1099 Module FAQs and Supplementals

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1099 State Help: SmartCharts and technical documents

Here are some links to helpful documentation:

- State Reconciliation Form Chart - View a 1099 State Reconciliation Form Chart that shows which 1099 forms need to be processed for which state. (States that do not require fulfillment will not appear on the chart.)
- 1099 State Technical Info - This is a document that explains why states are involved with 1099 forms and other technical information.
- **Wolters Kluwer's** Smart Chart **"State Pension Distribution Withholding and Reporting Compare"** - Free access to Wolters Kluwer's "State Pension Distribution Withholding and Reporting Compare" Smart Chart (see below).

Wolters Kluwer's Smart Chart "State Pension Distribution Withholding and Reporting Compare"

Access the Smart Chart at no charge here. The chart provides succinct summaries of state and federal laws, regulations and state agency issuances, that govern the withholding and reporting requirements related to pension distributions. Choose the state(s) that apply to your plans then choose from all or a selection of the withholding and reporting topics and then instantly compare multiple states' laws on that subject in a convenient chart format. Results, displayed in an intuitive matrix. Fifty-two jurisdictions plus federal are included.

Please note that the link to the Smart Chart will only work when accessed from within www.ftwilliam.com since it is only intended for use by ftwilliam.com customers.

1099/5498 Deadlines to IRS and Recipient

Form	What To Report	Amounts To Report	To IRS	To Recipient
1099-DIV	Dividends (including capital gain and exempt-interest dividends) and other stock distributions, including liquidations.	$10 or more; $600 or more for liquidation distributions	Feb. 28* (paper); Mar. 31 (e-file)	Jan. 31
1099-INT	Interest income (including U.S. savings bonds/treasury obligations, tax-exempt interest, and backup/foreign tax withheld reporting).	$10 or more (certain trade/business interest $600+)	Feb. 28* (paper); Mar. 31 (e-file)	Jan. 31
1099-MISC	Rents, prizes and awards, medical and health care payments, other income not reported on 1099-NEC.	$600 or more (except royalties $10+)	Feb. 28* (paper); Mar. 31 (e-file)	Jan. 31†

Form	What To Report	Amounts To Report	To IRS	To Recipient
1099-NEC	Payments to contractors/freelancers for services in the course of business.	$600 or more	Jan. 31 (paper or e-file)	Jan. 31
1099-R	Distributions from retirement plans/IRAs, annuities, pensions, insurance contracts, survivor income benefit plans, charitable gift annuities, and similar payments.	$10 or more	Feb. 28* (paper); Mar. 31 (e-file)	Jan. 31
1099-SA	Distributions from HSAs, Archer MSAs, or Medicare Advantage MSAs (paid to provider or account holder).	Any amount	Feb. 28* (paper); Mar. 31 (e-file)	Jan. 31
5498	IRA contributions (including rollovers/conversions), fair market value, and RMD information.	Any amount	May 31	Jan. 31 (For FMV/RMD/SIMPLE IRA contributions); May 31 (For all other contributions)
5498-SA	Contributions to HSAs, Archer MSAs, or MA MSAs for the prior year.	Any amount	May 31	May 31

Paper vs. e-file:* Paper filings generally due **Feb. 28; e-file due **Mar. 31** for most 1099s. Form 1099-NEC is due **Jan. 31** to the IRS regardless of filing method.

† For Form 1099-MISC statements reporting Box 8 (Substitute Payments in Lieu of Dividends or Interest) or Box 10 (Gross Proceeds Paid to an Attorney), the recipient copy is due **February 15**

If any date shown falls on a Saturday, Sunday, or legal holiday in the District of Columbia or where the return is to be filed, the due date is the next business day. Leap years do not impact the due date. See Announcement 91-179, 1991-49 I.R.B. 78, for more information.

A list of Foreign County Codes

If you have a foreign address, the following are acceptable country codes:

CODE	COUNTRY
AF	Afghanistan
AX	Aland Islands
AL	Albania
DZ	Algeria
AS	American Samoa
AD	Andorra

AO	Angola
AI	Anguilla
AQ	Antarctica
AG	Antigua and Barbuda
AR	Argentina
AM	Armenia
AW	Aruba
AU	Australia
AT	Austria
AZ	Azerbaijan
BS	Bahamas
BH	Bahrain
BD	Bangladesh
BB	Barbados
BY	Belarus
BE	Belgium
BZ	Belize
BJ	Benin
BM	Bermuda
BT	Bhutan
BO	Bolivia
BQ	Bonaire, Saint Eustatius and Saba
BA	Bosnia and Herzegovina
BW	Botswana
BV	Bouvet Island
BR	Brazil
IO	British Indian Ocean Territory
BN	Brunei Darussalam
BG	Bulgaria
BF	Burkina Faso
BI	Burundi
KH	Cambodia
CM	Cameroon
CA	Canada
CV	Cape Verde
KY	Cayman Islands
CF	Central African Republic
TD	Chad
CL	Chile
CN	China
CX	Christmas Island
CC	Cocos (Keeling) Islands
CO	Colombia
KM	Comoros

CG	Congo
CD	Congo, Democratic Republic of the
CK	Cook Islands
CR	Costa Rica
CI	Cote D'Ivoire (Ivory Coast)
HR	Croatia
CU	Cuba
CW	Curacao
CY	Cyprus
CZ	Czech Republic
DK	Denmark
DJ	Djibouti
DM	Dominica
DO	Dominican Republic
EC	Ecuador
EG	Egypt
SV	El Salvador
GQ	Equatorial Guinea
ER	Eritrea
EE	Estonia
ET	Ethiopia
FK	Falkland Islands (Malvinas)
FO	Faroe Islands
FM	Federated States of Micronesia
FJ	Fiji
FI	Finland
FR	France
GF	French Guiana
PF	French Polynesia
TF	French Southern Territories
GA	Gabon
GM	Gambia
GE	Georgia
DE	Germany
GH	Ghana
GI	Gibraltar
GR	Greece
GL	Greenland
GD	Grenada
GP	Guadeloupe
GU	Guam
GT	Guatemala
GG	Guernsey
GN	Guinea
GW	Guinea-Bissau

GY	Guyana
HT	Haiti
HM	Heard Island and McDonald Islands
VA	Holy See (Vatican City State)
HN	Honduras
HK	Hong Kong
HU	Hungary
IS	Iceland
IN	India
ID	Indonesia
IR	Iran
IQ	Iraq
IE	Ireland
IM	Isle of Man
IL	Israel
IT	Italy
JM	Jamaica
JP	Japan
JE	Jersey
JO	Jordan
KZ	Kazakhstan
KE	Kenya
KI	Kiribati
KP	Korea, Democratic People's Republic of (North)
KR	Korea, Republic of (South)
KW	Kuwait
KG	Kyrgyzstan
LA	Lao People's Democratic Republic
LV	Latvia
LB	Lebanon
LS	Lesotho
LR	Liberia
LY	Libyan Arab Jamahiriya
LI	Liechtenstein
LT	Lithuania
LU	Luxembourg
MO	Macao
MK	Macedonia
MG	Madagascar
MW	Malawi
MY	Malaysia
MV	Maldives
ML	Mali
MT	Malta

MH	Marshall Islands
MQ	Martinique
MR	Mauritania
MU	Mauritius
YT	Mayotte
MX	Mexico
MD	Moldova
MC	Monaco
MN	Mongolia
ME	Montenegro
MS	Montserrat
MA	Morocco
MZ	Mozambique
MM	Myanmar
NA	Namibia
NR	Nauru
NP	Nepal
NL	Netherlands
NC	New Caledonia
NZ	New Zealand
NI	Nicaragua
NE	Niger
NG	Nigeria
NU	Niue
NF	Norfolk Island
MP	Northern Mariana Islands
NO	Norway
OM	Oman
PK	Pakistan
PS	Palestinian Territory, Occupied
PW	Palau
PA	Panama
PG	Papua New Guinea
PY	Paraguay
PE	Peru
PH	Philippines
PN	Pitcairn
PL	Poland
PT	Portugal
PR	Puerto Rico
QA	Qatar
RE	Reunion
RO	Romania
RU	Russian Federation

RW	Rwanda
BL	St. Barthelemy
SH	St. Helena, Ascension, and Tristan da Cunha
KN	St. Kitts and Nevis
LC	St. Lucia Island
MF	St. Martin (French)
PM	St. Pierre and Miquelon
VC	St. Vincent and the Grenadines
WS	Samoa and Western Samoa
SM	San Marino
ST	Sao Tome and Principe
SA	Saudi Arabia
SN	Senegal
RS	Serbia
SC	Seychelles
SL	Sierra Leone
SG	Singapore
SX	Sint Maarten (Dutch)
SK	Slovakia
SI	Slovenia
SB	Solomon Islands
SO	Somalia
ZA	South Africa
GS	South Georgia and the South Sandwich Islands
SS	South Sudan
ES	Spain
LK	Sri Lanka
SD	Sudan
SR	Suriname
SJ	Svalbard and Jan Mayen
SZ	Swaziland
SE	Sweden
CH	Switzerland
SY	Syrian Arab Republic
TW	Taiwan
TJ	Tajikistan
TZ	Tanzania
TH	Thailand
TL	Timor-Leste
TG	Togo
TK	Tokelau
TO	Tonga
TT	Trinidad and Tobago
TN	Tunisia

TR	Turkey
TM	Turkmenistan
TC	Turks and Caicos Islands
TV	Tuvalu
UG	Uganda
UA	Ukraine
AE	United Arab Emirates
GB	United Kingdom
US	United States
UM	United States Minor Outlying Islands
UY	Uruguay
UZ	Uzbekistan
VU	Vanuatu
VE	Venezuela
VN	Vietnam
VG	Virgin Islands, British
VI	Virgin Islands, US
WF	Wallis and Futuna
EH	Western Sahara
YE	Yemen
ZM	Zambia
ZW	Zimbabwe

IRS FIRE System Retirement and Transition to IRIS FAQ

IRS FIRE System Retirement and Transition to IRIS

The IRS is retiring the Filing Information Returns Electronically (FIRE) system and transitioning all filers to the Information Returns Intake System (IRIS). This article explains what is changing, when it is changing, and what actions are required to prepare.

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Key Dates and Transition Timeline (Top)

The IRS has announced the following transition timeline for the retirement of FIRE and the move to IRIS:

- The FIRE system is targeted for retirement **prior** to **December 31, 2026** during the annual FIRE maintenance window
- **Tax Year 2025 (filed in 2026)** is expected to be the final year FIRE is used for submissions
- Beginning with **Tax Year 2026 filings (filed in 2027)**, **IRIS will be the only IRS system for submitting information returns currently received through FIRE**.

Important: The IRS has stated that IRIS is expected to replace FIRE for **current year filings, corrections, and prior year filings** beginning in 2027.

What this means for you:

- If you use **ftwilliam.com for e-filing 1099s or Form 8955-SSA,** you can expect updated batch options and enhanced features as part of the transition to IRIS.
- If you currently **use your own TCC through FIRE**, you should begin transition planning well before the end of 2026, including applying for an IRIS TCC and evaluating your filing process going forward.

What is IRIS? (Top)

IRIS (Information Returns Intake System) is the IRS's modernized platform for electronic filing of information returns.

IRIS supports two filing methods:

- **Application-to-Application (A2A)** – An XML-based filing method used by software providers (such as ftwilliam.com) to automate submissions to the IRS.
- **IRIS Taxpayer Portal** – A web-based filing option that requires manual data entry or CSV file uploads directly into the IRS system.

The IRIS system supports:

- Original submissions
- Corrections (See Corrections and Filing Method Rules for more information)
- Submission status tracking

What this means for you:
For most customers, the key decision is how you want to manage your filing process:

- Filing through **ftwilliam.com (A2A)** allows you to:
  - Submit filings directly from within the software
  - Avoid managing a separate IRS portal process or file uploads
  - Rely on built-in workflows for submissions and corrections
- Filing through the **IRS IRIS Portal** requires you to:
  - Apply for and maintain your own IRIS TCC
  - Manually enter data or upload CSV files
  - Handle corrections directly in the IRS system

For many customers, using ftwilliam.com provides a more streamlined filing experience by reducing manual steps and centralizing filing and correction activities in one place. For a detailed comparison, see Filing 1099s: ftwilliam.com vs

IRS IRIS Portal.

Transmitter Control Code (TCC) Requirements (for those that wish to file outside of ftwilliam.com) (Top)

A **new IRIS TCC is required** for IRIS filings.

- Existing FIRE TCCs **cannot be reused** for IRIS
- IRIS TCCs must be requested through **IRS e-Services**.
- TCC processing may take up to **45 days**, so customers should apply early.

Important:

- The IRS will stop accepting **new FIRE TCC applications after July 21, 2026**.
- Existing FIRE applicants may continue to update their applications through December 2026.
- All customers planning to file through IRIS should complete the IRIS TCC process before filing season 2027.

What this means for you:
If you plan to file directly in the IRS IRIS Portal using your own TCC, rather than through ftw fulfillment options, you will be responsible for your submissions, your correction process, and your filing history within the IRS system.

FIRE vs. IRIS Comparison (Top)

Category	FIRE	IRIS
Operational Status	**Retiring 12/31/2026**	**Required starting 2027**
Format	Fixed-width text	XML (through A2A) / CSV
TCC	FIRE TCC	New IRIS TCC required
CSV Upload	Not available	Up to 250 forms per file (IRS Publication 5717)
Corrections	Used for corrections while FIRE remains available	Used for current IRIS filings and future correction processing after FIRE retirement
Response and Error Handling	Post-submission acknowledgment files	More modern validations and real time response

File Format and Submission Changes (Top)

The transition from FIRE to IRIS introduces a significant change in how returns are submitted.

- **FIRE** uses fixed-width text files formatted based on Publication 1220 requirements.
- **IRIS A2A** uses XML transmissions that are designed for software companies and transmitters, this format is not used in the IRIS Taxpayer Portal.
- **IRIS Taxpayer Portal** supports CSV upload or manual entry.

Impact:

- Existing FIRE files will **not work in IRIS**.

- Customers using custom processes, internal export files, or software-based integrations should expect development changes, mapping updates, and testing.
- If you file through a FTW we will manage the A2A XML formatting for you.
- The only file formats available for those with their own TCC uploading through the Taxpayer portal will be the CSV file provided by IRIS.

CSV upload limits:

- The IRS IRIS Taxpayer Portal supports CSV uploads.
- As of the latest IRS Publication 5717, CSV uploads may contain up to **250 forms per file**.
- Higher-volume customers are encouraged to use the A2A filing method rather than relying on the portal.

About IRIS schemas:

- IRIS schemas are available for supported forms and processing years through the IRIS Taxpayer Portal.
  - Formats and schemas may vary by year.
- The IRS may continue updating schemas and business rules as IRIS expands.

FTW Forms Supported by IRIS (Top)

IRIS supports a wide range of information returns. The exact list varies by processing year and continues to expand.

As of 2027 (filing year 2026), the following forms will be offered via ftwilliam.com:

1099-DIV	1099-MISC	1099-R	5498
1099-INT	1099-NEC	1099-SA	5498-SA

Form 8955-SSA

- Form 8955-SSA is currently filed through the FIRE system.
- As of May 2026, the IRS has not yet released final IRIS-specific filing guidance for Form 8955-SSA.
- Form 8955-SSA is expected to transition as part of the broader FIRE retirement, but additional details have not yet been published.

Important: Continue following current IRS filing instructions until additional guidance is published.

Corrections and Filing Method Rules (Top)

- Before FIRE retirement, corrections generally use the same filing method as the original filing.
- After January 1, 2027, IRIS will be the IRS's electronic filing system for original returns, prior-year returns, and corrections.
- The IRS has added IRIS fields that identify returns originally filed through FIRE to support post-retirement correction processing.
  - Keep prior FIRE filing acknowledgements and records for future correction needs.

Prior Year Filings (Top)

- After FIRE retirement, IRIS is expected to support current year filings, corrections, and prior year filings.
- Customers should retain all prior FIRE submission records, confirmations, and acknowledgments.

- Additional IRS transition guidance is still expected.

Prior year corrections via ftwilliam.com

- With the initial IRIS transition, ftwilliam.com will only offer **current year corrections.**
- Support for **prior year corrections** is under review as part of our ongoing IRIS planning.
- Timing for those later releases is still to be determined.

Filing 1099s: ftwilliam.com vs IRIS Taxpayer Portal – What Works Best for You?

The filing method you choose affects how forms are submitted, whether you need your own TCC, and how corrections are handled.

Topic	IRS IRIS Portal (Customer-Owned TCC)	ftwilliam.com Filing (IRIS A2A)
Filing method	Manual entry or CSV upload directly in the IRIS Portal	Fully automated electronic filing through ftwilliam.com
TCC required	You must apply for and maintain your own IRIS TCC	No TCC required – ftwilliam.com handles this for you
Submission process	Manual submission outside of ftwilliam.com	Submit directly within ftwilliam.com; no manual upload required
Bulk filing support	Limited – up to 250 records per CSV file	Designed for efficient filing, including large batches (fees apply)
Corrections	Must be completed manually in the IRS portal, one record at a time. Correction options may depend on IRS filing rules	Handled within ftwilliam.com with automated correction support (supports 2026 filing year only initially)
Bulk corrections	Not Supported	Supported
Best for	Customers who prefer to: • Manage filings directly with the IRS • Are comfortable handling TCC registration, file uploads, and manual corrections	Customers who prefer: • A streamlined process without managing a TCC, uploading files, or handling manual corrections

Important:

- If a return was originally filed through the IRIS Portal, correction options may be subject to IRS processing rules. Verify IRS guidance before attempting to submit corrections through a different filing channel or provider.

Choosing the Right Filing Method

Consider using ftwilliam.com if you want to:

- Avoid applying for and maintaining your own IRIS TCC
- Eliminate manual file uploads into the IRS portal
- Submit filings and corrections in one place
- Reduce the risk of errors with automated processing

- Handle corrections efficiently without manual record-by-record updates

Consider using the IRS IRIS Portal if you:

- Prefer direct interaction with IRS systems
- Are comfortable managing CSV uploads and manual corrections
- Have a low volume of filings and minimal expected changes