

# 5498 SA Upload Instructions

## Participant Information with form data

### Document Overview:

Tax Year	Template Version	Last Updated on	New Updates
2025	5498 SA _Participant_1.0	Feb,2026	Form field headings have been updated to reflect the new reporting year (2025/2026 references)

### 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.

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#### 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
Participant reference number	The Participant reference number is a unique identifier assigned to each Participant.	100	Alphabets and Numbers All special characters
<b>If the type of TIN is individual TIN (SSN, ITIN, and ATIN), First name and Last name fields are mandatory.</b>			
Participant type of TIN*	The type of the Taxpayer Identification Number (TIN) applicable to the Participant.	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 participant TIN field blank, it will be considered an error. The participant TIN cannot be empty.</p>

			When the TIN type is 'TIN not provided', the participant name field is mandatory.
Participant 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
Participant name (if Participant TIN is EIN or TIN not provided)*	Participant name refers to the name of the entity or business responsible for making payments.	75	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Participant first name (if the Participant TIN is SSN, ATIN or ITIN)*	The first name of the Participant	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Participant middle initial (if the Participant TIN is SSN, ATIN or ITIN)	The middle initial of the Participant	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Participant last name (if the Participant TIN is SSN, ATIN or ITIN)*	The family or surname of the Participant	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Participant suffix (if the Participant TIN is SSN,	Generational or professional titles (e.g., Jr.,	6	Alphabets and Numbers

ATIN or ITIN) (1=Jr 2=Sr 3=I 4=II 5=III 6=IV 7=V 8=VI 9=VII)	Sr., III) to the Participant for accurate identification.		Allowed special character is .(Dot)  Allowed values: "Junior", "Jr", "Senior", "Sr", "I", "II", "III", "IV", "V", "VI", and "VII".
Participant 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.
Participant country*	Enter the Country or Country Code as per the IRS standards. <a href="#">Refer to IRS Country Codes</a>	27	Alphabets  <b>Note:</b> If left blank, it will be considered as "US".
Participant address line 1*	Enter the primary street address for the Participant residence or business.	46	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Participant address line 2	An optional field for additional address details such as apartment, suite, unit, or building number.	46	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Participant city/town*	The municipality or urban area where the Participant resides or conducts business.	50	Alphabets and Numbers Allowed special characters only . ' -

Participant state/province/territory*	State/province/territory in which the Participant resides or conducts business.	50	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Participant ZIP code/postal code*	If the Participant 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 (/)
Participant email address	Enter the Participant email address if you want to opt for recipient portal access for the participant. Recipient portal access is a feature that allows Participant to view or download the form copies online.	100	Alphabets and Numbers Allowed special characters are . - _ + and @
Participant phone number	Enter the Participant 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 Participant for the same tax year.	20	Alphabets and Numbers Allowed special characters are : # & , . - ' + ~ @ ^ *

<p>Box 1 - Employee or self-employed person's Archer MSA contributions made in 2025 and 2026 for 2025</p>	<p>Enter employee or self-employed Archer MSA contributions made in 2025 and 2026 for tax year 2025.</p>	<p>13</p>	<p>Numbers including decimals <b>Note:</b> Do not enter amounts with positive/negative signs</p>
<p>Box 2 - Total contributions made in 2025</p>	<p>Enter total contributions made during tax year 2025.</p>	<p>13</p>	<p>Numbers including decimals <b>Note:</b> Do not enter amounts with positive/negative signs</p>
<p>Box 3 - Total HSA or Archer MSA contributions made in 2026 for 2025</p>	<p>Enter total HSA or Archer MSA contributions made in 2026 for tax year 2025.</p>	<p>13</p>	<p>Numbers including decimals <b>Note:</b> Do not enter amounts with positive/negative signs</p>
<p>Box 4- Rollover contributions</p>	<p>Enter rollover contributions made to the account.</p>	<p>13</p>	<p>Numbers including decimals <b>Note:</b> Do not enter amounts with positive/negative signs</p>
<p>Box 5 - Fair market value of HSA, Archer MSA, or MA MSA</p>	<p>Enter the fair market value of the HSA, Archer MSA, or MA MSA.</p>	<p>14</p>	<p>Numbers including decimals <b>Note:</b> Do not enter amounts with positive/negative signs</p>

Box 6a - HSA	Select the type of account.	5	Allowed values are Yes/No or 1/0 or True/False or X/Y=Yes (Checked) N=No (Unchecked)  <b>Note:</b> If you leave this field blank, it will be automatically assigned as 'No' for the recipient.
Box 6b - Archer MSA	Select the type of account.	5	Allowed values are Yes/No or 1/0 or True/False or X/Y=Yes (Checked) N=No (Unchecked)  <b>Note:</b> If you leave this field blank, it will be automatically assigned as 'No' for the recipient.
Box 6c - MA MSA	Select the type of account.	5	Allowed values are Yes/No or 1/0 or True/False or X/Y=Yes (Checked) N=No (Unchecked)  <b>Note:</b> 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.