

# 1099-C Upload Instructions

## Payer and Recipient Information with form data

### Document Overview

Tax Year	Template Version	Last Updated on	New Updates
2025	1099C_Payer_Recipient_2.0	Nov, 2025	<ul style="list-style-type: none"><li>• Mortgage and student loan forgiveness relief <b>expires</b> in 2025.</li><li>• Exclusion from income under <b>section 108(f)(5)</b> ends on December 31, 2025.</li></ul>
2024	1099C_Payer_Recipient_1.0	Sep, 2024	No new updates
2023	1099C_Payer_Recipient_1.0	Nov, 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
Creditor reference number	The Creditor reference number is a unique identifier assigned to each creditor (business).	50	Alphabets and Numbers All special characters allowed
Creditor type of TIN*	The type of the Taxpayer Identification Number (TIN) applicable to the creditor.	4	Allowed values are 1, 2, EIN, SSN 1 = EIN 2 = SSN
Creditor 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 TIN type is an individual TIN (SSN, ITIN, ATIN, or Other), the First Name and Last Name fields are mandatory.</b>			
Creditor name (if the creditor TIN is EIN)*	Creditor name refers to the name of the entity or business responsible for making payments.	75	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =

Creditor first name (if the creditor TIN is SSN)*	The first name of the Creditor	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Creditor middle initial (if the creditor TIN is SSN)	The middle initial of the Creditor	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Creditor last name (if the creditor TIN is SSN)*	The family or surname of the Creditor	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Creditor suffix (if the creditor 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 Creditor 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".
Creditor 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.
Creditor 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".

Creditor address line 1*	Enter the primary street address for the creditor's residence or business.	46	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Creditor 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 < > ; { } [ ] _ \ ! : ? =
Creditor city/town*	The municipality or urban area where the creditor resides or conducts business.	50	Alphabets and Numbers Allowed special characters only . ' -
Creditor state/province/territory*	State/province/territory in which the creditor resides or conducts business.	50	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Creditor ZIP code/postal code*	If the creditor 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 creditor.	75	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Debtor reference number	The debtor reference number is a unique identifier assigned to each debtor.	50	Alphabets and Numbers All special characters allowed

Debtor type of TIN*	The type of the Taxpayer Identification Number (TIN) applicable to the debtor.	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>
Debtor 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	<p>Numbers</p> <p>Allowed special character is -</p> <p>TIN is allowed with or without hyphen</p>

Debtor name (if the debtor TIN is EIN or TIN not provided)*	Full legal name of the entity receiving the payment. (Applicable only if the Debtor is a business)	75	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Debtor first name (if the debtor TIN is SSN, ATIN or ITIN)*	First name of the individual receiving the payment. (Applicable only if the Debtor is an individual)	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Debtor middle initial (if the debtor TIN is SSN, ATIN or ITIN)	Middle initial of the individual receiving the payment. (Applicable only if the Debtor is an individual)	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Debtor last name (if the debtor TIN is SSN, ATIN or ITIN)*	The family or surname of the individual receiving the payment. (Applicable only if the Debtor is an individual)	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Debtor suffix (if the debtor 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 Debtor'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".
Debtor 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	75	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =  If you have multiple trade names separate

	under a name different from the owner's legal name.		them with a comma.
Debtor 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".
Debtor address line 1*	Enter the primary street address for Debtor residence or business.	46	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Debtor 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 < > ; { } [ ] _ \ ! : ? =
Debtor 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 . ' -
Debtor state/province/territory*	The type of the Taxpayer Identification Number (TIN) applicable to the Debtor.	50	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Debtor ZIP code/postal code*	If the Debtor 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 (/).
Debtor email address	Enter Debtor's email address if you want to opt for online access for	100	Alphabets and Numbers Allowed special

	the Debtor. Online Access is a feature that allows Debtors to view or download the form copies online.		characters are . - _ + and @
Debtor phone number	Enter the Debtor'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 Debtor for the same tax year.	20	Alphabets and Numbers All special characters allowed except < > ; { } [ ] _ \ ! : ? =
Box 1 Date of identifiable event	Enter the date of the identifiable event (debt cancellation). If you actually cancel a debt before an identifiable event and you choose to report that cancellation, enter the date that you actually canceled the debt.	10	Enter the date in MM/DD/YYYY format.
Box 2 Amount of debt discharged*	Enter the amount of the canceled debt.	13	Numbers including decimals <b>Note:</b> Do not enter amounts with positive/negative signs
Box 3 Interest, if included in box 2	Enter any interest you included in the canceled debt in box 2.	13	Numbers including decimals <b>Note:</b> Do not enter amounts with positive/negative signs

Box 4 Debt description*	Enter a description of the origin of the debt, such as student loan, mortgage, or credit card expenditure.	39	Alphabets and Numbers Allowed special characters are # / & ( ) - ' , . space
Box 5 The debtor was personally liable for repayment of the debt	Specify if the debtor was personally liable for repayment of the debt at the time the debt was created or, if modified, at the time of the last modification.	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 6 Identifiable event code*	Enter the appropriate code to report the nature of the identifiable event.	7	Allowed values - 1, 2, 3, 4, 5, 6, 7, 8, A, B, C, D, E, F, G, H, 1=A, 2=B, 3=C, 4=D, 5=E, 6=F, 7=G, 8=H
Box 7 Fair market value of property	If you are filing a combined Form 1099-C and 1099-A for a foreclosure, execution, or similar sale, enter the FMV of the property.	13	Numbers including decimals  <b>Note:</b> Do not enter amounts with positive/negative signs