

5498 ESA Upload Instructions

Beneficiary Information with form data

Document Overview:

Tax Year	Template Version	Last Updated on	New Updates
2025	5498 ESA _Beneficiary_1.0	Feb,2026	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:**
 - Headers can be edited 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.

Field Name	Description	Maximum Length	Allowed Input Characters
Beneficiary reference number	The Beneficiary reference number is a unique identifier assigned to each borrower.	100	Alphabets and Numbers All special characters allowed
Beneficiary type of TIN (1=EIN 2=SSN 3=ITIN 4=ATIN 5=TIN not provided)*	The type of the Taxpayer Identification Number (TIN) applicable to the borrower.	16	<p>Allowed entries are EIN, SSN, ITIN, and ATIN. Alternatively, you can use the following numbers to indicate TIN type.</p> <p>1 = EIN 2 = SSN 3 = ITIN 4 = ATIN 5 = TIN not provided</p> <p>If you leave the Beneficiary TIN field blank, it will be considered an error. The Beneficiary TIN cannot be empty.</p> <p>When the TIN type is 'TIN not provided', the Beneficiary name field is</p>

			mandatory
Beneficiary 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
Beneficiary name (if beneficiary TIN is EIN or TIN not provided)*	Full legal name of the entity receiving the payment. (Applicable only if the Beneficiary is a business)	75	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Beneficiary first name (if the beneficiary TIN is SSN, ATIN or ITIN)*	First name of the individual receiving the payment. (Applicable only if the Beneficiary is an individual)	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Beneficiary middle initial (if the beneficiary TIN is SSN, ATIN or ITIN)	Middle initial of the individual receiving the payment. (Applicable only if the Beneficiary is an individual)	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Beneficiary last name (if the beneficiary TIN is SSN, ATIN or ITIN)*	The family or surname of the individual receiving the payment. (Applicable only if the Beneficiary is an individual)	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Beneficiary suffix (if the beneficiary 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 Beneficiary name for accurate identification.	6	Alphabets and Numbers Allowed special character is . (Dot)

			Allowed values: "Junior", "Jr", "Senior", "Sr", "I", "II", "III", "IV", "V", "VI", and "VII".
Beneficiary 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.
Beneficiary 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".
Beneficiary address line 1*	Enter the primary street address for Beneficiary residence or business.	46	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Beneficiary 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 < > ; { } [] _ \ ! : ? =
Beneficiary 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 . ' -

Beneficiary 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 < > ; { } [] _ \ ! : ? =
Beneficiary ZIP code/postal code*	If the Beneficiary 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 characters allowed hyphen (-) slash (/).
Beneficiary email address	Enter the Beneficiary email address if you want to opt for online access for the borrower. Online Access is a feature that allows Beneficiaries to view or download the form copies online.	100	Alphabets and Numbers Allowed special characters are . - _ + and @
Beneficiary phone number	Enter the Beneficiary 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 borrower for the same tax year.	20	Alphabets and Numbers Allowed special characters are : # & , . - ' + ~ @ ^ *

Box 1 - Coverdell ESA Contributions	Enter total Coverdell ESA contributions made during the tax year.	16	Numbers including decimals Note: Do not enter amounts with positive/negative signs
Box 2 – Rollover Contributions	Enter rollover contributions made to the Coverdell ESA during the tax year.	16	Numbers including decimals Note: Do not enter amounts with positive/negative signs

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.