TAXBANDITS®
Your 1099 & W2 Experts

TAX PRO EDITION / 2027 FILING SEASON

Season Readiness Guide.

A practical filing plan for tax year 2026, covering regulatory updates, TaxBandits features, and the work to finish before February 1.

1099 SERIES | W-2 SERIES | 94X PAYROLL | STATE FILING

OPEN NOW

Pre-filing is open

Prepare and submit now. TaxBandits holds returns for transmission when the IRS and SSA open.

Start filing now →

MAIN FILING DEADLINE

Feb 1

Pre-filing opened Oct 1

GUIDE CONTENTS

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Explore the filing requirements first, then use the four-phase plan to prepare each client for the deadline.

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Pre-filing for tax year 2026

Prepare and submit now. TaxBandits holds your returns and transmits them when the IRS and SSA open.

Start filing now →

FILING DEADLINES

Key filing dates

Because January 31, 2027 falls on Sunday, the main due date moves to Monday, February 1. Recipient delivery and IRS filing may have different deadlines.

Oct 1
Pre-filing opens
Tax year 2026

Feb 1
Main deadline
1099-NEC, W-2, 94x

Feb 10
94x extended
Deposits on time

Feb 16
Recipient copies
1099-B and 1099-S

Mar 31
IRS e-file
Most other 1099s

FORM	RECIPIENT STATEMENT DUE	IRS OR SSA FILING DUE
1099-NEC	February 1, 2027	February 1, 2027
1099-MISC	February 1, 2027 (February 16 if Box 8 or 10 is reported)	March 31, 2027
1099-K, INT, DIV, R, G, A, C, OID, PATR, Q, SA, LTC, and more	February 1, 2027	March 31, 2027
1099-B, 1099-S	February 16, 2027 (February 15 is Presidents' Day)	March 31, 2027
1098, 1098-E, 1098-T	February 1, 2027	March 31, 2027
3921, 3922	February 1, 2027	March 31, 2027
W-2 (including W-2PR, W-2AS, W-2GU, W-2VI)	February 1, 2027	February 1, 2027
941 (Q4), 940, 943, 944, 945	Not applicable	February 1, 2027 (February 10 if all deposits were made on time)
Form 8809 (extension for W-2 and 1099-NEC)	Not applicable	Must be filed by February 1, 2027 if more time is needed

State deadlines: Due dates vary by jurisdiction (section 10). ACA Forms 1095-B and 1095-C have a separate timeline and are outside this guide.

Recommendation: File the IRS copy when providing the recipient statement, even if the IRS due date is March 31. This allows more time to resolve rejections and corrections.

IRS UPDATES

Regulatory changes for tax year 2026

The OBBBA, IRS form changes, and the retirement of FIRE affect which payments are reportable, what fields are required, and how returns reach the IRS.

FIRE is retired. IRIS is the IRS route

FIRE stops accepting current-year, prior-year and corrected returns when it shuts down in November 2026. Information Returns Intake System (IRIS) becomes the only intake system for the 2027 filing season.

RETIRED

FIRE

Fixed-width files

Legacy Publication 1220 format

ONLY IRS INTAKE ROUTE

IRIS

XML, record-level validation

More precise validation before acceptance

IRIS uses XML and validates each record before acceptance. Incomplete names, addresses or TINs that FIRE accepted may now stop a filing.

Direct IRS filers need an IRIS Transmitter Control Code. Filing through TaxBandits requires no additional transmitter setup.

See the FIRE-to-IRIS transition guide →

Reporting thresholds

1099-NEC AND 1099-MISC

~~$600~~ **$2,000**

Payments made on or after January 1, 2026. Indexed for inflation from 2027.

1099-K

$20,000

Plus 200 transactions for third-party networks. The lower scheduled thresholds were reversed. Payment cards are reportable at any amount.

OTHER 1099 FORMS

See the form guide

Thresholds vary by form.

View 2026 changes →

Important: States set their own reporting thresholds and do not automatically follow the federal change.

New and changed fields

Tips and overtime. New fields on Forms 1099-NEC, 1099-MISC, 1099-K and W-2 capture cash tips, Treasury Tipped Occupation Codes (TTOC) and qualified overtime to support the new employee deductions.

Form W-2. Box 12 adds TP (cash tips), TT (qualified overtime) and TA (Trump account contributions). Box 14 is split into 14a and 14b, with up to two TTOC codes in 14b.

- Qualified overtime is the FLSA premium only, not total overtime. Payroll systems should track it as a separate earnings code.
- Update tax year 2026 CSV templates, payroll exports and column mappings before importing data (section 6).

BOX	CODE / FIELD	CHANGE
12	TP: Cash tips	New
12	TT: Qualified overtime	New
12	TA: Trump account	New
14a	Other	Split
14b	TTOC codes	New

Other form changes

Forms 941, 941-X and 943

A new Aggregate Return Filers Only section identifies Section 3504 agents, CPEOs and other third parties. Form 941 restructures Line 15 to allow direct deposit for refunds. Tips and overtime remain subject to Social Security and Medicare tax.

Forms 1098-E, 1098-T, 3921 and 3922

No new boxes were identified for 2026. The primary change is IRIS-only filing.

New forms released by the IRS

FORM	PURPOSE	STATUS
1098-VLI	Vehicle loan interest statement	New for tax year 2026
5498-TA	Trump account contribution information	New for tax year 2026
1099-LPS	Long-term care premiums paid statement	New for tax year 2026
1098-MA	Mortgage assistance payments	Retired beginning tax year 2026

TAXBANDITS UPDATES

What's new in TaxBandits

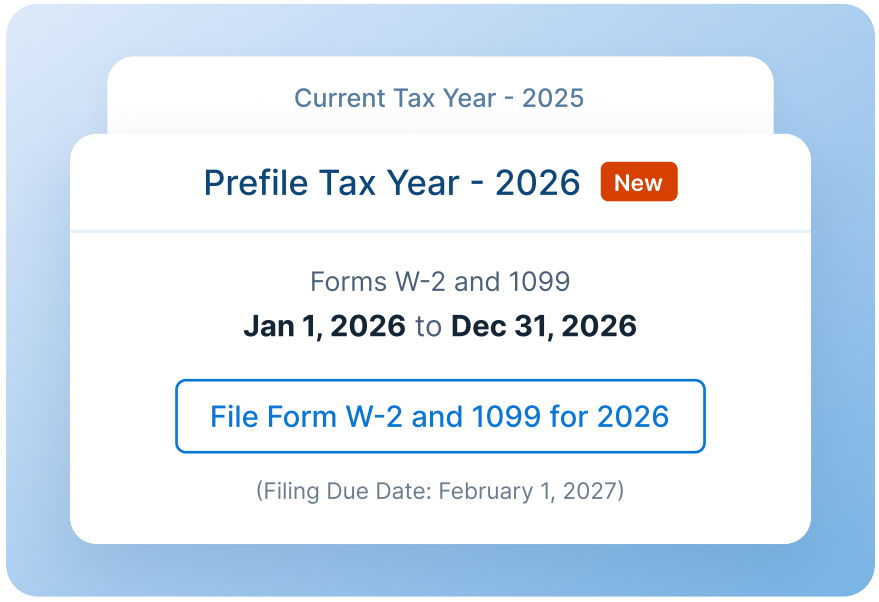
New forms, filing options, and workflow updates for firms managing multiple clients and high volumes of returns.

OPEN NOW

Pre-filing for tax year 2026

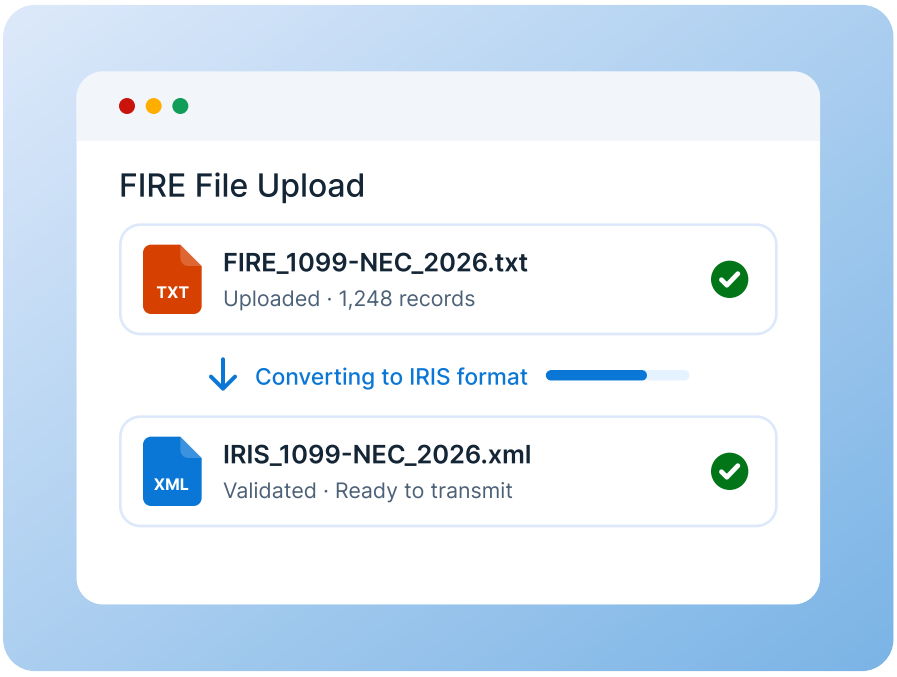
Since October 1, 2026, TaxBandits has accepted tax year 2026 Forms W-2 and 1099. Returns are prepared normally, held securely, and transmitted automatically when the IRS and SSA begin accepting them.

Why it matters: Final client returns can be completed earlier, reserving January for corrections and late data.



New forms and services

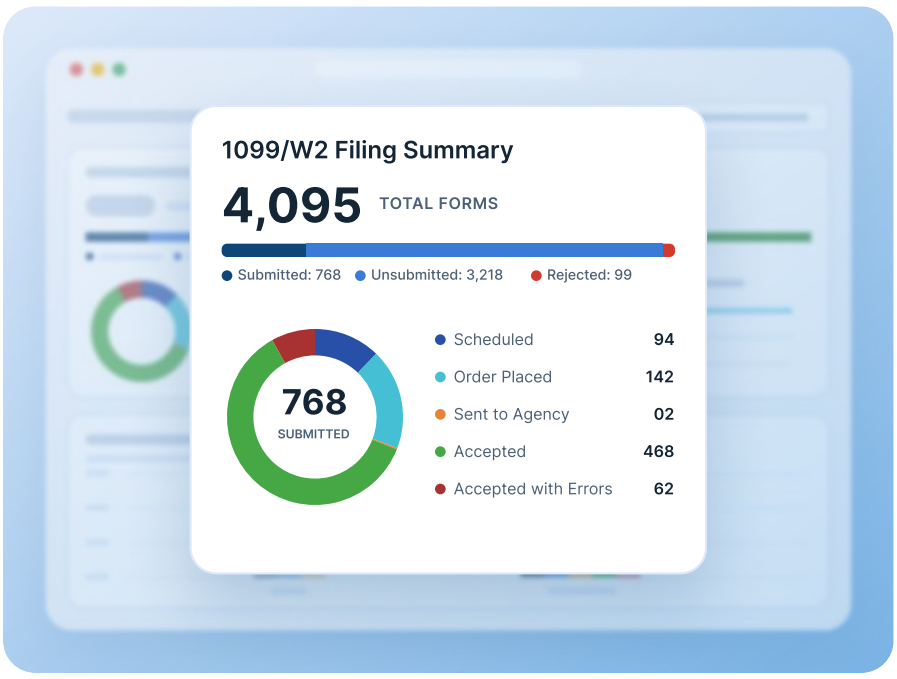
CATEGORY	FORMS AND SERVICES ADDED
1099 series	1099-CAP, 1099-SB, 1099-LPS, 1097-BTC, 1099-DA, 1099-LS
1098 series	1098-MA, 1098-Q, 1098-VLI, 1098-C
W-2 series	W-2VI, W-2AS, W-2GU
Puerto Rico 480 series	480.6A, 480.6B, 480.6D, 480.7A
Retirement, gift tax and extensions	5500-EZ, 5500-SF, 5558, 709, 8892, 8868, 4868, 7004
State payroll forms	Extended withholding, UI and new hire support for multiple states. View list
Other services	1099-NEC state-only filing, 1099 Distribution-only service
IRS notice assistance	CP2100 and CP2100A, CP543 and Letter 5699
Data validation	Bulk TIN Matching



IRIS-ready filing with FIRE file import

TaxBandits has been authorized on IRIS since 2024. Firms can upload supported FIRE-format files directly; TaxBandits converts them after upload and applies the same validations as other imports.

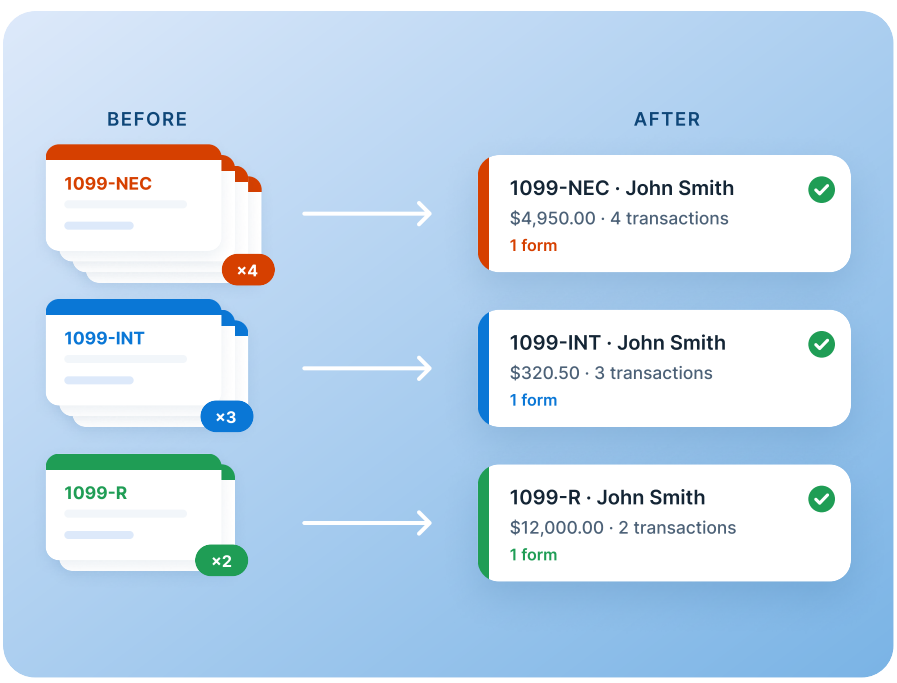
Why it matters A firm can transition without rebuilding legacy exports or obtaining its own transmitter code.



Redesigned filing dashboard

A single view of filings, real-time status tracking and summary insights across every payer.

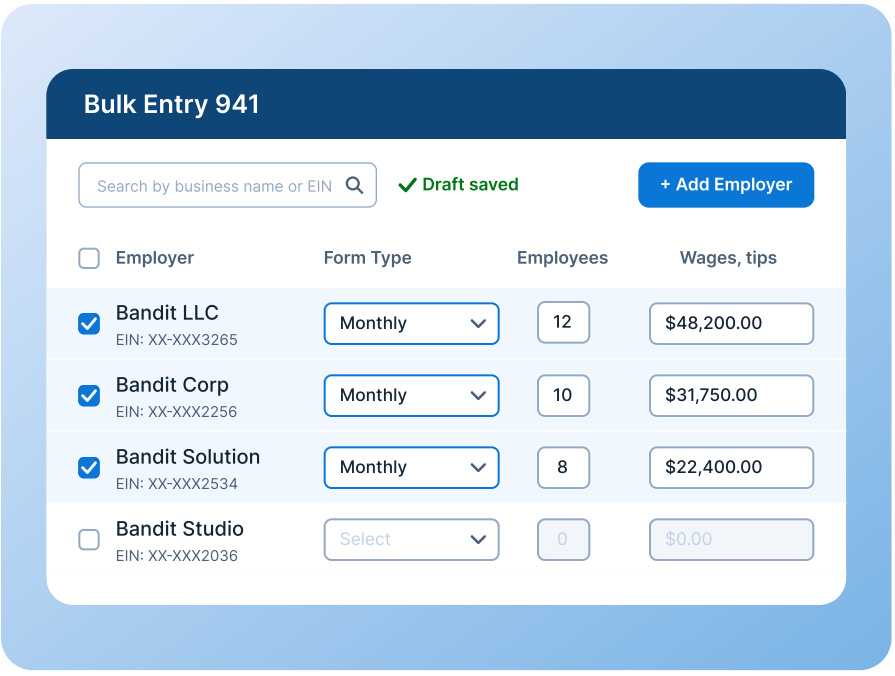
Why it matters Managers can see the status of the client book and identify items that require attention.



Smart Aggregation

Eligible 1099-NEC, 1099-INT and 1099-R transactions for a recipient are consolidated into one form while underlying transactions remain available for reconciliation and audit.

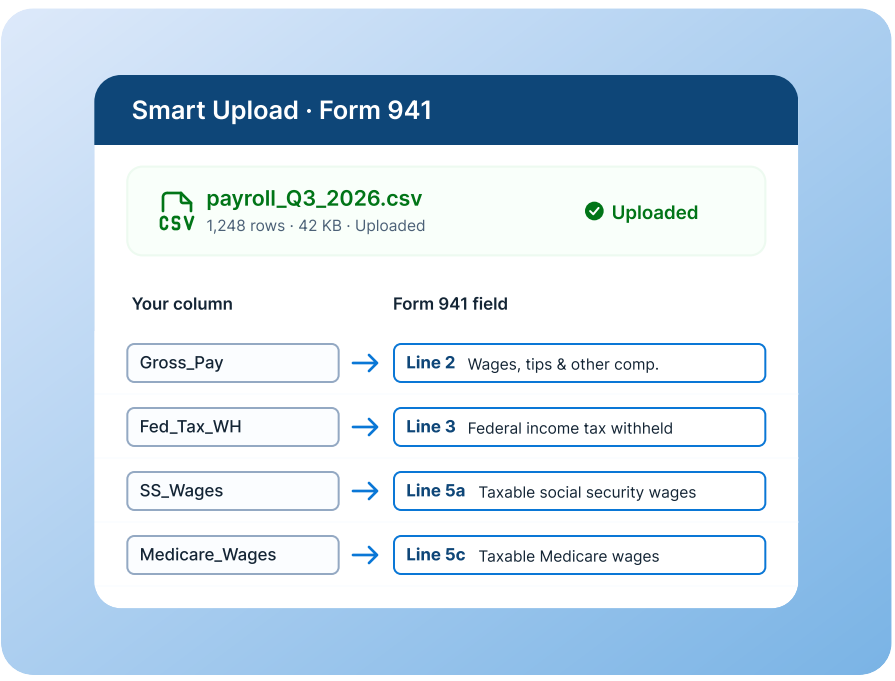
Why it matters Clients can provide transaction-level payment exports without pre-summarizing them.



Bulk Entry for 941

Enter details for multiple employers in a single spreadsheet-style view. Employers with a shared deposit schedule can be selected and updated together, then reviewed and transmitted on the same screen.

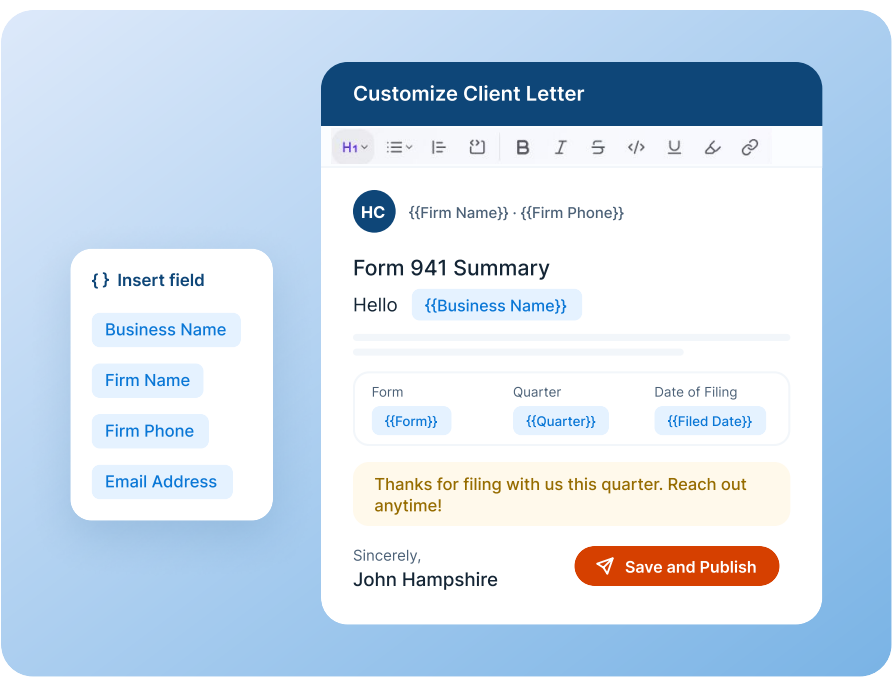
Why it matters Teams preparing many 941s can update shared values across clients with less repeated work.



Smart Upload for 941

Upload existing payroll CSV files from payroll software, ERP systems, spreadsheets or reports. TaxBandits maps data to Form 941 fields automatically.

Why it matters Manual entry and reformatting can be reduced.



Customized client letters

Each 94x copy shared with a client can include a branded cover letter with firm details, the filing summary and a personal message.

Why it matters Delivered returns reflect the firm's identity and provide useful filing context.

ProtectionPlus
Think Beyond The Return

Protection Plus for 941/940 filings

In partnership with Protection Plus, eligible returns filed and accepted through TaxBandits receive up to $1 million in tax protection, IRS notice assistance, and expert support for up to three years after filing.

Learn more →

$1M

Tax Protection

For eligible returns

More ways to manage the firm

PRINT FORMS

1099-NEC	24 PDFs
W-2	12 PDFs

Preferences saved

Enhanced print forms dashboard

Download copies of submitted forms in a preferred format. Save default print preferences for repeated use.

Repeated printing and distribution require fewer steps.

ACTIVE FIRM

Firm A	Preparer
Firm B	ERO
Firm C	Agent

Multiple firms and filer types

Add every firm to one account, switch between firms, and choose Paid Preparer, ERO, Reporting Agent or CPEO during filing.

Teams operating under multiple entities do not need separate accounts.

SMART GROUP

Texas team	Active
Role: Preparer	Rule
+ 5 members	Added

Smart Groups

Automatically group clients and team members by firm-defined conditions, such as name, location or role. New records are assigned as they are created.

Groups stay current as the client list grows.

Put these features to work this season

Explore them in your TaxBandits account before the season begins.

Open your account →

PRELIMINARY SETUP

Firm and account setup

Complete account and team configuration ahead of the January peak. Security setup is especially important for systems holding taxpayer information.

Team and access

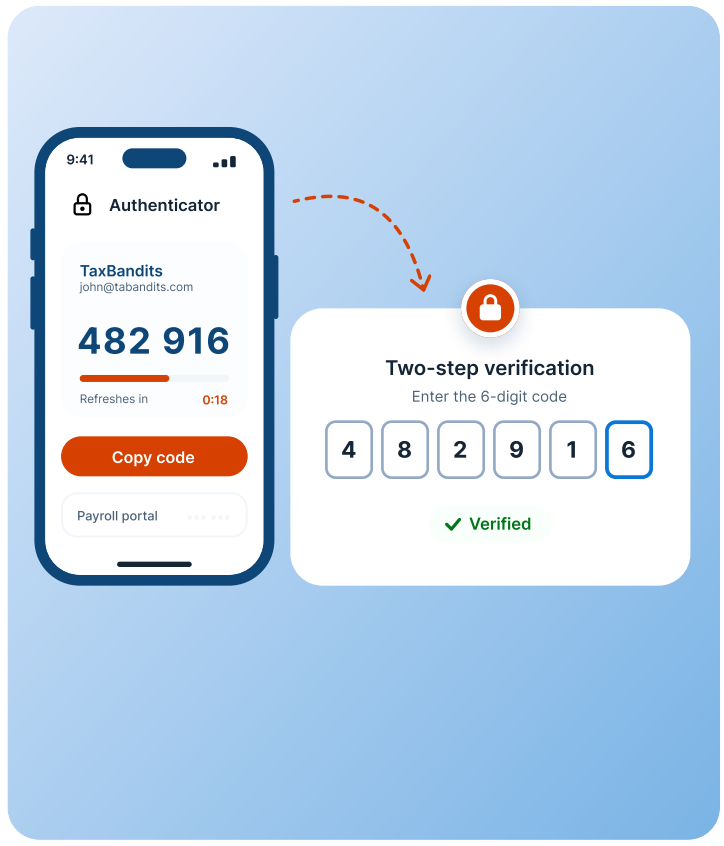
TASK	PURPOSE
Invite new team members and remove former staff	Each user has an individual login and audit trail. Former staff no longer have access to client data.
Assign roles	Preparers prepare, reviewers approve, and administrators manage billing and settings.
Configure Smart Groups	Clients and team members are assigned automatically according to firm-defined rules.
Add every firm and filer type	Switch between firms and select Paid Preparer, ERO, Reporting Agent or CPEO during filing.
Single sign-on and shared payment methods	Simplified access and centralized billing.

SECURITY

Security: multi-factor authentication is required

The IRS and its Security Summit partners have confirmed that multi-factor authentication is a federal requirement for tax professionals under the FTC Safeguards Rule (16 CFR 314.4(c)(5)). It applies to systems that hold taxpayer information and should be documented in the firm's Written Information Security Plan (WISP).

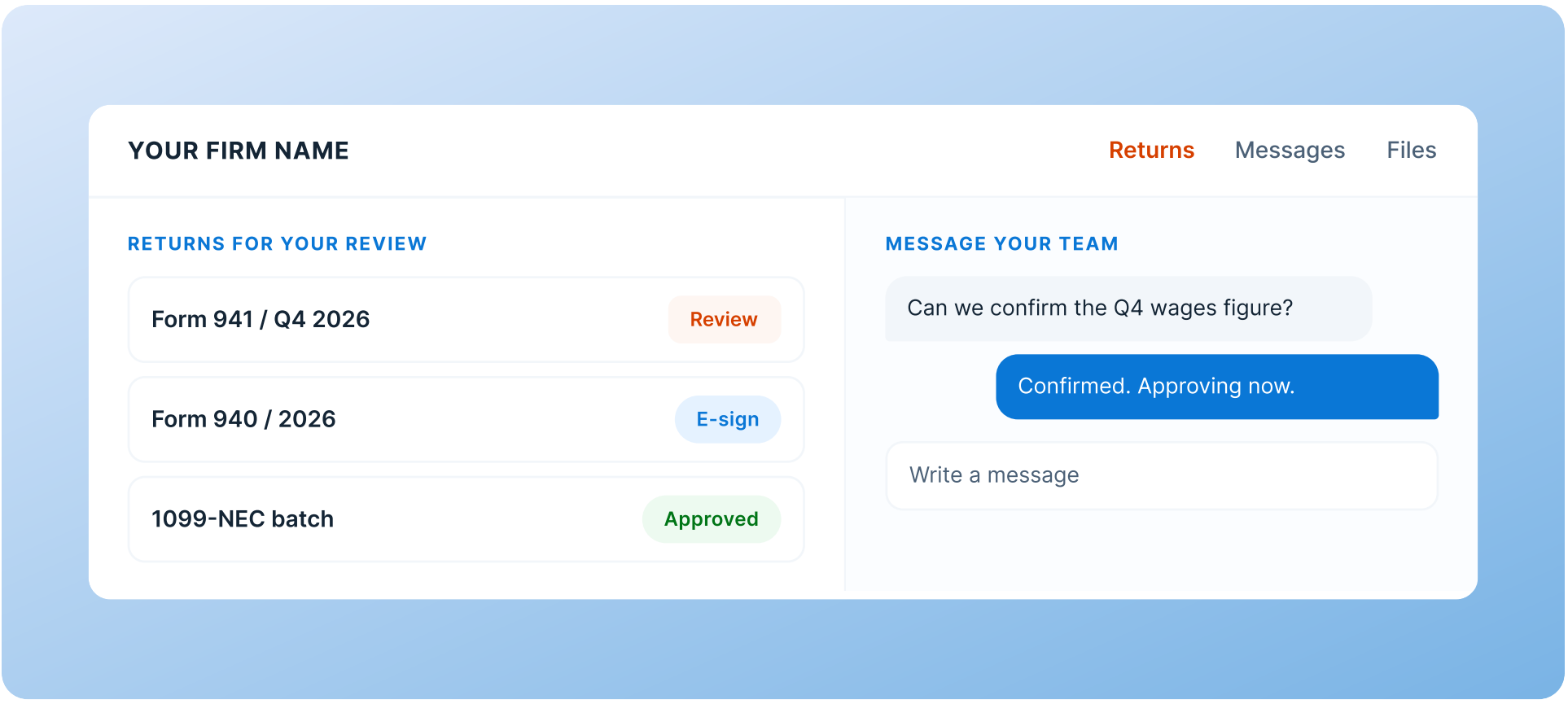
- ✓ Enable two-factor authentication for every user, including part-time and seasonal staff.
- ✓ Do not share logins. Shared credentials undermine two-factor authentication and the audit trail.
- ✓ Review access monthly during the season and on the day a team member leaves.



Branding and client experience

FEATURE	CONFIGURATION	OUTCOME
Client portal	Firm logo, colors and messaging	Clients review and e-sign 94x returns, communicate with your team, and download forms under your brand.
Recipient portal	Logo, theme and key page elements	Contractors and employees see the firm identity when retrieving forms.
Email customization	Custom sender name and email address	Clients recognize correspondence from the firm and respond more readily.
94x cover letters	Firm details, filing summary and a personal message	Every 94x copy arrives with a consistent branded cover letter.

What your clients see



Tip: Brand the portal, email templates and cover letters before sending the first client request. Clients will recognize and act on the message.

ROADMAPS

Season roadmap

Use four filing phases to reduce last-minute work. Firm setup, state requirements and 94x preparation continue throughout the season.

FOUR PHASES

01
DATA READINESS
Nov 1 to Nov 30
Payers and recipients loaded in the 2026 format.

02
RECIPIENT VALIDATION
Mid Nov to Dec 31
W-9 or W-8 on file; names, TINs and addresses verified.

03
PRE-FILING AND REVIEW
Dec 1 to Jan 15
Final client data submitted, with 94x returns prepared and sent for signature.

04
FINAL FILING WINDOW
Jan 15 to Feb 1
Accepted returns and delivered recipient copies.

PARALLEL WORKSTREAMS

- **A** Firm setup
- **B** State preparation
- **C** 94x preparation

Recommended internal milestones

Team targets, not regulatory dates. They allow time to resolve rejections and late client data.

◇ Jan 15
Final-data clients submitted; remaining work limited to corrections and late changes.

◇ Jan 20
All 94x signature requests issued, allowing clients a full week.

◇ Jan 27
Last recommended scheduling date, with time to resolve rejections.

◆ Feb 1
All returns accepted, recipient copies delivered and state filings confirmed.

Starting later? Run Phases 1 and 2 together. Prioritize Forms 1099-NEC and W-2 because their IRS or SSA copies are also due February 1.

PHASE 1: DATA READINESS

Data readiness

01

Objective: Load every client's payers and recipients in the tax year 2026 format. Final amounts can be updated after December closes.

- November 1 to November 30

Choose an import method

CLIENT DATA SOURCE	RECOMMENDED METHOD	PREPARATION NOTE
Spreadsheet maintained by your firm	Standard CSV template	Use the tax year 2026 template only
Export from AP, ERP or payroll	Own File Upload	Upload as is and map columns on screen
Legacy FIRE (Publication 1220) file	FIRE file upload	Converted by TaxBandits and filed through IRIS
QuickBooks, Xero, FreshBooks, Zoho Books or Sage Intacct	Integration	Confirm vendor 1099 settings in source system
Payroll data for Q4 Form 941	Smart Upload	Payroll CSV mapped to Form 941 fields
Proprietary software at scale	TaxBandits API	Engage the API team before December

Working with standard CSV templates

1 **Use current templates**
Download the tax year 2026 version for every form type. Retire prior-year templates.

2 **Keep the file structure**
Do not rename, reorder or remove column headers, even blank ones.

3 **Format the fields**
See the field formatting rules below.

4 **Test with a sample**
Upload a small sample first, then resolve validation messages before the full import.

5 **Load records now, amounts later**
Load names and details now, then update final amounts after December closes.

TIN and ZIP
Text format to preserve leading zeros; TINs must have nine digits.

Amounts
Plain numbers, no currency symbols or commas.

States
Two-letter codes and state ID if withholding is reported.

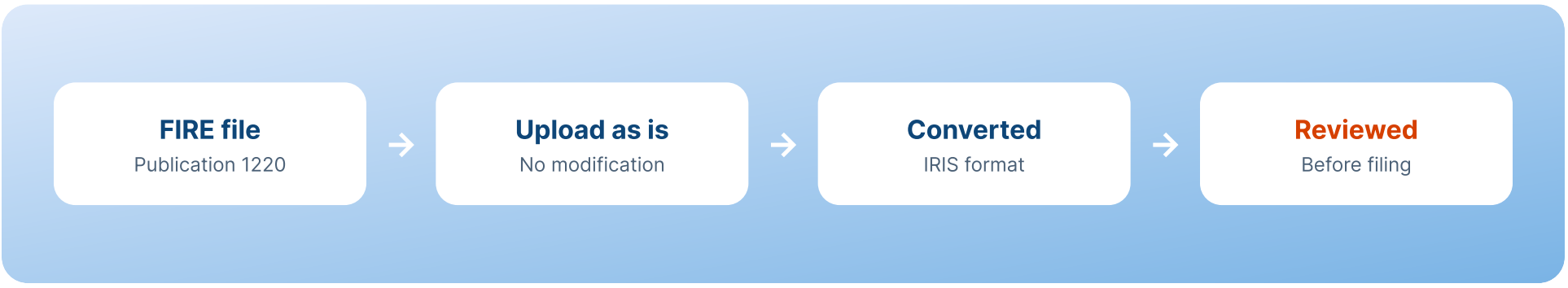
Names
Separate first and last names; business name column for entities.

Working with your own file format

Own File Upload accepts the client's export without restructuring. Each column is mapped to a TaxBandits field, the summary is reviewed, and filing continues.

- ✓ **Review each mapping annually.** New 2026 fields stay empty if the source export has no matching column.
- ✓ **Add new fields at the source.** Request tips and overtime data for contractors in the client export rather than editing every form.
- ✓ Remap golden parachute payments from the 1099-MISC column to 1099-NEC Box 3.
- ✓ **Use payment-level exports.** Smart Aggregation consolidates eligible 1099-NEC, 1099-INT and 1099-R transactions by recipient.
- ✓ Apply the $2,000 threshold to NEC and MISC payees before import while retaining payees subject to backup withholding.

Bringing FIRE files into TaxBandits



Existing FIRE-format files can be uploaded without modification. TaxBandits converts each file to IRIS and validates the resulting records before transmission. Firms filing through TaxBandits do not need their own IRIS transmitter credentials.

Before export

One tax year per file, blank test flag, plain text and nine-digit TINs.

New 2026 fields

Standard FIRE files cannot hold cash tips, TTOC, qualified overtime or new 1099-R Trump account boxes. Add the data to the file before upload, or use a separate CSV afterward.

After import

Compare counts and amounts to the source, and review TIN Matching and Smart Review results.

Important: IRIS validates data more strictly than FIRE. Combined name fields, incomplete addresses and malformed TINs may cause rejections. Resolve these at import. **Step-by-step guide →**

Organizing payers and recipients

1 Unified Recipient Management

Add each contractor once and associate them with every paying client. One W-9 and one TIN Match support all of those payers.

2 Address Book

Keep payer and recipient details centrally for reuse across forms.

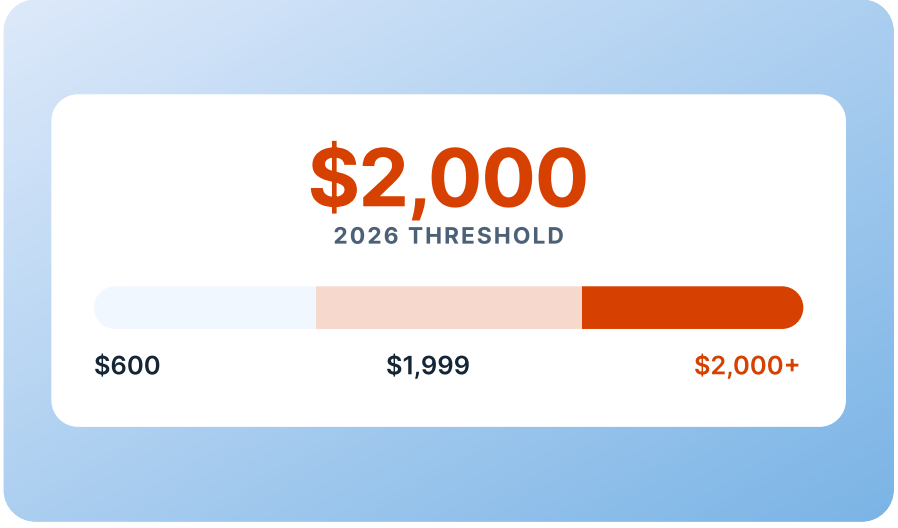
3 All Payers dashboard

Check which clients have data loaded and which are still outstanding.

4 Smart Groups

Organize clients by partner, office or service line, assigning each team member a focused client list (section 4).

Client communication



Identify payees paid between $600 and $1,999 in 2026. They generally will not receive a 1099-NEC or 1099-MISC this year unless backup withholding applies.

A brief advance note to clients can prevent questions from contractors in February.

PHASE 1 COMPLETE

Every client's payers and recipients are loaded in the tax year 2026 format, with only final payment amounts outstanding.

PHASE 2: RECIPIENT VALIDATION

02

Recipient validation

Objective: Verify the name, TIN and address of every recipient who will receive a form.

- **Mid-November to December 31**

Request a W-9 or, for foreign payees, a W-8 where recipient data is missing, incomplete or outdated. Recipients who do not provide a TIN may be subject to backup withholding.

W-9 collection options

METHOD	BEST USE
Bulk email requests	Recipients with email addresses on file
W-9 SmartCollect link	Secure hosted W-9 page for each payer, suitable for vendor portals, invoices and onboarding
QR code	In-person collection at job sites, events or offices
W-9 Chrome extension	Request forms while working in a client AP system or other web app
Mobile app	Send and track requests outside the office
AI-Powered W-9 PDF Import	Import W-9 PDFs or scans already held by the client
Bulk W-9 download	Download completed client W-9s in one ZIP

Recommended W-9 workflow

1

Define the population

2026 payees at or above $2,000, plus any subject to backup withholding.

2

Identify gaps

No W-9 or changed name, entity type or address.

3

Issue requests

Enable TIN Matching to verify new W-9s as they arrive.

4

Follow up weekly

Track every request in the status view.

5

Escalate in December

Client decides about 24% backup withholding; document the decision.

6

Archive

Bulk-download completed W-9s per client.

TIN Matching

TIN Matching checks the recipient's name and TIN against IRS records before filing. A mismatch reaching the IRS may result in a CP2100 or CP2100A notice, B-Notice obligations, backup withholding and penalties of $60 to $340 per form for tax year 2026.

Bulk TIN Matching for each client's recipient list is expected to return results within one to two business days.

Enable TIN Matching during W-9 collection to verify requests as received.

RESULT	LIKELY CAUSE	RECOMMENDED ACTION
Name and TIN do not match	Trade name, DBA or informal name used instead of legal IRS name	Request updated W-9 showing the legal name registered with the IRS
TIN not issued or invalid	Typographical error or transposed digits	Confirm with recipient and obtain corrected W-9
Incorrect TIN type	Sole proprietor name/EIN combination, or the reverse	Match the reported name to the TIN provided

Address verification and special payees

CHECK	WHAT IT COVERS
USPS Address Validation	Verify every recipient address against the USPS database at no cost before postal delivery.
W-9 Verification Bundle	TIN Matching, USPS address verification and tax-exempt organization check for U.S. payees.
W-8 Verification Bundle	OFAC sanctions screening, GIIN check against IRS FATCA list and tax treaty eligibility check for foreign payees (W-8BEN, W-8BEN-E, W-8ECI, W-8IMY, W-8EXP).

Payments to foreign persons with valid Forms W-8 are generally reported on Form 1042-S rather than Form 1099. Exclude these payees from 1099 files.

Phase 2 completion criteria

- ✓ Every payee at or above $2,000 has a current W-9 or documented request.
- ✓ Every mismatch has an updated W-9 or a documented request.
- ✓ Foreign payees have verified W-8s and are excluded from the 1099 file.
- ✓ Bulk TIN Matching completed for every client.
- ✓ All recipient addresses passed USPS validation.
- ✓ Clients decided on backup withholding for nonresponding payees.

PHASE 3: PRE FILING AND FORM REVIEW

Pre-filing and form review

03

Objective: Submit every client with final data by January 15. Prepare Q4 94x returns and request client signatures.

- **December 1 to January 15**

Review with clients through the client portal

Share forms for client review before transmission to resolve questions and changes while they are simple to make.

1 Run Smart Review

Check each return for compliance issues and recommended fixes.

2 Approve internally

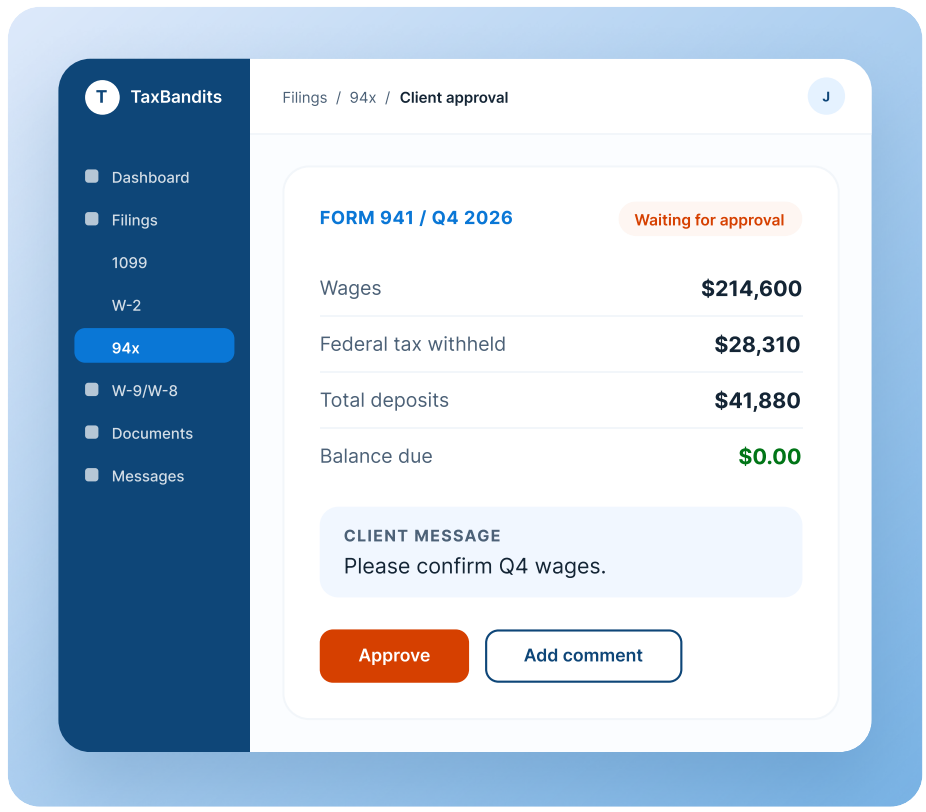
Preparers work on returns; reviewers approve before sharing with clients.

3 Share in the client portal

Clients review forms, comment, upload documents and send messages. Invite them once; their staff can collaborate.

4 Collect approval, then submit

Send bulk 94x e-sign requests for Forms 8453-EMP and 8879-EMP. Clients can sign in the portal or through a one-time secure link; Auto-Transmit sends the return after signing.



Brand the client portal, email templates and cover letters before sending requests (section 4). Send requests by Smart Group and allow about one week for responses.

Submit clients as their data becomes final

Once a client's returns have been prepared and reviewed, submit immediately. TaxBandits holds the returns and transmits them on the day the IRS and SSA open. Completing clients in December reduces January volume.

Ready to file

Payee lists and amounts are final, such as fixed rents, one-time engagements or books closed early.

Submit now

Awaiting year-end activity

December payroll, bonuses or late vendor payments have yet to close.

Load now, submit in January

Awaiting client information

Missing W-9s, mismatches, state account numbers, or exports.

Follow up now

Fourth-quarter 94x returns

Forms 941 (Q4), 940, 943, 944 and 945 are due February 1, 2027, or February 10 if all deposits were made on time. Prepare them early in January so signatures do not compete with 1099 volume.

941	940	943	944	945
Quarter 4	Annual	Annual	Annual	Annual

Confirm filer type

Paid Preparer, ERO, Reporting Agent (Form 8655 on file) or CPEO (Schedule R allocation). One account supports multiple firms and filer types.

Speed up preparation

Ready Return prefills Q4 based on Q3 when filed through TaxBandits. Bulk Entry and Smart Upload reduce data entry. EFTPS can schedule balance-due payments.

Reconciliation: Confirm the four quarterly Forms 941 agree with Form W-3 for wages, Social Security and Medicare wages, and federal withholding. Backup withholding on Forms 1099 should agree with Form 945.

PHASE 4: FINAL FILING WINDOW

Final filing window

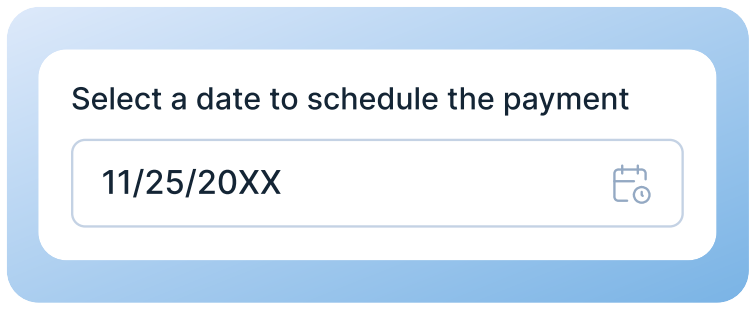
04

Objective: Get every return accepted and every recipient copy delivered. Prioritize monitoring, corrections and confirmation.

- January 15 to February 1

Schedule returns that are ready

Scheduled returns remain fully editable until transmission. You can update forms, change the scheduled date or cancel scheduling and file immediately. Scheduling is useful when clients need a final review before transmission.



Select a recipient delivery method

METHOD	HOW IT WORKS	BEST SUITED TO
Online Access	Recipients view and download through a secure portal as soon as returns transmit	Recipients comfortable with digital delivery; fastest option
Postal Mailing	TaxBandits prints and mails copies through Pitney Bowes	Recipients requiring paper copies
Postal Mailing with Online Access	Both methods at a 10% discount on the combined cost	Clients prioritizing confirmed delivery
Print or download	Firm prints or downloads copies using saved preferences	Clients distributing forms themselves
Distribution-Only	TaxBandits delivers copies for returns filed elsewhere	Clients filing federally with a different provider

Unverified postal addresses often cause nondelivery concerns. Complete USPS validation before selecting postal mailing.

Daily routine during the final week

1. Review Rejected and Accepted with Errors reports for every payer each morning.
2. Correct and retransmit the same day. Eligible returns originally filed through TaxBandits receive no-cost corrections and retransmissions under The Bandit Commitment.
3. Confirm state acceptance separately. Federal acceptance does not confirm the state copy.
4. Collect remaining 94x signatures and transmit Q4 Form 941 and annual Forms 940, 943, 944 and 945.
5. Confirm recipient delivery status for each client before February 1.

Corrections after acceptance

Corrections and retransmissions

No-cost corrections

Free retransmission

The original filing fee includes year-round coverage for eligible returns filed through TaxBandits. Corrections and retransmissions incur no additional cost.

CORRECTION TYPE	AVAILABILITY
Forms 1099	Individual corrections or bulk corrections after exporting accepted forms to CSV and re-uploading.
Form W-2c	Federal and state corrections. State corrections are free where the original return was filed through TaxBandits.
94x amendments	Form 941-X and other 94x amendments, at no additional cost for returns filed through TaxBandits.

Handling rejected returns

A rejected return was not accepted by the IRS, SSA or a state agency. Common causes include TIN and name mismatches, payer TIN errors and typing errors.

1. Review notification

Read the email and in-app rejection details. Check Rejected Forms every morning.

2. Fix the return

Follow the on-screen guidance. Correct TIN and name to match the W-9 or IRS records.

3. Retransmit

Eligible rejected returns can be retransmitted without additional cost until accepted.

Accepted with Errors means the return was received but flagged, often for a TIN or name mismatch. Submit a correction at no additional cost.

Extensions

Use extensions as a contingency, not a filing strategy. Late or incorrect information returns for tax year 2026 may carry penalties assessed separately for the IRS filing and recipient statement.

FORM	PURPOSE	IMPORTANT NOTE
Form 8809	30-day extension to file with the IRS	For W-2 and 1099-NEC, the extension is not automatic, requires a stated reason and must be filed by February 1.
Form 15397	Extension of time to furnish recipient statements	Must be requested separately from the filing extension.

After February 1

Feb 10

94x returns

Extended due date where all deposits were made on time.

Feb 16

Recipient copies

Forms 1099-B, 1099-S and 1099-MISC when Box 8 or 10 is reported.

Mar 31

IRS e-file

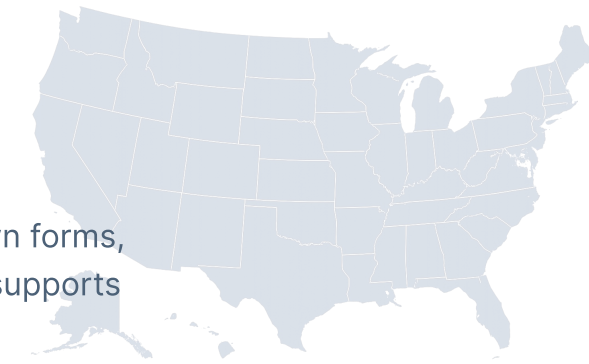
Most other 1099s, 1098 series, and Forms 3921 and 3922.

Support during the filing peak

TaxBandits offers extended support hours by live chat, phone and email during filing season, without surge pricing or rush fees. Contact support earlier in the day during the final week.

STATE FILING GUIDE

State filing guide



Federal filing does not automatically satisfy state requirements. Each state determines its own forms, thresholds, deadlines and e-filing rules. State acceptance is tracked separately. TaxBandits supports direct filing with every state and Puerto Rico from the same account.

What states can require

1099 state filing

State copies and, in some states, annual reconciliation. Forms, due dates and thresholds vary; states may not follow the new federal $2,000 threshold.
State 1099 requirements →

W-2 state filing

State W-2 copies and annual withholding reconciliation in states with wage income tax. W-2 requirements →

State payroll

New hire reporting, withholding returns and unemployment insurance (UI) wage reports. State payroll guide →

ACA state filing

Forms 1095-B and 1095-C in jurisdictions with an individual coverage mandate. State ACA requirements →

How 1099 and W-2 state copies are filed

Forms include federal and state data, including state code, state ID, state income and tax withheld. TaxBandits validates each copy and submits federal data to the IRS or SSA. State copies then take one of two routes.

Your form
Federal and state data

→

TaxBandits
Validate and route

→

IRS / SSA
Federal acceptance

CF/SF: Free

Combined Federal/State Filing

After federal processing, the IRS forwards eligible 1099 data to participating states.

Direct: Charges apply

Direct state filing

TaxBandits transmits directly where CF/SF does not apply or the form is not covered.

State agency acceptance is tracked independently from the federal result.

CHECKLIST

Season readiness checklist

Use this as a client checklist or firm master list. The right column shows the relevant guide section.

Setup — Firm and account setup — Nov

- [ ] Team members invited, former staff removed and roles assigned — 4
- [ ] Two-factor authentication enabled for all users, documented in WISP — 4
- [ ] Smart Groups configured; each firm and filer type added — 4
- [ ] Portals, emails and cover letters branded — 4

Data readiness — By Nov 30

- [ ] Import method selected for every client — 6
- [ ] Tax year 2026 CSV templates downloaded and prior-year versions retired — 6
- [ ] Own-file mapping checked for new 1099-NEC and W-2 fields — 6
- [ ] FIRE files uploaded for IRIS conversion — 6
- [ ] Payers and recipients loaded with the $2,000 threshold applied — 2, 6
- [ ] Clients informed where payees will no longer receive a form — 6

Phase 2 — Recipient validation — By Dec 31

- [ ] W-9 requests issued with TIN Matching and weekly follow-up — 7
- [ ] Existing W-9 PDFs imported with AI-Powered W-9 PDF Import — 7
- [ ] Bulk TIN Matching completed and mismatches resolved — 7
- [ ] USPS address validation completed — 7
- [ ] W-8s collected and verified for foreign payees — 7
- [ ] State account numbers collected for each client state — 10

Phase 3 — Pre-filing and review — By Jan 15

- [ ] Every client with final data submitted — 8
- [ ] Smart Review completed for every return — 8
- [ ] W-2 Box 12 TT, TP and TA and Box 14b captured when applicable — 2, 8
- [ ] 1098, 1098-T and 3921/3922 data gathered — 8
- [ ] 94x filer type confirmed per client — 8
- [ ] Q4 941, 940, 943, 944 and 945 prepared and sent for signature — 8
- [ ] Four quarterly Forms 941 reconciled with Form W-3 — 8
- [ ] State payroll dates calendared, including January withholding and UI deadlines — 10
- [ ] Returns reviewed in the portal, with approvals and 94x signatures received — 8

Phase 4 — Final filing window — By Feb 1

- [ ] Remaining returns scheduled — 9
- [ ] Recipient delivery method confirmed per client — 9
- [ ] Rejection reports reviewed daily and corrections made same day — 9
- [ ] State acceptance confirmed separately from federal — 9, 10
- [ ] 94x signatures collected and returns transmitted — 8, 9
- [ ] Form 8809 or 15397 filed only where genuinely required — 9

TAXBANDITS®
Your 1099 & W2 Experts

TAX PRO EDITION / 2027 FILING SEASON

Make February 1 just another Monday.

Pre-filing for tax year 2026 is open. Load client data, validate recipients, review returns, and let TaxBandits transmit when the IRS and SSA open.

Start filing now →

Talk to our team →

Oct 1	Nov 30	Dec 31	Jan 15	Feb 1	Mar 31
Pre-filing opens	Client data loaded	Recipients validated	Final clients submitted	Main filing deadline	Other IRS e-file dates

Deadlines and requirements reflect the source guide prepared in October 2026. Confirm state deadlines with each jurisdiction.
This guide provides general information and is not tax or legal advice.