

1099-QA Upload Instructions

Recipient Information with form data

Document Overview:

| Tax Year | Template Version | Last Updated on | New Updates |
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| 2025 | 1099QA_Recipient_2.0 | Nov, 2025 | ABLE contribution limit set at \$19,000, with additional contributions for employed beneficiaries. |
| 2024 | 1099QA_Recipient_1.0 | Sep, 2024 | No new updates |
| 2023 | 1099QA_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 < > ; { } [] _ \ ! : ? =
- If the entered data contains any disallowed characters, they will be removed during processing. Additionally, if any text includes a dot followed by letters, a space will be added after the dot.

| Field Name | Description | Maximum Length | Allowed Input Characters |
|---|---|----------------|---|
| Recipient reference number | The recipient reference number is a unique identifier assigned to each 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. | | | |
| 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. |

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| 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 hyphen |
| Recipient business name (if recipient TIN is EIN or TIN not provided)* | Full legal name of the entity 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 type of 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 type of TIN is SSN, ATIN or ITIN) | Use this field to add generational titles (e.g., Jr., Sr., III) to the recipient's name for accurate identification. Individual TINs can be SSN, ATIN, ITIN | 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 | 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 | 75 | Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? = If you have multiple trade names separate them with a comma. |

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| | operate under a name different from the owner's legal name. | | |
| 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 recipient residence or business. | 46 | Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? = |
| Recipient 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 < > ; { } [] _ \ ! : ? = |
| 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 (/) |

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| Recipient email address | Enter recipient's email address if you want to opt for online access for the recipient. Online 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 same type of return filed for the policyholder for the same tax year. | 20 | Alphabets and Numbers All special characters allowed |
| Box 1 Gross distribution | Enter the total amount distributed from the ABLE account during the tax year. | 13 | Numbers including decimals Note: Do not enter amounts with positive/negative signs |
| Box 2 Earnings | Enter the portion of the gross distribution that represents earnings (investment growth) within the account. | 13 | Numbers including decimals Note: Do not enter amounts with positive/negative signs |
| Box 3 Basis | Enter the portion of the gross distribution that represents the original contributions made to the account. | 13 | Numbers including decimals Note: Do not enter amounts with positive/negative signs |
| Box 4 Program-to-program transfer | Select 'Yes' if the distribution was a rollover or direct transfer to another ABLE account. | 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 |

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| | | | assigned as 'No' for the recipient. |
| Box 5 ABLÉ account terminated in the calendar year reported | Select 'Yes' if the ABLÉ account was terminated during the calendar year being reported. | 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 6 The recipient is not the designated beneficiary | Select 'Yes' if the distribution was made to someone other than the designated beneficiary of the ABLÉ account. | 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. |

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.

