

1099-LS Upload Instructions

Payment Recipient Data with Form Fields

Document Overview:

Tax Year	Template Version	Last Updated on	New Updates
2025	1099LS_Recipient_1.0	Nov, 2025	No new updates
2024	1099LS_Recipient_1.0	Sep, 2024	No new updates
2023	1099LS_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., 15 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:**
 - You can add up to 5 contact information for each recipient.
 - If a payer has multiple recipients, a maximum of 5 contacts is still allowed per payer.
 - If a 6th contact is included for the same payer in the bulk upload template, the system will return an error during upload.
 - You can mark one of the 5 contacts as the primary contact.

Field Name	Description	Maximum Length	Allowed Input Characters
Payment Recipient reference number	The payment recipient reference number is a unique identifier assigned to each payment recipient.	100	Alphabets and Numbers All special characters
If the type of TIN is individual TIN (SSN, ITIN, and ATIN), First name and Last name fields are mandatory.			
Payment Recipient type of TIN*	The type of the Taxpayer Identification Number (TIN) applicable to the payment 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 If you leave the Recipient TIN field blank, it will be considered an error. The Recipient TIN cannot be

			empty. When the TIN type is 'TIN not provided', the Recipient name field is mandatory.
Payment 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, XXXXXXXXX	11	Numbers Allowed special character is - TIN is allowed with or without a hyphen
Payment Recipient name (if the payment recipient TIN is EIN or TIN not provided)*	Full legal name of the individual receiving the payment.	75	All special characters allowed except < > ; { } [] _ \ ! : ? =
Payment Recipient first name (if the payment recipient TIN is SSN, ATIN or ITIN)*	First name of the individual receiving the payment.	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Payment Recipient middle initial (if the payment recipient TIN is SSN, ATIN or ITIN)*	Middle initial of the individual receiving the payment.	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Payment Recipient last name (if the payment 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 < > ; { } [] _ \ ! : ? =

Payment Recipient suffix (if the payment 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".
Payment Recipient 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, separate them with a comma.
Payment 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".
Payment 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 < > ; { } [] _ \ ! : ? =
Payment 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 < > ; { } [] _ \ ! : ? =
Payment 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 . ' -

Payment 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 < > ; { } [] _ \ ! : ? =
Payment Recipient ZIP/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. Allowed special characters are - /
Payment Recipient email	Enter the recipient's email address if you want to opt for recipient portal access for the donor. 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 @
Payment Recipient phone	Enter the recipient's phone number	15	Numbers Allowed special characters are + - () and spaces.
Policy Number*	The policy number is the unique identifying number assigned to the life insurance contract by the issuer	30	Alphabets and Numbers; all special characters allowed except < > ; { } [] _ \ ! : ? =
Box 1 – Amount Paid to Payment Recipient*	Enter the total amount paid to the payment recipient in the reportable policy sale.	13	Numbers including decimals; no positive/negative signs
Box 2 – Date of Sale*	Enter the date of the reportable policy sale in MM/DD/YYYY format	10	Enter the date in MM/DD/YYYY format.

Issuer Name*	Enter the name of the issuer responsible for administering the life insurance contract.	75	Alphabets and Numbers; all special characters allowed except < > ; { } [] _ \ ! : ? =
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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.