

1099-Q Upload Instructions

Payer and Recipient Data with Form Fields

Document Overview

Tax Year	Template Version	Last Updated on	New Updates
2025	1099Q_Payer_Recipient_2.0	Nov, 2025	Added a Box 4b checkbox to indicate QTP to Roth IRA transfers.
2024	1099Q_Payer_Recipient_1.0	Sep, 2024	No new updates
2023	1099Q_Payer_Recipient_1.0	Aug, 2023	No new updates

General Instructions

File Specifications

- **File Format:** Ensure the file is saved as .CSV (Comma-Separated Values). Other formats like .xls or .xlsx are not supported. [See how to convert other file formats to CSV.](#)
- **File Size:** The file size should not exceed the specified limit (e.g., 10 MB). Split large files into smaller ones if necessary.
- **Row Limit:** Rows exceeding 20,000 entries should be split into multiple files to ensure smooth processing.
- **Encoding:** Use UTF-8 encoding to avoid errors with special characters or unsupported languages.

Data and Input Specifications

- **Mandatory Fields:** Fields marked as required or mandatory must be filled for every record.
- **Empty Fields:** If a value is not applicable, leave the field blank rather than using placeholders like "N/A" or "NULL."
- **Comma in Values:** If any of the values contain commas, enclose them in double quotes

(EX, "Brown, Davis & Partners").

- **Headers & Column Order:**
 - You can edit the column headers as needed.
 - **Do not change the order of columns**, as the system maps data based on column position.
- **Duplicate Records:** Duplicates can cause errors or inconsistencies in the submission process. Therefore, ensure that each record is unique by removing any duplicate rows.
- **Predefined Values:** For fields with fixed-choice options, ensure you use values exactly as defined in the template instructions.
- **Special Characters:** All special characters are allowed except < > ; { } [] _ \ ! : ? = (These characters will be removed before upload.) If any text has a dot followed by letters, a space will be added after the dot.
- **Contact Information:**
 - For each recipient, you can add up to 5 contact information.
 - Even if a payer has multiple recipients, the maximum allowed is 5 contacts per payer.
 - If a 6th contact is added for the same payer in the Bulk Upload Template and uploaded through the UI, the system will throw an error.
 - In the UI, the user can set any one of the 5 contacts as the primary contact.

Field Name	Description	Maximum Length	Allowed Input Characters
Payer reference number	The payer reference number is a unique identifier assigned to each payer (business).	50	Alphabets and Numbers All special characters allowed
Payer type of TIN*	The type of the Taxpayer Identification Number (TIN) applicable to the payer.	4	Allowed entries are EIN and SSN Alternatively, you can use the following numbers to indicate TIN type. 1 = EIN 2 = SSN
Payer TIN*	A nine-digit number issued to businesses, U.S. citizens, permanent residents, and temporary (working) residents. The acceptable formats are	11	Numbers Allowed special character is - TIN is allowed with or without hyphen

	XX-XXXXXXX, XXX-XX-XXXX, XXXXXXXXXX		
If the type of TIN is individual TIN (SSN, ITIN, ATIN, and Other), First name and Last name fields are mandatory.			
Payer business name (if the payer TIN is EIN)*	Payer name refers to the name of the entity or business responsible for making payments.	75	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Payer first name (if the payer TIN is SSN)*	The first name of the payer	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Payer middle initial (if the payer TIN is SSN)	The middle initial of the payer	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Payer last name (if the payer TIN is SSN)*	The family or surname of the payer.	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Payer suffix (if the payer TIN is SSN) (1=Jr 2=Sr 3=I 4=II 5=III 6=IV 7=V 8=VI 9=VII)	Generational titles (e.g., Jr., Sr., III) to the payer name for accurate identification. (If individual)	6	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? = Allowed values: "Junior", "Jr", "Senior", "Sr", "I", "II", "III", "IV", "V", "VI", and "VII".
Payer DBA/trade name	The registered name under which a business operates and conducts its affairs, distinct from its legal or registered name. Even entities that are disregarded by the IRS for tax purposes can be reported here.	75	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? = If you have multiple trade names, separate them with a comma.
Payer 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".
Payer address line 1*	Enter the primary street address for the payer's	46	Alphabets and Numbers All special characters allowed

	residence or business.		except < > ; { } [] _ \ ! : ? =
Payer address line 2	For additional address details, such as apartment, suite, unit, or building number.	46	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Payer city/town*	The municipality or urban area where the payer resides or conducts business.	50	Alphabets and Numbers Allowed special characters only . ' -
Payer state/province/territory*	State/province/territory in which the payer resides or conducts business.	50	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Payer ZIP code/postal code*	If the payer 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 (/)
Contact person first name	First name of the contact person.	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Contact person middle initial	Middle initial of the contact person.	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Contact person last name	The family or surname of the contact person.	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Contact person suffix	Generational titles (e.g., Jr., Sr., III) to the payer name for accurate identification. (If individual)	6	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? = Allowed values: "Junior", "Jr", "Senior", "Sr", "I", "II", "III", "IV", "V", "VI", and "VII".
Contact person email address	Enter the contact person's email address	100	Alphabets and Numbers Allowed special characters are . - _ + and @
Contact phone number	Enter the contact person's phone number	15	Numbers Allowed special characters are + - () and

			spaces
Group names	Enter the group name you want to assign to this payer.	75	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Recipient reference number	The recipient reference number is a unique identifier assigned to each recipient.	100	Alphabets and Numbers All special characters allowed
If the type of TIN is individual TIN (SSN, ITIN, and ATIN), First name and Last name fields are mandatory.			
Recipient type of TIN*	The type of the Taxpayer Identification Number (TIN) applicable to the recipient.	16	Allowed entries are EIN, SSN, ITIN, and ATIN. Alternatively, you can use the following numbers to indicate TIN type. 1 = EIN 2 = SSN 3 = ITIN 4 = ATIN 5 = TIN not provided When the TIN type is 'TIN not provided', the Recipient name field is mandatory.
Recipient TIN*	A nine-digit number issued to businesses, U.S. citizens, permanent residents, and temporary (working) residents. The acceptable formats are XX-XXXXXXX, XXX-XX-XXXX, XXXXXXXXXX	11	Numbers Allowed special character is - TIN is allowed with or without hyphen

Recipient business name (if recipient TIN is EIN or TIN not provided)*	Full legal name of the individual receiving the payment.	75	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Recipient first name (if the recipient TIN is SSN, ATIN or ITIN)*	First name of the individual receiving the payment.	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Recipient middle initial (if the recipient TIN is SSN, ATIN or ITIN)	Middle initial of the individual receiving the payment.	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Recipient last name (if the recipient TIN is SSN, ATIN or ITIN)*	The family or surname of the individual receiving the payment.	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Recipient suffix (if the recipient TIN is SSN, ATIN or ITIN) (1=Jr 2=Sr 3=I 4=II 5=III 6=IV 7=V 8=VI 9=VII)	Use this field to add generational or professional titles (e.g., Jr., Sr., III) to the recipient'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".
Recipient DBA/trade name	The registered name under which a business operates and conducts its affairs, distinct from its legal or registered name. Even entities that are disregarded by the IRS for tax purposes can be reported here.	75	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? = If you have multiple trade names separate them with a comma.
Recipient 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".

Recipient address line 1*	Enter the primary street address for the recipient's residence or business.	46	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Recipient address line 2	For additional address details, such as apartment, suite, unit, or building number.	46	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Recipient 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 . ' -
Recipient state/province/territory*	It typically requires the taxpayer to indicate the state/province/territory in which they reside or have earned income subject to state taxation.	50	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Recipient zip code/postal code*	If the recipient 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 (/).
Recipient email address	Enter the recipient's email address if you want to opt for recipient portal access for the recipient. Recipient portal access is a feature that allows recipients to view or download the form copies online.	100	Alphabets and Numbers Allowed special characters are . - _ + and @
Recipient phone number	Enter the recipient's phone number	15	Numbers Allowed special characters are + - () and spaces.

Account number	Account number is a unique identifier used to distinguish the same type of return filed for the recipient for the same tax year.	20	Alphabets and Numbers All special characters allowed
Box 1 Gross distribution*	Enter the total gross distribution from a qualified tuition program (QTP) or a Coverdell ESA, including all amounts paid in cash or in-kind.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs
Box 2 Earnings	Enter the earnings portion of the distribution reported in Box 1.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs
Box 3 Basis	Report the basis (original contributions) included in the distribution reported in Box 1. This amount should equal the difference between Box 1 and Box 2.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs
Box 4a Trustee-to-trustee transfer	Check 'Yes' if the distribution was a direct trustee-to-trustee transfer between qualified accounts.	5	Allowed values are Yes/No or 1/0 or True/False or X/Y=Yes (Checked) N=No (Unchecked) Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.
Box 4b QTP to Roth IRA transfer	Check 'Yes' if the distribution was a direct trustee-to-trustee transfer from a QTP to a Roth IRA for the same beneficiary.	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 5a Distribution is from - Qualified tuition program Private	Check 'Yes' if the distribution is from a private Qualified Tuition Program (QTP).	5	<p>Allowed values are Yes/No or 1/0 or True/False or X/Y=Yes (Checked) N=No (Unchecked)</p> <p>Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.</p>
Box 5b Distribution is from - Qualified tuition program State	Check 'Yes' if the distribution is from a state-sponsored Qualified Tuition Program (QTP).	5	<p>Allowed values are Yes/No or 1/0 or True/False or X/Y=Yes (Checked) N=No (Unchecked)</p> <p>Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.</p>
Box 5c Distribution is from - Coverdell ESA	Check 'Yes' if the distribution is from a Coverdell ESA.	5	<p>Allowed values are Yes/No or 1/0 or True/False or X/Y=Yes (Checked) N=No (Unchecked)</p> <p>Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.</p>
Box 6 The recipient is not the designated beneficiary	Check ' Yes ' if the recipient is not the designated beneficiary of the QTP or Coverdell ESA.	5	<p>Allowed values are Yes/No or 1/0 or True/False or X/Y=Yes (Checked) N=No (Unchecked)</p> <p>Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.</p>
Box 7 Distribution code(s)*	Enter the appropriate distribution code(s) to indicate the type of distribution.	1	<p>Allowed values - 1,2,3,4,5 or 6</p> <p>1 – Distributions 2 – Excess contributions plus earnings taxable in current year 3 – Excess contributions plus earnings taxable in prior year</p>

			4 – Disability 5 – Death 6 – Prohibited transaction
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Error Handling

Once the data is uploaded, you can review the import summary. If there are any errors in the imported data, you can fix the errors by clicking **'Fix Error'** under the **'Action'** column. You'll also have the option to skip the errors and proceed with the success records.

If there are multiple errors, follow these steps to export and fix the errors.

1. To export the entries as a CSV file, click **'Export'** on the **'Import Summary'** page and download the file.
2. After fixing the errors, upload the file again and proceed with filing.

We recommend you follow the instructions carefully and double-check the information before uploading to avoid errors.