

# Bulk Upload Instructions

## Form 1098 - Payer and Recipient Information with form data

Tax year: 2024

Last updated: Version 1.2 (Dec 14, 2024)

### General Instructions

- File Format:** Ensure the file is saved as .CSV (Comma-Separated Values). Other formats like .xls or .xlsx are not supported.
- 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.
- 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."
- Special Characters in Values:** If any of the values contain special characters like commas, enclose them in double quotes (e.g., "O'Brien", "Smith & Co.", "Brown, Davis & Partners").
- Headers & Column Order:**
  - Headers can be edited as per the need since we are mapping based on the position.
  - Do not change the order of columns if the system maps data based on column position..
- Duplicate Records:** Remove duplicate rows to ensure each record is unique.
- Predefined Values:** For dropdown or fixed-choice fields, use values exactly as defined in the template instruction.
- Special Characters:**
  - Restricted characters: < > ; { } [ ] \_ \ ! : ? = .
  - 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
Lender reference number	The Lender reference number is a unique identifier assigned to each lender (payer).	50	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Lender type of TIN*	The type of the Taxpayer Identification Number (TIN) applicable to the lender.	4	Allowed values are 1, 2, EIN, SSN 1 = EIN 2 = SSN
Lender TIN*	A nine-digit number issued to businesses, U.S. citizens, permanent residents, and temporary (working) residents. The acceptable formats are 22-5454665, 234-54-5434, 898765463.	11	Numbers Allowed special character is - TIN is allowed with or without hyphen
<b>If the type of TIN is individual TIN (SSN,ITIN,ATIN and Other), First name and Last name fields are mandatory.</b>			
Lender name* (if EIN)	Lender name refers to the name of the entity or business responsible for making payments.	75	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Lender first name* (if individual TIN)	The first name of the Lender	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Lender middle initial (if individual TIN)	The middle initial of the Lender	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =

Lender last name* (if individual TIN)	The family or surname of the Lender	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Lender suffix (if individual TIN)	Generational or professional titles (e.g., Jr., Sr., III) to the Lender 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".
Lender DBA/trade name	The registered name under which a business operates and conducts its affairs, distinct from its legal or registered name.	75	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =  If you have multiple trade names separate them with a comma.
Lender 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".
Lender address line 1*	Enter the primary street address for the Lender's residence or business.	46	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Lender 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 < > ; { } [ ] _ \ ! : ? =

Lender city/town*	The municipality or urban area where the Lender resides or conducts business.	50	Alphabets and Numbers Allowed special characters only . ' -
Lender state/province/territory*	State/province/territory in which the Lender resides or conducts business.	50	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Lender ZIP code/postal code*	If the Lender 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 (/).
Lender email address	Enter the Lender's email address	100	Alphabets and Numbers Allowed special characters are . - _ + and @
Lender phone number	Enter the Lender's phone number	15	Numbers Allowed special characters are + - ( ) and spaces
Group names	Enter the group name you want to assign to this lender.	75	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Borrower reference number	The borrower reference number is a unique identifier assigned to each borrower.	50	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =

Borrower type of TIN*	The type of the Taxpayer Identification Number (TIN) applicable to the Borrower.	16	<p>Allowed values are 1, 2, 3, 4, 5, 10, EIN, SSN, ITIN, ATIN, Others</p> <p>1 = EIN 2 = SSN 3 = ITIN 4 = ATIN 5 = TIN not provided 10 = Others</p> <p>If you leave this field blank, it will be considered as 'TIN not provided' for the recipient. If you provide "Others", it will be considered as "SSN"</p> <p><b>Note:</b> When the TIN type is "TIN not provided" recipient name field is mandatory.</p>
Borrower TIN*	<p>A nine-digit number issued to businesses, U.S. citizens, permanent residents, and temporary (working) residents. The acceptable formats are 22-5454665, 234-54-5434, 898765463</p>	11	<p>Numbers</p> <p>Allowed special character is -</p> <p>TIN is allowed with or without hyphen</p>
Borrower name* (if EIN)	Full legal name of the entity receiving the payment. (Applicable only if the Borrower is a business)	75	<p>Alphabets and Numbers</p> <p>All special characters allowed except &lt; &gt; ; { } [ ] _ \ ! : ? =</p>
Borrower first name* (if individual TIN)	First name of the individual receiving the payment. (Applicable only if the Borrower is an individual)	20	<p>Alphabets and Numbers</p> <p>All special characters allowed except &lt; &gt; ; { } [ ] _ \ ! : ? =</p>

Borrower middle initial (if individual TIN)	Middle initial of the individual receiving the payment. (Applicable only if the Borrower is an individual)	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Borrower last name* (if individual TIN)	The family or surname of the individual receiving the payment. (Applicable only if the Borrower is an individual)	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Borrower suffix (if individual TIN)	Use this field to add generational or professional titles (e.g., Jr., Sr., III) to the Borrower'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".
Borrower 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.
Borrower country*	Enter the Country or Country Code as per the IRS standards. Refer to IRS Country Codes	27	Alphabets  <b>Note:</b> If left blank, it will be considered as "US".
Borrower address line 1*	Enter the primary street address for borrower residence or business.	46	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =

Borrower 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 < > ; { } [ ] _ \ ! : ? =
Borrower 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 . ' -
Borrower 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 < > ; { } [ ] _ \ ! : ? =
Borrower ZIP code/postal code*	If the borrower 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 (/).
Borrower email address	Enter Borrower's email address if you want to opt for online access for the Borrower. Online Access is a feature that allows Borrowers to view or download the form copies online.	100	Alphabets and Numbers Allowed special characters are . - _ + and @
Borrower phone number	Enter the Borrower'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 borrower for the same tax year.	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Box 1 Mortgage interest received from borrower(s)	Enter the interest received on the mortgage from the borrowers during the calendar year.	13	Numbers including decimals <b>Note:</b> Do not enter amounts with positive/negative signs
Box 2 Outstanding mortgage principal	Enter the outstanding principal amount on the mortgage for the current year.	13	Numbers including decimals <b>Note:</b> Do not enter amounts with positive/negative signs
Box 3 Mortgage origination date	Enter the mortgage origination date.	10	Enter the date in MM/DD/YYYY format.
Box 4 Refund of overpaid interest	Enter the total refund or credit for a prior year's interest overpayment.	13	Numbers including decimals <b>Note:</b> Do not enter amounts with positive/negative signs
Box 5 Mortgage insurance premiums	Enter the total premiums of \$600 or more paid for the reported tax year.	13	Numbers including decimals <b>Note:</b> Do not enter amounts with positive/negative signs
Box 6 Points paid on purchase of principal residence	Enter the points paid for the Lender of record's primary residence purchase.	13	Numbers including decimals <b>Note:</b> Do not enter amounts with positive/negative signs
Box 7 Address of property securing mortgage is the same as borrower address or provide address in Box 8	Check the box if the property address is the same as the borrower's mailing address.	5	Allowed values are Yes/No or 1/0 or True/False or X=Yes (Checked) Y=No (Unchecked) <b>Note:</b> If you leave this field blank, it will be automatically assigned as 'No' for the recipient.



Box 8 Property Country	Enter the Country or Country Code as per the IRS standards.	27	Alphabets <b>Note:</b> If left blank, it will be considered as "US".
Box 8 Property Address Line 1	Enter the primary street address for borrower residence or business.	50	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Box 8 Property Address Line 2	Optional field for additional address details such as apartment, suite, unit, or building number.	50	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Box 8 Property City/Town	The city/town refers to the municipality or urban area where the taxpayer resides or conducts business.	50	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Box 8 Property 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 < > ; { } [ ] _ \ ! : ? =
Box 8 Property ZIP Code/Postal	If the borrower 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 (/).
Box 9 Number of properties securing the mortgage	If multiple properties secure the mortgage, enter the total number of properties.	4	Numbers
Box 10 Other	Enter any additional information you want to report to the Lender.	39	Alphabets and Numbers Allowed special characters are / ( ) - space

Box 11 Mortgage acquisition date	If you acquired the mortgage this year, enter the acquisition date.	10	Enter the date in MM/DD/YYYY format.
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