** and your **Wage and Income Transcript** for the tax year in question. These are two separate documents and you need both. Your Account Transcript shows the transaction codes including the 570. Your Wage and Income Transcript shows exactly what employers, banks, and other payers reported to the IRS on your behalf.

Look for Code 971

Code 971 alongside 570 means a notice was issued. A notice is in the mail — watch for it and do not discard it.

Note the 570 Date

The date next to your 570 code tells you how long the hold has been active. This matters if you later need to request Taxpayer Advocate assistance.

Compare the Numbers

Line up the income figures on your Wage and Income Transcript against your actual W-2s and 1099s. Any mismatch is likely what triggered the hold.

Step 2: Watch Your Mail for IRS Notices

STEP 2 OF 5

Once Code 570 is active, the IRS almost always follows up with a written notice mailed to the address on file from your most recent tax return. The most common notice is a **CP05**, which formally notifies you that your return is being reviewed and that no action may be required yet. But the notice will tell you specifically what the IRS is looking at — and that information is critical.

Do not throw away any IRS mail, even if it looks routine or like a generic form letter. Every piece of mail from the IRS during an active 570 hold is relevant. Some notices include a response deadline. Missing that deadline can extend your hold or escalate the review. Make a habit of opening, date-stamping, and filing every document you receive from the IRS during this period.

If you've recently moved, you need to act now. The IRS sends notices to the address on your last filed return. If that address is outdated, you may be missing critical correspondence without knowing it. File Form 8822 to update your address immediately, and consider calling the IRS to confirm the current address of record on your account.

CP05 Notice

Most common notice with a 570 hold — confirms review is in progress

Verify Your Address

Mail goes to the address on your last return — confirm it's current or file Form 8822

Never Discard IRS Mail

Even routine-looking letters may contain deadlines or document requests

The Notice Is Your Roadmap

It tells you exactly what the IRS needs — read it carefully and act accordingly

Step 3: Gather Your Supporting Documents

STEP 3 OF 5

Before you respond to anything, you need to build your file. The IRS isn't going to take your word for it — they need documentation that verifies every piece of information on your return that's currently under review. Getting organized now saves you time, stress, and multiple back-and-forth exchanges with the IRS that drag out your hold even longer.

Pull together everything relevant to the tax year in question and create a dedicated folder — physical or digital — so you're not scrambling when a deadline hits. The more organized and complete your submission, the faster the IRS can close the review and release your refund.

W-2s and 1099s

Collect every income document for the tax year in question. These must match what employers reported to the IRS. Any gap or discrepancy needs to be addressed upfront in your response.

Credit Documentation

If the IRS is reviewing credits — EITC, Child Tax Credit, childcare credits — you need receipts, school records, birth certificates, or other proof that substantiates every credit claimed on your return.

Bank Statements

Self-employed filers especially need bank statements that show income deposits. This corroborates your reported income when no formal W-2 or 1099 exists for a particular income source.

Prior Year Return

Keep your prior year tax return within reach. The IRS may request it for comparison, and it can also help identify if a pattern issue is triggering the review year over year.

Step 4: Respond to the IRS By the Deadline

STEP 4 OF 5

Your Response Checklist

01

Find the deadline

Every IRS notice includes a response deadline — locate it and put it on your calendar immediately

02

Compile your documents

Attach everything the notice requests plus anything that proactively addresses the hold trigger

03

Send via certified mail

Use USPS certified mail with tracking — this creates a paper trail and proof of timely submission

04

Keep copies of everything

Scan or photograph every document before mailing — never send originals without keeping a copy

05

Follow up at 30 days

If you hear nothing back within 30 days of your submission, follow up with the IRS directly

The IRS notice you received is not a suggestion — it is an official request with an official deadline. Missing that deadline is one of the most damaging mistakes a taxpayer can make during a refund hold. It signals non-compliance and can convert a routine review into a more serious examination. The deadline is your line in the sand. Everything else gets organized around it.

When you submit your response, do not send documents loosely. Put together a clean, organized packet with a cover letter that clearly states your name, Social Security number, the tax year in question, the notice number, and a brief explanation of what you're including and why. The IRS processes thousands of cases — a well-organized response gets reviewed faster than a pile of loose paper.

Certified mail with return receipt is non-negotiable here. It gives you a timestamped record proving you responded before the deadline. If the IRS ever claims they didn't receive your submission, your certified mail receipt is your proof. This small step protects you from enormous headaches down the road.

Pro tip: Never send original documents to the IRS. Send clean, legible copies and keep your originals in a safe place. The IRS has been known to lose paperwork.

Step 5: Request a Taxpayer Advocate If Needed

STEP 5 OF 5

If you've followed every step — reviewed your transcript, watched your mail, gathered your documents, and responded by the deadline — and your refund is still on hold past 120 days with no resolution in sight, it is time to escalate. You have rights as a taxpayer, and one of the most powerful tools available to you is the **Taxpayer Advocate Service (TAS)**.

TAS is a free, independent resource within the IRS designed specifically for taxpayers experiencing significant hardship or prolonged delays without resolution. If your hold is causing financial hardship — you can't pay rent, cover medical expenses, or meet basic living costs — you may qualify for TAS intervention. This is not a workaround. It is a legitimate, IRS-sanctioned resource that exists for exactly this situation.

120-Day Threshold

If your hold exceeds 120 days with no resolution, you may qualify for Taxpayer Advocate Service assistance

Free IRS Resource

TAS is a free, independent program within the IRS — specifically for hardship cases and prolonged delays

Form 911

A professional can file Form 911 on your behalf to officially open a TAS case and get an internal IRS advocate assigned

Internal IRS Advocate

TAS assigns an advocate inside the IRS who has authority to move your stalled case forward faster than standard channels

Still Waiting on Your Refund?

What W2G Group Does For You

We pull and analyze your full IRS transcript, identify exactly what's causing the hold, and map out your fastest path to resolution. You don't have to navigate this alone.

→ Full Transcript Analysis

We investigate your IRS account and identify the exact source of your Code 570 hold

→ Notice Review & Response

We review every IRS notice and prepare a complete, deadline-compliant response on your behalf

→ TAS Filing Support

If your case qualifies for Taxpayer Advocate intervention, we file Form 911 and manage the process from start to finish

→ Virtual Nationwide Service

We serve taxpayers across all 50 states — no in-person office visit required

Let W2G Group Get You Answers

You've been waiting long enough. Your refund is money you earned, and the IRS is holding it without a clear explanation. That stops now. W2G Group Tax Services specializes in IRS resolution — we know how to read transcripts, respond to notices, and push stalled cases forward through the right channels.

Whether you're at Step 1 wondering what Code 570 even means or you're at Step 5 ready to escalate to the Taxpayer Advocate, we meet you where you are. Our tax resolution specialists review your full account, communicate with the IRS on your behalf, and give you a clear picture of where your case stands and what comes next.

Don't let another 30-day cycle pass with no movement. Book your consultation or complete our intake form today and let's get your refund moving.

> **"W2G Group investigated my IRS account, identified the exact hold trigger, and helped me get my refund released. I wish I had called sooner."**
> — W2G Group Client

Book Now | Complete Intake Form