

IRM PROCEDURAL UPDATE

DATE: 07/11/2025

NUMBER: sbse-05-0725-3481

SUBJECT: Revisions to Payment Skips; OPA MAR

AFFECTED IRM(s)/SUBSECTION(s): 5.19.1

CHANGE(s):

IRM 5.19.1.3.4.1, Multilingual Services Revised paragraph (4) to reflect correct OPI telephone number and language options.

(4) To use the OPI services, complete the following:

- **Conferencing a call from the Cisco Finesse Agent Desktop** - Press **Consult** to initiate a consult or conference call.
- A **Consult Dialing Pad** dialog box displays.
- In the Dialing Pad box enter the OPI toll-free number 877-384-4474 or use the contact list to select **Interpreter**.

Note: The taxpayer will still be able to hear you until you enter the phone number or select the drop down and press **Consult**.

- Enter your PIN number (**xxxx-xxxxx**) - **this is a unique personal PIN for each employee**. PINs have been distributed to site management. If an employee does not have a PIN, management or local SA will contact coordinator to have one assigned, usually within 1 business day.
- **Select language:**

Press ...	For Language ...
1	Spanish
2	Creole
3	Mandarin
4	Russian
5	Portuguese
6	Arabic
7	Operator assistance (To address any other language needs or concerns)

IRM 5.19.1.3.4.2, Tax Law Inquiry Revised paragraph (1) to include references to the TTG and IRM for taxpayer services. Deleted notes misplaced under paragraph (3).

(1) Taxpayer Services (TS) will answer tax law inquiries on a limited number of topics year-round. Tax law assistance includes responding to inquiries about:

- Tax Exempt Government Entities (TEGE),
- Special Services: Military or Civilian Combat; Federally Declared Disaster,
- Affordable Care Act (ACA), and
- International Tax Law (overseas calls only).
- If income is taxable,

Note: Questions about In Home Health Care (IHHS) or In Home Support Services (IHSS) payments for individuals are considered income calls.

- If the taxpayer is eligible for a tax benefit (Taxpayer Identification Number (TIN)/income requirements, time frame for eligibility, etc.), and
- If an expense (or loss) is deductible.

Note: This includes advising the taxpayer of the correct forms for reporting requirements.

Note: The above list is not all inclusive. See IRM 21.1.1.3, Customer Service Representative (CSR) Duties, and the Telephone Transfer Guide for more information on tax law calls handled by TS.

(2) When the taxpayer's Tax Law inquiry is handled by TS, see IRM 5.19.1.3.4.2.1, Tax Law Inquiry Topic is Handled by TS.

(3) When the taxpayer's Tax Law inquiry is **not** handled by TS, see IRM 5.19.1.3.4.2.2, Tax Law Inquiry Topic is NOT Handled by TS.

IRM 5.19.1.3.4.2.1, Tax Law Inquiry Topic is Handled by TS Revised transfer guidance to use the telephone transfer guide for transfers to taxpayer services.

(1) When the taxpayer's Tax Law inquiry is one of the topics listed in IRM 5.19.1.3.4.2(1), Tax Law Inquiry, TS is responsible for handling the inquiry.

- a. If the call is received during Taxpayer Services Toll-Free lines (TS) hours of operation (7:00 am to 7:00 pm (local time)), use the Telephone Transfer Guide to determine the appropriate tax law extension and transfer the call.

Note: All Compliance issues should be addressed before transferring.

The assistor should inform the taxpayer they are being transferred and document AMS history with the reason for the transfer.

- b. If the call is received outside of the hours of operation, **do not** transfer the call. Instead, advise taxpayer of the hours of operation and to call the appropriate TS toll-free number 800-829-1040.

IRM 5.19.1.4.3, Determine Correct Tax Liability Restructured table under paragraph (4) for clarity and added note under table for pending IA criteria.

(4) Follow the instructions below if you determine the tax liability is questionable and a referral to another office is appropriate. Input CC STAUP to suspend further notices for 60 days prior to referring the balance due inquiry to another office/area; see paragraph (6) below).

If ...	Then ...
Tax liability previously paid,	See IRM 5.19.1.4.3.1, Tax Liability Previously Paid
Taxpayer Advocate Service (TAS) criteria,	See IRM 21.1.3.18, Taxpayer Advocate Service Case Criteria
Innocent Spouse,	See IRM 5.19.1.5.18, Innocent Spouse
Collection appeal,	See IRM 5.19.8, Collection Appeal Rights
Adjustment,	See IRM 5.19.1.4.3.2, Adjusting Tax for a Balance Due
ASFR or ASFR reconsideration (taxpayer filed a return after the ASFR assessment was made),	See IRM 5.18.1, Automated Substitute for Return (ASFR) Program
Automated Underreporter (AUR),	See IRM 21.3.1.6.41, IMF Underreporter Notices and Letters.
SFR - Taxpayer disputes the assessment,	See IRM 5.18.1, Automated Substitute for Return (ASFR) Program, and SERP, Who/Where, ASFR - Reconsideration Returns - Centralized Processing Sites
The taxpayer claims income as wages and the employer reported the income made to a subcontractor,	Determine if the taxpayer qualifies for a Form SS-8, Determination of Worker Status for Purpose of Federal Employment Taxes and Income Tax Withholding, determination and referral; for detailed procedures, see IRM 21.7.2.5.3(1)-(3), Worker Classification Determinations.
Audit Reconsideration,	• See IRM 21.5.10.4.3, Audit Reconsiderations, or • Use the Exam Project Code Search to assist taxpayers with closed Examination issues. See IRM 4.13.1.3.3, Role of Contact Employees when a Reconsideration Request is Received and the

If ...	Then ...
	Examination was Performed in the Area Office or Campus Examination Function. Note: ACS employees may follow IRM 5.19.1.4.3.3, ACS Procedures for Accessing CEAS on Closed Examination Cases.
CSED Reconciliation or Verification needed,	1. The CSED is normally ten years from the date of an assessment; however, a number of events, such as the filing of an Innocent Spouse claim or bankruptcy, will suspend the ten year period. Guidance for determining the CSED can be found in IRM 25.6.1.12, Collection Statute Expiration Date (CSED), or IRM 5.1.19, Collection Statute Expiration. 2. If the account meets the criteria listed in IRM 5.19.10.4(8), Collection Statute Expiration Date (CSED) Verification and Correction, refer it to a CSED Specialist per: SERP, under Who/Where tab, CSED Referrals - Campus
Taxpayer disagrees with the Failure to File (FTF), Failure to Pay (FTP), and/or Failure to Deposit (FTD) penalties,	Determine whether the taxpayer meets Reasonable Cause abatement criteria. See IRM 20.1.1, Introduction and Penalty Relief. Note: When considering requests for relief from the FTF, FTP, and/or FTD penalties, determine if the taxpayer is eligible for the first time abate (FTA) administrative waiver using the Reasonable Cause Assistant (RCA), when applicable. See IRM 20.1.1.3.1, Unsigned or Oral Statement Requests for Penalty Relief, IRM 20.1.1.3.6, Reasonable Cause Assistant (RCA), and IRM 20.1.1.3.3.2.1, First Time Abate (FTA). Exception: ACSS employees should refer to IRM 5.19.6.12.6, Penalty Abatement or Appeal Abatement Denial for Forms 8288, 8804, 8805, for penalty abatement requests involving: • Form 8288, U.S. Withholding Tax Return for Dispositions by Foreign Persons of U.S. Real Property Interests (MFT 17), • Form 8804, Annual Return for Partnership Withholding Tax (Section 1446) (MFT 08), and/or

If ...	Then ...
	Form 8805, Foreign Partner's Information Statement of Section 1446 Withholding Tax (MFT 08).

Note: If the taxpayer requests an IA that meets pending IA criteria, input TC 971 AC 043 before referring the account to another office. See IRM 5.19.1.6.4.7, Pending IA Criteria.

IRM 5.19.1.4.4.1.1, Express Filing Compliance Check Added new bullet under paragraph (2) to clarify current tax year must be filed.

(1) Employees may use the Express Filing Compliance Check when performing the compliance check for IAs.

Exception: # [REDACTED] #

(2) Express Filing Compliance Checks will be performed using the following guidelines:

- # [REDACTED] #
- # [REDACTED]
[REDACTED]
[REDACTED] #

Note: # [REDACTED]
[REDACTED]
[REDACTED] #

- # [REDACTED] #

(3) Taxpayers who meet the above criteria, have no other filing compliance issues and otherwise qualify for an IA, will be considered to be in filing compliance.

(4) The Express Filing Compliance Check does **not** apply to:

- # [REDACTED]
#
- # [REDACTED]
[REDACTED]
[REDACTED] #

Note: # [REDACTED]
[REDACTED]

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- [REDACTED]
- [REDACTED] #
- # [REDACTED] #
 - # [REDACTED] #

Reminder: Taxpayers who are not in filing compliance (per the above criteria) do not qualify for Pending IA criteria and do not qualify for treatment under these procedures.

IRM 5.19.1.5.12.1, CSCO Hostage Guidance Added table under paragraph (6) to include guidance to suspend cases.

(6) If information is received from the taxpayer, their authorized representative, or a family member stating the taxpayer is a hostage and the "HSTG" indicator is not on the account, refer the taxpayer or their family to the FBI with their hostage information. The FBI will verify the name and contact IRS. Use the table below to address hostage cases:

If...	Then...
Correspondence and the taxpayer's account has an open collection issue,	1. Input the "HSTG" indicator 2. Suspend the account for 60 days pending contact from the FBI 3. Remove the suspense if there is no contact from the FBI within the suspense period Note: Remove the "HSTG" indicator if there is no contact from the FBI.
Correspondence and the taxpayer's account does not have any open collection issues,	1. Suspend the account for 60 days pending contact from the FBI 2. Input the "HSTG" indicator on the account if there is contact from the FBI within the suspense period Note: Remove the suspense if there is no contact from the FBI within 60 days.
Telephone call and the taxpayer's account has an open collection issue,	1. Input the "HSTG" indicator 2. Suspend the account for 60 days pending contact from the FBI 3. Remove the suspense if there is no contact from the FBI within the suspense period Note: Remove the "HSTG" indicator if there is no contact from the FBI.

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If...	Then...
Telephone call and the taxpayer's account does not have any open collection issues,	1. Suspend the account for 60 days pending contact from the FBI 2. Input the "HSTG" indicator on the account if there is contact from the FBI within the suspense period Note: Remove the suspense if there is no contact from the FBI within 60 days.

IRM 5.19.1.6.4, Installment Agreements (IAs) Added reminder under paragraph (12) for express filing compliance check criteria.

(12) Non-Streamlined IA (NSIA) or Regular IA - IMF & BMF OOB Sole Proprietors: NSIA is considered when the taxpayer cannot qualify for a Simple Payment Plan or SIA. CSCO, ACS, ACSS and Field Assistance employees are authorized to establish NSIAs. The agreement **must** be fully paid prior to the CSED. See IRM 5.19.1.2.6.3, Installment Agreements, and IRM 5.19.13, Campus Procedures for Securing Financial Information.

Reminder: Employees considering NSIAs can apply the Express Filing Compliance Check. See IRM 5.19.1.4.4.1.1, Express Filing Compliance Check.

a. NSIA CIS Requirements:

If ...	Then ...
AAB (CC SUMRY) is up to: ○ \$100,000 (FA), ○ \$250,000 (ACS, ACSS, and CSCO),	A financial statement is not required, but: ○ AMS history must contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED, and ○ A history item must be input on CC ENMOD indicating "NOCIS". Exception: A financial statement is required when the IA request is made in conjunction with a request for levy release or the taxpayer's account is identified as having a seriously delinquent tax debt (presence of an unreversed TC 971 AC 641). See IRM 5.19.4.4.10, Levy Release: General Information, IRM 5.19.13, Campus Procedures for Securing Financial Information, and IRM 5.19.25.7, Identification of Certified Seriously Delinquent Tax Debt.

If ...	Then ...
AAB (CC SUMRY) is between \$250,001 and \$999,999 (ACS/ACSS), Note: See IRM 5.19.1.2.6.3.4, Installment Agreements - ACS and ACSS Employees, for additional information.	A financial statement is required. See IRM 5.19.13, Campus Procedures for Securing Financial Information.

Note: If liquidation of any asset(s) or equity in an asset will result in full pay or a substantial partial payment, see IRM 5.19.13.3.4, Making the Collection Decision.

Note: If the financial analysis supporting a prior NSIA determination is no more than twelve months old, a new liability or liabilities may generally be closed using the same determination without further investigation for amounts up to (total of all modules) \$25,000 including previous modules included in the IA.

b. NSIA Managerial Approval requirements:

If ...	And ...	Then ...
AAB (CC SUMRY) is \$25,000 or less,	"This space intentionally left blank."	Managerial approval is not required, but AMS history must contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED.
AAB (CC SUMRY) is between \$25,001 and \$50,000,	- There is no history of IA defaults for any module to be included in the IA, and - No modules are in ST 22 or ST 24.	Managerial approval is not required, but AMS history must contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED.
AAB (CC SUMRY) is between \$25,001 and \$50,000,	There is history of IA defaults for any module to be	Managerial approval is required.

If ...	And ...	Then ...
	included in the IA, or One or more modules are in ST 22 or ST 24.	
AAB (CC SUMRY) is more than \$50,000,	"This space intentionally left blank."	Managerial approval is required.

Note: See IRM 5.19.1.2.6.3, Installment Agreements, and IRM 5.19.1.6.4.8, IA Managerial Approval.

- c. **NSIA NFTL Determination Requirements:** A NFTL determination **is** required. For pre-filing considerations, see IRM 5.19.4.5.1, Notice of Federal Tax Lien Filing Determinations. For NFTL filing procedures see IRM 5.19.4.5.3.1, Before Filing NFTLs, and IRM 5.19.4.6.1, How to File a NFTL. If the taxpayer objects to the NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.
- d. **NSIA ALN:** Normally, "09" should be entered in the YY position of the ALN for NSIAs; however, see Exhibit 5.19.1-9, ALNs, for further information on ALNs.

IRM 5.19.1.6.4.6, IA Payment Methods and User Fees (UF) Overview Revised paragraph (13) to add option to submit Form 13844 via OLA.

(13) If IDRS does not show the taxpayer qualifies for the Low-Income User Fee when the IA is granted, include a paragraph in the IA confirmation letter advising them of the Form 13844, Application for Reduced User Fee for Installment Agreements. Completed Form 13844, Application for Reduced User Fee for Installment Agreements, may be submitted via online account (OLA) or sent to:

Mailing Address	PDS Mailing Address
IRS ACS Correspondence PO Box 24017, Stop 76101 Fresno, CA 93779	IRS ACS Correspondence 3211 S. Northpointe Dr., Stop 76101 Fresno, CA 93725

Caution: Do not advise the taxpayer to submit Form 13844, Application for Reduced User Fee for Installment Agreements, to request a reduction or waiving of the user fee for any other reason, such as hardship or disagreement with the fee. Explain the legislative reason for the user fee. See paragraphs five (5) and seven (7), above.

IRM 5.19.1.6.4.8, IA Managerial Approval Revised note under paragraph (1) table to specify signature is required on Form 433-D.

(1) The following table shows when different types of IAs must be approved by a manager or the manager designee:

Type of IA ...	And ...	Managerial Approval Required ...
Guaranteed IA,	Not applicable	No
Simple Payment Plan	Not applicable	No
SIA \$25,000 and under,	Not applicable	No
SIA over \$25,000,	Not applicable	No
NSIA with AAB (CC SUMRY) \$25,000 or less,	Not applicable	No, but AMS history must contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED.
NSIA AAB (CC SUMRY) between \$25,001 and \$50,000,	- There is no history of IA defaults for any module to be included in the IA, and - No modules are in ST 22 or ST 24.	No, but AMS history must contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED.
NSIA AAB (CC SUMRY) between \$25,001 and \$50,000,	- There is history of IA defaults for any module to be included in the IA, or - One or more modules are in ST 22 or ST 24.	Yes
NSIA AAB (CC SUMRY) more than \$50,000,	Not applicable	Yes
PPIA AAB (CC SUMRY) \$25,000 or less,	Not applicable	No
PPIA AAB (CC SUMRY) more than \$25,000,	Not applicable	Yes

Type of IA ...	And ...	Managerial Approval Required ...
IBTF Express AAB (CC SUMRY) \$25,000 or less,	Not applicable	No, but AMS history must contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid within 24 months.

Note: Managerial approval is also required when: The taxpayer defaults for a second time on an IA within the last twelve months, unless meeting SIA or Simple Payment Plan criteria. See IRM 5.19.1.6.4.7.2.1, Solely to Delay.

Exception: If the **only** change to an existing NSIA or PPIA in ST 60 (or ST 63) is the due date, **no** managerial approval is necessary.

Exception: If the **only** change to an existing regular NSIA or PPIA in ST 60 (or ST 63) is converting to either a DDIA or PDIA, then **no** managerial approval is necessary.

Note: TAC employees follow ACS procedures when granting an IA; if an ITAS accepts payment from the taxpayer, they must prepare a Form 433-D, Installment Agreement, secure the taxpayer's signature, and submit the signed Form 433-D to their manager for approval and assignment. ITAS inputs the IA online provided it meets SIA or Simple Payment Plan criteria; update comments on AMS, ACS or ICS, as appropriate.

IRM 5.19.1.6.4.9, IA Rejection Criteria Added reminder under 5th bullet, and new bullet under paragraph (2) for CNC hardship determinations.

(2) The decision to uphold a rejection must be supported by one or more of the following factors:

- The calculation of the financial statement per complete input of the AMS financial screens shows the taxpayer has the ability to full pay the balance.
- The calculation of the financial statement per complete input of the AMS financial screens shows the taxpayer has the ability to pay more than they propose and the taxpayer refuses to pay the increased amount, unless the six (6) year rule or one year rule is met and additional expenses are accepted. For further information, see IRM 5.19.13.3.2.7, Conditional Expenses, IRM 5.19.13.3.5, Full Payment in Six (6) Years (6 Year Rule), or IRM 5.19.13.3.6, Eliminating Excessive Expenses Within One Year.
- The calculation using CC ICOMP, IAT Compliance Suite Payment Calculator, or the financial statement supports the proposed rejection.
- The taxpayer met pending IA criteria but failed to make their VLSP as promised. See IRM 5.19.1.6.4, Installment Agreements (IAs), IRM 5.19.1.6.4.21, VLSP.

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Exception: If the taxpayer has extraordinary circumstances, that may affect the decision to reject the request. Refer the request to your manager for a decision allowing or denying the request.

- Taxpayer failed to provide complete financial information when requested and the IA proposal does not meet SIA or Simple Payment Plan criteria.

Reminder: IA requests that require a complete CIS after 5/22/2025 do not meet pending IA criteria. See IRM 5.19.1.6.4.7, Pending IA Criteria.

- Taxpayer provided financial information, but failed to provide requested substantiation and the IA proposal does not meet SIA or Simple Payment Plan criteria.
- Taxpayer does not make ES payments as required.

Exception: Do not reject Guaranteed IAs, Simple Payment Plans, or SIAs for this reason. See IRM 5.19.1.6.4.17, Estimated Tax Payments - Monitoring an IA.

- Taxpayer does not make FTD payments as required.

Caution: Taxpayers identified as repeaters may not immediately be granted IAs unless they become current with filing and deposit requirements. See IRM 5.7.8.3, Identifying Repeater Taxpayers.

- Taxpayer does not meet or is not willing to meet conditions of IA.

Example: Taxpayer entering a PPIA has defaulted an IA in the past 24 months, but does not agree to make payments via DDIA or PDIA (unless they are unbanked and unemployed/self employed). See IRM 5.19.1.6.4(13), Installment Agreements (IAs).

Example: Taxpayer does not agree to include their Individual SRP liability in their IA, and their Individual SRP liability is **not** considered a standalone module.

- Determination is made to close the account as a CNC hardship and the taxpayer does not withdraw their IA request.

Exception: Do not reject the IA request if the taxpayer qualifies for and insists on having a IA with a backup CNC. See IRM 5.19.17.2.4, CNC Unable to Pay - Hardship.

IRM 5.19.1.6.4.10.1, Independent Reviewer Responsibility Added new bullet under paragraph (2) to add factor considered by independent reviewer.

(2) The case is reviewed through the Campus Collection Independent Review Consolidated SharePoint by the Independent Reviewer and returned to the originating employee within five (5) days. The decision to uphold a rejection must be supported by one or more of the following factors:

Exception: The Independent Reviewer has fifteen days to review and return cases referred by ACSS operations.

- The calculation of the financial statement per complete input of the AMS financial screens shows the taxpayer has the ability to full pay the balance.
- The calculation of the financial statement per complete input of the AMS financial screens shows the taxpayer has the ability to pay more than they propose and the taxpayer refuses to pay the increased amount, unless the six (6) year rule or one year rule is met and additional expenses are accepted. For further information, see IRM 5.19.13.3.2.7, Conditional Expenses, IRM 5.19.13.3.5, Full Payment in Six (6) Years (6 Year Rule), or IRM 5.19.13.3.6, Eliminating Excessive Expenses Within One Year.
- The calculation using CC ICOMP, the IAT Compliance Suite Payment Calculator, or the financial statement supports the proposed rejection.
- The taxpayer met pending IA criteria but failed to make their VLSP as promised. See IRM 5.19.1.6.4, Installment Agreements (IAs), IRM 5.19.1.6.4.21, VLSP.

Exception: If the taxpayer has extraordinary circumstances, that may affect the decision to reject the request. Refer the request to your manager for a decision allowing or denying the request.

- Taxpayer failed to provide complete financial information when requested and the IA proposal does not meet SIA or Simple Payment Plan criteria.
- Taxpayer provided financial information, but failed to provide requested substantiation and the IA proposal does not meet SIA or Simple Payment Plan criteria.
- Taxpayer does not make ES payments as required.

Exception: Do not reject Guaranteed IAs, Simple Payment Plans, or SIAs for this reason. See IRM 5.19.1.6.4.17, Estimated Tax Payments - Monitoring an IA.

- Taxpayer does not make FTD payments as required.

Caution: Taxpayers identified as repeater taxpayers may not be granted IAs unless they become current with filing and deposit requirements. See IRM 5.7.8.3, Identifying Repeater Taxpayers.

- Taxpayer does not meet or is not willing to meet conditions of IA.

Example: Taxpayer owes more than \$25,000, but is unwilling or unable to enter into either a DDIA or PDIA to meet SIA over \$25,000 criteria, and fails to provide requested financial information.

- Taxpayer does not withdraw the IA request and does not agree to an IA with a backup CNC, when a CNC hardship determination is made.

IRM 5.19.1.6.4.19, Revision/Reinstatement of IAs Revised verbiage throughout for clarity and added caution under paragraph (6) table.

(1) When an IA is defaulted (ST 64) by the taxpayer, CP 523, Installment Agreement Default Notice, is issued to the taxpayer. This notice states the following:

- The reason for the proposed termination of the IA.
- The corrective action needed to reverse the taxpayer's actions/omissions.
- This is our notice of intent to levy.
- The taxpayer's right to appeal the proposed termination. See IRM 5.19.8.4.16.4, How Does the Taxpayer Appeal an IRS Action.

Note: After the IRS provides notice, CP 523, Installment Agreement Default Notice, the taxpayer's appeal period expires 30 days from the date of the CP 523. See IRM 5.19.8.4.16.5, Appeals on Defaulted and Rejected Installment Agreements

- If they disagree with the proposed termination, the taxpayer has the right to request an appeal by completing Form 9423, Collection Appeal Request, *or its equivalent*. See IRM 5.19.8.4.16.6, Sending Cases to Appeals.
- If corrective action is not taken, the IA will be terminated 30 days from the date of the notice.
- No levy may be made during this 30-day period, plus 30 days thereafter. If the taxpayer timely appeals, no levy can be made during the appeal process.

Note: Refer to IRM 5.19.8.4.16.5, Appeals on Defaulted and Rejected Installment Agreements, for procedures related to an appeal of a terminated IA.

- The taxpayer is charged a user fee if the IA is reinstated. See IRM 5.19.1.6.4.6(4), IA Payment Methods and User Fees (UF) Overview, for a table of IA user fee rates.

(2) IAs are terminated for various reasons:

- Missed payments (usually the skipped payment and a second missed payment).

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- New liabilities are not paid when due.

Exception: A GII automation tool may be used to add new liabilities to agreements that have been proposed for default via the IAAL process. See IRM 5.19.10.10, Installment Agreement Accounts List (IAAL).

- Bad check.
- Taxpayer failed to provide financial update when requested.

(3) If the taxpayer contacts IRS and requests a Short Term Payment Plan within up to 180 days, see IRM 5.19.1.6.3, Short Term Payment Plan Within 180 Days.

(4) Determine if an IA should be reinstated by researching the IA terms using CC IADIS.

- If the taxpayer corrected the reason for default per instructions on the CP 523, Installment Agreement Default Notice, such as full paid the new module or made up missing payment within 45 days of the CP 523, Installment Agreement Default Notice, issuance, reinstate the IA regardless of unfiled returns or CSED issues. We cannot legally terminate an IA for CSED or unfiled returns.
- If the taxpayer has not corrected the reason for default within 45 days of the CP 523, Installment Agreement Default Notice, issuance, termination or rejection of the request to reinstate is legally allowed. If there is a new liability and you decide the IA should not be reinstated, after considering paragraphs (5) thru (7) below to determine the best resolution of the account, do not take steps to reinstate or terminate the IA.

Note: The taxpayer received their appeal rights with the CP 523, Installment Agreement Default Notice, and has time to appeal. Check for unfiled returns or CSED issues. See IRM 25.6.1.12, Collection Statute Expiration Date (CSED), for CSED issues.

- Ensure all returns are filed; you must secure returns related to any TDI modules previously closed using TC 598, if the taxpayer meets filing requirements. IRM 5.19.1.4.4.1, Full Compliance Check. Do not reinstate an IA, unless it meets criteria in "a" above, until all delinquent returns are secured for the preceding six years per applicable procedures: IRM 5.19.1.4.4.1, Full Compliance Check.

Note: If the taxpayer requests to revise/reinstate a DDIA, EEFax Form 4442, Inquiry Referral, to the CSCO liaison within 24 hours at the Campus having jurisdiction of the taxpayer's account. Do NOT revise the DDIA using CC IAREV. Only employees in ACS, ACSS, CSCO and CCP should input revisions to DDIA's.

Caution: If the account is no longer in ST 6X, such as moved to ST 22, ST 24, ST 26, etc., it is considered a new original IA. Reset the skip indicator to allow a skip; for

input instructions, see IRM 5.19.1.6.4.6, IA Payment Methods and User Fees (UF) Overview. See Exhibit 5.19.1-7, IDRS Input of IAs, CC IAREV.

(5) If the request for reinstatement or revision meets Simple Payment Plan or SIA criteria:

- No managerial approval is required.
- No NFTL determination is required.
- No financial statement is required.

(6) Use the table below to determine if a defaulted IA can be revised or reinstated. CC IAREV is returned for entering the new IA terms.

Reminder: If the taxpayer requests reinstatement of a DDIA or PDIA: See IRM 5.19.1.6.4.13, DDIA, or IRM 5.19.1.6.4.14.1, Input of PDIA, for resolution; these accounts require special handling.

If ...	And ...	Then ...
The taxpayer made the required payment after CP 523, Installment Agreement Default Notice, issuance,	Not applicable	a. Reinstate/revise the IA. b. Advise the taxpayer of the reinstatement user fee.
The taxpayer has not skipped any payments,	The terms of the IA do not change,	a. Reinstate/revise the IA. b. Advise the taxpayer of the reinstatement user fee.
The taxpayer's financial condition changed,	They are now able to keep up with their payments,	a. Reinstate/revise the IA. b. Advise the taxpayer of the reinstatement user fee.
The taxpayer's financial condition changed,	They are unable to keep up with the current payment amount or make up any payments, or requests to lower payments AND The account is above deferral and does not meet Simple Payment Plan or SIA criteria,	a. Secure financial information to determine the taxpayer's ability to pay. b. If the taxpayer is unable to provide financial information, prepare the request to lower payments for rejection; do not input TC 971 AC 043 or default or terminate the IA if in ST 6X.

If ...	And ...	Then ...
		c. Reinstate the IA, if appropriate, after financial review. d. If the CSED is an issue after completing financial statement processing, then see IRM 5.19.1.6.5, PPIA, for a PPIA. e. Advise the taxpayer of the reinstatement user fee. f. If the balance is above \$10,000, make NFTL determination; for NFTL filing procedures: See IRM 5.19.4.5.3.1, Before Filing NFTLs. See IRM 5.19.4.6.1, How to File a NFTL. If the taxpayer objects to the NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.
The taxpayer's financial condition changed,	They are unable to keep up with their current payment amount or make up any payments, and requests to lower payment amount. The account is above deferral, does meet Simple Payment Plan or SIA criteria,	a. Reinstate the IA and revise the payment amount. b. Advise the taxpayer of reinstatement user fee.
The taxpayer's financial condition changed,	They are unable to keep up with their current payment amount or make up any payments, AND The account is below deferral, AND The CSED is not an issue, Note: If the CSED is not protected, follow procedures below.	a. Reinstate the IA and revise the amount. b. Advise the taxpayer of the reinstatement user fee.

If ...	And ...	Then ...
The taxpayer's financial condition changed,	They are unable to keep up with or make up any payments, AND After completing financial statement processing, the taxpayer is unable to pay the account in full before the CSED expires,	a. See IRM 5.19.13.3.1, Income Determination. b. If the taxpayer is unable to full pay within the CSED, refer to PPIA procedures; see IRM 5.19.1.6.5, PPIA.
The IA defaulted due to IRS error, Example: Misapplied payment, or rejected for open TDI.	Not applicable	a. If a TDI, request the taxpayer file the return and document in AMS history if the taxpayer promises to file. b. Shelve the TDI module with a TC 598 cc 082, allowing the current IA to continue. c. Reinstate the IA. Note: If you determine that an IA was defaulted erroneously, restore the IA at the previous terms. If the previous terms required managerial approval or exceeded functional authority, manager review is required to confirm that the default was erroneous and that it is being restored at the previous terms. Example: An IA defaulted because a new liability posted. The taxpayer full paid the new liability, but the payment posted after the IA defaulted. The IA exceeded Campus authority. The employee should obtain managerial concurrence, then restore the IA at the previous terms. d. If the account is other than ST 6X, enter the "original agreement

If ...	And ...	Then ...
		acceptance date" on Line 7 of CC IAORG. Note: See Exhibit 2.4.30-3, Command Code IAORG, Item 21, to ensure correct failure to pay penalty is charged. e. Waive the reinstatement user fee.
The IA defaulted due to accruals posting with a no change audit closure (PC 5),	Not applicable	IA defaulted erroneously. a. Reinstate the IA. b. If the account is other than ST 6X, enter the "original agreement acceptance date" on Line 7 of CC IAORG. Note: See Exhibit 2.4.30-3, Command Code IAORG, Item 21, to ensure correct failure to pay penalty is charged. c. Waive the reinstatement user fee.
The taxpayer wants to add another liability to the IA,	Not applicable	a. See IRM 5.19.1.6.4.20, Adding New Liability to an Existing IA, for processing instructions. b. Advise the taxpayer of the user fee if the IA is reinstated, unless it meets one of the criteria to waive; see IRM 5.19.1.6.4.6(10), IA Payment Methods and User Fee (UF) Overview.
The taxpayer wants to add another liability of \$200 or less to the IA,	Not applicable	a. See IRM 5.19.1.6.4.20(2), Adding New Liability to an

If ...	And ...	Then ...
		Existing IA, for processing instructions. b. Waive the user fee if the IA is reinstated.

Caution: DO NOT allow another skip unless the account is not in ST 6X and the taxpayer is granted a new IA. CC IAREV is returned for entering the new IA terms.

(7) The above list is not all-inclusive; if you determine the taxpayer is making a reasonable effort to pay the liability, and the government's interest, is not in jeopardy, reinstate the IA provided the remaining payments full pays the liability within the CSED, as provided in IRM 25.6.1, Statute of Limitations Processes and Procedures. If the liability will not full pay within the CSED, follow applicable procedures for PPIAs, see IRM 5.19.1.6.5, PPIA.

(8) If the taxpayer wants to revise an existing IA in ST 60 (or ST 63), follow IRM 5.19.1.6.4.1, Determining Appropriate IA.

Exception: If the **only** change to an existing NSIA or PPIA in ST 60 (or ST 63) is the due date, **no** managerial approval is necessary.

Exception: If the **only** change to an existing regular NSIA or PPIA in ST 60 (or ST 63) is converting to either a DDIA or PDIA, then **no** managerial approval is necessary.

(9) Change the payment amount, payment due date, payment due cycle, and any other data requiring updates using CC IAGRE to generate CC IAREV.

Caution: If the taxpayer's user fee code is a "ON" or "DN", the origination fee is due; do not change the user fee code to "R", revised/reinstatement fee due. The taxpayer is responsible for the origination fee, in this circumstance, has not yet paid it. Do not charge for the origination and the revised/reinstatement fees simultaneously.

If There is an Installment Payment Available and ...	Then ...
The user fee module is established,	Input a credit transfer to move the appropriate amount to pay origination fee in the user fee module; for additional information: See IRM 5.19.1.6.4.6.3, User Fee Payment Transfer/User Fee Abatements.
There is no user fee module established,	Establish the user fee module and transfer the appropriate fee amount with a PDC of "2"; for additional information: See IRM 5.19.1.6.4.6.2, Manual Establishment of User Fee Module.

Reminder: Once the origination fee is paid, update the user fee to "Y", revised/reinstated fee due.

(10) Advise the taxpayer to continue making all payments, as now agreed, using Letter 2273C, Installment Agreement Accepted; Terms Explained, (or other appropriate letter) giving the taxpayer the terms of the reinstated IA. See IRM 5.19.1.2.5, Balance Due Outgoing Correspondence Guidelines.

Reminder: IA accounts reinstated that do not meet SIA criteria and the AAB (CC SUMRY) is above \$10,000, a NFTL determination must be made. See IRM 5.19.4.5.3.1, Before Filing NFTLs, and IRM 5.19.4.6.1, How to File a NFTL, for NFTL filing procedures. If the taxpayer objects to the NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.

(11) If setting up a new IA and your response is CC IAREV instead of CC IAORG, revise the review date three years. Input 156 cycles in the Review Agreement cycle field. If converting a Short Term Payment Plan of up to 180 days to an IA, re-set the skip indicator to 1.

Exception: If establishing a PPIA, follow associated procedures for establishing a review date; for additional information: See IRM 5.19.1.6.5, PPIA.

IRM 5.19.1.6.4.21, Voluntary Lump Sum Payment (VLSP) Revised paragraph (3) to specify pending IA criteria must be met.

(3) If pending IA criteria is met, input TC 971 AC 043. See IRM 5.19.1.6.4.7, Pending IA Criteria.

IRM 5.19.1.6.8, Online Payment Agreements (OPA) Revised paragraph (1) to include businesses and added new paragraphs (5) and (6) for OPA changes and pending IAs.

(1) OPA is a web application that taxpayers and tax practitioners may use to establish IAs via the internet. There are exclusion criteria preventing some individuals and businesses from establishing IAs through OPA; if the account meets exclusion criteria, the user is directed to call a toll-free number and is routed to CAS or ACS, depending on their account status.

(5) As of March 2025, IMF taxpayers accessing OPA are redirected to OLA for all payment plan actions.

(6) As of May 2025, pending IAs can no longer be established through online channels, including OPA and OLA.

IRM 5.19.1.6.8.1, OPA Management Action Reports (MAR) Revised content throughout to align with changes to pending IA criteria issued in IPU 25U3320 and OPA.

(1) MAR generates from the OPA application for BMF accounts to the Telephone Routing Interactive System (TRIS) and are worked by designated employees at the following campuses:

- SB/SE Non-ACS and ST 22/24 cases - Cincinnati ACSS.
- TS Non-ACS cases - Kansas City CSCO.
- TS ST 22/24 cases - Atlanta ACSS.

Note: MAR reports **MUST** be processed within 5 working days of receipt.

(2) There are two reports worked by the campuses and each is segmented by ACS ST 22 cases and Non-ACS (CSCO) cases:

- OPA MAR generates for actions not completing due to systemic problems in OPA such as a letter or TC 971.
- OPA Payment Report, is informational for non-ACS cases; it does not require action by CSCO employees. It lists all Short Term Payment Plans and IAs processed on the application. The payment report for ACS cases (ST 22) requires any appropriate ACS actions taken based on the IA setup in the application, such as levy releases, history code updates and comments.

(3) OPA MAR is processed by ACSS for ST 22 accounts and CSCO for Non-ACS accounts as follows:

- a. Retrieve the report daily from TRIS for actions completing in OPA.

Example: Letter issuance, etc.

(4) Process the MAR as follows:

If...	And...	Then...
OPA MAR - Actions not completing due to systemic problems	N/A	Determine what actions are missing and take appropriate steps to resolve, such as sending a letter.
OPA Payment Report	Account has modules in ST 22	Process following the procedures for Tris-Voice balance due Report. See IRM 5.19.6.23, TRIS - Voice Balance Due Report
OPA Payment Report	No modules in ST 22	No action needed

(5) PDC cases should be worked as normal. The account will be systemically recalled when the account meets one of the PDC exclusions in IRM 5.19.1.5.20.3.1, Legislative Exclusions to Private Debt Collection Criteria.

IRM 5.19.1.8.5, Input of DDIA's Remove note under paragraph (3) as it contradicts other skip guidance.

(3) For all DDIA's, also:

- a. Turn on the EFT indicator via input of "1".
- b. Use ALN "03XX".
- c. Input the necessary data from the DDIA request.

Exhibit 5.19.1-7, IDRS Input of IAs, CC IAREV Deleted table under paragraph (18) and added IRM reference with the guidance instead.

When inputting an IA on an account for which there is prior IA or Short Term Payment Plan within 180 days information on IDRS, CC IAGRE defaults to CC IAREV. Use the template and instructions below for correct input of IAs, or refer to the Exhibit 2.4.30-5, Command Code IAREV.

```

IAREV XXX-XX-XXXX          NAMEREV          ACT>1.<
2.AGREEMENT LOCATOR NO
3.          AGREED BALANCE DUE>4. <ZIP CD> 5.<LTR IND
6.          >          PMT AMTS7.USER FEE CD8.USER FEE PAID
9.PAYMENT DATE          > 10.ORIGINATOR CODE11.PPIA IND12.RUFI
13.          >          <PAYMENT DUE CYCLES14. <UTMEP/REIM USER FEE
15.          AGREEMENT REVIEW DATE>          16. <AGREEMENT ACCEPTANCE DATE
17. <ASSESS IND> 18. <AGRD SKIP
19. <REMIND SUP> 20. <REVIEW SUP> 21. <DFLT SUP
22.          CR TIN>          23. <NC>          24. <ASSESS IND
CR TIN>          <NC>          <ASSESS IND
CR TIN>          <NC>          <ASSESS IND
25. <EFT IND> <BK ACCT TYPE>          <BK CUSTOMER NAME
<BANK NUMBER>          <BK ACCT NUMBER> <CHECK DIGIT
<BANK NUMBER>          <BK ACCT NUMBER> <CHECK DIGIT
26.          <PAYEE PRIM NAME
27.          <PAYEE CONT NAME
28.          <PAYEE CARE OF NAME
29.          <PAYEE STREET
30.          <PAYEE CITY ST ZIP

```

Figure 5.19.1-4

1. **REVIEW ACTION:** Enter "1"

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2. **AGREEMENT LOCATOR NO:** ALN. This field will display the ALN per the most recent update. Be sure to update this field with the correct ALN. For the correct ALN, see Exhibit 5.19.1-9, ALNs.
3. **AGREED BALANCE DUE:** Auto-populated; no action necessary.
4. **ZIP CD:** Identifies the taxpayer's ZIP Code.

If ...	Then ...
Sending a systemic IA confirmation letter	Enter the taxpayer's five digit ZIP Code
Not sending a systemic IA confirmation letter	Leave blank

5. **LETTER IND:** Indicates whether or not Letter 3217C, Installment Agreement Accepted; Terms Explained, should generate through input of CC IAREV.

If ...	Then ...
Sending an English systemic IA confirmation letter	Enter "E"
Sending a Spanish systemic IA confirmation letter	Enter "S"
Not sending a systemic IA confirmation letter	Enter "N" Note: "N" will not generate a systemic letter. If the IA has issues not addressed by the Letter 3217C, Installment Agreement Accepted; Terms Explained, send Letter 2273C, Installment Agreement Accepted - Terms Explained, (or other appropriate letter). See IRM 5.19.1.2.5, Balance Due Outgoing Correspondence Guidelines. Note: Always input an "N" when inputting a CTLV. No letter is necessary.

6. **PMT AMTS:** Payment Amounts. Enter the monthly payment amount in the first field; use the second and third payment amounts for IAs with scheduled increased or decreased payment amounts.
7. **USER FEE CD:** User Fee Code. For the correct user fee code, see Exhibit 5.19.1-11, IA User Fee Codes.

Note: If the account was previously in ST 60 because of a request to Short Term Payment Plan and an IA is now being established, the taxpayer is liable for an Origination User Fee.

Any line marked with a # is for Official Use Only

8. **USER FEE PAID:** For the correct user fee paid code, see Exhibit 5.19.1-11, IA User Fee Codes.
9. **PAYMENT DATE:** Enter the day of the month payments are due

Note: Only "01" - "28" are valid dates.

10. **ORIGINATOR CODE:** Identifies the originator of the IA.

If ...	Then ...
Any module is in ST 6X	No action necessary
No module is in ST 6X	Input the appropriate Originator Code. For the correct originator code, see Exhibit 5.19.1-10, IA Originator Codes.

Note: IDRS will not allow any entry in this field if any module is in ST 6X. IDRS will allow an entry in the field if no modules are in ST 6X and a new IA is being entered.

11. **PPIA IND:** PPIA Indicator.

If ...	Then ...
A PPIA	Enter "2"
Not a PPIA	Enter "0"

12. **RUFI:** Reduced User Fee Indicator (RUFI). Auto-populated; no action necessary. Identifies whether the taxpayer qualifies for a waiver or reimbursement of the Reduced User Fee Origination Amount. As of January 2008, taxpayers meeting the established low-income criteria are identified systemically. These taxpayers can be identified on:
- CC IADIS (RUFI = 1)
 - CC ENMOD (Low-Income Indicator (LII) of 1)
 - Approved Form 13844, Application For Reduced User Fee For Installment Agreements
13. **PAYMENT DUE CYCLES:** Identifies the cycle the payment is due. The first payment due cycle must be present; enter at least 5 - 9 cycles from current cycle. If multiple payment amounts apply in Item "6" above, enter the second and third payment cycles as appropriate.
14. **UTMEP/REIM USER FEE:** Identifies whether a low-income taxpayer, as defined in Section 6159(f), has self-identified as unable to make electronic payments through a debit instrument by entering into a DDIA. Indicates taxpayer's eligibility for reimbursement of the user fee after completion of the IA. (New field available 1/2019.)

Reminder: This field will only allow an entry if the IA Acceptance Date is 4/10/2018 or later, RUFI = "1", **and** EFT = "0". This field will not update if the RUFI = "0", or EFT = "1".

Any line marked with a # is for Official Use Only

- "Y" - Taxpayer has self-identified as unable to make electronic payments through a debit instrument by entering into a DDIA. Taxpayer will be eligible for reimbursement of the user fee upon completion of their IA.
- "N" - Taxpayer is able to make electronic payments through a debit instrument by entering into a DDIA, but is choosing not to. (Taxpayer did not self-identify when provided the opportunity.) The IRS has interpreted new section 6159(f) to require that a taxpayer self-identify to qualify for a reimbursement of the reduced user fee(s).
- Leave blank if the taxpayer was not provided the opportunity to self-identify.

Note: See IRM 5.19.1.6.4.6.4(6), Reimbursement of User Fee for Qualifying Low-Income Taxpayers, for more information.

15. AGREEMENT REVIEW DATE: Identifies the date the IA will be reviewed.

If ...	And ...	Then ...
IA,	Intentionally Left Blank	Leave blank; the correct review cycle will be generated.
PPIA,	○ New PPIA, or ○ Reinstated PPIA where a new financial statement was taken,	Enter 104 cycles from the current cycle.
PPIA,	Reinstated PPIA where an existing financial statement was used (and the current Agreement Review Date is within 104 cycles from the cycle the previous financial statement was taken),	No entry is required (leave existing review cycle).
PPIA,	Reinstated PPIA where an existing financial statement was used (and the current Agreement Review Date is more than 104 cycles),	Enter 104 cycles from the cycle the previous financial statement was taken.

16. AGREEMENT ACCEPTANCE: Current date is generated. Identifies the date the IA was accepted. This is the date the computer uses to determine any failure to pay penalty rate.

If ...	Then ...
The IA is immediately input upon acceptance	No change to the generated date is necessary.
The IA is not immediately input upon acceptance	Change to the agreement acceptance date (cannot be greater than current date, or more than six months prior to current date); Format is YYYYMMDD
Example: The IA is accepted, but sent to another location for input	

Any line marked with a # is for Official Use Only

Note: The agreement acceptance date is not necessarily the date the request was received from the taxpayer; it is the date you have all information needed and make the determination the request is acceptable.

Note: If the IA is erroneously defaulted, ensure the original acceptance date is entered here.

Note: If adding a new liability to a current IA, the agreement acceptance date should not be changed.

17. **ASSESS IND:** Assessment Indicator. Indicates whether or not a new assessment will suspend the IA.

If ...	Then ...
An anticipated assessment, such as Examination, AUR, or a current year return not yet posted, posts to IDRS within ten weeks for unassessed modules	Enter "1" Note: If entering "1", enter a history item on AMS recording unassessed modules and their balances to be included in the IA
There are no anticipated assessments	Enter "0"

18. **AGRD SKP:** Agreed Skip. Indicates whether or not the taxpayer can skip a payment. For guidance on skips, see IRM 5.19.1.6.4.19(6), Revision/Reinstatement of IAs.

19. **REMIND SUP:** Suppress Reminder Notice indicator. Indicates whether or not the reminder notice should be suppressed.

If ...	Then ...
A CTLV	Enter "1"
Not a CTLV	Enter "0"

20. **REVIEW SUP:** Review Suppression. Used to suppress the future review of the IA as described in item "14" above; enter as follows:

If ...	Then ...
A BMF PPIA	Enter "6"
An IMF PPIA	Enter "5"
Not a PPIA	Enter "1"

21. **DFLT SUP:** Default Notice Suppression. Indicates whether or not the default notice should be suppressed.

If ...	Then ...
A CTLV	Enter "1"
Not a CTLV	Enter "0"

- 22. **CR TIN:** Cross-Reference TIN. If the IA includes one or more cross-referenced accounts, enter the cross-reference TIN(s).
- 23. **NC:** Cross-Reference NC. If the IA includes one or more cross-referenced accounts, enter its NC(s).
- 24. **ASSESS IND:** Cross-Reference Assessment Indicator. Leave blank.

Note: In order to use the cross-reference assessment indicator, the cross-reference must include at least one assessed module. If the cross-reference account does not include any assessed modules, IDRS will not allow entries in "22"-"24". If pre-assessed or unassessed modules under a cross-referenced TIN(s) are to be included in the IA, enter a history item on AMS showing the account(s), module(s) and balance(s) to be included in the IA.

- 25. **EFT IND:** EFT Indicator. Used for DDIA's. Indicates whether or not the EFT is in effect. Input "1" to turn on the request to the bank.

Note: Do not input the EFT codes unless you are authorized to use these CCs. Only **ACS**, **ACSS**, **CSCO** and **CCP** employees input DDIA's.

- 26. **PAYEE PRIM NAME:** Payee Primary Name Line. Enter the employer/levy source name if a PDIA or CTLV.
- 27. **PAYEE CONT NAME:** Payee Name Continued. Continue the employer/levy source name here, if needed.
- 28. **PAYEE CARE OF NAME:** Payee Care Of Name. Enter a "care of" name if a PDIA or CTLV, if needed.
- 29. **PAYEE STREET:** Payee Street Address. Enter the employer/levy source street address if a PDIA or CTLV.
- 30. **PAYEE CITY ST ZIP:** Payee City, State and ZIP Code. Enter the employer/levy source city, state, and ZIP Code if a PDIA or CTLV.

Note: Leave no spaces in this field.