



IRS Issues

- **Issue 1 – Identity Protection Personal Identification Number**
- **Issue 2 – Document Upload Tool**
- **Issue 3 – Business Tax Account**
- **Issue 4 – Installment Agreements (IRS Payment Plans)**
- **Issue 5 – Transcripts**
- **Issue 6 – Written Information Security Plan**
- **Issue 7 – Tax Scams**

After completing this session, participants will be able to perform the following:

- **Understand how a taxpayer obtains and uses an Identity Protection Personal Identification Number**
- **Explain how to use the IRS Document Upload Tool**
- **Know the features available on the Business Tax Account**
- **Know if a taxpayer is eligible for an installment agreement and how to apply for an agreement**
- **Understand the different types of transcripts**
- **Know how to request transcripts**
- **Understand the key elements of a Written Information Security Plan**
- **Recognize common tax scams**



Issue 1: The Identity Protection PIN (IP PIN)



What is the IP PIN?

- **An Identity Protection PIN (IP PIN) is a six-digit number that prevents someone else from filing a tax return using the taxpayer's Social Security Number or Individual Taxpayer Identification Number.**
- **The IP PIN helps the IRS to verify the taxpayer's identity when filing an electronic or paper tax return.**
- **Although taxpayers may not have a filing requirement, an IP PIN still protects their account from fraudulent filings.**
- **An electronically-filed return filed without the IP PIN, or an incorrect IP PIN, will reject, including the taxpayer's return and any fraudulent returns using the taxpayer's Social Security Number.**
- **Any paper returns filed without the correct IP PIN will undergo additional scrutiny and any fraudulent returns will be removed from the taxpayer's account. If the return is authenticated, IRS will continue to process it.**



How Can a Taxpayer Voluntarily Enroll in the IP PIN Program?

- **Individual Online Account (IOLA)**
 - Fastest and most secure method to enroll
 - Protection begins right after enrollment
 - IP PIN is immediately available for filing
- **Form 15227, Application for an IP PIN**
 - For taxpayers who cannot verify their identity through IOLA
 - Electronic submission available with mobile friendly forms on IRS.gov
 - Limited to taxpayers under a certain adjusted gross income level
- **In-person meeting at a local Taxpayer Assistance Center**
 - For taxpayers who cannot verify their identity through IOLA or the Form 15227 process or are ineligible to file a Form 15227
 - Appointments may be limited due to availability



How Does a Taxpayer Receive Their IP PIN?

- Each December, new IP PINs are generated for the upcoming filing season for current enrollees.
- CP01A notices containing the new IP PIN are mailed from mid-December through early January.
- The following taxpayers will receive a CP01A notice each year:
 - Taxpayers who applied for an IP PIN by the paper process F15227
 - In-person TAC applicants
 - Identity theft victims who did not enroll online after January 2019
 - (Unless the IRS can't confirm the address then the CP 01A notice is suppressed)
 - Taxpayers who opted into the IP PIN program before January 2019
- Taxpayers who enrolled voluntarily online after January 2019 must log into their online account to retrieve their current IP PIN. (These taxpayers will not receive a CP01A notice.)
- The IP PIN application in the individual online account is generally available from mid-January to mid-November.



How to Use the IP PIN When Filing

E-filed Return

- Your tax software will tell you where to enter the IP PIN. If you can't find where to enter the IP PIN, search your software for “Identity Protection PIN” or “IP PIN” or contact the software help desk.
- Each taxpayer on a tax return who receives an IP PIN must have their IP PIN entered on the tax return. This includes the IP PIN of any dependent(s) included on the tax return.

Paper Return

- Enter the taxpayer's IP PIN(s) as applicable in the boxes marked "Identity Protection PIN" in the signature area of the tax return.
- Each taxpayer with an IP PIN must enter it on the tax return.
- Dependent IP PINs do not need to be entered when filing a paper tax return.



What if a Taxpayer Lost or Doesn't Receive an IP PIN Notice?

Taxpayers may receive their current year IP PIN by:

- **Accessing their Individual Online Account (Fastest Method)**
 - Retrieve their IP PIN by logging into their account on IRS.gov.
 - If the taxpayer does not have an account, they can create an account and retrieve their IP PIN.
- **Calling the IRS help line at 800-908-4490**
 - Taxpayer will need to verify their identity and current mailing address.
 - After verification is completed, a reissuance notice containing their IP PIN will be mailed to the taxpayer.

Note: If the taxpayer cannot obtain their IP PIN through either option, then the best alternative is to file a paper return without their IP PIN.



How Can a Taxpayer Opt-Out of the IP PIN Program?

Taxpayers who are not confirmed victims of identity theft have the option to opt out of the IP PIN program.

- **The opt out option is only available through the Individual Online Account.**
- **The opt out button is located on the Profile page.**
- **A taxpayer will see a message telling them if they are ineligible.**
- **Once an opt-out selection is made, taxpayers will need to allow up to 72 hours before they are allowed to opt back in for an IP PIN.**



Chapter 11 – IRS Issues

Issue 2: Document Upload Tool



Document Upload Tool (cont. 1)

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Documentation Upload Tool

THIS U.S. GOVERNMENT SYSTEM IS FOR AUTHORIZED USE ONLY!

You are authorized to use the Document Upload Tool to only upload documents that the IRS has specifically requested in eligible correspondence. If the correspondence you select from the menu in the tool does not give you the option to upload documents, then **do not** use the Document Upload Tool to submit your response. Instead, follow the instructions in the correspondence. Images of your signature (scanned or photographed) appearing on any document that you are authorized to upload is *prima facie* evidence that the document was signed by you.

Note: You are never authorized to use the Document Upload Tool to file your tax return, even if you have received correspondence requesting that you file a tax return. Attempting to upload your tax return through the Document Upload Tool **does not** relieve you of the requirement to file your tax return through authorized means. The tax return instructions will explain how to file. Failure to file your tax return through authorized means may result in penalties.

OK



Document Upload Tool (cont. 2)

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Documentation Upload Tool

PRIVACY STATEMENT

This privacy statement describes the policy on how the IRS collects and uses your personal identifying information and return or return information if you choose to visit and use this IRS Document Upload Tool site. Access to the tool, use of the tool and providing the IRS information related to using the tool is voluntary. By agreeing to use the tool, you give the IRS permission to utilize your information for the purposes outlined in this statement.

We automatically collect your protocol address and the date, time and duration of your visit to the site from our site's data logs and maintain statistical information on network traffic flow and volume to improve the usefulness of this tool, and to ensure network security.

We collect directly from you the unique identifier (Document Upload Tool access code we previously provided you), your first and last name and your SSN, ITIN and/or EIN to authenticate you and to protect your privacy.

We collect directly from you the documents you choose to upload to the site that may contain your identifying information, and we will only use this information for the purpose for which you provided it.

Be advised that to prevent fraud and identity theft, the IRS does not send unsolicited emails, text messages, or voicemail messages to taxpayers or businesses demanding payments of money, or requesting your personal information such as name, address, social security number (SSN), taxpayer identification number (ITIN), Employer Identification Number (EIN) and tax history.

OK



Document Upload Tool (cont. 3)

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Documentation Upload Tool

Welcome to the Document Upload Tool, the fastest way to respond to your IRS Notice digitally and securely.

Only submit a response to a notice or letter you have received from the IRS. Enter the requested information to securely upload and submit your documentation.

Note: You are never authorized to use the Document Upload Tool to file your tax return, even if you have received correspondence requesting that you file a tax return. This will cause a delay in processing of your tax return. Visit, [How to File | Internal Revenue Service \(irs.gov\)](#), for more information on how to file your tax returns.

The Document Upload Tool cannot accept payments. For more information on how to make a payment electronically, visit [IRS.gov/payments](#).

All fields marked with an asterisk * are required.

Does your Notice (or Letter) have an access code listed? *

Access code can be found on your notice/letter. Look for a QR Code or the URL [IRS.gov/dutreply](#). Carefully review your access code to confirm it is entered correctly. If you do not have an access code, select no.

☐ Yes ☐ No

[NEXT](#)



Document Upload Tool (cont. 4)

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Document Upload Tool

Welcome to the Document Upload Tool, the fastest way to respond to your IRS Notice digitally and securely.


Only submit a response to a notice or letter you have received from the IRS. Enter the requested information to securely upload and submit your documentation.

All fields marked with an asterisk * are required.

Does your Notice (or Letter) have an access code listed? *

☐ Yes ☒ No

Select your letter or notice from the drop-down menu. The letter or notice number can be found in the top right corner of your letter or notice. **Confirm you have selected the right notice or letter number** before proceeding.

Notice or Letter Number * 

[NEXT](#)



Document Upload Tool (cont. 5)

File

Pay

Refunds

Credits & Deductions

Forms & Instructions

Search

Tax Year *

Select an option

First Name * ?

Last Name * ?

Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) *

show

Which IRS office did this correspondence come from? *

☐

If you are uploading documentation on behalf of a taxpayer, check this box. ?

☐

If you are agreeing to the proposed adjustment(s) and are uploading a signed agreement, check this box. ?

How did you hear about the Document Upload Tool?

Select an option

NEXT



Document Upload Tool (cont. 6)

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Document Upload Tool

To submit your documents, follow these steps:

1. If required, complete your documentation, sign and date it.
2. Scan or take a photo of the front and back of your completed documentation to support your response.
 - Maximum number of files is 40 files.
 - File types allowed are .pdf, .jpg, .jpeg and .png.
 - Maximum file size is 15MB for each file.
 - PDF files must be 120 pages or less.
 - If your upload fails more than once, try re-scanning or taking a clearer photo of the documents.
 - File name cannot contain the following special characters: `!@\$%^&*{}[];:',<>/?~
3. Submit your response after all files have been uploaded.

Only .jpg, .png, and .jpeg files can be previewed after upload is completed.
REVIEW AND ENSURE ALL DOCUMENTS ARE UPLOADED BEFORE PRESSING THE SUBMIT BUTTON.

Drag and drop files here, or

SELECT FILES TO UPLOAD

Total: 0 bytes

** NOTE: Back button will be disabled while files are being uploaded

BACK

SUBMIT







Chapter 11 – IRS Issues

Issue 3: IRS Business Tax Account



Business Tax Account – Introduction

-  • Secure access to business tax information
-  • View tax transcripts, notices, and letters
-  • Ability to view business balance and pay taxes
-  • Manage tax obligations to ensure voluntary compliance





User Access

Sole Proprietors



- Full Access:
 - Business profile
 - Account balance
 - Payments
 - Tax transcripts
 - Tax compliance report
 - Tax certificate
 - Notices and letters
 - Authorizations-approve or reject tax transcript requests through the Income Verification Service (IVES)

Partnerships



- Limited Access:
 - Business profile
 - Account balance
 - Payments
 - Tax records and transcripts

S Corporations



- Individual Shareholder
- Limited Access like partnerships
- Designated Official (Full Access like Sole Proprietors)

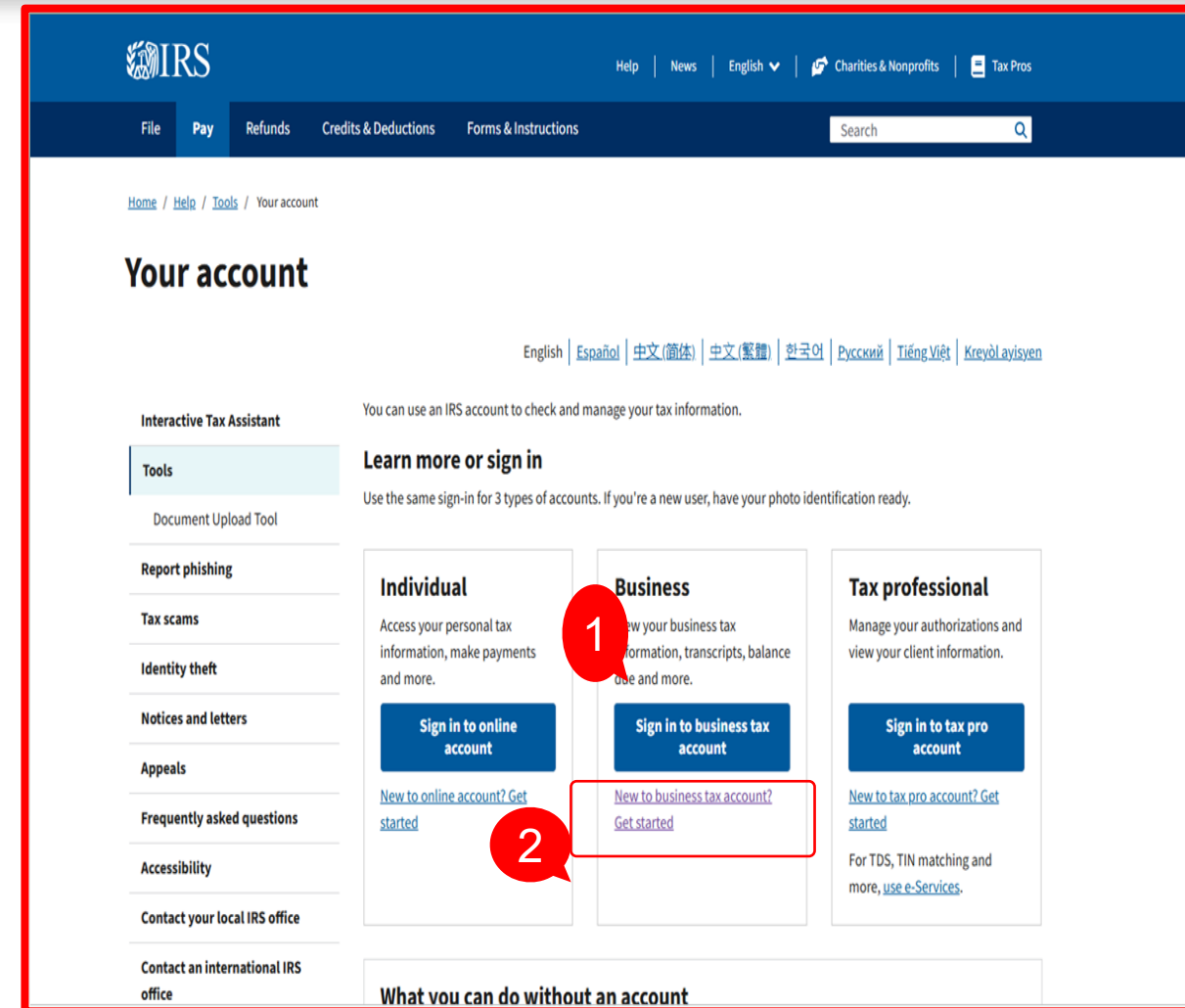
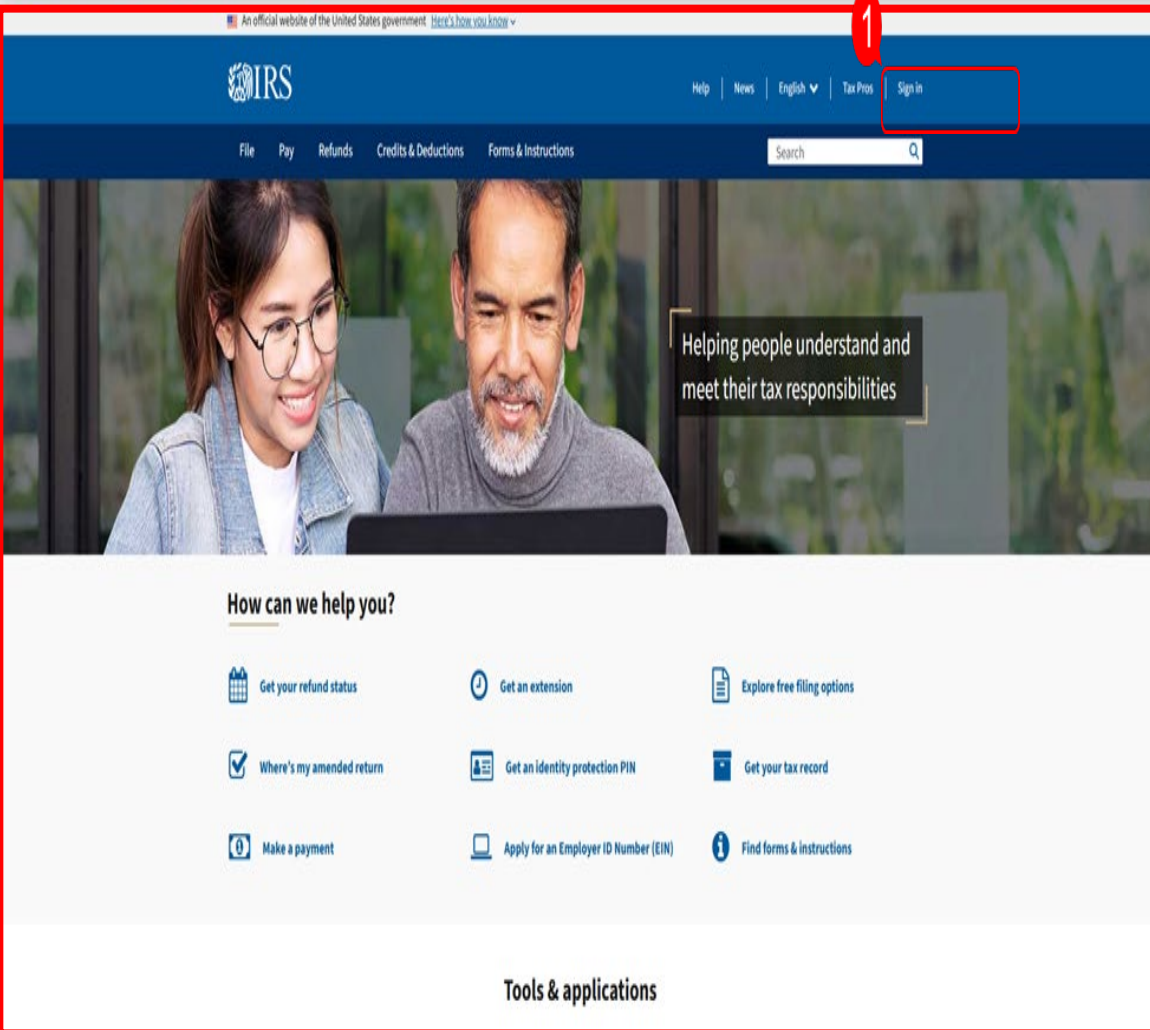
C Corporations



- Designated Official (Full Access like Sole Proprietors)



Accessing Your Business Tax Account & Jump Page



- Web based Secure Mobile-friendly



Business Tax Account – Onboarding Page &



Business tax account

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Individuals

Businesses and self-employed

Business tax account **1** Create account or sign in

Employer ID numbers

Business taxes

Business structures

Operating a business

Small business and self-employed

Large business

Charities and nonprofits

International taxpayers

Governmental liaisons

You can view your tax information on record with the IRS and do more with a business tax account.

[Watch our video to learn more](#)

Sign in

If you have an online account: Use the same sign-in.

If you don't have an account, have your photo ID ready to verify your identity.

Who can use this

Sole proprietorship: Sole proprietor who files returns with an [employer identification number \(EIN\)](#). If your business is registered with your state as a limited liability company (LLC) and you report business income on 1040 Schedule C, you are a single-member LLC (SMLLC), not a sole proprietorship.

Single-member limited liability companies (SMLLC): If you report business income on Form 1040 Schedule C, you currently don't have access to business tax account. If you report your income on Form 1065 or Form 1120-S, you may have access as an individual partner or shareholder.

In the future, SMLLC roles and access will be expanded in business tax account.

Partnership: Individual partners with a Social Security number or individual tax ID number (ITIN) **and** a Schedule K-1 on file from 2012-2023 (limited access). A full access [Designated Official \(DO\)](#) role is planned for the future.

C Corporation individuals who are members of an S Corporation can access their business information based on their role.

Sign In or Create a New Account

Use your personal ID.me account to sign in

If you already have an ID.me account, don't create a new one. Use your personal login to access your business tax account and to register for clean energy credits (if eligible).

IRS now offers a sign-in option with ID.me, which offers access to IRS online services with a secure account that protects your privacy.

ID.me is an account created, maintained, and secured by a technology provider.

If you don't have an ID.me account, you must create a new account.

1 **Sign in with an existing account**

Sign in with **ID.me**

OR

2 **Create a new account**

ID.me Create an account

Frequently Asked Questions

- + How do I verify my identity?
- + What if I can't verify my identity?

Who can access / What can you do /
Customer service / More information

- Identity Proofing



Account Selection Page & Register as a Designated Official



HAROLD SMITH | English | Help | Logout

Welcome to your business tax account

1 Make a selection to continue:

ANNIE'S BAKERY
Sole Proprietor

BOB'S BURGER CO.
Shareholder

DUNDER MIFFLIN, INC.
Shareholder

WAYNE ENTERPRISES
Designated Employee

Action Needed

PIZZA GARDEN
Designated Employee

MCDUCK ENTERPRISES
Designated Official

2 Add entity

Add Entity

All new and returning users must select a role.
Once authorized, you can view and access your businesses.

Designated Official

Take tax-related actions in the highest-level role and manage users on behalf of your entity.

SELECT

Partner

View limited tax details for the years you have a Schedule K-1 (Form 1065) on file.

SELECT

Shareholder

View limited tax details for the years you have a Schedule K-1 (Form 1120 S) on file.

SELECT

Clean Energy Business

Receive credits for clean energy and manufacturing.

SELECT

An official website of the United States government. [Visit OASIS here](#)



DEVIN OSCAR | English | Help | Logout

[Return to account selection](#)

Register as a Designated Official (DO)

A DO is an individual legally authorized to act on behalf of a business or entity. Once you register, you can:

- View account information (such as Account Balance and Transcripts)
- Make payments
- Authorize and manage users

REGISTER

How It Works

Step 1 - Fill Out Entity Information

What you need

- Employer ID number (EIN)
- Entity type (such as C-corporation, S-corporation, etc.)

Step 2 - Request Personal Identification Number (PIN)

What you need

- **Mailing address** associated with your business or entity
- **E-signature** to legally bind your business or entity

Step 3 - Enter PIN

About your PIN

- Arrives within 1-2 weeks in an **IRS notice** sent to the business or entity mailing address
- Is for **1 time use** and **valid for 44 days** after submitting your registration

More Information:

Request a Replacement PIN

- [Request a replacement PIN](#) if yours is expired or invalid
- Wait at least 14 days from your last request to submit a new PIN request

Update Your Address of Record

If your business address has changed, learn how to [update your address](#).

- Select your business - Businesses tied to taxpayer SSN/ITIN are displayed
- Add an Entity - Register to be a Designated Official: S-Corp and C-Corp



Account Home Page

- Quick overview
- Information and selections will vary depending on your user role

Welcome HAROLD SMITH - ANNIE'S BAKERY

1 Account Status

Total Amount Owed as of February 26, 2025:

2 \$32,333.94

3 [MAKE A PAYMENT](#) [VIEW BALANCE DETAILS](#)

Payments

Form 941 series - Mar 2022	\$150.00
Pending	
Form 941 series - Mar 2022	\$150.00
Pending	
Form 941 series - Mar 2022	\$2,000.00
May 7, 2023	

4 [View Payment Activity](#)

5 Account Access


Add, edit or remove individuals with access to your entity's IRS business account.

[MANAGE ACCESS](#)

6 [Tax Records](#) **7** [Notices and Letters](#) **8** [Authorizations](#)



IRS.gov Business Tax Account Resources



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Business Tax Account


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Individuals
Businesses and self-employed
Business tax account
Employer ID numbers
Business taxes
Business structures

If your Designated Official role expired

 You may need to register again as a Designated Official or a different role. Check if you still qualify as a Designated Official [before you start.](#)

You can pay taxes, view records, get messages and do more with Business Tax Account.

**Business Tax Account overview**
[Transcript](#)

Before you start

Check what you can do based on the business and your role in it:

- [Sole proprietor](#)
- [Partnership](#)
- [S corporation](#)
- [C corporation](#)
- [Single-member limited liability company \(LLC\)](#)
- [Government entity – coming soon](#)
- [Tax-exempt organization – coming soon](#)

Sign in to Business Tax Account


[Sign in or create account](#)

Help topics

- [Multiple entities](#)
- [Renewing as a Designated Official](#)
- [Business Tax Account versus Individual Online Account](#)
- [Customer service](#)
- [How we protect your information](#)
- [Accessibility guide](#)



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Manage access in Business Tax Account

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Small business

Large business

Charities and nonprofits

International taxpayers

Governmental liaisons

Federal, state and local governments

Indian tribal governments

Tax exempt bonds

Find how to register as a Designated Official or authorize a Designated User in [Business Tax Account](#).

The level of access depends on the person's role and the entity type:

Designated Official

The Designated Official role is only available for S corporations and C corporations.

A Designated Official can:

- Access all account details
- Act on behalf of the entity in the account
- Add and manage access for [Designated Users](#)
- Remove another Designated Official from the account

+

 Who's eligible

+

 How to register

+

 How to authorize a Designated User

+


 Annual revalidation

Designated User

A Designated User must be authorized by a Designated Official or a sole proprietor.

A Designated User can:

- Have access to specific tax periods authorized by the Designated Official
- View and/or make payments related to [tax forms](#) authorized by the Designated Official



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Tax forms in Business Tax Account

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You can authorize a designated user to view tax information and make payments for these tax forms in [Business Tax Account](#).

Employment

- [Form CT-1, Employer's Annual Railroad Retirement Tax Return](#)
- [Form 940 series, Employer's Annual Federal Unemployment \(FUTA\) Tax Return](#)
- [Form 941 series, Employer's Quarterly Federal Tax Return](#)
- [Form 943 series, Employer's Annual Federal Tax Return for Agricultural Employees](#)
- [Form 944, Employer's Annual Federal Tax Return](#)
- [Form 945, Annual Return of Withheld Federal Income Tax](#)
- [Forms 4461, 4461-A, 4461-B, 5306, 5306-SEP, 8895-SSA](#)
- [Form 5500 series, Annual Return/Report of Employee Benefit Plan](#)

Excise/Use

- [Form 720, Quarterly Federal Excise Tax Return](#)
- [Form 2290, Heavy Highway Vehicle Use Tax Return](#)
- [Form 4720, Return of Certain Excise Taxes on Charities and Other Persons Under Chapters 41 and 42 of the Internal Revenue Code](#)
- [Form 5330, Return of Excise Taxes Related to Employee Benefit Plans](#)
- [Form 8849, Claim for Refund of Excise Tax](#)



Chapter 11 – IRS Issues

Issue 4: Installment Agreements (IRS Payment Plans)



Types of IRS Payment Plans

- **Short Term Plans**
 - 180 days or less
- **Long Term Plans (Installment Agreements)**
 - **Guaranteed Installment Agreement**
 - **Streamlined Installment Agreements**
 - **In-Business Trust Fund Express Installment Agreement**
 - **Partial-Payment Installment Agreements**



IRS Payment Plans - How to Apply

- **The Online Payment Agreement application (OPA)**
([IRS.gov/PaymentPlans](https://www.irs.gov/PaymentPlans))
- **By Phone**
- **By Mail**
- **In-Person**



IRS Payment Plans - Payment Methods

- **Options to pay:**
 - IRS Direct Pay
 - Direct Debit
 - IRS Online Account or by phone
 - Check or money order
 - Credit or debit card (fees apply)
- **Go to [IRS.gov/payments](https://www.irs.gov/payments) for more information**



Long Term Payment Plan - Streamlined Installment Agreements

Streamlined (1)

\$25,000 or less

IMF, BMF
Income,
OOB BMF

72 months
within
CSED

- Individual Master File (IMF),
- Business Master File (BMF),
- Income (Form 1120),
- Out of Business (OOB), Business Master File (sole-proprietor)
- 72 months within Collection Statute Expiration Date
- Form 433-A (Collection Information Statement for Wage Earners and Self-Employed Individuals) not required
- Notice of Federal Tax Lien determination not required

Streamlined (2)

\$25,001 - \$50,000

IMF, OOB
Sole
Proprietor

72 months
within CSED

Must be
DDIA

- IMF
- OOB BMF (sole-prop)
- 72 months within Collection Statute Expiration Date
- Form 433-A (Collection Information Statement for Wage Earners and Self-Employed Individuals) not required
- Notice of Federal Tax Lien determination not required
- Must be a Direct Debit Installment Agreement (DDIA)



Long Term Payment Plan - In-Business Trust Fund Express Installment Agreements

IBTF Express*
\$10,000 or less
BMF Trust Fund
24 months within CSED

IBTF Express (2)**
\$10,001 - \$25,000
BMF Trust Fund
24 months within CSED
Must be DDIA

IBTF IA
Any amount
BMF Trust Fund
CSED

- **Business Master File (BMF) Trust Fund**
- **Unpaid balance \$25,000 or less**
- **Federal Tax Deposit (FTD) requirements and filing compliance**
- **Paid in 24 months or by Collection Statute Expiration Date (CSED)**
- **Must be a Direct Debit Installment Agreement (DDIA) for over \$10K**
- **No Collection Information Statement (CIS) required under \$25K**
- **Over \$25K, CIS required, and Lien required**



Long Term Payment Plan - Partial Payment Installment Agreement Criteria

No assets,

No equity, or

**Liquidated available
assets to part pay**

OR

Minimal equity

Inability to use equity

Inability to sell asset

Asset necessary for income



Chapter 11 – IRS Issues

Issue 5: Transcripts



Issue 5: Transcripts - Types of Transcripts – Individual Taxpayers

Individual Taxpayers

Tax Return Transcript

Tax Account Transcript

Record of Account Transcript

Wage & Income Transcript

Verification of Nonfiling Letter

Ways to get transcripts

You may register to use [Individual Online Account](#) to view, print, or download all transcript types listed below.

If you're unable to register, or you prefer not to use Individual Online Account, you may order a **tax return transcript** and/or a **tax account transcript** through [Get transcript by mail](#) or by calling the automated phone transcript service at [800-908-9946](#). Please **allow 5 to 10 calendar days** for delivery.

You may also request any transcript type listed below by submitting [Form 4506-T, Request for Transcript of Tax Return](#).

Find out how to [get a business tax transcript](#).

Transcript services for individuals - FAQs

Individuals

- Who should file
- Steps to file your taxes
- File your tax return
- Get an extension
- Amend return
- Your information
 - Tax record (transcript)**
 - Income Verification Express Service
- Life events
- Students

The following frequently asked questions (FAQs) address specific questions about our transcript services for individual taxpayers.

On this page, you'll find information on how to access transcripts through:

- [Individual Online Account](#)
- [Get transcript by mail or our automated phone service](#)
- [Transcript services in general](#)

Transcripts through Individual Online Account

Q1. How do I get a transcript online? (updated Aug. 16, 2024)

Upon successful registration through ID.me, you can sign in to your Individual Online Account. From there, click on the "Tax Records" page, and then the link for "transcripts." If you don't have an individual online account, you can easily [create an account](#).

Q2. What if I can't verify my identity or use Individual Online Account? (updated Aug. 16, 2024)

Refer to [transcript types and ways to order them](#) for alternatives.



Issue 5: Transcripts- Types of Transcripts – Business Taxpayer

Business Taxpayers

Tax Return Transcript

Tax Account Transcript

Record of Account Transcript

Entity Transcript – Modified Entity Transcript

Entity Transcript – Complete Entity Transcript



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Get a business tax transcript

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Businesses and self-employed

[Business tax account](#)

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[Business structures](#)

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[Small business](#)

There are 3 ways to get a business tax transcript:

- View, print or download it in your [business tax account](#).
- Request it by mail with [Form 4506-T, Request for Transcript of Tax Return](#).
- Call our [business and specialty tax line](#).

Find how to [get your personal tax transcript](#).

What a transcript shows

A transcript isn't a photocopy of your return. To get a copy of your original return, submit [Form 4506, Request for Copy of Tax Return](#). The processing time and fee are listed on the form.

For your protection, most transcripts hide personally identifiable information like taxpayer identification numbers. The only exception is business entity transcripts.

Lenders and other third parties sometimes assign a customer file number to identify your transcript. If a customer file number was provided to us, it will appear on your business transcript. Find more on [what transcripts show](#).

When you can request a business transcript



Issue 5: Transcripts - Taxpayer Transcripts

LGUTEF 2025 National Income Tax Workbook - Figure 11.4 (page 436) - Taxpayer Transcripts				
TRANSCRIPT TYPE	CONTENT	YEARS AVAILABLE	HOW TO GET	NOTES
Tax Return 1040-Series, 1065, 1120, 1120-A, 1120-H, 1120-L, and 1120S 940, 941, 943, 944, 945, 990-T 1041-2023 & later	Most of original return line items, forms, schedules	> Current tax year > 3 prior years	1040: >Get Transcript Online > Form 4506-T Only primary spouse can use Get Transcript by Mail or Phone 1065,1120 Series > Form 4506-T >800-908-9946	Use for lenders and student loans Shows no changes after original return was filed Emp. tax returns show adjusted items in latest amended
Tax Account	Basic return data plus changes after original return filed	> Current tax year > 9 prior years	> Get Transcript Online > Form 4506-T > Get Transcript by Mail or Phone (only 3 prior years) 1065,1120 series > Form 4506-T > 800.908-9946	Can be used to confirm estimated payments and application of prior-year overpayment
Record of Account	Combination of tax return and tax account transcripts	> Current tax year > 3 prior years	> Get Transcript Online (1040) > Form 4506-T Only primary spouse can use Get Transcript by mail or phone	
Wage and Income	Forms W-2, 1099, 1098, 5498	> Current year > 9 prior years	> Get Transcript Online > Form 4506-T	Current year may not be complete until July
Verification of Non-filing Letter	Proof that no 1040 series return was filed	> Current tax year (after June 15) > 3 prior years > Older than 3 prior years	> Get Transcript Online > Form 4506-T > Form 4506-T	



Issue 5: Transcripts - Transcript Security Features – Masked & Unmasked Transcripts

The IRS better protects information from identity theft by partially masking the personally identifiable information (PII) of everyone listed on transcripts. Here is what's visible on transcripts:

- Last four digits of any SSN: XXX-XX-1234 / Last four digits of any EIN: XX-XXX4321**
- Last four digits of any account or telephone number**
- First four characters of the first and last name for any individual**
- First four characters of any name on the business name line**
- First six characters of the street address, including spaces**
- All dollar amounts, including wage and income, balance due, interest and penalties**

Taxpayers & authorized representatives can request unmasked Wage & Income Transcripts which will be sent to the taxpayer's address per IRS records or placed in the authorized representative's SOR mailbox



Issue 5: Transcripts - Transcript Security Features – Customer File Number

Customer File Number (CFN)

Because the full Taxpayer Identification number is no longer visible on most transcripts, the IRS created an optional field where a Customer File Number can be entered and will display on the transcript.

This number can be up to 10 digits but cannot be a taxpayer identification number, such as a Social Security number.

The number is usually provided by third parties to assist with matching a transcript to a taxpayer.

Customer file number field is available on all various self-service methods (IRS Online Accounts, Get Transcript by Mail, Automated Phone Transcript (1-800-908-9946), Form 4506-T).

Tax professionals, with proper authorization to access the Transcript Delivery System, can also enter a Customer File Number to display on the transcript.

Verification of income. The lender will assign a number, for example, a loan number, and it will be entered on CFN field. When the form is processed by the IRS, that number will display on the transcript.



Issue 5: Transcripts - Internal IRS Transcripts

- Tax practitioners can request IRS internal transcripts only through the Practitioner Priority Service 1-866-860-4259.
- Most useful of the internal transcripts to tax practitioners are TXMODA and ENMOD.
- TXMODA - Provides a detailed picture of the taxpayer's account (notice statuses, history items, pending transactions), available only when current activity on the account clearly sets forth collection, refund, and assessment statute of limitations.
- ENMOD - Provides a more comprehensive view of a business entity's history than an entity transcript with additional details regarding filing history and various form filings (ex. Form 8832 - Entity Classification Election).
- Internal transcripts require sanitization before releasing.
- Request of internal transcripts are limited to 10 transcripts per taxpayer.
- Proper authorization is required, Form 2848 must identify the years/periods being requested.



Issue 5: Transcripts - Income Verification Express Service (IVES)

- **The IRS Income Verification Express Service allows taxpayers to authorize banks and other lenders, or their 3rd party service companies, to access their IRS tax records.**
- **Lender can send a request to the taxpayer for a tax return transcript, account transcript, record of account, or wage and income transcript through the taxpayer's online IRS account (Individual or Business Tax Account) or via Form 4506-C (IVES Request for Transcript of Tax Return).**
- **Requests for joint account related transcripts only require the signature of one spouse.**
- **If both spouses are listed on Form 4506-C, both must sign the form to approve the request.**
- **Form 4506-C may be signed by an authorized representative.**



Issue 5: Transcripts - Interpreting Transcripts

- **Document 6209** – A reference guide containing data related to various components of the IRS's Automated Data Processing (ADP) and Integrated Data Retrieval System (IDRS). It helps explain the codes and data that appear on tax transcripts and other IRS documents.
- Located on the IRS.gov website: <https://www.irs.gov/privacy-disclosure/document-6209-adp-and-idrs-information>.

Examples:

- If you see "TC 846" on your transcript, and you refer to the section on Transaction Codes in Document 6209, you'll learn that this means Refund Issued.
- If there's a cycle code like "20250605," using the information about cycle codes in Document 6209 would tell you this means your return was processed in the 6th week of the 2025 tax year on a Thursday.



Issue 6: Written Information Security Plan



IRS Form W-12 - IRS Paid Preparer Tax Identification Number (PTIN) Application and Renewal

I am aware that paid tax return preparers are required by law to create and maintain a written information security plan that provides data and system security protections for all taxpayer information.



Publication 5708 - Creating a WISP for your Tax & Accounting Practice



Creating a Written Information Security Plan for your Tax & Accounting Practice






What if the Worst Happens?

- **Activate Your Plan (WISP)**
- **Contact IRS and States**
- **Contact Law Enforcement (Local/FBI)**
- **Contact Insurance Carrier**
- **Contact Experts (Software and Service Providers)**
- **FTC: Data Breach Response: A Guide for Business**



What if the Worst Happens? – Contact IRS Stakeholder Liaison

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File | Pay | Refunds | Credits & Deductions | Forms & Instructions

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Data theft information for tax professionals

Individuals

Who should file

Steps to file your taxes

File your tax return

Get an extension


Amend return

Your information

All tax professionals should be aware that they, too, are targets of cybercriminals seeking access to client data in order to file fraudulent tax returns for refunds. Are you prepared? Protect your clients and protect yourself by taking a few critical steps.

The IRS recommends tax professionals conduct a review of your current security measures and create or update your security plan. It is critical you assess your current security precautions and address any weaknesses.

The IRS also recommends tax professionals create a [Written Information Security Plan or WISP](#) to outline the steps you would take in the event of a data theft. The [WISP PDF](#) was a collaborative effort between the IRS, software and tax professionals to aide in documenting necessary actions in the event of a data breach, this will save valuable time should the worst occur.



What to do after a tax professional data compromise

[Transcript](#)

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Stakeholder Liaison local contacts

Individuals

Businesses and self-employed

Business tax account

Employer ID numbers

Business taxes

Business structures

Operating a business

Self-employed

 **Expect service delays**

Search for help first on IRS.gov before contacting us. If you call, you may experience long wait times.

Stakeholder Liaison establishes relationships with practitioner and industry organizations as well as other organizations that support the American taxpayer. We provide information about the policies, practices, and procedures the IRS uses to ensure compliance with the tax laws. We also elevate issues that affect tax administration using the Issue Management Resolution System (IMRS) – an internal database that streamlines and facilitates issue identification, resolution or response and feedback. Use this list to find a contact in your state to establish a relationship with us or report an issue.



Issue 7: Tax Scams



Tax Scam Warning Signs



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Recognize tax scams and fraud

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Interactive Tax Assistant

Tools

Report phishing

Tax scams

Recognize tax scams and fraud

If you were scammed

Report tax scam or fraud

You can avoid falling for a tax scam. Know what to watch out for and how the IRS contacts you.

Tax scam warning signs

Scammers mislead you about tax refunds, credits and payments. They pressure you for personal, financial or employment information or money. IRS impersonators try to look like us.

Watch out for:

- **A big payday** - If it sounds too good to be true, it probably is. Bad tax advice on social media may convince you to lie on tax forms or mislead you about credits you can claim.
- **Demands or threats** - Impersonators want you to pay “now or else.” They threaten arrest or deportation. They don’t let you question or appeal the amount of tax you owe.
- **Website links** - Odd or misspelled web links can take you to harmful sites instead of IRS.gov.



IRS Dirty Dozen Tax Scams





Email Phishing Scams

An IRS look-alike
may be an impersonator





Bad Social Media Advice

**Watch out for
misleading tax advice
on social media**





IRS Individual Online Account “Help” from Scammers



Beware of offers to help you with your IRS Online Account.

irs.gov/dirtydozen



Never work with a third party to create or access your account.



Fake Charities





False Fuel Tax Credit Claims

**Beware of false
Fuel Tax Credit claims that
will leave you on empty.**



IRS

irs.gov/dirtydozen



Credits for Sick Leave and Family Leave

**Keep the Dirty Dozen
tax scams at
a distance**





Bogus Self-Employment Tax Credit





Improper Household Employment Taxes



**Don't play into the
hands of social
media scammers.**

**Bad advice has
led thousands
into filing inflated
tax refund claims.**

irs.gov/scams



The Overstated Withholding Scam



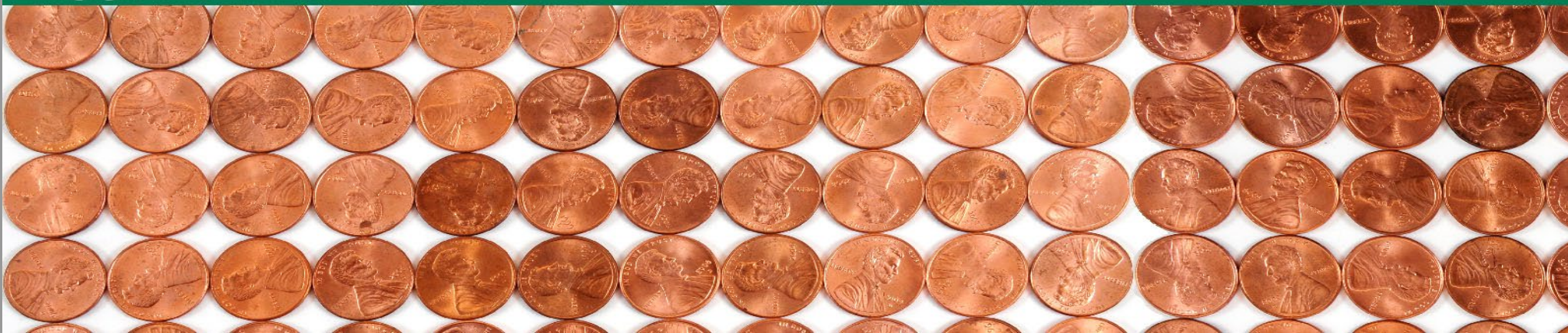


**Beware of misleading offers
to settle your tax debt
for pennies on the dollar.**



IRS

irs.gov/dirtydozen





Ghost Tax Return Preparers

Don't fall for ghost preparers ...



If you pay
someone to
prepare your tax
return, **make sure
they sign it.**

irs.gov/dirtydozen





New Client Scams and Spear Phishing



Don't leave your data security in open water.
IRS has resources to protect you and your clients.





Watch Out for Other Abusive Schemes & Report Scams to the IRS

Fight back:
Report tax scams



- Visit [IRS.gov/scams](https://www.irs.gov/scams)
- Complete [Form 14242, Report Suspected Abusive Tax Promotions or Preparers](#)
 - Submit [online](#)
 - or
 - Mail/fax to the IRS Lead Development Center