Bulk Upload Instructions

Form 1099-C - Payer and Recipient Information with form data

Tax year: **2024**

Last updated: **Version 1.2 (Dec 14, 2024)**

General Instructions

1. **File Format:** Ensure the file is saved as .CSV (Comma-Separated Values). Other formats like .xls or .xlsx are not supported.
2. **File Size:** The file size should not exceed the specified limit (e.g., 15 MB). Split large files into smaller ones if necessary.
3. **Row Limit:** Rows exceeding 20,000 entries should be split into multiple files to ensure smooth processing.
4. **Encoding:** Use UTF-8 encoding to avoid errors with special characters or unsupported languages.
5. **Mandatory Fields:** Fields marked as required or mandatory must be filled for every record.
6. **Empty Fields:** If a value is not applicable, leave the field blank rather than using placeholders like "N/A" or "NULL."
7. **Special Characters in Values:** If any of the values contain special characters like commas, enclose them in double quotes (e.g., "O'Brien", "Smith & Co.", "Brown, Davis & Partners").
8. **Headers & Column Order:**
   - Headers can be edited as per the need since we are mapping based on the position.
   - Do not change the order of columns if the system maps data based on column position..
9. **Duplicate Records:** Remove duplicate rows to ensure each record is unique.
10. **Predefined Values:** For dropdown or fixed-choice fields, use values exactly as defined in the template instruction.
11. **Special Characters:**
    - Restricted characters: < > ; { } [ ] _ \ ! : ? = .
    - These characters will be removed before upload.
    - If any text has a dot followed by letters, a space will be added after the dot.

Field Name	Description	Maximum Length	Allowed Input Characters
Creditor reference number	The Creditor reference number is a unique identifier assigned to each creditor (business).	50	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Creditor type of TIN*	The type of the Taxpayer Identification Number (TIN) applicable to the creditor.	4	Allowed values are 1, 2, EIN, SSN 1 = EIN 2 = SSN
Creditor TIN*	A nine-digit number issued to businesses, U.S. citizens, permanent residents, and temporary (working) residents. The acceptable formats are 22-5454665, 234-54-5434, 898765463.	11	Numbers Allowed special character is - TIN is allowed with or without hyphen
If the type of TIN is individual TIN (SSN,ITIN,ATIN and Other), First name and Last name fields are mandatory.			
Creditor name* (if EIN)	Creditor name refers to the name of the entity or business responsible for making payments.	75	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Creditor first name* (if individual TIN)	The first name of the Creditor	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =

Creditor middle initial (if individual TIN)	The middle initial of the Creditor	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Creditor last name* (if individual TIN)	The family or surname of the Creditor	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Creditor suffix (if individual TIN)	Generational or professional titles (e.g., Jr., Sr., III) to the Creditor name for accurate identification.	6	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? = Allowed values: "Junior", "Jr", "Senior", "Sr", "I", "II", "III", "IV", "V", "VI", and "VII".
Creditor DBA/trade name	The registered name under which a business operates and conducts its affairs, distinct from its legal or registered name.	75	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? = If you have multiple trade names seperate them with a comma.
Creditor country*	Enter the Country or Country Code as per the IRS standards. Refer to IRS Country Codes	27	Alphabets **Note**: If left blank, it will be considered as "US".
Creditor address line 1*	Enter the primary street address for the creditor's residence or business.	46	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Creditor address line 2	Optional field for additional address details such as apartment, suite, unit, or building number.	46	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =

Creditor city/town*	The municipality or urban area where the creditor resides or conducts business.	50	Alphabets and Numbers Allowed special characters only . ' -
Creditor state/province/territory*	State/province/territory in which the creditor resides or conducts business.	50	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Creditor ZIP code/postal code*	If the creditor is from the US, the zip code must be filled out. Otherwise, the postal code should be provided.	16	US: Numbers - 5 digits, plus an optional 4 digits (ZIP+4 format). Foreign: Up to 16 characters allowed. Special character allowed hyphen (-) slash (/).
Creditor email address	Enter the creditor's email address	100	Alphabets and Numbers Allowed special characters are . - _ + and @
Creditor phone number	Enter the creditor's phone number	15	Numbers Allowed special characters are + - ( ) and spaces
Group names	Enter the group name you want to assign to this creditor.	75	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Debtor reference number	The debtor reference number is a unique identifier assigned to each debtor.	50	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =

Debtor type of TIN*	The type of the Taxpayer Identification Number (TIN) applicable to the debtor.	16	Allowed values are 1, 2, 3, 4, 5, 10, EIN, SSN, ITIN, ATIN, Others 1 = EIN 2 = SSN 3 = ITIN 4 = ATIN 5 = TIN not provided 10 = Others If you leave this field blank, it will be considered as 'TIN not provided' for the recipient. If you provide "Others", it will be considered as "SSN" **Note**: When the TIN type is "TIN not provided" recipient name field is mandatory.
Debtor TIN*	A nine-digit number issued to businesses, U.S. citizens, permanent residents, and temporary (working) residents. The acceptable formats are 22-5454665, 234-54-5434, 898765463	11	Numbers Allowed special character is - TIN is allowed with or without hyphen
Debtor name* (if EIN)	Full legal name of the entity receiving the payment. (Applicable only if the Debtor is a business)	75	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =

Debtor first name* (if individual TIN)	First name of the individual receiving the payment. (Applicable only if the Debtor is an individual)	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Debtor middle initial (if individual TIN)	Middle initial of the individual receiving the payment. (Applicable only if the Debtor is an individual)	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Debtor last name* (if individual TIN)	The family or surname of the individual receiving the payment. (Applicable only if the Debtor is an individual)	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Debtor suffix (if individual TIN)	Use this field to add generational or professional titles (e.g., Jr., Sr., III) to the Debtor's name for accurate identification.	6	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? = Allowed values: "Junior", "Jr", "Senior", "Sr", "I", "II", "III", "IV", "V", "VI", and "VII".
Debtor DBA/trade name	A DBA/trade name is a registered name under which a business operates and conducts its affairs, distinct from its legal or registered name. It allows businesses to operate under a name different from the owner's legal name.	75	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? = If you have multiple trade names seperate them with a comma.

Debtor country*	Enter the Country or Country Code as per the IRS standards. Refer to IRS Country Codes	27	Alphabets **Note**: If left blank, it will be considered as "US".
Debtor address line 1*	Enter the primary street address for Debtor residence or business.	46	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Debtor address line 2	Optional field for additional address details such as apartment, suite, unit, or building number.	46	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Debtor city/town*	The city/town refers to the municipality or urban area where the taxpayer resides or conducts business.	50	Alphabets and Numbers Allowed special characters only . ' -
Debtor state/province/territory*	The type of the Taxpayer Identification Number (TIN) applicable to the Debtor.	50	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Debtor ZIP code/postal code*	If the Debtor is from the US, the zip code must be filled out. Otherwise, the postal code should be provided.	16	US: Numbers - 5 digits, plus an optional 4 digits (ZIP+4 format). Foreign: Up to 16 characters allowed. Special character allowed hyphen (-) slash (/).
Debtor email address	Enter Debtor's email address if you want to opt for online access for the Debtor. Online Access is a feature that allows Debtors to view or download the form copies online.	100	Alphabets and Numbers Allowed special characters are . - _ + and @

Debtor phone number	Enter the Debtor's phone number	15	Numbers Allowed special characters are + - ( ) and spaces.
Account number	Account number is a unique identifier used to distinguish same type of return filed for the Debtor for the same tax year.	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Box 1 Date of identifiable event	Enter the date of the identifiable event (debt cancellation). If you actually cancel a debt before an identifiable event and you choose to report that cancellation, enter the date that you actually canceled the debt.	10	Enter the date in MM/DD/YYYY format.
Box 2 Amount of debt discharged*	Enter the amount of the canceled debt.	13	Numbers including decimals **Note**: Do not enter amounts with positive/negative signs
Box 3 Interest, if included in box 2	Enter any interest you included in the canceled debt in box 2.	13	Numbers including decimals **Note**: Do not enter amounts with positive/negative signs
Box 4 Debt desciption*	Enter a description of the origin of the debt, such as student loan, mortgage, or credit card expenditure.	39	Alphabets and Numbers Allowed special characters are # / & ( ) - ' , . space

Box 5 The debtor was personally liable for repayment of the debt	Specify if the debtor was personally liable for repayment of the debt at the time the debt was created or, if modified, at the time of the last modification.	5	Allowed values are Yes/No or 1/0 or True/False or X=Yes (Checked) Y=No (Unchecked) **Note**: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.
Box 6 Identifiable event code*	Enter the appropriate code to report the nature of the identifiable event.	7	Allowed values – 1, 2, 3, 4, 5, 6, 7, 8, A, B, C, D, E, F, G, H, 1=A, 2=B, 3=C, 4=D, 5=E, 6=F, 7=G, 8=H
Box 7 Fair market value of property	If you are filing a combined Form 1099-C and 1099-A for a foreclosure, execution, or similar sale, enter the FMV of the property.	13	Numbers including decimals **Note**: Do not enter amounts with positive/negative signs