

# General Instructions for Certain Information Returns

(Forms 1096, 1097, 1098, 1099, 3921,  
3922, 5498, and W-2G)

2025

Volume 1 of 2



Department of the Treasury  
**Internal Revenue Service**

Instructions for Form 1099-GENERAL (Rev. 2025) Catalog Number 50251Z  
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Section references are to the Internal Revenue Code unless otherwise noted.

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# What's New

**New Form 1099-DA.** Information about the new Form 1099-DA, Digital Asset Proceeds from Broker

Transactions, and its separate instructions has been information on the Form 1099-DA, go to [IRS.gov/ Form1099DA](https://www.irs.gov/Form1099DA).

**Form 1096.** Form 1096 has been revised to reflect the addition of Form 1099-DA due to P.L. 117-58 and amended Regulations section 1.6045-1.

**Form 1099-K.** Notice 2024-85, available at [IRS.gov/irb/ 2024-51 IRB#NOT-2024-85](https://www.irs.gov/irb/2024-51_IRB#NOT-2024-85), provides transition relief for third-party settlement organizations (TPSOs). TPSOs are required to report transactions when the amount of total payments for those transactions is more than \$2,500 in 2025 and more than \$600 in calendar year 2026 and after.

## **Extension of time to furnish statements to recipients.**

The new [Form 15397, Application for Extension of Time to Furnish Recipient Statements](#) is now available. An extension of time to furnish statements must be requested by fax only. See [Extension of time to furnish statements to recipients](#), later, for more information.

## **Future Developments**

For the latest information about developments related to the General Instructions for Certain Information Returns after they were published, go to [General Instructions for Certain Information Returns](#) at [IRS.gov/ 1099GeneralInstructions](https://www.irs.gov/1099GeneralInstructions).

## **Reminders**

**E-filing returns.** The Taxpayer First Act of 2019 authorized the Department of the Treasury and the IRS to issue regulations that

reduce the 250-return e-file threshold. Treasury Decision (T.D.) 9972, published February 23, 2023, lowered the e-file threshold to 10 (calculated by aggregating all information returns), effective for information returns required to be filed on or after January 1, 2024. Go to [IRS.gov/InfoReturn](https://www.irs.gov/InfoReturn) for e-file options.

**Information Reporting Intake System (IRIS).** The IRS has developed IRIS, an online portal that allows taxpayers to electronically file (e-file) information returns after December 31, 2022, for 2022 and later tax years. IRIS is a free service. See *part F* or go to [IRS.gov/IRIS](https://www.irs.gov/IRIS) for additional information and updates.

### **Due date for certain statements sent to recipients.**

The due date for furnishing statements to recipients for Forms 1099-B, 1099-DA, 1099-S, and 1099-MISC (if amounts are reported in boxes 8 or 10) is February 17, 2026. This also



applies to statements furnished as part of a consolidated reporting statement. See the Guide to Information Returns for due dates for all returns.

**E-file.** E-filers are reminded that using the Filing Information Returns Electronically System (FIRE System) requires following the specifications contained in Pub. 1220. IRIS users should follow the specifications in Pub. 5717, IRIS Taxpayer Portal User Guide. Also, the IRS does not provide a fill-in form option for most forms *required to be filed with the IRS* covered by these instructions; however, see Online fillable forms in part E, later. See part F for information on e-file.

**Online fillable forms Copies 1, B, 2, C, and D.** Copies 1, B, 2, C, and D, as applicable, to be furnished to recipients and kept in filers' records, have been made fillable online at [IRS.gov](https://www.irs.gov) for many forms referenced in these instructions. See the separate instructions for Forms 1098, 1098-E&T, 1098-

F, 1098-Q, 1099-A&C, 1099-B, 1099-DA, 1099-DIV, 1099-G, 1099-INT&OID, 1099-K, 1099-LS, 1099-MISC&NEC, 1099-PATR, 1099-R&5498, 1099-S, 1099-SB, and 3921.

**Payee.** Throughout these instructions, a “payee” is any person who is required to receive a copy of the information return by the filer of Forms 1097, 1098, 1099, 3921, 3922, 5498, or W-2G. A payee includes beneficiaries, borrowers, debtors, donors, employees, insureds, participants, payment or credit recipients, policyholders, sellers, shareholders, students, transferors, and winners.

## **Items You Should Note**

### Photographs of Missing Children

The Internal Revenue Service is a proud partner with the [National Center for Missing & Exploited Children® \(NCMEC\)](#). Photographs of missing children selected by the Center may appear in instructions on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

## **Available Instructions**

In addition to these general instructions, which contain general information concerning Forms 1096, 1097, 1098, 1099, 3921, 3922, 5498, and W-2G, we provide specific form instructions separately. Get the instructions you need for completing a specific form from the following list of separate instructions.

- Instructions for Form 1097-BTC.

- Instructions for Form 1098.
- Instructions for Form 1098-C.
- Instructions for Forms 1098-E and 1098-T.
- Instructions for Form 1098-F.
- Instructions for Form 1098-Q.
- Instructions for Forms 1099-A and 1099-C.
- Instructions for Form 1099-B.
- Instructions for Form 1099-CAP.
- Instructions for Form 1099-DA.
- Instructions for Form 1099-DIV.
- Instructions for Form 1099-G.
- Instructions for Form 1099-H.
- Instructions for Forms 1099-INT and 1099-OID.
- Instructions for Form 1099-K.

- Instructions for Form 1099-LS.
- Instructions for Form 1099-LTC.
- Instructions for Forms 1099-MISC and 1099-NEC.
- Instructions for Form 1099-PATR.
- Instructions for Form 1099-Q.
- Instructions for Forms 1099-QA and 5498-QA.
- Instructions for Forms 1099-R and 5498.
- Instructions for Form 1099-S.
- Instructions for Forms 1099-SA and 5498-SA.
- Instructions for Form 1099-SB.
- Instructions for Forms 3921 and 3922.
- Instructions for Form 5498-ESA.
- Instructions for Forms W-2G and 5754.

You can also obtain the latest developments for each of the forms and instructions listed here by going to their information pages at [IRS.gov](https://www.irs.gov). See the separate instructions for each form on the webpage via the link.

See *How To Get Forms, Publications, and Other Assistance*, later.

## **Guide to Information Returns**

See the chart, later, for a brief summary of information return reporting rules.

## **Use Form 1096 To Send Paper Forms to the IRS**

You must send Copies A of all paper Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G to the IRS with Form 1096, Annual Summary and Transmittal of U.S. Information Returns. Instructions for completing Form 1096 are contained on Form 1096. Also see part E.

## **Reporting Backup Withholding on Forms 1099 and W-2G**

If you backup withhold on a payment, you must file the appropriate Form 1099 or Form W-2G with the IRS and furnish a statement to the recipient to report the amount of the payment and the amount withheld. This applies even though the amount of the payment may be below the normal threshold for filing Form 1099 or Form W-2G. For how to report backup withholding, see part N.

## **Substitute Statements to Recipients**

If you are using a substitute form to furnish information statements to recipients (generally Copy B), be sure your substitute statements comply with the rules in Pub. 1179. Pub. 1179, which is revised annually, explains the requirements for format and content of substitute statements to recipients. See part M for additional information.

## **Taxpayer Identification Number (TIN) Matching**

TIN Matching allows a payer or authorized agent who is required to file Forms 1099-B, DA, DIV, G, INT, K, MISC, NEC, OID, and/or PATR, which report income subject to backup withholding, to match TIN and name combinations with IRS records before submitting the forms to the IRS. TIN Matching is one of the e-services products that is offered and is accessible through the IRS website. For program guidelines, see Pub. 2108-A, or go to [IRS.gov](https://www.irs.gov) and enter keyword "TIN Matching" in the upper right corner. It is anticipated that payers who validate the TIN and name combinations before filing information returns will receive fewer backup withholding (CP2100) notices and penalty notices. E-services technical support is available by calling 866-255-0654.



## A. Who Must File

See the separate specific instructions for each form.

**Nominee/middleman returns.** Generally, if you receive a Form 1099 for amounts that actually belong to another person, you are considered a nominee recipient. You must file a Form 1099 with the IRS (the same type of Form 1099 you received) for each of the other owners showing the amounts allocable to each. You must also furnish a Form 1099 to each of the other owners. File the new Form 1099 with Form 1096 with the IRS Submission Processing Center for your area. On each new Form 1099, list yourself as the “payer” and the other owner as the “recipient.” On Form 1096, list yourself as the “Filer.” A spouse is not required to file a nominee return to show amounts owned by the other spouse. The nominee, not the original payer, is responsible for filing the

subsequent Forms 1099 to show the amount allocable to each owner.

**Successor/predecessor reporting.** A successor business entity (a corporation, partnership, or sole proprietorship) and a predecessor business entity (a corporation, partnership, or sole proprietorship) may agree that the successor will assume all or some of the predecessor's information reporting responsibilities. This would permit the successor to file one Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G for each recipient combining the predecessor's and successor's reportable amounts, including any withholding. If they so agree and the successor satisfies the predecessor's obligations and the conditions described on this page, the predecessor does not have to file the specified information returns for the acquisition year. If the successor and predecessor do not agree, or if the requirements described are not met, the

predecessor and the successor each must file Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G for their own reportable amounts as they usually would. For more information and the rules that apply to filing combined Forms 1042-S, see Rev. Proc. 99-50, which is available on page 757 of Internal Revenue Bulletin 1999-52 at [IRS.gov/pub/irs-irbs/irb99-52.pdf](https://www.irs.gov/pub/irs-irbs/irb99-52.pdf).

The combined reporting procedure is available when all the following conditions are met.

1. The successor acquires from the predecessor substantially all the property (a) used in the trade or business of the predecessor, including when one or more corporations are absorbed by another corporation under a merger agreement under which the surviving corporation becomes the owner of all the assets and assumes all the liabilities of the absorbed corporation(s); or (b) used in a

separate unit of a trade or business of the predecessor.

2. The predecessor is required to report amounts, including any withholding, on information returns for the year of acquisition for the period before the acquisition.
3. The predecessor is not required to report amounts, including withholding, on information returns for the year of acquisition for the period after the acquisition.

***Combined reporting agreement.*** The predecessor and the successor must agree on the specific forms to which the combined reporting procedure applies and that the successor assumes the predecessor's entire information reporting obligations for these forms. The predecessor and successor may agree to:

1. Use the combined reporting procedure for all Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G; or
2. Limit the use of the combined reporting procedure to (a) specific forms; or (b) specific reporting entities, including any unit, branch, or location within a particular business entity that files its own separate information returns. For example, if the predecessor's and successor's only compatible computer or recordkeeping systems are their dividends paid ledgers, they may agree to use the combined reporting procedure for Forms 1099-DIV only. Similarly, if the only compatible systems are in their Midwest branches, they may agree to use the combined reporting procedure for only the Midwest branches.

***Combined reporting procedure.*** On each Form 1097, 1098, 1099, 3921, 3922, 5498,

and W-2G filed by the successor, the successor must combine the predecessor's (before the acquisition) and successor's reportable amounts, including any withholding, for the acquisition year and report the aggregate. For transactional reporting, the successor must report each of the predecessor's transactions and each of its own transactions on the appropriate form. The successor may include with the form sent to the recipient additional information explaining the combined reporting.

For purposes of the combined reporting procedure, the sharing of TINs and other information obtained under section 3406 for information reporting and backup withholding purposes does not violate the confidentiality rules in section 3406(f).

***Statement required.*** The successor must file a statement with the IRS indicating the forms that are being filed on a combined

basis under Rev. Proc. 99-50. The statement must:

1. Include the predecessor's and successor's names, addresses, telephone numbers, and employer identification numbers (EINs), and the name and telephone number of the person responsible for preparing the statement;
2. Reflect separately the amount of federal income tax withheld by the predecessor and by the successor for each type of form being filed on a combined basis (for example, Form 1099-R or 1099-MISC); and

3. Be sent separately from Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G by the forms' due dates to:

Internal Revenue Service  
Information Returns Branch  
230 Murall Drive, Mail Stop 4360  
Kearneysville, WV 25430

Do not send Form 1042-S statements to this address. Instead, use the address given in the Instructions for Form 1042-S; see Rev. Proc. 99-50.

**Qualified settlement funds.** A qualified settlement fund must file information returns for distributions to claimants if any transferor to the fund would have been required to file if the transferor had made the distributions directly to the claimants.

For distributions to transferors, a fund is considered in a trade or business for information reporting purposes and may be required to file Form 1099-MISC or other information returns. For payments made by



the fund on behalf of a claimant or transferor, the fund is subject to these same rules and may have to file information returns for payment to third parties. For information reporting purposes, a payment made by the fund on behalf of a claimant or transferor is considered a distribution to the claimant or transferor and is also subject to information reporting requirements.

The same filing requirements, exceptions, and thresholds may apply to qualified settlement funds as apply to any other payer. That is, the fund must determine the character of the payment (for example, interest, fixed or determinable income, or gross proceeds from broker transactions) and to whom the payment is made (for example, corporation or individual).

For more information, see Regulations section 1.468B-2(l). Also, see T.D. 9249, 2006-10 I.R.B. 546, available at [IRS.gov/irb/2006-](https://www.irs.gov/irb/2006-)

[10 IRB#TD-9249](#). T.D. 9249 relates to escrow and similar funds.

**Payments to foreign persons.** See the Instructions for Form 1042-S, relating to U.S. source income of foreign persons, for reporting requirements relating to payments to foreign persons.

**Widely held fixed investment trusts (WHFITs).**

Trustees and middlemen of WHFITs are required to report all items of gross income and proceeds on the appropriate Form 1099. For the definition of a WHFIT, see Regulations section 1.671-5(b)(22). A tax information statement that includes the information provided to the IRS on Forms 1099, as well as additional information identified in Regulations section 1.671-5(e), must be furnished to trust interest holders (TIHs).

Items of gross income (including original issue discount (OID)) attributable to the TIH

for the calendar year, including all amounts of income attributable to selling, purchasing, or redeeming of a trust holder's interest in the WHFIT, must be reported. Items of income that are required to be reported, including non-pro rata partial principal payments, trust sales proceeds, redemption asset proceeds, and sales of a trust interest on a secondary market, must generally be reported on Form 1099-B. See Regulations section 1.671-5(d).

Safe harbor rules for determining the amount of an item to be reported on Form 1099 and a tax information statement with respect to a TIH in a non-mortgage WHFIT (NMWHFIT) and a widely held mortgage trust (WHMT) are found in Regulations sections 1.671-5(f) and (g), respectively.

Trustees and middlemen must follow all the rules for filing Forms 1099 with the IRS and furnishing a statement to the TIH (except as noted below) as described in parts A through S of these instructions. Trustees and

middlemen should also follow the separate instructions for Forms 1099-B, 1099-DIV, 1099-INT, 1099-MISC, and 1099-OID, as applicable, which may address additional income reporting requirements.

***Due date and other requirements for furnishing statement to TIH.*** The written tax information for 2025 furnished to the TIH is due on or before March 16, 2026. For other items of expense and credit that must be reported to the TIH, see Regulations section 1.671-5(c).

There is no reporting requirement if the TIH is an exempt recipient unless the trustee or middleman backup withholds under section 3406. If the trustee or middleman backup withholds, then follow the rules in part N. An exempt recipient for this purpose is defined in Regulations section 1.671-5(b)(7).

***Reporting to foreign persons.*** Items of a WHFIT attributable to a TIH who is not a U.S. person must be reported and amounts

withheld following the provisions of sections 1441 through 1464. See Form 1042-S and its separate instructions for more information.



*For instructions on how to report a disposition of digital assets held by a WHFIT, see the Instructions for Form 1099-DA.*

## **Foreign Account Tax Compliance Act (FATCA) Filing Requirements of Certain Foreign Financial Institutions (FFIs)**

If you are required to report an account that is a U.S. account under chapter 4 of the Internal Revenue Code, you may be eligible to elect to report the account on Form(s) 1099 instead of on Form 8966, FATCA Report.



*If the account is either a U.S. account held by a passive nonfinancial foreign entity (NFFE) that is a U.S.-owned foreign entity or an account held by an owner-documented FFI, do not file a Form*

*1099 with respect to such an account. Instead, you must file Form 8966, in accordance with its requirements and its accompanying instructions, to report the account for chapter 4 purposes.*

**Election described in Regulations section 1.1471-4(d)(5)(i)(A).** You are eligible to make this election to report an account on Form(s) 1099 if:

- You are a participating FFI (including a Reporting Model 2 FFI) (PFFI) or are a registered deemed-compliant FFI (RDC FFI) (other than a Reporting Model 1 FFI) required to report a U.S. account as a condition of your applicable RDC FFI status (see Regulations section 1.1471-5(f)(1)(i));
- You are required to report the account as a U.S. account for chapter 4 purposes; and

- The account is a U.S. account held by a specified U.S. person.

**Election described in Regulations section 1.1471-4(d)(5)(i)(B).** You are eligible to make this election to report an account on Form(s) 1099 if:

- You are a PFFI or are an RDC FFI (other than a Reporting Model 1 FFI) required to report a U.S. account as a condition of your applicable RDC FFI status (see Regulations section 1.1471-5(f)(1)(i));
- You are required to report the account as a U.S. account for chapter 4 purposes; and
- The account is a U.S. account held by a specified U.S. person that is a cash value insurance contract or annuity contract that you elect to report in a manner similar to section 6047(d).

You may make an election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B) either with respect to all such U.S. accounts or with respect to any clearly identified group of such accounts (for example, by line of business or by location where the account is maintained).

**Special reporting by U.S. payer described in Regulations section 1.1471-**

**4(d)(2)(iii)(A).** If you are a U.S. payer that is a PFFI other than a U.S. branch, you may also satisfy your requirement to report with respect to a U.S. account for chapter 4 purposes by reporting on each appropriate Form 1099 in the manner described in Regulations section 1.1471-4(d)(2)(iii)(A).

**Reporting procedure.** If you are an FFI that is eligible to make an election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B) or are a U.S. payer reporting as described in Regulations section 1.1471-4(d)(2)(iii)(A), you must do so by filing each appropriate



Form 1099 with the IRS and reporting the payments required to be reported by a U.S. payer (as defined in Regulations section 1.6049-5(c)(5)) with respect to the account. However, see *Payments required to be reported*, later. Also see the separate specific instructions for each form to determine which form to file.



*All Form 1099 filers must have an EIN. If you have not previously filed a Form 1099 or other return, you must obtain an EIN and include it on each Form 1099 that you file. See part K for more information, including how to obtain an EIN and exceptions to the EIN rule.*

In addition to the information otherwise required to be reported on the appropriate Form 1099, you must also include the following information for each account you are reporting as described in Regulations section 1.1471-4(d) (2)(iii)(A) or (d)(5)(i)(A) or (B).

- The name, address, and TIN of the account holder.
- The account number.
- If applicable, the jurisdiction of the branch that maintains the account being reported by adding the branch's jurisdiction after the payer's name, that is, "Payer's Name (Jurisdiction X branch)."



*If you are an FFI making an election described in ! Regulations section 1.1471-4(d)(5)(i)(A) or (B), or are a U.S. payer reporting as described in Regulations section 1.1471-4(d)(2)(iii)(A), you are required to report the payee's account number on each Form 1099 you file (regardless of the fact that the account number may otherwise be optional for purposes of reporting on the applicable Form 1099).*

If you are a sponsoring entity that is reporting a U.S. account on behalf of a sponsored FFI described above, report on the appropriate Form(s) 1099 the following information in the payer boxes (if filing on paper) or in the appropriate fields of the payer record (if e-filing). • For the name, enter the sponsored FFI's name on the first line and the sponsoring entity's name on the second line.

- For the address, enter the sponsoring entity's address.
- For the federal (or taxpayer) identification number, enter the sponsored FFI's EIN.

In addition, if you are e-filing, enter numeric code "1" in the "Transfer Agent Indicator" field. See Pub. 1220 for e-file of forms. If you are filing on paper, enter your Global Intermediary Identification Number (GIIN) in the lower right-hand portion of the title area on the top of Form 1096. For transmittal of

paper forms, see Form 1096 and its accompanying instructions.

If you are an FFI described above that is electing to report an account to which you did not make any payments for the calendar year that are required to be reported on a Form 1099, you must report the account on Form 1099-MISC or 1099-NEC. In addition, if you made any payments for the calendar year that would be required to be reported on a Form 1099 if not for an applicable dollar amount threshold, you must also report the account on Form 1099-MISC or 1099-NEC. See the Instructions for Forms 1099-MISC and 1099-NEC.

**Payments required to be reported.** If you make an election described in Regulations section 1.1471-4(d)(5) (i)(A) or (B), you are required to report any payments made to the account as required for purposes of the election, that is, payments that would be

reportable under sections 6041, 6042, 6045, and 6049 if you were a U.S. payer.



*Reporting under chapter 4 does not affect an FFI's otherwise applicable obligations to report payments as a payer under chapter 61.*

**Forms 1099 used.** The payments required to be reported under this election for calendar year 2025 must be reported, as applicable, on Form 1099-B, Proceeds From Broker or Barter Exchange Transactions; 1099-DIV, Dividends and Distributions; 1099-INT, Interest Income; 1099-MISC, Miscellaneous Information; 1099-NEC, Nonemployee Compensation; 1099-OID, Original Issue Discount; or 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. Also see the separate specific instructions for each form.

**Definitions.** Generally, for detailed information about definitions that apply for purposes of chapter 4, see Regulations

section 1.1471-1(b). A reporting foreign intermediary (FI) under a Model 2 Intergovernmental Agreement (IGA) should also refer to definitions that may apply under that IGA or apply pursuant to any applicable domestic law pertaining to its FATCA obligations. Solely for purposes of filing Forms 1099, the following definitions are provided to help guide filers through the process.

***Account.*** An account means a financial account described in Regulations section 1.1471-5(b), including a cash value insurance contract and an annuity contract.

***Account holder.*** An account holder is the person who holds a financial account, as determined under Regulations section 1.1471-5(a)(3).

***Foreign financial institution (FFI).*** An FFI generally means a foreign entity that is a financial institution.

***Owner-documented FFI.*** An owner-documented FFI is an FFI described in Regulations section 1.1471-5(f)(3).

***Participating FFI (PFFI).*** A PFFI is an FFI that has agreed to comply with the requirements of an FFI agreement with respect to all branches of the FFI, other than a branch that is a Reporting Model 1 FFI or a U.S. branch. The term “PFFI” also includes an FFI described in a Model 2 IGA that has agreed to comply with the requirements of an FFI agreement with respect to a branch, and a qualified intermediary (QI) branch of a U.S. financial institution, unless such branch is a Reporting Model 1 FFI.

***Recalcitrant account holder.*** A recalcitrant account holder is an account holder (other than an account holder that is an FFI) of a PFFI or RDC FFI that has failed to provide the FFI maintaining its account with the information required under Regulations section 1.1471-5(g).

## ***Registered deemed-compliant FFI (RDC FFI).***

An RDC FFI is an FFI described in Regulations section 1.1471-5(f)(1), and includes a Reporting Model 1 FFI, a QI branch of a U.S. financial institution that is a Reporting Model 1 FFI, and a nonreporting foreign intermediary (FI) treated as an RDC FFI under a Model 2 IGA.

***Reporting Model 1 FFI.*** A Reporting Model 1 FFI is an FI, including a foreign branch of a U.S. financial institution, treated as a reporting financial institution under a Model 1 IGA.

***Reporting Model 2 FFI.*** A Reporting Model 2 FFI is an FI or branch of an FI treated as a reporting financial institution under a Model 2 IGA.

***Specified U.S. person.*** A specified U.S. person is any U.S. person described in Regulations section 1.1473-1(c).



***Sponsored FFI.*** A Sponsored FFI is an FFI that is an investment entity, a controlled foreign corporation (CFC), or a closely held investment vehicle that has a Sponsoring Entity that performs certain due diligence, withholding, and reporting obligations on behalf of the Sponsored FFI.

***Sponsoring Entity.*** A Sponsoring Entity is an entity that has registered with the IRS to perform the due diligence, withholding, and reporting obligations of one or more Sponsored FFIs or Sponsored Direct Reporting NFFEs.

***U.S. account.*** A U.S. account is any account held by one or more specified U.S. persons. A U.S. account also includes any account held by a passive NFFE that has one or more substantial U.S. owners, or in the case of a Reporting Model 2 FFI, any account held by a passive NFFE that has one or more controlling persons that are specified U.S. persons. See

Regulations section 1.1471-5(a) and an applicable Model 2 IGA.

## **B. Other Information Returns**

The income information you report on the following forms must not be repeated on Forms 1099 or W-2G.

- Form W-2, reporting wages and other employee compensation.
- Forms 1042-S and 1000, reporting income to foreign persons.
- Form 2439, reporting undistributed long-term capital gains of a regulated investment company (RIC) or real estate investment trust (REIT).
- Schedule K-1 or K-3 (Form 1065), reporting distributive shares to members of a partnership.
- Schedule K-1 (Form 1041), reporting distributions to beneficiaries of trusts or estates.

- Schedule K-1 or K-3 (Form 1120-S), reporting distributive shares to shareholders of S corporations.
- Schedule K of Form 1120-IC-DISC, reporting actual and constructive distributions to shareholders and deferred DISC income.
- Schedule Q (Form 1066), reporting income from a real estate mortgage investment conduit (REMIC) to a residual interest holder.

## C. When To File

Except as indicated below, file Forms 1097, 1098, 1099, 3921, 3922, or W-2G on paper by March 2, 2026, or March 31, 2026, if e-filing. File Forms 5498, 5498-ESA, 5498-QA, and 5498-SA by June 1, 2026. Form 1096 must accompany all paper submissions. See part E for paper and part F for e-file requirements.



*The following are exceptions to the filing deadlines shown above.*

- File and furnish a copy of Form 1099-NEC on paper or electronically by February 2, 2026.*
- Form 1099-SB is generally due by March 2, 2026, or March 31, 2026, if e-filing, but see Regulations section 1.6050Y-3(c) for a special exception.*

You will meet the requirement to file timely if the form is properly addressed, postmarked,

and mailed using the official mail of the United States, or a private delivery service (PDS) designated by the IRS on or before the due date. If the regular due date falls on a Saturday, Sunday, or legal holiday in the District of Columbia or where the return is to be filed, file by the next business day. A business day is any day that is not a Saturday, Sunday, or legal holiday in the District of Columbia or where the return is to be filed. See *part M* about providing Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G or statements to recipients. See section 11 of Pub. 15 for a list of legal holidays.

**Private delivery services (PDSs).** You can use certain PDSs designated by the IRS to meet the “timely mailing as timely filing” rule for information returns. Go to [IRS.gov/PDS](https://www.irs.gov/PDS) for the current list of designated PDSs.

The PDS can tell you how to get written proof of the mailing date.

For the IRS mailing address to use if you're using a PDS, go to [IRS.gov/PDSstreetAddresses](https://www.irs.gov/PDSstreetAddresses) and select the address that corresponds with the city of the address where you would otherwise mail your information returns under D. Where To File, later.



*PDSs can't deliver items to P.O. boxes. You must use the U.S. Postal Service to mail any item to an IRS P.O. box address. Go to [IRS.gov/ PDSstreetAddresses](https://www.irs.gov/PDSstreetAddresses) for the street addresses to be used by PDSs.*

**Reporting period.** Forms 1097, 1098, 1099, 3921, 3922, and W-2G are used to report amounts received, paid, credited, donated, transferred, or canceled (in the case of Form 1099-C) during the calendar year. Forms 5498, 5498-ESA, 5498-QA, and 5498-SA are used to report amounts contributed and the fair market value (FMV) of an account for the calendar year.

**Extension of time to file.** You can get an automatic 30-day extension of time to file by completing Form 8809. The form may be submitted on paper, or through the FIRE System either as a fill-in form or an electronic file. A signature or explanation may be required for the extension. However, you must file Form 8809 by the due date of the returns in order to get the 30-day extension. Under certain hardship conditions, you may apply for an additional 30-day extension. See Form 8809 for more information.



*For Forms W-2 and 1099-NEC, no automatic extension is available. See Form 8809.*



*For tax year 2025, requests for extensions of time to file Form 5498-QA may be filed on paper only.*

**How to apply.** As soon as you know that a 30-day extension of time to file is needed, file Form 8809.



- Follow the instructions on Form 8809 and mail it to the address listed in the instructions on the form. See the instructions for Form 8809 for more information.
- You can submit the extension request online through the FIRE System. You are encouraged to submit requests using the online fillable form. See *Part B* in Pub. 1220 for more information on filing online or e-filing.

***Extension for statements to recipients.***

For information on requesting an extension of time to furnish statements to recipients, see *Extension of time to furnish statements to recipients*, later, under *part M*.

## D. Where To File



*Use the 3-line address for your state for mailing information returns.*

Send all information returns filed on paper to the following.

**If your principal business,  
office or agency, or legal  
residence in the case of an  
individual, is located in:**

**Use the following address:**

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Alabama, Arizona, Arkansas,  
Delaware, Florida, Georgia,  
Kentucky, Maine,  
Massachusetts, Mississippi,  
New Hampshire, New Jersey,  
New Mexico, New York, North  
Carolina, Ohio, Texas, Vermont,  
Virginia

Internal Revenue Service  
Austin Submission Processing  
Center  
P.O. Box 149213  
Austin, TX 78714

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Alaska, Colorado, Hawaii,  
Idaho, Illinois, Indiana, Iowa,  
Kansas, Michigan, Minnesota,  
Missouri, Montana, Nebraska,  
Nevada, North Dakota,  
Oklahoma, Oregon, South  
Carolina, South Dakota,  
Tennessee, Utah, Washington,  
Wisconsin, Wyoming

Department of the Treasury  
IRS Submission Processing  
Center  
P.O. Box 219256  
Kansas City, MO 64121-9256

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California, Connecticut, District  
of Columbia, Louisiana,  
Maryland, Pennsylvania, Rhode  
Island, West Virginia

Department of the Treasury  
IRS Submission Processing  
Center  
1973 North Rulon White Blvd.  
Ogden, UT 84201

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If your legal residence or principal place of business, or principal office or agency, is outside the United States, use the following address.

Internal Revenue Service  
Austin Submission Processing Center  
P.O. Box 149213  
Austin, TX 78714

**State and local tax departments.** Contact the applicable state and local tax department as necessary for reporting requirements and where to file.

## E. Filing Returns With the IRS

The IRS strongly encourages the quality review of data before filing to prevent erroneous notices from being mailed to payees (or others for whom information is being reported).



*Generally, you are not required to report payments smaller than the minimum described for a form; however, you may prefer, for economy and your own convenience, to file Copies A for all payments. The IRS encourages this.*

If you must file any Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G with the IRS and you are filing paper forms, you must send a Form 1096 with each type of form as the transmittal document. You must group the forms by form number and submit each group with a separate Form 1096. For example, if you file Forms 1098, 1099-A, and 1099-MISC,

complete one Form 1096 to transmit Forms 1098, another for Forms 1099-A, and a third for Forms 1099-MISC. Specific instructions for completing Form 1096 are included on the form. Also, see Transmitters, paying agents, etc., later. For information about filing corrected paper returns, see part H.



*Because the IRS processes paper forms by machine (optical character recognition equipment), you cannot file Form 1096 or Copy A of Forms 1098, 1099, 3921, or 5498 that you print from the IRS website. But see Online fillable forms, later, for some forms that you can fill in and print from the IRS website. Additionally, you can still use Copy B of online forms to provide recipient statements, even if you can't file the online forms with the IRS.*

You can order information returns and instructions online at [IRS.gov/OrderForms](https://www.irs.gov/OrderForms), or you can mail an order to the address in part I.

See Pub. 1179 for specifications for private printing of substitute information returns. You may not request special consideration. Only forms that conform to the official form and the specifications in Pub. 1179 are acceptable for filing with the IRS.

**Online fillable forms.** Due to the very low volume of paper Forms 1097-BTC, 1098-C, 1098-MA, 1098-Q, 1099-CAP, 1099-LTC, 1099-Q, 1099-QA, 1099-SA, 3922, 5498-ESA, 5498-QA, and 5498-SA received and processed by the IRS each year, these forms have been converted to online fillable PDFs. You may fill out these forms, found online at [IRS.gov/FormsPubs](https://www.irs.gov/forms-pubs), and send Copy B to each recipient. For filing with the IRS, follow your usual procedures for e-filing if you are filing 10 or more information returns. If you are filing any of these forms on paper due to a low volume of recipients, **for these forms only**, you may file a black-and-white Copy A that you print from the IRS website with Form



1096. See part G for paper document reporting. You must not use these online fillable forms if you are required to e-file.

**Transmitters, paying agents, etc.** A transmitter, service bureau, paying agent, or disbursing agent (hereafter referred to as “agent”) may sign Form 1096 on behalf of any person required to file (hereafter referred to as “payer”) if the conditions in (1) and (2) below are met.

1. The agent has the authority to sign the form under an agency agreement (oral, written, or implied) that is valid under state law.
2. The agent signs the form and adds the caption “For: (Name of payer).”

Signing of the form by an authorized agent on behalf of the payer does not relieve the payer of the liability for penalties for not filing a correct, complete, and timely Form 1096 and accompanying returns.

Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G, or acceptable substitute statements, to recipients issued by a service bureau or agent should show the same payer's name as shown on the information returns filed with the IRS.

For information about the election to report and deposit backup withholding under the agent's TIN and how to prepare forms if the election is made, see Rev. Proc. 84-33, 1984-1 C.B. 502, and the Instructions for Form 945.

**Keeping copies.** Generally, keep copies of information returns you filed with the IRS, or have the ability to reconstruct the data, for at least 3 years (4 years for Form 1099-C) from the due date of the returns. Keep copies of information returns for 4 years if backup withholding was imposed.

**Shipping and mailing.** Send the forms to the IRS in a flat mailer (not folded). If you are sending many forms, you may send them

in conveniently sized packages. On each package, write your name, number the packages consecutively, and place Form 1096 in package number 1. Postal regulations require forms and packages to be sent by First-Class Mail.

## F. Electronic Reporting

E-file is available, and may be required, for filing all information returns discussed in these instructions, other than Form 5498-QA (see *Who must e-file*, later). Different types of payments, such as interest, dividends, and rents, may be reported in the same submission.



You can e-file Forms 1097, 1098, 1099, 3921, 3922, 5498,

and W-2G, **except Forms 1099-DA and 5498-QA**, through the FIRE System; however, you must have software that can produce a file in the proper format according to Pub. 1220. Pub. 1220 provides the procedures for reporting electronically and is updated annually. Pub. 1220 is available at [IRS.gov](http://IRS.gov). The FIRE System does not provide a fill-in form option for information return reporting. The FIRE System operates 24 hours a day, 7 days a week. You may access

the FIRE System online at [FIRE.IRS.gov](https://FIRE.IRS.gov). Forms 1099 may also be e-filed using IRIS, described later, without special software.



*Form 1099-DA may not be filed through the FIRE System and must be electronically filed through*



*Form 5498-QA can only be filed on paper.*

## **Information Reporting Intake System**

**(IRIS).** The IRS has developed a free online portal that allows taxpayers to e-file Forms 1099 after December 31, 2022, for 2022 and later returns. Users should follow the specifications in Pub. 5717, IRIS Taxpayer Portal User Guide. Go to [IRS.gov/IRIS](https://IRS.gov/IRIS) for additional information and updates.

**Due dates.** E-file Forms 1097, most Forms 1098, and most Forms 1099, 3921, 3922, or W-2G by March 31, 2026. File Forms 5498, 5498-ESA, 5498-QA, or 5498-SA by June 1, 2026. See part M about furnishing Forms

1097, 1098, 1099, 3921, 3922, 5498, and W-2G, or statements, to recipients.



*File Form 1099-NEC by February 2, 2026.*

**How to request an extension of time to file.** For information about requesting an extension of time to file, see *Extension of time to file*, earlier, under *part C*.



*If you e-file, do not file the same returns on paper.*

**Who must e-file.** If you are required to file 10 or more information returns during the year, you must e-file. The 10-or-more requirement **does not** apply separately to each type of form. For example, if you must file four Forms 1098 and six Forms 1099-A, you must e-file.

The e-file requirement does not apply if you apply for and receive a hardship waiver. See *How to request a waiver from e-filing*, later.



*If you are required to e-file but fail to do so, and you do not have an approved waiver, you may be subject to a penalty.*



*The IRS encourages you to e-file.*

**Filing requirement does not apply separately to originals and corrections.**

The e-filing requirement does not apply separately to original returns and corrected returns. If your original information returns are required to be e-filed, any corrected information return must also be e-filed. For example, if you e-file five Forms 1098 and five Forms 1099-DIV and you are making four corrections, your corrections must also be e-filed.

For electronic corrections in the FIRE system, see Pub. 1220. For electronic corrections in the IRIS Application to Application system, see Pub. 5718. For electronic corrections in the IRIS Portal system, see Pub. 5717.

**How to report incorrect payer name and/or TIN.** If a payer discovers an error in reporting the payer (not recipient) name and/or TIN, write a letter containing the following information.

1. Name and address of the payer.
2. Type of error (including the incorrect payer name/TIN that was reported).
3. Tax year.
4. Payer TIN.
5. Transmitter Control Code (TCC).
6. Type of return.
7. Number of payees.
8. Filing method (paper or electronic).



9. Was federal income tax withheld?

Send the letter to:

Internal Revenue Service  
Information Returns Branch  
230 Murall Drive, Mail Stop 4360  
Kearneysville, WV 25430



*If a payer realizes duplicate reporting or a large percentage of incorrect information has been filed, contact the information reporting customer service site at 866-455-7438 for further instructions.*

**How to get approval to e-file.** You will need to apply for a Transmitter Control Code (TCC) to e-file information returns. You can e-file Forms 1099 using IRIS and/or FIRE. A separate TCC is required for each system, IRIS-TCC and/or FIRE-TCC. An IRIS-TCC will not work for FIRE and vice versa. An EIN is required to apply for a TCC. As the TCC application process may take up to 45 days to process, you should apply before the filing season. Once you receive your TCC, it can be

used from year to year. See [IRS.gov/InfoReturn](https://www.irs.gov/InfoReturn) for more information.



*Form 4419 will no longer be accepted to update information for those that received their TCC before September 26, 2021. See [IRS.gov/FIRE](https://www.irs.gov/FIRE) for more information.*

**How to request a waiver from e-filing.** To receive a waiver from the required e-filing of information returns, submit Form 8508 at least 45 days before the due date of the returns for which you are requesting a waiver. You cannot apply for a waiver for more than 1 tax year at a time. If you need a waiver for more than 1 tax year, you must reapply at the appropriate time each year.

If a waiver for original returns is approved, any corrections for the same types of returns will be covered under the waiver. However, if you e-filed original returns but you want to submit your corrections on paper, a waiver must be approved for the corrections.

If you receive an approved waiver, do not send a copy of it to the IRS Submission Processing Center where you file your paper returns. Keep the waiver for your records only.

**Penalty.** If you are required to e-file but fail to do so, and you do not have an approved waiver, you may be subject to a penalty for failure to file electronically unless you establish reasonable cause. For most of the information returns discussed in these instructions, the maximum penalty is \$340 per return. However, the penalty for a failure to file electronically applies only to the number of returns that exceeds 10. See part Q.

The penalty does not apply separately to original returns and corrected returns. See Filing requirement does not apply separately to originals and corrections, earlier.

## **G. Paper Document Reporting**

If you are not required to electronically file as described in part F, then follow these guidelines.

1. Although handwritten forms are acceptable, they must be completely legible and accurate to avoid processing errors. Handwritten forms often result in name/TIN mismatches. Use block print, not script characters. If you have a small number of forms, consider contacting an IRS business partner who may be able to prepare them with little or no cost to you. See (5) below for details. Type entries using black ink in 12-point Courier font. Copy A is read by machine and must be typed clearly using no corrections in the data entry fields. Data must be printed in the middle of the blocks, well separated from other printing and guidelines. Entries

completed by hand, or using script, italic, or proportional spaced fonts, or in colors other than black, cannot be read correctly by machine. Make all dollar entries without the dollar sign, but include the decimal point (for example, 00000.00). Show the cents portion of the money amounts. If a box does not apply, leave it blank.

2. Do not enter 0 (zero) or "None" in money amount boxes when no entry is required. Leave the boxes blank unless the instructions specifically require that you enter a 0 (zero). For example, in some cases, you must enter 0 (zero) to make corrections. See Do not enter 0 (zero) or "None" in money amount boxes when no entry is required. Leave the boxes blank unless the instructions specifically require that you enter a 0 (zero). For example, in some cases, you must

enter 0 (zero) to make corrections.  
See part H.

3. Do not enter number signs (#)—RT 2, not Rt. #2.
4. Send the entire page of Copy A of your information returns with Form 1096 to the IRS even if some of the forms are blank or void. Do not use staples on any forms.
5. To locate an IRS business partner who may be able to offer low-cost or even free filing of certain forms, enter “e-file for Business Partners” in the search box on [IRS.gov](https://www.irs.gov).

**Multiple filings.** If, after you file Forms 1097, 1098, 1099, 3921, 3922, 5498, or W-2G, you discover additional forms that are required to be filed, file these forms with a new Form 1096. Do not include copies or information from previously filed returns.

**Required format.** Because paper forms are scanned, all Forms 1096 and Copies A of Forms 1097, 1098, 1099, 3921, 3922, and 5498 must be prepared in accordance with the following instructions. If these instructions are not followed, you may be subject to a penalty for each incorrectly filed document. See part O.

1. Do not cut or separate Copies A of the forms that are printed two or three to a sheet (except Form W-2G). Generally, Forms 1097, 1098, 1099, 3921, 3922, and 5498 are printed two or three to an 8<sup>1</sup>/<sub>2</sub> x 11 inch sheet. Form 1096 is printed one to an 8<sup>1</sup>/<sub>2</sub> x 11 inch sheet. These forms must be submitted to the IRS on the 8<sup>1</sup>/<sub>2</sub> x 11 inch sheet. If at least one form on the page is correctly completed, you must submit the entire page. Forms W-2G may be separated and submitted as

single forms. Send the forms to the IRS in a flat mailer (not folded).

2. Forms 1098, 1098-MA, 1099-A, 1099-C, 1099-CAP, 1099-G, 1099-H, 1099-INT, 1099-K, 1099-LTC, 1099-PATR, 1099-QA, 1099-S, 1099-SA, 5498-ESA, 5498-QA, and 5498-SA that you print from [IRS.gov](https://www.irs.gov) will print 1-to-a-page on 8<sup>1</sup>/<sub>2</sub> x 11 inch paper. Do not cut off the excess paper, unless you are using a pinfeed printer. If so, remove the pinfeed strip.
3. No photocopies of any forms are acceptable. See *How To Get Forms, Publications, and Other Assistance*, later.
4. Do not staple, tear, or tape any of these forms. It will interfere with the IRS's ability to scan the documents.
5. Pinfeed holes on the form are not acceptable. Pinfeed strips outside the



8<sup>1</sup>/<sub>2</sub> x 11 inch area must be removed before submission, without tearing or ripping the form. Substitute forms prepared in continuous or strip form must be burst and stripped to conform to the size specified for a single sheet (8<sup>1</sup>/<sub>2</sub> x 11 inches) before they are filed with the IRS.

6. Do not change the title of any box on any form. Do not use a form to report information that is not properly reportable on that form. If you are unsure of where to report the data, call the information reporting customer service site at 866-455-7438 (toll free).
7. Report information only in the appropriate boxes provided on the forms. Make only one entry in each box unless otherwise indicated in the form's specific instructions.

8. Do not submit any copy other than Copy A to the IRS.
9. Do not use prior year forms unless you are reporting prior year information. Do not use subsequent year forms for the current year. Because forms are scanned, you must use the current year form to report current year information.
10. Use the official forms or substitute forms that meet the specifications in Pub. 1179. If you submit substitute forms that do not meet the current specifications and that are not scannable, you may be subject to a penalty for each return for improper format. See part O.
11. Do not use dollar signs (\$) (they are preprinted on the forms), ampersands (&), asterisks (\*), commas (,), or other special characters in money amount boxes.

12. Do not use apostrophes ('), asterisks (\*), or other special characters on the payee name line.

**Common errors.** Be sure to check your returns to prevent the following common errors.

1. Duplicate filing. Do not send the same information to the IRS more than once. Also see *Multiple filings*, earlier.
2. Filer's name, address, and TIN are not the same on Form 1096 and the attached Forms 1097, 1098, 1099, 3921, 3922, 5498, or W-2G.

3. Decimal point to show dollars and cents omitted. For example, 1230.00 is correct, not 1230.
4. Two or more types of returns submitted with one Form 1096 (for example, Forms 1099-INT and 1099-MISC with one Form 1096). You must submit a separate Form 1096 with each type of return.

## H. Corrected Returns on Paper Forms



*To file corrections for e-filed forms, see part F and Pub. 1220.*

If you filed a paper return with the IRS and later discover you made an error on it, you must:

- Correct it as soon as possible and file Copy A and Form 1096 with your IRS Submission Processing Center (see part D), and
- Furnish statements to recipients showing the correction.

When making a correction, complete all information (see Filing corrected returns on paper forms, later).

- Do not cut or separate forms that are two or three to a page. Submit the

entire page even if only one of the forms on the page is completed.

- Do not staple the forms to Form 1096.
- Do not send corrected returns to the IRS if you are correcting state or local information only. Contact the state or local tax department for help with this type of correction.

To correct payer information, see Reporting incorrect payer name and/or TIN, earlier.

**Form 1096.** Use a separate Form 1096 for each type of return you are correcting. For the same type of return, you may use one Form 1096 for both originals and corrections. You do not need to correct a previously filed Form 1096.

**CORRECTED checkbox.** Enter an "X" in the "CORRECTED" checkbox only when correcting a form previously filed with the IRS or furnished to the recipient. Certain errors require two returns to make the correction.

See Filing corrected returns on paper forms, later, to determine when to check the “CORRECTED” checkbox.

**Account number.** If the account number was provided on the original return, the same account number must be included on both the original and corrected returns to properly identify and process the correction. If the account number was not provided on the original return, do not include it on the corrected return. See part L.

**Recipient's statement.** You may enter a date next to the “CORRECTED” checkbox. This will help the recipient in the case of multiple corrections.

**Filing corrected returns on paper forms.** The Error Charts for Filing Corrected Returns on Paper Forms, later, give step-by-step instructions for filing corrected returns for the most frequently made errors. They are grouped under Error Type 1 or 2. Correction of errors may require the submission of more

than one return. Be sure to read and follow the steps given.



*If you fail to file correct information returns or furnish a correct payee statement, you may be subject to a penalty. See part O. Regulations section 301.6724-1 (relating to information return penalties) does not require you to file corrected returns for missing or incorrect TINs if you meet the reasonable-cause criteria. You are merely required to include the correct TIN on the next original return you are required to file.*

*However, even if you meet the reasonable-cause criteria, the IRS encourages you to file corrections for incorrect or missing TINs so that the IRS can update the payees' records.*



# I. Void Returns

An “X” in the “VOID” box at the top of the form will not correct a previously filed return. See part H for instructions for making corrections.

**VOID box.** If a completed or partially completed Form 1097, 1098, 1099, 3921, 3922, or 5498 is incorrect and you want to void it before submission to the IRS, enter an “X” in the “VOID” box at the top of the form. For example, if you make an error while typing or printing a form, you should void it. The return will then be disregarded during processing by the IRS. Go to the next form on the page, or to another page, and enter the correct information; but do not check the “CORRECTED” checkbox. Do not cut or separate the forms that are two or three to a page. Submit the entire page even if only one of the forms on the page is a good return.

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Error Charts for Filing Corrected Returns on Paper Forms

Identify the correction needed based on **Error Type 1 or 2**; then follow the steps to make the corrections and file the form(s). Also see [part H](#), earlier.

Error Type 1	Correction
<p><b>Incorrect money amount(s), code, or checkbox</b></p> <p><b>A return was filed when one should not have been filed.</b></p> <p>These errors require only one return to make the correction.</p> <p><b>Caution:</b> If you must correct a TIN or a payee name, follow the instructions under Error Type 2.</p>	<p><b>A. Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G</b></p> <ol style="list-style-type: none"><li>1. Prepare a new information return.</li><li>2. Enter an “X” in the “CORRECTED” box (and date (optional)) at the top of the form.</li><li>3. Correct any recipient information such as money amounts. Report other information as per the original return.</li></ol> <p><b>B. Form 1096</b></p> <ol style="list-style-type: none"><li>1. Prepare a new transmittal Form 1096.</li><li>2. Provide all requested information on the form as it applies to Part A, 1 and 2.</li><li>3. File Form 1096 and Copy A of the return with the appropriate IRS Submission Processing Center.</li><li>4. Do not include a copy of the original return that was filed incorrectly.</li></ol>

Error Type 2	Correction
<p><b>No payee TIN (SSN, EIN, QI-EIN, or ITIN),</b> or <b>Incorrect payee TIN,</b> or <b>Incorrect payee name,</b> or</p> <p><b>Original return filed using wrong type of return</b> (for example, a Form 1099-DIV was filed when a Form 1099-INT should have been filed).</p> <p>Two separate returns are required to make the correction properly. Follow all instructions for both Steps 1 and 2.</p>	<div><div><p><b>Step 1.</b> Identify incorrect return submitted.</p></div><div><ol style="list-style-type: none"><li>1. Prepare a new information return.</li><li>2. Enter an “X” in the “CORRECTED” box (and date (optional)) at the top of the form.</li><li>3. Enter the payer, recipient, and account number information exactly as it appeared on the original incorrect return; however, enter -0- (zero) for all money amounts.</li></ol></div></div> <div><div><p><b>Step 2.</b> Report correct information.</p></div><div><p><b>A. Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G</b></p><ol style="list-style-type: none"><li>1. Prepare a new information return.</li><li>2. Do not enter an “X” in the “CORRECTED” box at the top of the form. Prepare the new return as though it is an original.</li><li>3. Include all the correct information on the form including the correct TIN and name.</li></ol><p><b>B. Form 1096</b></p><ol style="list-style-type: none"><li>1. Prepare a new transmittal Form 1096.</li><li>2. Enter one of the following phrases in the bottom margin of the form.<ul style="list-style-type: none"><li>• Filed To Correct TIN.</li><li>• Filed To Correct Name.</li><li>• Filed To Correct Return.</li></ul></li><li>3. Provide all requested information on the form as it applies to the returns prepared in Steps 1 and 2.</li><li>4. File Form 1096 and Copy A of the return with the appropriate IRS Submission Processing Center.</li><li>5. Do not include a copy of the original return that was filed incorrectly.</li></ol></div></div>

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## **J. Recipient Names and Taxpayer Identification Numbers (TINs)**

**Recipient names.** Show the full name and address in the section provided on the information return. If payments have been made to more than one recipient or the account is in more than one name, show on the first name line the name of the recipient whose TIN is first shown on the return. You may show the names of any other individual recipients in the area below the first line, if desired. Form W-2G filers, see the Instructions for Forms W-2G and 5754.

***Sole proprietors.*** You must show the individual's name on the first name line; on the second name line, you may enter the "doing business as (DBA)" name. You may not enter only the DBA name. For the TIN, enter either the individual's social security number (SSN) or the EIN of the business

(sole proprietorship). The IRS prefers that you enter the SSN.

***Limited liability company (LLC).*** For a single-member LLC (including a foreign LLC with a U.S. owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the owner's name only on the first name line and the LLC's name on the second name line. For the TIN, enter the owner's SSN (or EIN, if applicable). If the LLC is taxed as a corporation, partnership, etc., enter the entity's EIN.

***Bankruptcy estate.*** If an individual (the debtor) for whom you are required to file an information return is in chapter 11 bankruptcy, and the debtor notified you of the bankruptcy estate's EIN, report post-petition gross income, gross proceeds, or other reportable payments on the applicable information return using the estate's name and EIN. The debtor should notify you when

the bankruptcy is closed, dismissed, or converted, so that any subsequent information returns will be filed with the correct name and EIN. Different rules apply if the bankruptcy is converted to chapter 7, 12, or 13 of the Bankruptcy Code. For additional guidance, see Notice 2006-83, 2006-40 I.R.B. 596, available at [IRS.gov/irb/ 2006-40 IRB#NOT-2006-83](https://www.irs.gov/irb/2006-40_IRB#NOT-2006-83).

**TINs.** TINs are used to associate and verify amounts you report to the IRS with corresponding amounts on tax returns. Therefore, it is important that you report correct names, SSNs, individual taxpayer identification numbers (ITINs), EINs, or adoption taxpayer identification numbers (ATINs) for recipients on the forms sent to the IRS.



*Only one recipient TIN can be entered on the form.*

***Requesting a recipient's TIN.*** If the recipient is a U.S. person (including a U.S.

resident alien), the IRS suggests that you request the recipient complete Form W-9, Request for Taxpayer Identification Number and Certification; or Form W-9S, Request for Student's or Borrower's Taxpayer Identification Number and Certification, as appropriate. Form W-9 is required to be completed by recipients of certain types of payments (as provided in Regulations section 31.3406(d)-1). See the Instructions for the Requester of Form W-9 for more information on how to request a TIN.

If the recipient is a foreign person, the IRS suggests that you request the recipient complete the appropriate Form W-8. See the Instructions for the Requester of Forms W-8BEN, W-8BEN-E, W-8ECI, W-8EXP, and W-8IMY.



*U.S. resident aliens who rely on a "saving clause" of a tax treaty are to complete Form W-9, not Form W-8BEN. See Pub. 515 and Pub. 519.*



You may be subject to a penalty for an incorrect or missing TIN on an information return. See part O for more information. You are required to maintain the confidentiality of information obtained on a Form W-9/ W-9S relating to the taxpayer's identity (including SSNs, EINs, ITINs, and ATINs), and you may use such information only to comply with the tax laws.



*If the recipient does not provide a TIN, leave the box for the recipient's TIN blank on the Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G. Backup withholding may apply; see part N.*



*If the recipient does not provide a TIN, you may not make the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B) or report as described in Regulations section 1.1471-4(d)(2)(iii)(A).*

The TIN for individual recipients of information returns is the SSN, ITIN, or ATIN.

See *Sole proprietors*, earlier. For other recipients, including corporations, partnerships, and estates, the TIN is the EIN. Income reportable after the death of an individual must reflect the TIN of the payee, that is, of the estate or of the surviving joint owner. For more information, see *Personal Representative* in Pub. 559. For LLCs, see *Limited liability company (LLC)*, earlier.

SSNs, ITINs, and ATINs have nine digits separated by two hyphens (000-00-0000), and EINs have nine digits separated by only one hyphen (00-0000000).

**Note.** Make sure you include the hyphen(s) in the correct place(s) when completing the paper form(s).



*Expired ITINs may continue to be used for information return purposes regardless of whether they have expired for individual income tax return filing purposes. Additionally, the third parties who file and furnish information returns with an*

*expired payee ITIN will not be subject to information return penalties under section 6721 or 6722 solely because the ITIN is expired. See Notice 2016-48, 2016-33 I.R.B. 235, available at [IRS.gov/irb/2016-33\\_IRB#NOT-2016-48](https://www.irs.gov/irb/2016-33_IRB#NOT-2016-48).*

**Truncating payee's TIN on payee statements.** Filers of information returns are permitted to truncate a payee's TIN (SSN, ITIN, ATIN, or EIN) on most payee statements. The payee's TIN may not be truncated on Form W2-G. Where permitted, filers may truncate a payee's TIN on the payee statement (including substitute and composite substitute statements) furnished to the payee in paper form or electronically. Generally, the payee statement is that copy of an information return designated "Copy B" on the form. If a filer truncates a TIN on Copy B, other copies of the form furnished to the payee may also include a truncated number. A filer may not truncate a payee's TIN on any

forms the filer files with the IRS. A filer's TIN may not be truncated on any form. To truncate where allowed, replace the first five digits of the nine-digit number with asterisks (\*) or Xs (for example, an SSN xxx-xx-xxxx would appear on the paper payee statement as \*\*\*-\*\*-xxxx or XXX-XX-xxxx). See T.D. 9675, 2014-31 I.R.B. 242, available at [IRS.gov/irb/2014-31\\_IRB#TD-9675](https://www.irs.gov/irb/2014-31_IRB#TD-9675).

### **Electronic submission of Forms W-9.**

Requesters may establish a system for payees and payees' agents to submit Forms W-9 electronically, including by fax. A requester is anyone required to file an information return. A payee is anyone required to provide a TIN to the requester.

***Payee's agent.*** A payee's agent can be an investment adviser (corporation, partnership, or individual) or an introducing broker. An investment adviser must be registered with the Securities and Exchange Commission (SEC) under the Investment Advisers Act of

1940. The introducing broker is a broker-dealer that is regulated by the SEC and the National Association of Securities Dealers, Inc., and that is not a payer. Except for a broker who acts as a payee's agent for "readily tradable instruments," the adviser or broker must show in writing to the payer that the payee authorized the adviser or broker to transmit the Form W-9 to the payer.

Generally, the electronic system must do the following.

1. Ensure the information received is the information sent and document all occasions of user access that result in the submission.
2. Make reasonably certain the person accessing the system and submitting the form is the person identified on Form W-9.
3. Provide the same information as the paper Form W-9.

4. Be able to supply a hard copy of the electronic Form W-9 if the IRS requests it.
5. Require as the final entry in the submission an electronic signature by the payee whose name is on Form W-9 that authenticates and verifies the submission. The electronic signature must be under penalties of perjury and the perjury statement must contain the language of the paper Form W-9.



*For Forms W-9 that are not required to be signed, the electronic system need not provide for an electronic signature or a perjury statement.*

Additional requirements may apply. See Announcement 98-27, available on page 30 of Internal Revenue Bulletin 1998-15 at [IRS.gov/pub/irs-irbs/irb98-15.pdf](https://www.irs.gov/pub/irs-irbs/irb98-15.pdf), and Announcement 2001-91, available on page 221 of Internal Revenue Bulletin 2001-36 at [IRS.gov/pub/irs-irbs/irb01-36.pdf](https://www.irs.gov/pub/irs-irbs/irb01-36.pdf).

**Electronic submission of Forms W-9S.**

See the Instructions for Forms 1098-E and 1098-T.

## **K. Filer's Name, Taxpayer Identification Number (TIN), and Address**

The TIN for filers of information returns, including sole proprietors and nominees/middlemen, is the EIN. However, sole proprietors and nominees/middlemen who are not otherwise required to have EINs should use their SSNs. A sole proprietor is not required to have an EIN unless he or she has a Keogh plan or must file excise or employment tax returns (including to report backup withholding). See Pub. 583.



*If you are an FFI making the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B), you are required to use an EIN and cannot, for purposes of filing a Form 1099, use your GIIN.*





*The filer's name and TIN are required to match the name and TIN used on the filer's other tax returns (such as Form 945 to report backup withholding). The name of the filer's paying agent or service bureau must not be used in place of the name of the filer.*

For a single-member LLC (including a foreign LLC with a U.S. owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the owner's name only on the first name line and the LLC's name on the second name line. For the TIN, enter the owner's SSN (or EIN, if applicable). If the LLC is taxed as a corporation, partnership, etc., enter the entity's EIN.

If you don't have an EIN, you may apply for one online by going to the IRS website at [IRS.gov/EIN](https://www.irs.gov/ein). You may also apply for an EIN by faxing or mailing Form SS-4 to the IRS. See the Instructions for Form SS-4 for more information.

## **L. Account Number Box on Forms**

Use the account number or policy number box on Forms 1097, 1098, 1099, 3921, 3922, and 5498 for an account number designation. The account number is required if you have multiple accounts for a recipient for whom you are filing more than one information return of the same type. The account number is also required if you are an FFI making the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B) or are a U.S. payer reporting as described in Regulations section 1.1471-4(d)(2)(iii)(A). Additionally, the IRS encourages you to include the recipient's account number on paper forms if your system of records uses the account number rather than the name or TIN for identification purposes. Also, the IRS will include the account number in future notices to you about backup withholding. See Pub. 1220 if you are e-filing.

The account number may be a checking account number, savings account number, brokerage account number, serial number, loan number, or policy number, or any other number you assign to the payee that is unique and will distinguish the specific account. This number must not appear anywhere else on the form, and this box may not be used for any other item unless the separate instructions indicate otherwise. Using unique account numbers ensures that corrected information returns will be processed accurately.

If you are using window envelopes to mail statements to recipients and using reduced rate mail, be sure the account number does not appear in the window. The U.S. Postal Service may not accept these for reduced rate mail.