



DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
WASHINGTON, D.C. 20224

SMALL BUSINESS/SELF-EMPLOYED DIVISION

March 28, 2025

Control Number: SBSE-05-0325-0018
Expiration Date: 03-28-2027
Affected IRM: 5.19.12.7.5

MEMORANDUM FOR DIRECTOR, CAMPUS COLLECTION - PHILADELPHIA

FROM: Thomas Kramer
Director, Collection Policy

Thomas D. Kramer
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Date: 2025.03.28 15:32:09 -07'00'

SUBJECT: Interim Guidance for the Lien Chat Bot and Centralized Lien Operation Live Chat

This memorandum provides Interim Guidance (IG) regarding the Chat Bot and Live Text Chat options added to the “Understanding a Federal Tax Lien” page on IRS.gov. Please distribute this information to affected employees within your organization.

Purpose: This memorandum inserts a new subsection to Internal Revenue Manual (IRM) 5.19.12.7.5, External Contacts, and updates related subsections, to provide instructions to Centralized Lien Operation (CLO) employees for handling inquiries about liens that are made through IRS.gov chat.

Background/Source(s) of Authority: CLO regularly receives inquiries from taxpayers, representatives, and third parties regarding notices of federal tax lien (NFTLs), including the statuses of the NFTLs or the balance due on them. The inquiries may be received by mail, fax, or telephone. Beginning in March 2025, a Chat Bot will be available on the IRS.gov page “Understanding a Federal Tax Lien” to answer general questions about the lien program. The Chat Bot also will provide an option to interact with a live assistor, which will be staffed by CLO employees.

Procedural Change: A new subsection—*IRM 5.19.12.7.5.1, CLO Chat Bot and Live Chat*—is inserted to provide CLO employees instructions for working the Live Chat. Previous subsections of IRM 5.19.12.7.5 have been renumbered and updated to include Live Chat as a method of contact and to revise terminology to cover the new method (e.g., “caller” changed to “customer” or “requestor”). The specific procedural changes are shown on the attachment.

Effect on Other Documents: This guidance will be incorporated into IRM 5.19.12.7.5, External Contacts, within two years from the date of this memorandum.

Effective Date: The procedures are effective from the date of this memorandum or the date the Live Chat option is available, whichever is later.

Contact: Questions regarding this IG may be directed to Stephen Savarese or Kyle Romick, Program Analysts. CLO employees should direct questions through their management staff.

Distribution:

Director, Collection, SBSE
Director, Campus Collection
Director, Headquarters Collection
Director, Field Collection
Collection Taxpayer Advocate Service (TAS) Directors
www.irs.gov
E-FOIA library

Attachment:

Revisions to IRM 5.19.12.7.5 and subsections

Attachment to Interim Guidance SBSE-05 -0325-0018

The following changes are effective from the date specified in the memorandum.

Note: Changes to existing subsections are *italicized*.

IRM 5.19.12.7.5

External Contacts

- (1) CLO is regularly contacted by taxpayers, taxpayer representatives, and other third parties including banks, title companies, and prospective purchasers. These are considered external contacts. These contacts can be by mail, fax, on the Aspect toll free line, *or via Live Chat*.

(No material changes to other paragraphs in this subsection)

IRM 5.19.12.7.5.1 (NEW)

CLO Chat Bot and Live Chat

- (1) The CLO Chat Bot and Live Text Chat were implemented to provide general assistance to taxpayers regarding Notices of Federal Tax Lien (NFTLs). The goal of the Chat Bot and Live Chat is to direct taxpayers to information or self-help tools available online in lieu of calling the CLO toll-free line.
- (2) CLO Live Chat uses the eGain application as its platform. The eGain application includes "Quick Responses" and "Quick Links" to assist employees with responses. Employees can edit them to respond to taxpayer specific questions or formulate their own responses as needed.
- (3) Users can obtain access to the eGain application through BEARS. When requesting live text chat access, document in the special instruction field your identification (ID) badge number and how you would like your name to appear on the live chat. Options are as follows:
- Title (Mr., Mrs., Ms., Miss) and last name
 - Position title (e.g., Tax Examiner) and last name
 - First initial and last name
- Note:** If the Homeland Security Presidential Directive-12 (HSPD-12/SmartID Card) is issued, use the 10-digit Personal Identification (PID) number.
- (4) The CLO Chat Bot is available on the English and Spanish versions of "Understanding a Federal Tax Lien" and "Make a Payment" IRS webpages. The Chat Bot does not have the ability to authenticate the taxpayer but provides taxpayers with self-help options to resolve common collection issues including:
- How to resolve a tax lien
 - How to secure a lien payoff
 - How to get a copy of a NFTL
 - Other topics (e.g., lien affects, lien letters, and taxpayer rights)

- (5) The Chat Bot includes an option for taxpayers to escalate to a live text chat assistor in either an authenticated or unauthenticated manner.

Format	Description	Notes
Authenticated	Employees can provide responses to specific case-related questions after the taxpayer authenticates through the Secure Access Digital Identity (SADI) application. (IRM 21.2.1.58, Secure Access Digital Identity)	Assistors provide a link to the taxpayer to route them to SADI, where they log in. Once authenticated, they are routed back to the same assistor on eGain. If the authentication fails, they are routed back to the assistor for unauthenticated chat.
Unauthenticated	Employees do not have access to taxpayer information and cannot access the taxpayer's account. Employees can respond to general inquires and provide alternative online options to taxpayers.	The eGain application masks taxpayer identification numbers (TINs) to ensure taxpayer data is secure.

- (6) The guidance below generally should be followed for CLO live text chats:

- A. Follow guidance shown in IRM 5.19.12.7.5, External Contacts, and treat the customers respectfully and professionally.
- B. Greet the taxpayer when connected and determine the taxpayer or third party's issue. Use the "Greetings" or "Opening" quick response at the beginning of the chat.
- C. Use the "Quick Links" and "Quick Responses" in eGain whenever possible to ensure consistency.
Exception: Assistors can edit or create their own quick responses when needed (e.g., to quickly answer recurring taxpayer questions if response or link is not already available). Additionally, assistors should utilize the knowledge library articles for responses that can be added directly into the chat, when appropriate.
- D. If the customer has account specific inquiries, request they authenticate through SADI using the "Authentication Request" quick response. After the customer authenticates and returns to the chat, use the "Authenticated Greeting" quick response, which will input your name and identification number.
- E. Use established guidance to address taxpayer or third-party inquiries, such as shown in the table below:

Request/Inquiry	IRM Reference
Lien payoff	5.19.12.7.5.3
Lien release	5.19.12.7.5.5
Other lien issues	5.19.12.7.5.6

- F. Prior to ending the chat with the customer, use the “Anything further” quick response and then provide the "Save Transcript" quick response to customer. This will give taxpayers or third-party instructions on how to print and/or save their chat transcript.
- G. Conclude the chat with either the “Chat Finished” or the “Thank you, Goodbye” quick response.
- H. Before saving and completing the chat, select one or more of resolution code(s) that best describes the outcome of the Live Chat.

IRM 5.19.12.7.5.2

Third Parties

(Renumbered – no material changes)

IRM 5.19.12.7.5.3

Request for Payoff

(Renumbered)

- (4) Determine whether the request should be referred to another office based on the status of the tax module(s) on IDRS.

If status is..	And..	And the inquiry is by PHONE or CHAT, then..	Or the inquiry is in WRITING,
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(No material changes to remainder of table or interim paragraphs)

- (17) For payoff requests received by phone *or live chat*, take action according to the table below. Advise the requester of current processing time frames and, if applicable and appropriate, any reasons the payoff may be delayed (e.g., restricted interest, pending adjustment).

If the requestor asks for...	And...	Then...
An immediate payoff amount	The payoff can be readily computed	Compute the amount due using INTST, AMS, or other available program and provide the payoff amount calculated.
An immediate payoff amount	The payoff cannot be readily computed (e.g., complex calculations, restricted penalty / interest, freeze condition)	Inform the customer of the situation. Compute the payoff amount after the <i>call/chat</i> ends and, if needed, refer calculations to the FORT or other function. Fax or mail a payoff letter as soon as it is available.
A written or faxed payoff amount	The payoff can be readily computed	Compute the amount due using INTST, AMS, or other available program; manually prepare the

		Letter 3640/3641; and fax the payoff letter to the <i>customer</i> while they are on the line. If a fax number is not available, mail the letter.
A written or faxed payoff amount	The payoff cannot be readily computed due to a significant number of modules	After the <i>call/chat</i> ends, manually compute the amount due and prepare the payoff letter. Fax or mail the Letter 3640/3641 as soon as it is available.
A written or faxed payoff amount	The payoff cannot be readily computed due to complex calculations, restricted penalty / interest, freeze condition, or other complicating factor.	Inform the customer of the situation. Manually compute the payoff after the <i>call/chat</i> ends and, if needed, refer calculations to the FORT or other function. Fax or mail the Letter 3640/3641 as soon as the calculations are complete.

(No material changes to interim paragraphs)

- (21) Payoff requests must be completed and mailed within 14 calendar days from receipt in CLO. *(Second sentence deleted as process no longer used.)*
- (22) Time spent preparing payoffs and the number of manual payoffs prepared should be reported using the appropriate OFP code. The number of payoff letters generated through ALS are counted systemically and should not be included in individual counts.

OFP Code	Request received...	Count payoff letters if...
700-69000	By phone <i>call, chat</i> , or by fax/eFax in conjunction with the <i>call/chat</i>	Manually prepared
810-69070	In writing (e.g., mail, fax/eFax) and not in conjunction with a <i>call/chat</i>	Manually prepared

(No material changes to other paragraphs in this subsection)

IRM 5.19.12.7.5.4

Lien Payment Processing

(Renumbered – no material changes to paragraphs)

IRM 5.19.12.7.5.5**Request for Release of Lien**

- (1) An external request for a lien release can come to CLO via the Aspect Toll Free system, *Live Chat*, mail, or fax. Generally, the requests are from the taxpayer or their representative, but occasionally a request is received from a third party.

(No material changes to other paragraphs in this subsection)

IRM 5.19.12.7.5.5.1**Missing Payment Inquiries**

(Renumbered – no material changes to paragraphs)

IRM 5.19.12.7.5.6**Other Types of Requests**

(Renumbered)

- (6) When referring a *customer* to a publication, form, or other document, ask questions to determine the best way for the caller to obtain the document and take action accordingly.
- The document can be downloaded by the *customer* from the IRS website (www.IRS.gov).
 - The document can be mailed or faxed to the *customer*.
 - If circumstances require, necessary information from the document can be provided verbally to the *customer*.

(Reminder is deleted as videos no longer available)

- (7) When referring a *customer* to Advisory, determine the best way for the *customer* to obtain the contact information shown in Publication 4235, Collection Advisory Offices Contact Information, and take action accordingly.

(No material changes to other paragraphs in this subsection)