

Publication 1281

BACKUP WITHHOLDING FOR MISSING AND INCORRECT NAME/TIN(S)

**(Including instructions for reading tape
cartridges and CD/DVD Formats)**

Volume 2 of 5



Publication 1281 (Rev. 12-2023) Catalog Number 39369A
Department of the Treasury **Internal Revenue Service** www.irs.gov



Visit the Accessibility
Page on IRS.gov

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Second B Notice

**IMPORTANT TAX NOTICE ACTION IS
REQUIRED Second Backup Withholding
Warning!**

**YOU MUST HAVE THE IRS OR SSA
VALIDATE YOUR TAXPAYER
IDENTIFICATION NUMBER AND
RETURN IT TO US BY:**

**Otherwise, backup withholding will
begin.**

Account Number

Current Name on Account

Current TIN on Account

We have received notice from the Internal Revenue Service (IRS) twice within 3 years stating that the combination of the name and taxpayer identification number (Name/TIN combination) on your account with us is incorrect. (Your account number, current

name on the account, and current taxpayer identification number (TIN) on the account are shown above.) A Name/TIN combination is incorrect if it does not match a Name/TIN combination shown on the records of the Social Security Administration (SSA) or the IRS.

You should follow the instructions below to correct this problem and send the corrected information to us before the date shown above. If we do not have the correct information before that date, the law requires us to backup withhold on interest, dividends, and certain other payments that we make to your account. The backup withholding rate is: ___ [set forth rates/dates]

Section 3406 of the Internal Revenue Code requires that we withhold a predetermined percent in tax, called backup withholding, when you do not give us your correct Name/TIN combination. Because of the notices we received from the IRS, we are now

required to disregard any future Name/TIN combinations you furnish us for your account (whether or not you certify your TIN under penalties of perjury) unless SSA (or, in the case of an incorrect employer identification number, the IRS) validates your Name/TIN combination. Also, the IRS may charge you a \$50 penalty for failing to provide us with your correct Name/TIN combination.

What You Need To Do

Follow the instructions below to correct your account record to avoid backup withholding on your account (or to stop it once it has begun) and to avoid the penalty.

Individuals

Instructions for Incorrect Social Security Numbers

If the incorrect TIN you furnished us is a social security number, you must:

1. Provide us with a copy of your Social Security card. The social security card must show your correct name/SSN combination that differs from the name and SSN combination appearing on this notice or it must show a date of issuance that is no earlier than six months prior to the date on this notice. Send the copy directly to us with a copy of this notice attached.
2. If you do not have a card meeting the requirement in item 1, you must apply for a Social Security card by submitting SSA Form SS-5 to the SSA in person or by mail. That form and further information regarding application for a Social Security card is available at ssa.gov.
3. In addition to the required identifying information for obtaining a Social Security card, give a copy of this notice to the SSA.

4. Allow 7-10 business days for receipt of your Social Security card.
5. Once you receive your Social Security card, make a copy of the card and send the copy directly to us with a copy of this notice attached.

Non- individuals or Certain Sole Proprietors

Instructions for Incorrect Employer Identification Numbers

If the incorrect TIN you furnished is an employer identification number, you must:

1. Write the Internal Revenue Service Center where you file your income tax return, and ask the IRS to send you a Letter 147C;
2. Enclose a copy of this notice in your letter to the Internal Revenue Service Center; and

3. When the IRS sends you the Letter 147C, send it to us with a copy of this notice attached.

Note: Internal Revenue Service Center address information can be found at www.irs.gov.

Part

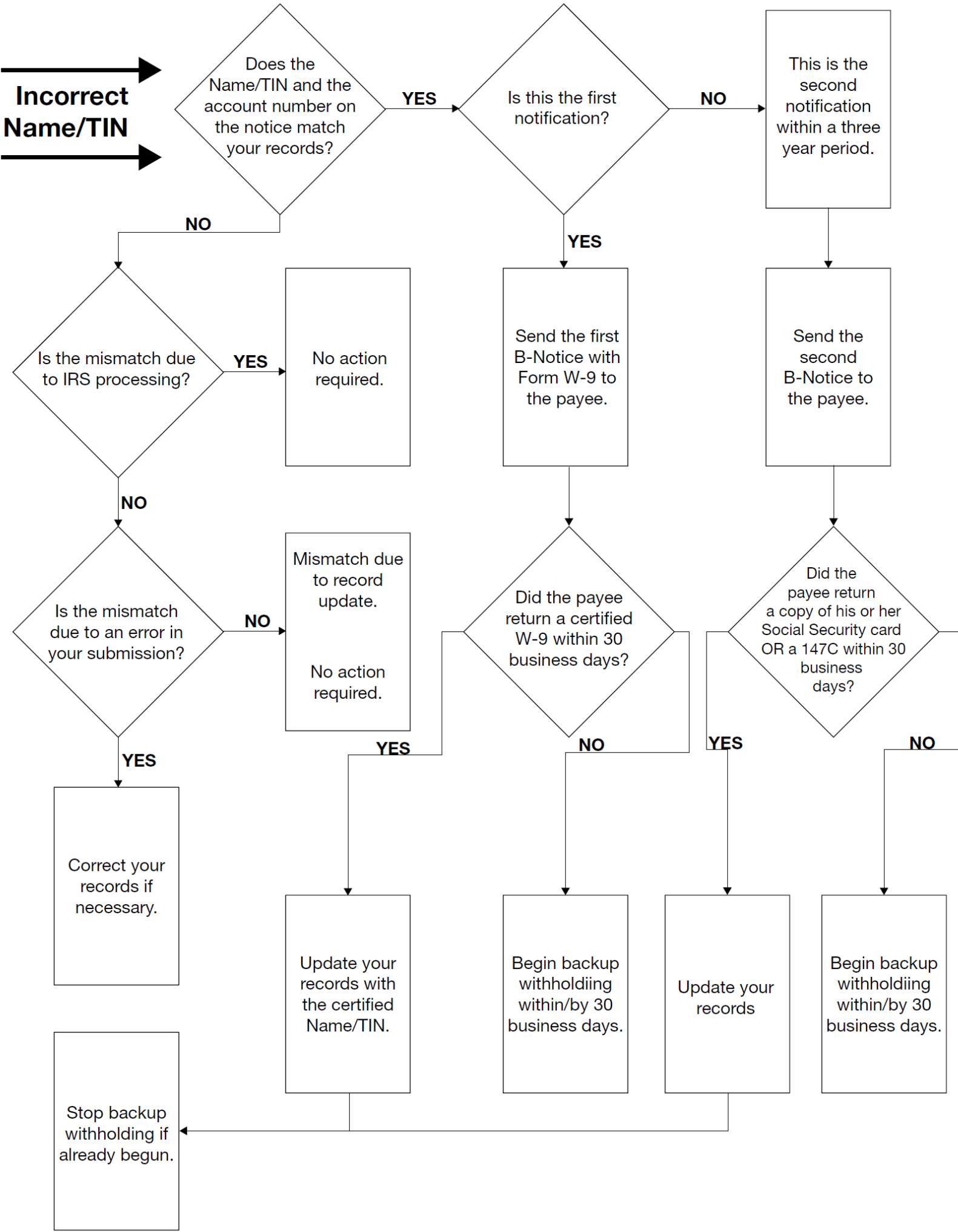
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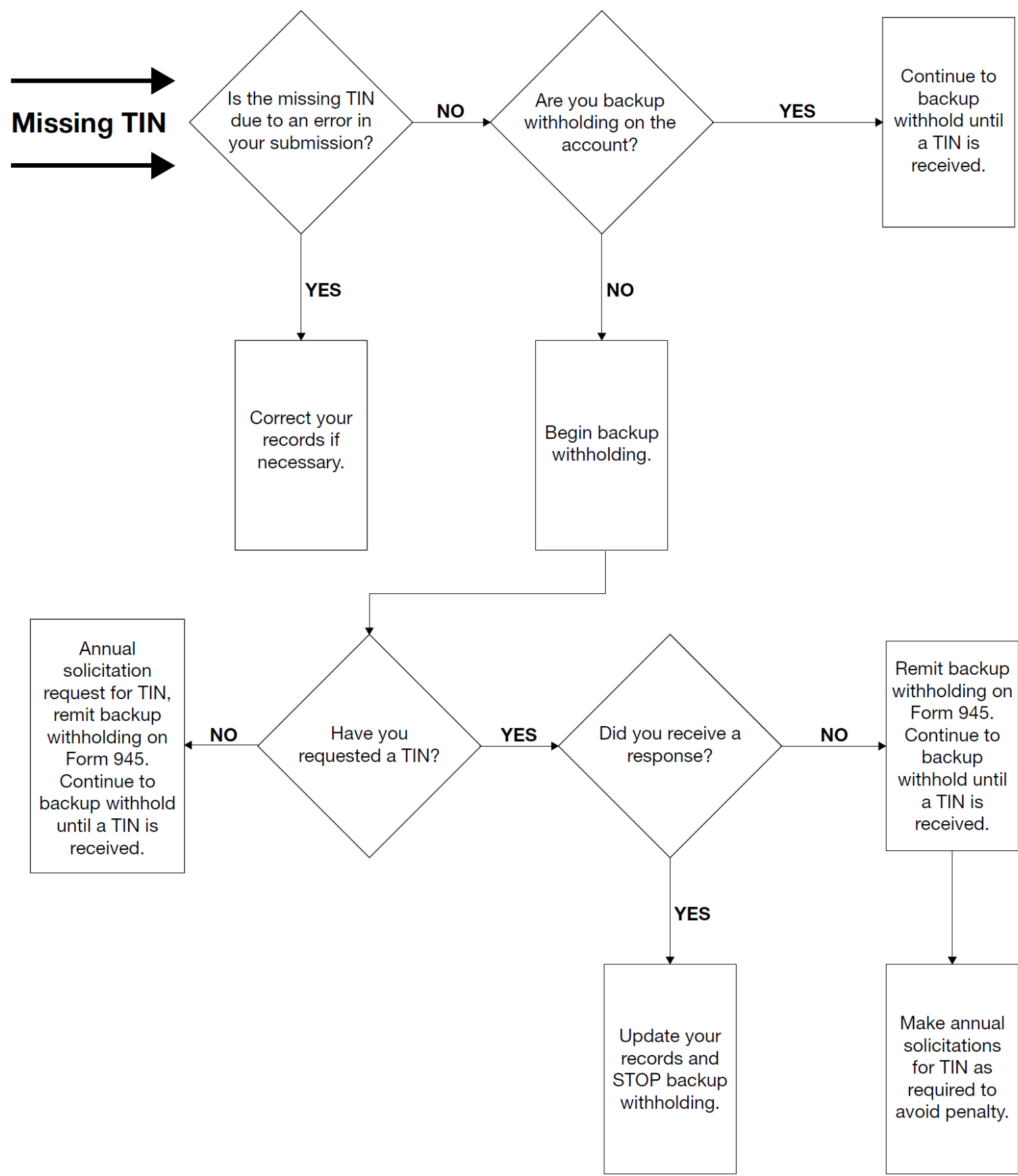
Part 6

FLOW CHART

FLOWCHARTING FOR INCORRECT NAME/TINs



FLOWCHARTING FOR MISSING TINs



Note: The EIN of the filer of forms W-2G, 1099-B, 1099-DIV, 1099-G, 1099-INT, 1099-K, 1099-MISC, 1099-NEC, 1099-OID, or 1099-PATR must match the EIN of the filer of Form 945, Annual Return of Withheld Federal Income Tax.

Part



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Part 7

NAME COMPRESSION SPECIFICATIONS FOR "B" NOTICE TAPE CARTRIDGES

Use the following information to standardize the entity information on your computer program/system so that it is the same as the entity information on the "B" Notice cartridges we send to you:

Payee Name Line 1

- Blank out or eliminate all special characters on this line except ampersands (&), dashes (-) and commas (,).
- For each position on this line, if a character is not an alpha, numeric, blank, ampersand, dash, or comma, change it to a blank. Exception: apostrophes (') should be eliminated (instead of being changed to a blank) i.e. O'Hanlon should be OHanlon

Payee Name Line 2

- Blank out or eliminate all special characters on this line except ampersands, dashes, and percentage symbols (%).
- For each position on this line, if a character is not an alpha, numeric, blank, ampersand, dash, or percentage symbol, change it to a blank. Exception: apostrophes should be eliminated (instead of being changed to a blank).

Street Address

- Blank out all special characters on this line except ampersands, dashes, and percentage symbols.
- For each position on this line, if a character is not an alpha, numeric, blank, ampersand, dash, or percentage symbol, change it to a blank.

City

- Blank out all special characters on this line except ampersands and dashes.
- For each position on this line, if a character is not an alpha, numeric, blank, ampersand or dash, change it to a blank.

Squeeze-and-Left Justify

We use this command to search for groups of leading blanks and intervening blanks in each payee entity line (payee name lines 1, 2, street address, and city) and remove them. It also left-justifies each line. Therefore,

For each entity line:

1. eliminate all leading blanks, 2) if two or more blanks in a row are followed by significant data, eliminate all but one blank and 3) blank fill trailing positions left on the line.

Foreign Addresses Forms 1099 filed on tape cartridge, or electronically, undergo the

following processing. If the FOREIGN-COUNTRY-INDICATOR is equal to "1" THEN:

- set the STATE CODE to "." (Note: this code has two positions, the first is a period and the second is a blank) and
- set the ZIP code to "00000".

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Part 8

INSTRUCTIONS FOR READING TAPE CARTRIDGES

General

A tape cartridge file will have the following characteristics:

- a)** 18 channel Standard Label/EBCDIC with: (a) odd parity and (b) a density of 1600 BPI.
- b)** Tape cartridges will be ½ -inch tape contained in plastic cartridges which are approximately 4-inches by 5 - inches by 1 -inch in dimension. Magnetic tape will be chromium dioxide particle based ½ -inch tape.
- c)** Tape cartridges are 3480 compatible
(a) Contain 37,871 CPI
- d)** Tape thickness - 1.0 or 1.5 mils

Record Length

A tape will be blocked in groups of 20 records, subject to the following:

- a) a record will be 208 tape positions,
- b) all records except the Header and Trailer Labels will be blocked,
- c) a block will be 4,160 tape positions, and
- d) in the event of a short block (less than 20 records), all remaining positions will be filled in with 9s.

Tape Marking Conventions Header Label:

- a) Standard headers will be used. They will be marked VOL1, HDR1, HDR2. 2. The HDR1 record will contain the Data Set Name "O4061211." 3. This record will be 80 positions long.

Trailer Label:

- a) Standard trailer labels will be used. They will begin with EOR1, EOR2,

EOF1 or EOF2. b) This label will be 80 positions long.

Tape Marks:

- a) Tape marks are used to signify the physical end of the recording on the tape.
- b) They follow the header label, and precede and follow the trailer label.

External Label:

A label marked with the Data Set Name "O4061211" will be put on the cartridge(s).

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Part 9

CD/DVD Information

CD/DVD Information

If you have 250 to 100,000 incorrect payee "B" records, your data will be on a CD. If you have over 100,000 payee "B" records then your data will be delivered on a DVD. Please make sure you have the correct type of reader. Many older readers only read CDs.

The enclosed CD/DVD is encrypted. You should be able to read it by putting it into a CD/DVD reader on your computer. If you have the "Auto-Run" feature turned on, the system should bring up a pop-up window asking you to: Please contact the IRS at 1-866-455-7438 to receive your encryption key. International callers may dial 304-263-8700. Have the following information available when calling: **TIN**, company name, primary or secondary contact and self assigned PIN number. This encryption key will be needed to unlock your CD/DVD.

If you do not have "Auto-Run" turned on, you won't see the pop-up window. Contact the IRS at 1-866-455- 7438 to receive your encryption key. International callers may dial 304-263-8700. Please have the following information available when calling: **TIN**, company name, primary or secondary contact and self assigned PIN number. You should have filled out Form 10301 and returned it to the IRS. This form tells the IRS the self selected PIN that you would like to use.

When you view the CD/DVD there should be one file named "UDnnnnn"**. This file will be an .exe file. When you double-click on the file a box will open asking for your encryption key. Put in your encryption key, click "OK" the next screen will ask you to browse the folder tree and select to where you want to extract the files. Click on "OK" and the files are extracted. Please make sure to keep tax data secure.

On the CD/DVD please find the files described below:

I40642.UAnnnn ** is the Payer A-Record file.
114 Characters.

I40642.UBnnnn ** is all the Incorrect Payee
B-Records. Each 222 Characters.

I40642.UCnnnn ** is the Payer C-Record file.
37 Characters.

A Copy of Publication 1281. ** nnnn is the
CD/DVD transmittal number.

Each file record layout is described below.

These files are .txt files; So if you read them
with Note Pad, word processing software, etc.
you will see the Pipe Codes "|" as separate
characters between each field. If you open
the file with Excel, you can read it as a
delimited file set the delimiters as pipes "|".
You then will see the file laid out without the
Pipe Codes "|", just like Cartridges of past
years. Be careful to set or convert fields to

text so that leading zeros are not truncated or blanked out.

The IRS hopes this new delivery method meets most of your requests to move away from the tape cartridges.

PAYER “A” RECORD

POSITION	FIELD TITLE	LENGTH	DESCRIPTION AND REMARKS
1	RECORD TYPE	1	An “a” will be entered
2	PIPE CODE	1	“ ”
3-17	ACCESS KEY	15	Number used by the irs to group a payer’s information return transmittal
18	PIPE CODE	1	“ ”
19-20	SERVICE CAMPUS	2	Two digit service campus code Brookhaven=19 Cincinnati = 17 Memphis = 49 Ogden = 29 Philadelphia = 28
21	PIPE CODE	1	“ ”
22-30	PAYER’S TIN	9	The nine digit number assigned by the irs
31	PIPE CODE	1	“ ”
32-71	PAYER’S NAME	40	Self-explanatory
72	PIPE CODE	1	“ ”
73-80	NUMBER OF DOCUMENTS	8	The number of information returns with missing and incorrect tins associated with this payer. It will be right justified and zero filled
81	PIPE CODE	1	“ ”
82-89	BWH TIN STATUS 1 CNT	8	The number of documents sent to the payer with a bwh-tin-status-ind equal to “1” (see payer “b” record). It will be right justified and zero filled
90	PIPE CODE	1	“ ”
91-98	BWH TIN STATUS 2 CNT	8	The number of documents sent to the payer with a bwh-tin-status-ind equal to “2” (see payer “b” record) it will be right justified and zero filled.

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POSITION	FIELD TITLE	LENGTH	DESCRIPTION AND REMARKS
99	PIPE CODE	1	“ ”
100-107	BWH TIN STATUS 3 CNT	8	The number of documents sent to the payer with a bwh-tin-status-ind equal to “3” (see payer “b” record) it will be right justified and zero filled.
108	PIPE CODE	1	“ ”
109	FILLER	1	BLANK FILLED
110	PIPE CODE	1	“ ”
111-114	TAX YEAR	4	TAX YEAR DOCUMENTS WERE SUBMITTED

PAYER “B” RECORD

TAPE POSITION	FIELD TITLE	LENGTH	DESCRIPTION AND REMARKS
1	RECORD TYPE	1	A “b” will be entered
2	PIPE CODE	1	“ ”
3-11	TIN	9	The payee’s tin
12	PIPE CODE	1	“ ”
13	BWH TIN STATUS	1	“1” Missing tin “2” not currently issued “3” incorrect name/tin
14	PIPE CODE	1	“ ”
15-19	TCC	5	Transmitter control code
20	PIPE CODE	1	“ ”

TAPE POSITION	FIELD TITLE	LENGTH	DESCRIPTION AND REMARKS
21-22	DOC TYPE	2	“02” = Form 1042-s “10” = Form 1099-k “21” = Form w-2 “27” = Form 5498s “28” = Form 5498s “31” = Form 1099-q “32” = Form w2-g “71” = Form 1099-h (through tax year 2019) “71” = Form 1099-nec (tax year 2020 and later) “72” = Form 5498-esa “73” = Form 1099-cap “75” = Form 1099-s “79” = Form 1099-b “80” = Form 1099-a “81” = Form 1098 “83” = Form 1098-t “84” = Form 1098-e “85” = Form 1099-c “86” = Form 1099-g “91” = Form 1099-div “92” = Form 1099-int “93” = Form 1099-ltc “94” = Form 1099-sa “95” = Form 1099-misc “96” = Form 1099-oid “97” = Form 1099-patr “98” = Form 1099-r
23	PIPE CODE	1	“ ”
24-43	ACCOUNT NUMBER	20	Payee’s account number from payer
44	PIPE CODE	1	“ ”
45-84	NAME LINE	40	Payee’s name line 1
85	PIPE CODE	1	“ ”
86-125	NAME LINE	40	Payee’s name line 2

TAPE POSITION	FIELD TITLE	LENGTH	DESCRIPTION AND REMARKS
126	PIPE CODE	1	“ ”
127-166	STR. ADDRESS	40	Payee’s street address
167	PIPE CODE	1	“ ”
168-197	CITY	30	Payee’s city
198	PIPE CODE	1	“ ”
199-200	STATE CODE	2	Payee’s state code
201	PIPE CODE	1	“ ”
202-206	ZIP CODE	5	Payee’s zip code
207	PIPE CODE	1	“ ”
208	TIN INDICATOR	1	“1” = Payer indicated ein “2” = payer indicated ssn “0” = no tin indicated
209	PIPE CODE	1	“ ”
210-213	PAYER OFFICE CODE	4	Blank filled
214	PIPE CODE	1	“ ”
215-222	SEQUENCE	8	Number of the record as it appeared in your file

PAYER “C” RECORD

POSITION	FIELD TITLE	LENGTH	DESCRIPTION AND REMARKS
1	RECORD TYPE	1	A “c” will be entered
2	PIPE CODE	1	“ ”
3-10	NUMBER OF DOCUMENTS	8	The number of information returns with missing and incorrect tins associated with this payer. It will be right justified and zero filled
11	PIPE CODE	1	“ ”
12-19	BWH TIN STATUS 1 CNT	8	The number of documents sent to the payer with a bwh-tin-status-ind equal to “1” (see payer “b” record). It will be right justified and zero filled
20	PIPE CODE	1	“ ”
21-28	BWH TIN STATUS 2 CNT	8	The number of documents sent to the payer with a bwh-tin-status-ind equal to “2” (see payer “b” record) it will be right justified and zero filled
29	PIPE CODE	1	“ ”
30-37	BWH TIN STATUS 3 CNT	8	The number of documents sent to the payer with a bwh-tin-status-ind equal to “3” (see payer “b” record) it will be right justified and zero filled.

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Part 10 OTHER FORMS

Instructions for the Requester of **Form W-9**

- **Form W-9**, Request for Taxpayer Identification Number and Certification

Instructions for the Requester of Forms **W-8BEN**, **W-8BEN-E**, **W-8ECI**, **W-8EXP** and **W-8IMY**

- **Form W-8BEN**, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding
- **Form W-8BEN-E**, Certificate of Entities Status of Beneficial Owner for United States Tax Withholding (Entities)
- **Form W-8ECI**, Certificate of Foreign Person's Claim for Exemption From Withholding on Income Effectively Connected With the Conduct of a Trade or Business in the United States

- **Form W-8EXP**, Certificate of Foreign Government or Other Foreign Organization for United States Tax Withholding
- **Form W-8IMY**, Certificate of Foreign Intermediary, Foreign Flow-Through Entity, or Certain U.S. Branches for United States Tax Withholding

Instructions for Requester of Form W-9



Department of the Treasury
Internal Revenue Service

(Rev. October 2018)

Request for Taxpayer Identification Number and Certification

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [IRS.gov/FormW9](https://www.irs.gov/FormW9).

What's New

Backup withholding rate. The backup withholding rate is 24% for reportable payments.

Reminders

FATCA and backup withholding exemptions. FATCA requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Form W-9 has an *Exemptions* box on the front of the form that includes entry for the *Exempt payee code (if any)* and *Exemption from FATCA Reporting Code (if any)*. The references for the appropriate codes are in the *Exemptions* section of Form W-9, and in the *Payees Exempt From Backup Withholding* and *Payees and Account Holders Exempt From FATCA Reporting* sections of these instructions.

The *Certification* section in Part II of Form W-9 includes certification relating to FATCA reporting.

Backup withholding liability. If you do not collect backup withholding from affected payees as required, you may become liable for any uncollected amount.

TIN matching e-services. The IRS website offers TIN Matching e-services for certain payers to validate name and TIN combinations. See *Taxpayer Identification Number (TIN) Matching*, later.

How Do I Know When To Use Form W-9?

Use Form W-9 to request the taxpayer identification number (TIN) of a U.S. person (including a resident alien) and to request certain certifications and claims for exemption. (See *Purpose of Form* on Form W-9.) Withholding agents may require signed Forms W-9 from U.S. exempt recipients to overcome a presumption of foreign status.

For federal tax purposes, a U.S. person includes but is not limited to:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- Any estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

A partnership may require a signed Form W-9 from its U.S. partners to overcome a presumption of foreign status and to avoid withholding on the partner's allocable share of the partnership's effectively connected income. For more information, see Regulations section 1.1446-1.

A participating foreign financial institution (PFFI) should request Form W-9 from an account holder that is a U.S. person. If an account is jointly held, the PFFI should request a Form W-9 from each holder that is a U.S. person.

Advise foreign persons to use the appropriate Form W-8 or

Form 8233, Exemption From Withholding on Compensation for Independent (and Certain Dependent) Personal Services of a Nonresident Alien Individual. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, for more information and a list of the W-8 forms.

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 taxpayer identification number (TIN) to the requester.

Payee's agent. A payee's agent can be an investment advisor (corporation, partnership, or individual) or an introducing broker. An investment advisor 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 advisor or broker must show in writing to the payer that the payee authorized the advisor or broker to transmit the Form W-9 to the payer.

Electronic system. Generally, the electronic system must:

- Ensure the information received is the information sent, and document all

occasions of user access that result in the submission;

- Make reasonably certain that the person accessing the system and submitting the form is the person identified on Form
- W-9, the investment advisor, or the introducing broker;
- Provide the same information as the paper Form W-9;
- Be able to supply a hard copy of the electronic Form W-9 if the Internal Revenue Service requests it; and
- 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.

For more details, see the following.

- Announcement 98-27, which is 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).
- Announcement 2001-91, which is 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).

Individual Taxpayer Identification Number (ITIN)

Form W-9 (or an acceptable substitute) is used by persons required to file information returns with the IRS to get the payee's (or other person's) correct name and TIN. For

individuals, the TIN is generally a social security number (SSN).

However, in some cases, individuals who become U.S. resident aliens for federal tax purposes are not eligible to obtain an SSN. This includes certain resident aliens who must receive information returns but who cannot obtain an SSN.

These individuals must apply for an ITIN on Form W-7, Application for IRS Individual Taxpayer Identification Number, unless they have an application pending for an SSN. Individuals who have an ITIN must provide it on Form W-9.

Note. ITINs that haven't been included on a U.S. federal tax return at least once in the last 3 consecutive tax years will expire.

Expired ITINs must be renewed in order to avoid delays in processing the ITIN holder's tax return. If the IRS deactivates the ITIN because it has expired, the ITIN may still be used on Form W-9. However, the ITIN holder

will have to apply to renew the deactivated ITIN if there is a need to file a tax return. For more information, see the Instructions for Form W-7.

Substitute Form W-9

You may develop and use your own Form W-9 (a substitute Form W-9) if its content is substantially similar to the official IRS Form W-9 and it satisfies certain certification requirements.

You may incorporate a substitute Form W-9 into other business forms you customarily use, such as account signature cards.

However, the certifications on the substitute Form W-9 must clearly state (as shown on the official Form W-9) that under penalties of perjury:

1. The payee's TIN is correct,

2. The payee is not subject to backup withholding due to failure to report interest and dividend income,
3. The payee is a U.S. person, and
4. The FATCA code entered on this form (if any) indicating that the payee is exempt from FATCA reporting is correct.

You may provide certification instructions on a substitute Form W-9 in a manner similar to the official form. If you are not collecting a FATCA exemption code by omitting that field from the substitute Form W-9 (see *Payees and Account Holders Exempt From FATCA Reporting*, later), you may notify the payee that item 4 does not apply.

You may not:

1. Use a substitute Form W-9 that requires the payee, by signing, to agree to provisions unrelated to the required certifications, or

2. Imply that a payee may be subject to backup withholding unless the payee agrees to provisions on the substitute form that are unrelated to the required certifications.

A substitute Form W-9 that contains a separate signature line just for the certifications satisfies the requirement that the certifications be clearly stated.

If a single signature line is used for the required certifications and other provisions, the certifications must be highlighted, boxed, printed in bold-face type, or presented in some other manner that causes the language to stand out from all other information contained on the substitute form.

Additionally, the following statement must be presented to stand out in the same manner as described above and must appear immediately above the single signature line:

“The Internal Revenue Service does not require your consent to any provision of this

document other than the certifications required to avoid backup withholding.”

If you use a substitute form, you are required to provide the Form W-9 instructions to the payee only if he or she requests them.

However, if the IRS has notified the payee that backup withholding applies, then you must instruct the payee to strike out the language in the certification that relates to underreporting. This instruction can be given orally or in writing. See item 2 of the *Certification* on Form W-9. You can replace “defined below” with “defined in the instructions” in item 3 of the *Certification* on Form W-9 when the instructions will not be provided to the payee except upon request. For more information, see Rev. Proc. 83-89, 1983-2 C.B. 613; amplified by Rev. Proc. 96-26, which is on page 22 of Internal Revenue Bulletin 1996-8 at [IRS.gov/pub/irs-irbs/irb96-08.pdf](https://www.irs.gov/pub/irs-irbs/irb96-08.pdf).

TIN Applied For

For interest and dividend payments and certain payments with respect to readily tradable instruments, the payee may return a properly completed, signed Form W-9 to you with "Applied For" written in Part I. This is an "awaiting-TIN" certificate. The payee has 60 calendar days, from the date you receive this certificate, to provide a TIN. If you do not receive the payee's TIN at that time, you must begin backup withholding on payments.

Reserve rule. You must backup withhold on any reportable payments made during the 60-day period if a payee withdraws more than \$500 at one time, unless the payee reserves an amount equal to the current year's backup withholding rate on all reportable payments made to the account.

Alternative rule. You also may elect to backup withhold during this 60-day period,

after a 7-day grace period, under one of the two alternative rules discussed below.

Option 1. Backup withhold on any reportable payments if the payee makes a withdrawal from the account after the close of 7 business days after you receive the awaiting-TIN certificate. Treat as reportable payments all cash withdrawals in an amount up to the reportable payments made from the day after you receive the awaiting-TIN certificate to the day of withdrawal. **Option 2.** Backup withhold on any reportable payments made to the payee's account, regardless of whether the payee makes any withdrawals, beginning no later than 7 business days after you receive the awaiting-TIN certificate.



The 60-day exemption from backup withholding does not apply to any payment other than interest, dividends, and certain payments relating to readily tradable instruments. Any other reportable payment, such as nonemployee

compensation, is subject to backup withholding immediately, even if the payee has applied for and is awaiting a TIN.

Even if the payee gives you an awaiting-TIN certificate, you must backup withhold on reportable interest and dividend payments if the payee does not certify, under penalties of perjury, that the payee is not subject to backup withholding.

If you do not collect backup withholding from affected payees as required, you may become liable for any uncollected amount.

Payees Exempt From Backup Withholding

The following payees are exempt from backup withholding with respect to the payments below, and should enter the corresponding exempt payee code on Form W-9. You may rely on the payee's claim of exemption unless you have actual knowledge that the exempt payee code and/or classification selected are

not valid, or if they are inconsistent with each other.

In that case, you may rely on the Form W-9 for purposes of obtaining the payee's TIN, but you must treat the payee as non-exempt. If the payee failed to enter an exempt payee code, but the classification selected indicates that the payee is exempt, you may accept the classification and treat the payee as exempt unless you have actual knowledge that the classification is not valid.

If the payee is not exempt, you are required to backup withhold on reportable payments if the payee does not provide a TIN in the manner required or does not sign the certification, if required.

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2);

2. The United States or any of its agencies or instrumentalities;
3. A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions, agencies, or instrumentalities;
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities;
5. A corporation;
6. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession;
7. A futures commission merchant registered with the Commodity Futures Trading Commission;
8. A real estate investment trust;

9. An entity registered at all times during the tax year under the Investment Company Act of 1940;
10. A common trust fund operated by a bank under section 584(a);
11. A financial institution;
12. A middleman known in the investment community as a nominee or custodian; or
13. A trust exempt from tax under section 664 or described in section 4947.

The following types of payments are exempt from backup withholding as indicated for payees listed in 1 through 13 above.

Interest and dividend payments. All listed payees are exempt except the payee in item 7.

Broker transactions. All payees listed in items 1 through 4 and 6 through 11 are exempt. Also, C corporations are exempt. A

person registered under the Investment Advisers Act of 1940 who regularly acts as a broker also is exempt.

Barter exchange transactions and patronage dividends. Only payees listed in items 1 through 4 are exempt.

Payments reportable under sections 6041 and 6041A. Payees listed in items 1 through 5 generally are exempt.

However, the following payments made to a corporation and reportable on Form 1099-MISC, Miscellaneous Income, are not exempt from backup withholding.

- Medical and health care payments.
- Attorneys' fees (also gross proceeds paid to an attorney, reportable under section 6045(f)).
- Payments for services paid by a federal executive agency. (See Rev. Rul. 2003-66, which is on page 1115

of Internal Revenue Bulletin 2003-26
at [IRS.gov/pub/irs-irbs/irb03-26.pdf](https://www.irs.gov/pub/irs-irbs/irb03-26.pdf).)

Payments made in settlement of payment card or third party network transactions. Only payees listed in items 1 through 4 are exempt.

Payments Exempt From Backup Withholding

Payments that are not subject to information reporting also are not subject to backup withholding. For details, see sections 6041, 6041A, 6042, 6044, 6045, 6049, 6050A, 6050N, and 6050W and their regulations. The following payments generally are exempt from backup withholding. **Dividends and patronage dividends.**

Payments to nonresident aliens subject to withholding under section 1441.

- Payments to partnerships not engaged in a trade or business in the United States and that have at least one nonresident alien partner.
- Payments of patronage dividends not paid in money.
- Payments made by certain foreign organizations.
- Section 404(k) distributions made by an ESOP.

Interest payments.

- Payments of interest on obligations issued by individuals. However, if you pay \$600 or more of interest in the course of your trade or business to a payee, you must report the payment. Backup withholding applies to the

reportable payment if the payee has not provided a TIN or has provided an incorrect TIN.

- Payments described in section 6049(b)(5) to nonresident aliens.
- Payments on tax-free covenant bonds under section 1451.
- Payments made by certain foreign organizations.
- Mortgage or student loan interest paid to you.

Other types of payment.

- Wages.
- Distributions from a pension, annuity, profit-sharing or stock bonus plan, any IRA, an owner-employee plan, or other deferred compensation plan.

- Distributions from a medical or health savings account and long-term care benefits.
- Certain surrenders of life insurance contracts.
- Distribution from qualified tuition programs or Coverdell ESAs.
- Gambling winnings if regular gambling winnings withholding is required under section 3402(q). However, if regular gambling winnings withholding is not required under section 3402(q), backup withholding applies if the payee fails to furnish a TIN. • Real estate transactions reportable under section 6045(e).
- Cancelled debts reportable under section 6050P.
- Fish purchases for cash reportable under section 6050R.

Payees and Account Holders Exempt From FATCA Reporting

Reporting under chapter 4 (FATCA) with respect to U.S. persons generally applies only to foreign financial institutions (FFI) (including a branch of a U.S. financial institution that is treated as an FFI under an applicable intergovernmental agreement (IGA)). Thus, for example, a U.S. financial institution maintaining an account in the United States does not need to collect an exemption code for FATCA reporting. If you are providing a Form W-9, you may pre-populate the FATCA exemption code with "Not Applicable," "N/A," or a similar indication that an exemption from FATCA reporting does not apply. Any payee that provides such a form, however, cannot be treated as exempt from FATCA reporting. For details on the FATCA reporting requirements, including specific information regarding which financial institutions are required to report, see

sections 1471 to 1474 and related regulations. See Regulations section 1.1471-3(d)(2) for when an FFI may rely on documentary evidence to treat a U.S. person as other than a specified U.S. person and see Regulations section 1.1471-3(f)(3) for when an FFI may presume a U.S. person as other than a specified U.S. person.

If you receive a Form W-9 with a FATCA exemption code and you know or have reason to know the person is a specified U.S. person, you may not rely on the Form W-9 to treat the person as exempt from FATCA reporting. However, you may still rely on an otherwise completed Form W-9 to treat a person as a specified U.S. person. An exemption from FATCA reporting (or lack thereof) does not affect backup withholding as described earlier in these instructions. The following are not specified U.S. persons and are thus exempt from FATCA reporting.

- A. An organization exempt from tax under section 501(a), or any individual retirement plan as defined in section 7701(a)(37);
- B. The United States or any of its agencies or instrumentalities;
- C. A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions, agencies, or instrumentalities;
- D. A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations 1.1472-1(c)(1)(i);
- E. A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations 1.1472-1(c)(1)(i);
- F. A dealer in securities, commodities, or derivative financial instruments

(including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;

- G. A real estate investment trust;
- H. A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940;
- I. A common trust fund as defined in section 584(a);
- J. A bank as defined in section 581;
- K. A broker;
- L. A trust exempt from tax under section 664 or described in section 4947; or
- M. A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

Joint Foreign Payees

If the first payee listed on an account gives you a Form W-8 or a similar statement signed under penalties of perjury, backup withholding applies unless:

1. Every joint payee provides the statement regarding foreign status, or
2. Any one of the joint payees who has not established foreign status gives you a TIN.

If any one of the joint payees who has not established foreign status gives you a TIN, use that number for purposes of backup withholding and information reporting.

For more information on foreign payees, see the Instructions for the Requester of Forms W-8BEN, W-8BEN-E, W-8ECI, W-8EXP, and W-8IMY.

Names and TINs To Use for Information Reporting

Show the full name and address as provided on Form W-9 on the information return filed with the IRS and on the copy furnished to the payee. If the payee has marked their address "NEW", you should update your records. If you made payments to more than one payee or the account is in more than one name, enter on the first name line of the information return only the name of the payee whose TIN is shown on Form W-9. You may show the names of any other individual payees in the area below the first name line on the information return. Forms W-9 showing an ITIN must have the name exactly as shown on line 1a of the Form W-7 application. If you are a PFFI reporting a U.S. account on Form 8966, FATCA Report, and the account is jointly held by U.S. persons, file a separate Form 8966 for each holder.



For more information on the names and TINs to use for information reporting, see section J of the General Instructions for Certain Information Returns.

Notices From the IRS

The IRS will send you a notice if the payee's name and TIN on the information return you filed do not match the IRS's records. (See *Taxpayer Identification Number (TIN) Matching*, next.) If you receive a backup withholding notice, you may have to send a "B" notice to the payee to solicit another TIN. Pub. 1281, Backup Withholding for Missing and Incorrect Name/TIN(s), contains copies of the two types of "B" notices. If you receive a penalty notice, you also may have to send a solicitation to the payee. See Pub. 1586, Reasonable Cause Regulations and Requirements for Missing and Incorrect Name/TINs.

Taxpayer Identification Number (TIN) Matching

TIN Matching allows a payer or authorized agent who is required to file Forms 1099-B, DIV, INT, K, MISC, OID, and/or PATR 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. Go to IRS.gov and enter "e-services" in the search box. 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.

Additional Information

For more information on backup withholding, see Pub. 1281.

Request for Taxpayer
Identification Number and Certification

► Go to www.irs.gov/FormW9 for instructions and the latest information.

Give Form to the
requester. Do not
send to the IRS.

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ►	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>
5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
6 City, state, and ZIP code	
7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number									
				-			-		
or									
Employer identification number									
				-					

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ►	Date ►

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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

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