

119TH CONGRESS  
1ST SESSION

# S. 2449

To amend the Internal Revenue Code of 1986 to allow taxpayers to elect to receive certain replacement refunds electronically.

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## IN THE SENATE OF THE UNITED STATES

JULY 24, 2025

Mrs. BLACKBURN (for herself, Mr. WARNER, Mr. JUSTICE, Mr. RICKETTS, Mr. HUSTED, Ms. HASSAN, Mr. WYDEN, Mr. WARNOCK, Mr. SCOTT of Florida, and Ms. CORTEZ MASTO) introduced the following bill; which was read twice and referred to the Committee on Finance

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## A BILL

To amend the Internal Revenue Code of 1986 to allow taxpayers to elect to receive certain replacement refunds electronically.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Recovery of Stolen  
5 Checks Act”.

1 **SEC. 2. ELECTION TO RECEIVE CERTAIN REPLACEMENT**  
2 **REFUNDS ELECTRONICALLY.**

3 (a) IN GENERAL.—Section 6402 of the Internal Rev-  
4 enue Code of 1986 is amended by adding at the end the  
5 following new subsection:

6 “(o) ELECTION TO RECEIVE CERTAIN REPLACE-  
7 MENT REFUNDS BY DIRECT DEPOSIT.—Not later than  
8 the date which is 6 months after the date of the enactment  
9 of this subsection, the Secretary shall prescribe regula-  
10 tions to establish procedures to allow for taxpayers, which  
11 are otherwise eligible to receive an amount by paper check  
12 in replacement of a lost or stolen paper check which was  
13 previously sent by the Secretary as a refund of an overpay-  
14 ment of tax, to elect to receive such amount by direct de-  
15 posit in lieu of receiving such replacement paper check.”.

16 (b) EFFECTIVE DATE.—The amendment made by  
17 this section shall take effect on the date of the enactment  
18 of this Act.

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