

5498 QA Upload Instructions

Issuer and Beneficiary Data with Form Fields

Document Overview

Tax Year	Template Version	Last Updated on	New Updates
2026	5498QA_Issuer_Beneficiary_3.0	Aug, 2026	Added Box 8 – Trump Account to ABLE Rollover ABLE contribution limit increased to \$20,000 for 2026.
2025	5498QA_Issuer_Beneficiary_2.0	April, 2026	Added new fields such as “Beneficiary Type” and “Beneficiary DBA/Trade/Trust/Beneficiary Name”
2025	5498QA_Issuer_Beneficiary_1.0	Nov, 2025	ABLE contribution limit increased to \$19,000 for 2025.
2024	5498QA_Issuer_Beneficiary_1.0	Sep, 2024	No new updates
2023	5498QA_Issuer_Beneficiary_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:**
 - 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.
- **Contact Information:**
 - For each beneficiary, you can add up to 5 contact information.
 - Even if an issuer has multiple beneficiaries, the maximum allowed is 5 contacts per issuer.
 - If a 6th contact is added for the same issuer 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
Issuer reference number	The issuer reference number is a unique identifier assigned to each issuer (business).	100	Alphabets and Numbers All special characters allowed
Issuer type of TIN	The type of the Taxpayer Identification Number (TIN) applicable to the issuer.	3	Allowed values are 1, 2, EIN, SSN 1 = EIN 2 = SSN
Issuer TIN*	A nine-digit number issued to businesses, U.S. citizens, permanent residents, and temporary (working) residents. The acceptable formats are XX-XXXXXXX,	11	Numbers Allowed special character is - TIN is allowed with or without hyphen

	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.			
Issuer name (if the issuer TIN is EIN)*	The issuer name refers to the name of the entity or business responsible for making payments.	75	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Issuer first name (if the issuer TIN is SSN)*	The first name of the issuer	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Issuer middle initial (if the issuer TIN is SSN)	The middle initial of the issuer	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Issuer last name (if the issuer TIN is SSN)*	The family or surname of the issuer	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Issuer suffix (if the issuer 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 issuer name for accurate identification. (If individual)	6	Alphabets and Numbers Allowed special character is .(Dot) Allowed values: "Junior", "Jr", "Senior", "Sr", "I", "II", "III", "IV", "V", "VI", and "VII".
Issuer 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.

Issuer country*	Enter the Country or Country Code as per the IRS standards. <u>Refer to IRS Country Codes</u>	27	Alphabets Note: If left blank, it will be considered as "US".
Issuer address line 1*	Enter the primary street address for the issuer's residence or business.	46	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Issuer address line 2	For additional address details, such as apartment, suite, unit, or building number.	46	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Issuer city/town*	The municipality or urban area where the issuer resides or conducts business.	50	Alphabets and Numbers Allowed special characters only . ' -
Issuer state/province/territory*	State/province/territory in which the issuer resides or conducts business.	50	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Issuer ZIP code/postal code*	If the issuer 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 issuer name for accurate identification. (If individual)	6	Alphabets and Numbers Allowed special character is .(Dot) 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 person 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 issuer.	75	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Beneficiary reference number	The beneficiary reference number is a unique identifier assigned to each beneficiary.	100	Alphabets and Numbers All special characters allowed
Beneficiary type of TIN *	The type of the Taxpayer Identification Number (TIN) applicable to the beneficiary.	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 Beneficiary TIN field blank, it will be considered an error. The Beneficiary TIN cannot be empty. When the TIN type is 'TIN

			not provided', the Beneficiary name field is 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, XXXXXXXXX	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 individual receiving the payment.	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.	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.	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.	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's 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 Type	Specify the beneficiary type (1 = DBA, 2 = Trade, 3 = Trust, 4 = Beneficiary).	11	Allowed values are 1 or DBA, 2 or trade, 3 or trust, and 4 or beneficiary.

Beneficiary DBA/trade/trust/ beneficiary name	The registered DBA, trade, trust, or beneficiary name is a 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.
Beneficiary country*	Enter the Country or Country Code as per the IRS standards. <u>Refer to IRS Country Codes</u>	27	Alphabets Note: If left blank, it will be considered as "US".
Beneficiary address line 1*	Enter the primary street address for the beneficiary's residence or business.	46	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Beneficiary address line 2	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's email address if you want to opt for recipient portal access for the beneficiary. Recipient portal 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'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 beneficiary for the same tax year.	20	Alphabets and Numbers Allowed special characters are : # & , . - ' + ~ @ ^ *
Box 1 – ABLE Contributions	Enter the total amount of contributions made to the ABLE account in 2026. Enter 0 if none.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs
Box 2 – ABLE to ABLE Rollovers	Enter the amount of any rollover or program-to-program transfer to this ABLE account from another ABLE account in 2026.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs
Box 3 – Cumulative Contributions	Enter the amount of cumulative contributions to this ABLE account. Optional.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs

Box 4 – Fair Market Value	Enter the FMV of the account as of December 31, 2026.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs
Box 5 – Account Opened Checkbox	Specify if the ABLE account was opened in 2026.	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 beneficiary.
Box 6 – Basis of Eligibility*	Enter A, B, or C for beneficiary eligibility type.	1	Allowed Values: A,B,C A - Eligibility established under section 549A(e)(1)(A),SSDI, Title II SSA. B - Eligibility established under section 549A(e)(1)(A),SSI, Title XVI SSA C - Designated beneficiary is the subject of a disability certification filed with the IRS for 2026.
Box 7 – Code*	Enter 1–7 for the beneficiary's primary disability type.	1	Allowed Values: 1,2,3,4,5,6,7 1 = Developmental disorders 2 = Intellectual disability 3 = Psychiatric disorders 4 = Nervous disorders 5 = Congenital anomalies 6 = Respiratory disorders 7 = Other disabilities not listed above

Box 8 - Trump account to ALE rollover	Enter the amount of qualified ALE rollover contribution from a Trump Account to this ALE account during the calendar year the beneficiary turns 17.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs
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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.