

1099-B Upload Instructions

Payer and Recipient Information with form data

Document Overview:

Tax Year	Version	Last Updated on	New Updates
2025	1099B_Payer_Recipient_2.0	Nov, 2025	Brokers must file Form 1099-DA for digital asset sales; it replaces 1099-B for dual-classified assets and WHFIT dispositions.
2024	1099B_Payer_Recipient_1.0	Sep, 2024	No new updates
2023	1099B_Payer_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:**
 - 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
Payer reference number	The payer reference number is a unique identifier assigned to each payer (business).	50	Alphabets and Numbers All special characters allowed
Payer type of TIN*	The type of the Taxpayer Identification Number (TIN) applicable to the payer.	3	Allowed values are 1, 2, EIN, SSN 1 = EIN 2 = SSN
Payer 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
If the type of TIN is individual TIN (SSN, ITIN, ATIN, and Other), First name and Last name fields are mandatory.			
Payer business name (if the payer TIN is EIN)*	Payer name refers to the name of the entity or business responsible for making payments.	75	Alphabets and Numbers All special characters allowed

			except < > ; { } [] _ \ ! : ? =
Payer first name (if the payer TIN is SSN)*	The first name of the payer	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Payer middle initial (if the payer TIN is SSN)	The middle initial of the payer	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Payer last name (if the payer TIN is SSN)*	The family or surname of the payer	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Payer suffix (if the payer TIN is SSN) (1=Jr 2= Sr 3=I 4=II 5=III 6=IV 7=V 8=VI 9=VII)	Generational or professional titles (e.g., Jr., Sr., III) to the payer 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".
Payer 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.
Payer 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".
Payer address line 1*	Enter the primary street address for the payer's residence or business.	46	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Payer 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 < > ; { } [] _ \ ! : ? =
Payer city/town*	The municipality or urban area where the payer resides or conducts business.	50	Alphabets and Numbers Allowed special characters only . ' -
Payer state/province/territory*	State/province/territory in which the payer resides or conducts business.	50	Alphabets Numbers All special characters allowed except < > ; { } [] _ \ ! : ? = .
Payer ZIP code/postal code*	If the payer 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	The first name of the contact person.	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Contact person middle initial	The 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 (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 payer name for accurate identification. (If individual)	6	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? = 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 payer.	75	Alphabets and Numbers

			All special characters allowed except < > ; { } [] _ \ ! : ? =
Recipient reference number	The recipient reference number is a unique identifier assigned to each recipient.	50	Alphabets and Numbers All special characters allowed
Recipient type of TIN*	The type of the Taxpayer Identification Number (TIN) applicable to the recipient.	16	<p>Allowed entries are EIN, SSN, ITIN, ATIN, Others. 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 10 = Others</p> <p>If you leave this field blank, it will be considered as 'TIN not provided' for the recipient.</p> <p>When the TIN type is 'TIN not provided', the recipient name field is mandatory.</p> <p>If you provide 'Others', TIN type will be considered as 'SSN'.</p>

Recipient 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
Recipient business name (if recipient TIN is EIN or TIN not provided)*	Full legal name of the entity receiving the payment. (Applicable only if the recipient is a business)	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. (Applicable only if the recipient is an individual)	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Recipient middle initial (if the recipient TIN is SSN, ATIN or ITIN)	Middle initial of the individual receiving the payment. (Applicable only if the recipient is an individual)	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. (Applicable only if the recipient is an individual)	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Recipient suffix (if the recipient 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 recipient'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".
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 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.
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 (/).
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 recipient for the same tax year.	20	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Second TIN not.	Enter Yes if the IRS sent you a notice twice in the last three	5	Allowed values are Yes/No or 1/0 or

	calendar years stating that the payee used an incorrect TIN.		True/False or X=Yes (Checked) Y=No (Unchecked) Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.
CUSIP number*	For transactional reporting by brokers, enter the CUSIP number of the security or other applicable identifying number.	9	Alphabets Allowed special characters are # & () - ' , .
FATCA filing requirement	Specify if the FATCA filing requirement is applicable or not.	5	Allowed values are Yes/No or 1/0 or True/False or X=Yes (Checked) Y=No (Unchecked) Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.
Applicable checkbox on Form 8949	Enter a one-letter code that will assist the recipient in reporting the transaction on Form 8949. <u>View the list of codes</u>	6	Allowed values are A, B, D, E, X, Code A, Code B, Code D, Code E, Code X

<p>Box 1a Description of property</p>	<p>For stock and debt instruments, enter the issuer's name and the number of shares or units you held that were exchanged. For stock, also enter the class or classes of stock (for example, preferred, common, etc.) that were exchanged, whether for cash or other property.</p>	<p>39</p>	<p>Alphabets and Numbers Allowed special characters are # / & () - ' , .</p>
<p>Box 1b Date acquired</p>	<p>Enter the acquisition date of any securities sold. Leave this box blank if the securities sold were acquired on a variety of dates, or you check box 5 and do not choose to complete box 1b.</p>	<p>10</p>	<p>Enter the date in MM/DD/YYYY format.</p>
<p>Box 1c Date sold or disposed</p>	<p>For broker transactions, enter the trade date of the sale or exchange. For barter exchanges, enter the date that cash, property, a credit, or scrip is actually or constructively received.</p>	<p>10</p>	<p>Enter the date in MM/DD/YYYY format.</p>
<p>Box 1d Proceeds</p>	<p>Enter the gross cash proceeds from all dispositions, including short sales, of securities, commodities, options, futures, or forward contracts. Show losses as negative amounts in parentheses.</p>	<p>13</p>	<p>Numbers including decimals Note: Do not enter amounts with positive/negative signs</p>
<p>Box 1e Cost or other basis</p>	<p>Enter the adjusted basis of any sold securities unless the security is not a covered security, and you check box 5. If you check box 5 and are not reporting</p>	<p>13</p>	<p>Numbers including decimals Note: Do not enter amounts with</p>

	basis, leave this box blank. Only enter -0- if the sold securities had a basis of zero.		positive/negative signs
Box 1f Accrued market discount	Enter the amount of accrued market discount.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs
Box 1g Wash sale loss disallowed	Report any wash sale loss disallowed under Section 1091 if both the sale and purchase occur in the same account for covered securities with the same CUSIP number. You are not required to report all losses disallowed under section 1091.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs
Box 2a Short-term gain or loss	Report whether any gain or loss on the closing of the short sale is short-term based on the acquisition date of the security delivered to close the short sale.	5	Allowed values are Yes/No or 1/0 or True/False or X=Yes (Checked) Y=No (Unchecked) Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.

<p>Box 2b Long-term gain or loss</p>	<p>Report whether any gain or loss on the closing of the short sale is long-term based on the acquisition date of the security delivered to close the short sale.</p>	<p>5</p>	<p>Allowed values are Yes/No or 1/0 or True/False or X=Yes (Checked) Y=No (Unchecked)</p> <p>Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.</p>
<p>Box 2c Ordinary</p>	<p>Report whether any gain or loss on the closing of the short sale is ordinary.</p>	<p>5</p>	<p>Allowed values are Yes/No or 1/0 or True/False or X=Yes (Checked) Y=No (Unchecked)</p> <p>Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.</p>
<p>Box 3a Proceeds from Collectibles</p>	<p>Specify if the the proceeds you are reporting in box 1d are from a transaction involving collectibles.</p>	<p>5</p>	<p>Allowed values are Yes/No or 1/0 or True/False or X=Yes (Checked) Y=No (Unchecked)</p> <p>Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.</p>

<p>Box 3b Proceeds from QOF</p>	<p>Specify if the the proceeds you are reporting in box 1d are from a disposition of an interest in a QOF.</p>	<p>5</p>	<p>Allowed values are Yes/No or 1/0 or True/False or X=Yes (Checked) Y=No (Unchecked)</p> <p>Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.</p>
<p>Box 4 Federal income tax withheld</p>	<p>Enter backup Withholding. For example, persons who have not furnished their TINs are subject to Withholding on payments are required to be reported in boxes 1, 2 (net of severance taxes), 3, 5 (only with respect to cash payments to crew members for their share of proceeds from the catch), 6, 8, 9, and 10.</p>	<p>13</p>	<p>Numbers including decimals</p> <p>Note: Do not enter amounts with positive/negative signs</p>
<p>Box 5 Noncovered security</p>	<p>Specify if you are reporting a the sale of a covered or noncovered security.</p>	<p>5</p>	<p>Allowed values are Yes/No or 1/0 or True/False or X=Yes (Checked) Y=No (Unchecked)</p> <p>Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.</p>

<p>Box 6a Reported to IRS: Gross proceeds</p>	<p>Specify if you are reporting gross proceeds on box 1d.</p>	<p>5</p>	<p>Allowed values are Yes/No or 1/0 or True/False or X=Yes (Checked) Y=No (Unchecked)</p> <p>Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.</p>
<p>Box 6b Reported to IRS: Net proceeds</p>	<p>Specify if you are reporting net proceeds (reducing option premiums) on box 1d.</p>	<p>5</p>	<p>Allowed values are Yes/No or 1/0 or True/False or X=Yes (Checked) Y=No (Unchecked)</p> <p>Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.</p>
<p>Box 7 Loss is not allowed based on amount in 1d</p>	<p>Specify if you have entered the aggregate amount of cash and the fair market value (FMV) of any stock and other property received in exchange for stock held in your custody on line 1d.</p>	<p>5</p>	<p>Allowed values are Yes/No or 1/0 or True/False or X=Yes (Checked) Y=No (Unchecked)</p> <p>Note: If you leave this field blank, it will be automatically assigned as 'No' for the recipient.</p>
<p>Box 8 Profit or (loss) realized in 2024 on closed contracts</p>	<p>Enter the profit or (loss) realized by the customer on closed regulated futures, foreign currency, or Section 1256 option</p>	<p>13</p>	<p>Numbers including decimals</p> <p>Note: Do not enter</p>

	contracts in 2024.		amounts with positive/negative signs
Box 9 Unrealized profit or (loss) on open contracts—12/31/2023	Enter the unrealized profit or (loss) on open regulated futures, foreign currency, or Section 1256 option contracts at the end of 2023. Do not include amounts related to contracts that were open on December 31, 2023, and were transferred to another broker during 2024.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs
Box 10 Unrealized profit or (loss) on open contracts—12/31/2024	Enter the unrealized profit or (loss) on open regulated futures, foreign currency, or Section 1256 option contracts at the end of 2024.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs
Box 11 Aggregate profit or (loss) on contracts	Figure the aggregate profit or (loss) from boxes 8, 9, and 10 and enter the aggregate profit or (loss) for the year from regulated futures, foreign currency, or Section 1256 option contracts.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs
Box 12 Basis reported to IRS	Mention 'Yes' if you are not checking box 5, or checking box 5 but are reporting basis to the IRS in box 1e anyway.	5	Allowed values are Yes/No or 1/0 or True/False or X=Yes (Checked) Y=No (Unchecked) Note: If you leave this field blank, it

			will be automatically assigned as 'No' for the recipient.
Box 13 Bartering	Enter the gross amounts received by a member or client of a barter exchange.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs
Box14a State name	Enter the U.S. State Name or State Code.	27	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Box 15a Payer state identification no.	This refers to the state account number of the payer.	20	Alphabets and Numbers Allowed special characters are / - space
Box 16a State tax withheld	This refers to the total amount of state income tax withheld from the payments made to the recipient during the tax year.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs
Box 14b Second state name	Enter the U.S. State Name or State Code.	27	Alphabets and Numbers All special characters allowed except < > ; { } [] _ \ ! : ? =
Box 15b Second payer state identification no.	This refers to the state account number of the payer.	20	Alphabets and Numbers Allowed special characters are / -

			space
Box 16b Second state tax withheld	This refers to the total amount of state income tax withheld from the payments made to the recipient during the tax year.	13	Numbers including decimals Note: Do not enter amounts with positive/negative signs

Below are the accepted state ID Number Formats					
State	State ID Number Format 1	State ID Number Format 2	State ID Number Format 3	State ID Number Format 4	State ID Number Format 5
Alabama (AL)	123456	R007999999	-	-	-
Arizona (AZ)	99-9999999	999999999	23-123456	-	-
Arkansas (AR)	999999999-ZZ Z	999999999	-	-	-
California (CA)	999-9999-9	999999999	Z99999999	99999999999 99	9999999999
Colorado (CO)	999999999	99-99999	99-99999-99 9	99999999999 9	-
Connecticut (CT)	999999999-99 9	9999999999- 999	99999999999- 999	99-99999999	-
Delaware (DE)	9-9999999999 -999	-	-	-	-
District of Columbia (DC)	99999999999 99	-	-	-	-
Georgia (GA)	9999999-AA	-	-	-	-

Hawaii (HI)	99999999-99	W99999999-99	GE-999-999-99999-99	GE-999-999-9999-99	-
Idaho (ID)	9999999999	-	-	-	-
Illinois (IL)	99-99999999	99-99999999 999	-	-	-
Indiana (IN)	99999999999 999	99999999999 999 9	-	-	-
Iowa (IA)	99-999999999 99	99-99999999- 999	-	-	-
Kansas (KS)	03699999999 99F99	036-Z999999 999Z99	999-Z999999 99Z99	-	-
Kentucky (KY)	9999999	-	-	-	-
Louisiana (LA)	99999999-999	99999999999	-	-	-
Maine (ME)	99-99999999 AA	99-99999999 99	-	-	-
Maryland (MD)	999999999	-	-	-	-
Massachusetts (MA)	99-99999999	999-999-999	999999999	WTH-999999 99-999	-
Michigan (MI)	ZZ-99999999	99-99999999	-	-	-
Minnesota (MN)	1234567	-	-	-	-
Mississippi (MS)	99-99999999	9999-9999	99-99999999- 9	99-99999999 9	-
Missouri (MO)	999999998	-	-	-	-
Montana (MT)	99999999-999 -WTH	-	-	-	-
Nebraska (NE)	99999999	999999999	9999999999	21-999999999 9	-
New Jersey (NJ)	9999999999/9 99	999-999-999 /999	-	-	-
New Mexico (NM)	99-9999999-9 9-9	99-9999999-9 99	-	-	-
New York (NY)	9999999999	999999999-9	-	-	-
North Carolina (NC)	9999999999	-	-	-	-
North Dakota (ND)	12345678901	-	-	-	-

Ohio (OH)	99-999999	99 999999	59 999999	-	-
Oklahoma (OK)	99-9999999	WTH-999999 99-99	999999999	-	-
Oregon (OR)	9999999-9	-	-	-	-
Pennsylvania (PA)	9999 9999	99999999	-	-	-
Rhode Island (RI)	99-9999999	999999999	9999999999 9	-	-
South Carolina (SC)	999999999	99999999-9	-	-	-
Utah (UT)	12345678901 WTH	99999999-9 99-WTH	-	-	-
Vermont (VT)	4309999999 99F99	WHT1234567 8	-	-	-
Virginia (VA)	30V9999999 9F999	99-Z999999 99F-999	9999999999	-	-
West Virginia (WV)	99999999	-	-	-	-
Wisconsin (WI)	3699999999 9999	036-999999 9999-99	-	-	-