2025 1099 and 5498 Form Instructions

11/20/2025 5:18 pm CST

Payer Data Instructions

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Help for item a. Top

Enter "Yes"; if final return for Payer. This response is used to indicate a final return on Form 945.

945 Payer Instructions

Line A - Final return. If you go out of business or end operations and you won't have to file Form 945 in the future, file a final return. Be sure to check the box on line A and enter the date that final nonpayroll payments were made. Also, attach a statement to your return showing the name of the person keeping the payment records and the address where those records will be kept.

If you sell or transfer your business during the year, you and the new owner must each file a Form 945 for the year in which the transfer occurred. Report only the taxes you withheld.

When two businesses merge, the continuing firm must file a return for the year in which the change took place and the other firm should file a final return.

Changing from one form of business to another, such as from a sole proprietorship to a partnership or corporation, is considered a transfer. If a transfer occurs, you may need a new EIN. See Pub. 1635 and section 1 of Pub. 15 for more information.

Attach a statement to your return with all the following information.

- The new owner's name (or the new name of the business).
- Whether the business is now a sole proprietorship, partnership, or corporation.
- The kind of change that occurred (a sale or transfer).
- The date of the change.
- The name of the person keeping the payroll records and the address where those records will be kept.

If no sale or transfer occurred, or you don't know the name of the person to whom the business was sold or transferred, that fact should be included in the statement.

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1099 General Instructions

F. Electronic Reporting

How to report incorrect payer name and/or TIN. If a payer discovers an error in reporting the payer (not recipient) name and/or TIN, write a letter containing the following information:

1. Name and address of the payer.
2. Type of error (including the incorrect payer name/TIN that was reported).
3. Tax year.
4. Payer TIN.
5. Transmitter Control Code (TCC) = if you utilized ftwilliam.com's fulfillment service during:
   "52202" for corrections during 01/05/2012 - 05/06/2013;
   "92966" for corrections during 05/07/2013 - 03/18/2014;
   "92C28" for corrections during 03/19/2014 - 03/24/2015;
   "92H42" for corrections during 03/25/2015 - 04/04/2016;
   "92H96" for corrections during 04/05/2016 - 03/22/2017;
   "92C28" for corrections during 03/23/2017 - 03/12/2018;
   "92H42" for corrections during 03/13/2018 - 03/05/2019;
   "92C28" for corrections during 03/06/2019 - 03/15/2020;
   "92H42" for corrections during 03/16/2020 - 02/10/2021;
   "92H96" for corrections during 02/11/2021 - 02/09/2022;
   "92C28" for corrections during 02/10/2022 - 02/01/2023;
   "92H42" for corrections during 02/02/2023 - 10/03/2023;
   "92H96" for corrections during 10/04/2023 - 01/29/2024;
   "92C28" for corrections during 01/30/2024 - 04/12/2024;
   "92H96" for corrections during 10/04/2023 - 01/29/2024;
   "92C28" for corrections during 01/30/2024 - 04/12/2024;
   "92H42" for corrections during 04/13/2024 - 1/29/2025;
   "92H96" for corrections during 01/30/2025 - 04/07/2025:
   "92C28" for corrections during 04/08/2025 - present
6. Type of return.
7. Number of payees.
8. Filing method (paper or electronic).
9. Was federal income tax withheld?

Send the letter to:

Internal Revenue Service
Information Returns Branch
230 Murall Drive, Mail Stop 4360
Kearneysville, WV 25430.

Caution! *If a payer realizes duplicate reporting or a large percentage of incorrect information has been filed, contact the information reporting customer service site at 866-455-7438 for further instructions.*

Form 1096. For information about filing corrections, see the 2025 General Instructions for Certain Information Returns. Originals and corrections of the same type of return can be submitted using one Form 1096.

Help for item c. Top

Select "Yes" if you are responsible for 1099-R/945 reporting for this client. If "No" is selected, this client will not appear on batch reports.

Help for item d. Top

This is the most recent date that one or more Copy As were printed.

Help for item 1a. Top

1096 Instructions

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Enter the filer's name, address (including room, suite, or other unit number), and taxpayer identification number (TIN) in the spaces provided on the form. The name, address, and TIN of the filer on this form must be the same as those you enter in the upper left area of Forms 1097, 1098, 1099, 3921, 3922, 5498, or W-2G.

1099 General Instructions

K. Filer's Name, Identification Number, and Address

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Tip: *If you are an FFI making the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B), you are required to use an EIN and cannot, for purposes of filing a 1099, use your GIIN.*

Caution! The filer's name and TIN should be consistent with the name and TIN used on the filer's other tax returns. The name of the filer's paying agent or service bureau must not be used in place of the name of the filer.

For a single-member LLC (including a foreign LLC with a U.S. owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the individual's name only on the first name line and the LLC's name on the second name line. For the TIN, enter the individual's SSN (or EIN, if applicable). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

If you don't have an EIN, you may apply for one online by visiting the IRS website atIRS.gov/EIN. You may also apply for an EIN by faxing or mailing Form SS-4 to the IRS. See the Instructions for Form SS-4 for more information.

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Indicate the type of TIN entered in 1a.

TIN: "XX-XXXXXXX"

SSN: "XXX-XX-XXXX"

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Help for item 2b. Top

This field may be used as a continuation of the name entered in 2a

Note: Enter the name of the transfer (or paying agent) if using electronic filing and 2c (paying agent indicator) is "Yes".

Note: This entry will not be used as the "trade name" on the Form 945 if "trade name" is blank.

Help for item 2c. Top

Enter the Trade Name, if applicable. This will populate on the Form 945.

Help for item 2d.

Select "Yes" if using electronic filing and if the name of the transfer (or paying agent) is entered in 2c.

Help for item 2e. Top

Select "No" if using electronic filing, the Payer is a foreign entity and income is paid by the foreign entity to a U.S. resident.

Note: The system will refresh if "No" is selected. After the screen refreshed, additional Foreign Address fields will appear.

Help for item 3. Top

The entry to this item is used in the "Name of person to contact" box on the Form 1096.

1096 Instructions

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Enter the filer's name, address (including room, suite, or other unit number), and taxpayer identification number (TIN) in the spaces provided on the form. The name, address, and TIN of the filer on this form must be the same as those you enter in the upper left area of Forms 1097, 1098, 1099, 3921, 3922, 5498, or W-2G.

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Enter the Payer's street address.

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1099 General Instructions

K. Filer's Name, Identification Number, and Address

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Tip: *If you are an FFI making the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B), you are required to use an EIN and cannot, for purposes of filing a 1099, use your GIIN.*

Caution! The filer's name and TIN should be consistent with the name and TIN used on the filer's other tax returns. The name of the filer's paying agent or service bureau must not be used in place of the name of the filer.

For a single-member LLC (including a foreign LLC with a U.S. owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the individual's name only on the first name line and the LLC's name on the second name line. For the TIN, enter the individual's SSN (or EIN, if applicable). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

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Help for item 5. Top

Enter the Payer's City.

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Help for item 6 (domestic entity). Top

Enter the Payer's State.

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K. Filer's Name, Identification Number, and Address

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Help for item 7 (domestic entity). Top

Enter the Payer's Zip Code.

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Help for item 6a (foreign entity). Top

Enter the Foreign State.

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TIP. *If you are an FFI making the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B), you are required to use an EIN and cannot, for purposes of filing a Form 1099, use your GIIN.*

Caution! *The filer's name and TIN are required to match the name and TIN used on the filer's other tax returns (such as Form 945 to report backup withholding). The name of the filer's paying agent or service bureau must not be used in place of the name of the filer.*

For a single-member LLC (including a foreign LLC with a U.S. owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the owner's name only on the first name line and the LLC's name on the second name line. For the TIN, enter the owner's SSN (or EIN, if applicable). If the LLC is taxed as a corporation, partnership, etc., enter the entity's EIN.

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Help for item 6b (foreign entity). Top

Enter the Foreign Postal Code. This entry may contain numbers and letters.

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Help for item 7 (foreign entity). Top

Select the Foreign country from the drop-down list.

Note: The Foreign Country will be abbreviated according to the IRS abbreviations on the Form 1096 due to space limitations. It will be spelled out completely on the rest of the Forms.

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Help for item 8. Top

The entry to this item is the contact person's telephone number and will be placed in the "Telephone number" box on Form 1096.

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Help for item 9. Top

The entry to this item is the contact person's email address and will be placed in the "Email address" box on Form 1096.

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1099 General Instructions

K. Filer's Name, Identification Number, and Address

The TIN for filers of information returns, including sole proprietors and nominees/middlemen, is the EIN. However, sole proprietors and nominees/middlemen who are not otherwise required to have an EIN should use their SSNs. A sole proprietor is not required to have an EIN unless he or she has a Keogh plan or must file excise or employment tax returns. See Pub. 583.

Tip: *If you are an FFI making the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B), you are required to use an EIN and cannot, for purposes of filing a 1099, use your GIIN.*

Caution! The filer's name and TIN should be consistent with the name and TIN used on the filer's other tax returns. The name of the filer's paying agent or service bureau must not be used in place of the name of the filer.

For a single-member LLC (including a foreign LLC with a U.S. owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the individual's name only on the first name line and the LLC's name on the second name line. For the TIN, enter the individual's SSN (or EIN, if applicable). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

If you don't have an EIN, you may apply for one online by visiting the IRS website atIRS.gov/EIN. You may also apply for an EIN by faxing or mailing Form SS-4 to the IRS. See the Instructions for Form SS-4 for more information.

Help for item 10. Top

The entry to this is the contact person's fax number and will be placed in the "Fax number" box on Form 1096.

1096 Instructions

Who must file. Any person or entity who files any of the forms shown in line 6 [on the Form 1096] must file Form 1096 to transmit those forms to the IRS.

Cautions! Your name and TIN must match the name and TIN used on your 94X series tax return(s) or you may be subject to information return penalties. Do not use the name and/or TIN of your paying agent or service bureau.

Enter the filer's name, address (including room, suite, or other unit number), and taxpayer identification number (TIN) in the spaces provided on the form. The name, address, and TIN of the filer on this form must be the same as those you enter in the upper left area of Forms 1097, 1098, 1099, 3921, 3922, 5498, or W-2G.

1099 General Instructions

K. Filer's Name, Identification Number, and Address

The TIN for filers of information returns, including sole proprietors and nominees/middlemen, is the EIN. However, sole proprietors and nominees/middlemen who are not otherwise required to have an EIN should use their SSNs. A sole proprietor is not required to have an EIN unless he or she has a Keogh plan or must file excise or employment tax returns. See Pub. 583.

Tip: *If you are an FFI making the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B), you are required to use an EIN and cannot, for purposes of filing a 1099, use your GIIN.*

Caution! The filer's name and TIN should be consistent with the name and TIN used on the filer's other tax returns. The name of the filer's paying agent or service bureau must not be used in place of the name of the filer.

For a single-member LLC (including a foreign LLC with a U.S. owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the individual's name only on the first name line and the LLC's name on the second name line. For the TIN, enter the individual's SSN (or EIN, if applicable). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

If you don't have an EIN, you may apply for one online by visiting the IRS website atIRS.gov/EIN. You may also apply for an EIN by faxing or mailing Form SS-4 to the IRS. See the Instructions for Form SS-4 for more information.

Help for item 11a. Top

Select "Yes" if you want error checking to verify that data for at least one state is entered.

Help for item 11b. Top

Select "Yes" if you want error checking to verify that data for the locality is entered.

Instructions for Form 945-A (Rev. December 2025)

Use with the December 2025 revision of Form 945-A Annual Record of Federal Tax Liability

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Section references are to the Internal Revenue Code unless otherwise noted.

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For the latest information about developments related to Form 945-A and its instructions, such as legislation enacted after they were published, go to IRS.gov/Form945A.

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The COVID-19 related credit for qualified sick and family leave wages/compensation is limited to leave taken after March 31, 2020, and before October 1, 2021, and may no longer be claimed on Form 944 or Form CT-1. Effective for tax periods beginning after 2023, the lines used to claim the credit for qualified sick and family leave wages/compensation have been removed from Form 944 and Form CT-1 because it would be extremely rare for an employer to pay wages/compensation after 2023 for qualified sick and family leave taken after March 31, 2020, and before October 1, 2021. Therefore, the instructions on adjusting your tax liability for the nonrefundable portion of this credit have been removed from these instructions. If you're eligible to claim the credit for qualified sick and family leave wages/compensation because you paid the wages/compensation after 2023 for an earlier applicable leave period, file Form 944-X, Adjusted Employer's Annual Federal Tax Return or Claim for Refund; or CT-1 X, Adjusted Employer's Annual Railroad Retirement Tax Return or Claim for Refund, to claim the credit for qualified sick and family leave wages/compensation for the year that you paid the wages/compensation after you file Form 944 or CT-1. See the Instructions for Form 944-X or the Instructions for Form CT-1 X for more information. Also see the December 2023 revision of these instructions for information on adjusting tax liability for the nonrefundable portion of the credit for qualified sick and family leave wages/compensation, which you may need to do when filing Form 944-X or CT-1 X.

Qualified small business payroll tax credit for increasing research activities (Form 944 only). For tax years beginning before 2023, a qualified small business may elect to claim up to $250,000 of its credit for increasing research activities as a payroll tax credit. The Inflation Reduction Act of 2022 (the IRA) increases the election amount to $500,000 for tax years beginning after 2022. The payroll tax credit election must be made on or before the due date of the originally filed income tax return (including extensions). The portion of the credit used against payroll taxes is allowed in the first calendar quarter beginning after the date that the qualified small business filed its income tax return. The election and determination of the credit amount that will be used against the employer’s payroll taxes are made on Form 6765, Credit for Increasing Research Activities. The amount from Form 6765 must then be reported on Form 8974, Qualified Small Business Payroll Tax Credit for Increasing Research Activities.

Starting in the first quarter of 2023, the payroll tax credit is first used to reduce the employer share of social security tax up to $250,000 per quarter and any remaining credit reduces the employer share of Medicare tax for the quarter. Any remaining credit, after reducing the employer share of social security tax and the employer share of Medicare tax, is then carried forward to the next quarter. Form 8974 is used to determine the amount of the credit that can be used in the current year. The amount from Form 8974, line 12 or, if applicable, line 17, is reported on Form 944, line 8. For more information about the payroll tax credit, see the Instructions for Form 8974 and go to IRS.gov/ResearchPayrollTC. Also see Adjusting Tax Liability for the Qualified Small Business Payroll Tax Credit for Increasing Research Activities (Form 944, Line 8, later.

Reporting prior period adjustments. Prior period adjustments are reported on Form 945-X, Adjusted Annual Return of Withheld Federal Income Tax or Claim for Refund; Form CT-1 X; or Form 944-X and aren't taken into account when figuring the tax liability for the current year.

When you file Form 945-A with your Form 945, CT-1, or 944, don't change your current year tax liability by adjustments reported on any Form 945-X, CT-1 X, or 944-X.

Amended Form 945-A. If you have been assessed a failure-to-deposit (FTD) penalty, you may be able to file an amended Form 945-A. See Correcting Previously Reported Tax Liability, later.

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Purpose of Form 945-A top

Use Form 945-A to report your federal tax liability (based on the dates payments were made or wages were paid) for the following tax returns.

- Forms 945 and 945-X for federal income tax withholding on nonpayroll payments. Nonpayroll withholding includes backup withholding and federal income tax withholding on pensions, annuities, IRAs, Indian gaming profits, gambling winnings, military retirement, certain government payments on which the recipient elected voluntary income tax withholding, and dividends and other distributions by an Alaska Native Corporation on which the recipient elected voluntary income tax withholding.
- Forms CT-1 and CT-1 X for both the employee share and the employer share of Tier 1 and Tier 2 taxes.
- Forms 944 and 944-X for federal income tax withheld plus both the employee share and the employer share of social security and Medicare taxes.

Don't use Form 945-A to show federal tax deposits. The IRS gets deposit data from electronic funds transfers.

CAUTION! *The IRS uses Form 945-A to match the tax liability you reported on the returns indicated earlier with your deposits. The IRS also uses Form 945-A to determine if you've deposited your tax liabilities on time. Unless your Form 945-A is properly completed and filed (if applicable) with your tax return, the IRS may propose an "averaged" FTD penalty. See Deposit Penalties in section 11 of Pub. 15, Employer's Tax Guide, for more information.*

Who Must File? top

File Form 945-A if you're a semiweekly schedule depositor. Monthly schedule depositors who accumulate $100,000 or more of tax liability on any day of a calendar month become semiweekly schedule depositors on the next day and remain so for at least the remainder of the year and for the next year, and must also complete and file Form 945-A for the entire year. The $100,000 tax liability threshold requiring a next-day deposit is determined before you consider any reduction of your liability for nonrefundable credits.

The deposit rules, including the $100,000 Next-Day Deposit Rule, are explained in section 11 of Pub. 15 and in the instructions for your tax return.

CAUTION! *Don't complete Form 945-A if your net tax liability for the return period is less than $2,500. Don't file this form if you're a monthly schedule depositor unless you accumulated a tax liability of $100,000 during any month of the year.*

When Must You File? top

File Form 945-A with your Form 945, CT-1, or 944 every year when Form 945, CT-1, or 944 is due. See the instructions for these forms for their due dates.

Specific Instructions Return to top

Completing Form 945-A Return to top

Enter Your Business Information top

Carefully enter your employer identification number (EIN) and name at the top of the form. Make sure that they exactly match the name of your business and the EIN that the IRS assigned to your business and also agree with the name and EIN shown on the attached Form 945, 945-X, CT-1, CT-1 X, 944, or 944-X.

Calendar Year top

Enter the calendar year of the Form 945, 945-X, CT-1, CT-1 X, 944, or 944-X to which Form 945-A is attached.

Form 945 Filers top

Don't complete the Monthly Summary of Federal Tax Liability (Form 945, lines 7a-7m). Be sure to check the "Semiweekly schedule depositors" box above line 7 on Form 945.

Form CT-1 Filers top

Don't complete the Monthly Summary of Railroad Retirement Tax Liability (Part II of Form CT-1).

Form 944 Filers top

On Form 944, check the box for "Line 9 is $2,500 or more" on line 13, and leave lines 13a-13m blank.

Enter Your Tax Liability by Month top

Enter your tax liabilities in the spaces that correspond to the dates you paid wages/compensation to your employees or made nonpayroll payments, not the date payroll liabilities were accrued or deposits were made. The total tax liability for the year (line M) must equal total taxes on Form 945, line 3; Form CT-1, line 15 (line 19 for tax years2020 through 2023); or Form 944, line 9. Enter the monthly totals on lines A, B, C, D, E, F, G, H, I, J, K, and L. Enter the total for the year on line M.

For example, if you're a Form 945 filer, and you became liable for a pension distribution on December 31, 2024, but didn't make the distribution until January 6, 2025, you would:

- Go to January on Form 945-A filed with your 2025 return, and
- Enter your tax liability on line 6 because line 6 represents the sixth day of the month.

Example 1. Cedar Co., which has a semiweekly deposit schedule, makes periodic payments on gambling winnings on the 15th day of each month. On December 24, 2025, in addition to its periodic payments, it withheld from a payment on gambling winnings under the backup withholding rules. Because Cedar Co. is a semiweekly schedule depositor, it must record these nonpayroll withholding liabilities on Form 945-A. It must report tax liabilities on line 15 for each month and line 24 for December.

Cedar Co. enters the monthly totals on lines A through L. It adds these monthly subtotals and enters the total tax liability for the year on line M. The amount on line M should equal Form 945, line 3.

Example 2. Fir Co. is a semiweekly schedule depositor. During January, it withheld federal income tax on pension distributions as follows: $52,000 on January 6 and $35,000 on January 20. Because Fir Co. is a semiweekly schedule depositor, it must record its federal income tax withholding liabilities on Form 945-A. It must record $52,000 on line 6 and $35,000 on line 20 for January.

Example 3. Elm Co. is a new business and monthly schedule depositor for 2025. During January, it withheld federal income tax on nonpayroll payments as follows: $2,000 on January 6 and $99,000 on January 20. The deposit rules require that a monthly schedule depositor begin depositing on a semiweekly deposit schedule when a $100,000 or more tax liability is accumulated on any day within a month (see section 11 of Pub. 15 for details). Because Elm Co. accumulated $101,000 ($2,000 + $99,000) on January 20, 2025, it became a semiweekly schedule depositor on January 21, 2025. Elm Co. must complete Form 945-A and file it with Form 945. It must record $2,000 on line 6 and $99,000 on line 20 for January. No entries should be made on Form 945, line 7, even though Elm Co. was a monthly schedule depositor until January 21.

Adjusting Tax Liability for the Qualified Small Business Payroll Tax Credit for Increasing Research Activities (Form 944, Line 8). Return to top

TIP. *The qualified small business payroll tax credit for increasing research activities is available only on Form 944.*

Semiweekly schedule depositors must account for the qualified small business payroll tax credit for increasing research activities claimed on Form 944, line 8, when reporting their tax liabilities on Form 945-A. The total tax liability for the year must equal the amount reported on Form 944, line 9. Failure to account for the qualified small business payroll tax credit for increasing research activities on Form 945-A may cause Form 945-A to report more than the total tax liability reported on Form 944, line 9. Don't reduce your daily tax liability reported on Form 945-A below zero.

Beginning with the first quarter of 2023, the qualified small business payroll tax credit for increasing research activities is first used to reduce the employer share of social security tax (up to $250,000) for the quarter and any remaining credit is then used to reduce the employer share of Medicare tax for the quarter until it reaches zero. In completing Form 945-A, you take into account the payroll tax credit against the liability for the employer share of social security tax starting with the first payroll payment of the quarter that includes payments of wages subject to social security tax to your employees until you use up to $250,000 of credit against the employer share of social security tax and you then take into account any remaining payroll tax credit against the liability for the employer share of Medicare tax starting with the first payroll payment of the quarter that includes payments of wages subject to Medicare tax to employees. Consistent with the entries on Form 945-A, the payroll tax credit should be taken into account in making deposits of employment tax. If any payroll tax credit is remaining at the end of the quarter that hasn’t been completely used because it exceeds $250,000 of the employer share of social security tax and the employer share of Medicare tax for the quarter, the excess credit may be carried forward to the succeeding quarter and allowed as a payroll tax credit for the succeeding quarter. The payroll tax credit may not be taken as a credit against income tax withholding, the employee share of social security tax, or the employee share of Medicare tax.

Also, the remaining payroll tax credit may not be carried back and taken as a credit against wages paid from preceding quarters that are reported on the same Form 944 or on Forms 944 for preceding years. If an amount of payroll tax credit is unused at the end of the calendar year because it is in excess of the applicable employer share of social security tax and employer share of Medicare tax on wages paid during the applicable quarters in the calendar year, the remaining payroll tax credit may be carried forward to the first quarter of the succeeding calendar year as a payroll tax credit against the applicable employer share of social security tax and employer share of Medicare tax on wages paid in that quarter. For more information about the payroll tax credit, go to IRS.gov/ResearchPayrollTC.

Example. Rose Co. is an employer with a calendar tax year that filed its timely 2024 income tax return on April 15, 2025. Rose Co. elected to take the qualified small business payroll tax credit for increasing research activities on Form 6765. The third quarter of 2025 is the first quarter that begins after Rose Co. filed the income tax return making the payroll tax credit election. Therefore, the payroll tax credit applies against Rose Co.'s share of social security tax (up to $250,000) and Medicare tax on wages paid to employees in the third quarter of 2025. Rose Co. completes Form 945-A by reducing the amount of liability entered for the first payroll payment in the third quarter of 2025 that includes wages subject to social security tax by the lesser of (1) its share of social security tax (up to $250,000) on the wages, or (2) the available payroll tax credit. If the payroll tax credit elected is more than Rose Co.'s share of social security tax on the first payroll payment of the quarter, the excess payroll tax credit would be carried forward to succeeding payroll payments in the third quarter until it is used against up to $250,000 of Rose Co.'s share of social security tax for the quarter. If the amount of the payroll tax credit exceeds Rose Co.'s share of social security tax (up to $250,000) on wages paid to its employees in the third quarter, any remaining credit is used against Rose Co.'s share of Medicare tax on the first payroll payment of the quarter and then the excess payroll tax credit would be carried forward to succeeding payroll payments in the third quarter until it is used against Rose Co.'s share of Medicare tax for the quarter. If Rose Co. still has credit remaining after reducing its share of social security tax (up to $250,000) and Medicare tax for the third quarter, the remainder would be treated as a payroll tax credit against its share of social security tax (up to $250,000) and Medicare tax on wages paid in the fourth quarter. If the amount of the payroll tax credit remaining exceeded Rose Co.'s share of social security tax (up to $250,000) and Medicare tax on wages paid in the fourth quarter, it could be carried forward and treated as a payroll tax credit for the first quarter of 2026.

Correcting Previously Reported Tax Liability Return to top

Semiweekly schedule depositors. top If you have been assessed an FTD penalty and you made an error on Form 945-A and the correction won't change the total liability you reported on Form 945-A, you may be able to reduce your penalty by filing an amended Form 945-A.

Example. You reported a tax liability of $3,000 on January 1. However, the liability was actually for March. Prepare an amended Form 945-A showing the $3,000 liability on March 1. Also, you must enter the liabilities previously reported for the year that didn't change. Write "Amended" at the top of Form 945-A. The IRS will refigure the penalty and notify you of any change in the penalty.

Monthly schedule depositors. top You can file Form 945-A if you have been assessed an FTD penalty and you made an error on the monthly tax liability section of Form 945, CT-1, or 944. When completing Form 945-A for this situation, only enter the monthly totals. The daily entries aren't required.

Where to file. top File your amended Form 945-A, or, for monthly schedule depositors, your original Form 945-A at the address provided in the penalty notice you received. If you're filing an amended Form 945-A, you don't have to submit your original Form 945-A.

Forms 945-X, CT-1 X, and 944-X Return to top

You may need to file an amended Form 945-A with Form 945-X, CT-1 X, or 944-X to avoid or reduce an FTD penalty.

Tax decrease. top If you're filing Form 945-X, CT-1 X, or 944-X, you can file an amended Form 945-A with the form if both of the following apply.

1. You have a tax decrease.
2. You were assessed an FTD penalty.

File your amended Form 945-A with Form 945-X, CT-1 X, or 944-X. The total liability reported on your amended Form 945-A must equal the corrected amount of tax reported on Form 945-X, CT-1 X, or 944-X. If your penalty is decreased, the IRS will include the penalty decrease with your tax decrease.

Tax increase-Form 945-X, CT-1 X, or 944-X filed timely. top If you're filing a timely Form 945-X, CT-1 X, or 944-X showing a tax increase, don't file an amended Form 945-A, unless you were assessed an FTD penalty caused by an incorrect, incomplete, or missing Form 945-A. Don't include the tax increase reported on Form 945-X, CT-1 X, or 944-X on an amended Form 945-A you file.

Tax increase-Form 945-X, CT-1 X, or 944-X filed late.top If you owe tax and are filing late, that is, after the due date of the return for the filing period in which you discovered the error, you must file the form with an amended Form 945-A. Otherwise, the IRS may assess an "averaged" FTD penalty.

The total tax reported on line M of Form 945-A must match the corrected tax (Form 945, line 3; Form 944, line 9; Form CT-1, line 15 (line 19 for tax years 2020 through 2023)), combined with any correction reported on Form 945-X, line 5; Form 944-X, line 22; or Form CT-1 X, line 21, for the year, less any previous abatements and interest-free tax assessments.

Paperwork Reduction Act Notice. top We ask for the information on Form 945-A to carry out the Internal Revenue laws of the United States. You're required to give us the information. We need it to ensure that you're complying with these laws and to allow us to figure and collect the right amount of tax.

You're not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The time needed to complete and file Form 945-A will vary depending on individual circumstances. The estimated burden for employers filing Form 945-A is approved under OMB control number 1545-0029 and is included in the estimates shown in the Instructions for Form 941 and the Instructions for Form 944.

2025 Instructions for Form 945 Annual Return of Withheld Federal Income Tax

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Section references are to the Internal Revenue Code unless otherwise noted.

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For the latest information about developments related to Form 945 and its instructions, such as legislation enacted after they were published, go to IRS.gov/Form945.

What's New Return to top

Direct deposit of Form 945 refund now available. Executive Order (EO) 14247, Modernizing Payments To and From America's Bank Account, issued on March 25, 2025, promotes operational efficiency by mandating the transition to electronic payments for all federal disbursements. Accordingly, the IRS will now issue Form 945 tax refunds by direct deposit. Direct deposit is a fast, simple, safe, and secure way to have your refund deposited automatically to your checking or savings account. Instead of a direct deposit refund, you can still choose to have your Form 945 overpayment applied to your next return by checking the appropriate box on line 6b. For more information, see the instructions for line 6b and Direct Deposit, later.

Make balance due payments electronically. (EO) 14247 also promotes operational efficiency by mandating the transition to electronic payments for all payments made to the federal government. Therefore, pay your balance due on Form 945 electronically. There are several easy, safe, and secure ways to pay your balance due electronically. For more information, see the instructions for line 5, later.

Form 945 return transcripts are now available electronically. You can now access your Form 945 return transcript for tax years 2023 and later using your IRS business tax account. For more information, go to IRS.gov/BusinessTranscript. To access your IRS business tax account, go to IRS.gov/BusinessAccount.

Reminders Return to top

Correcting a previously filed Form 945. If you discover an error on a previously filed Form 945, or if you otherwise need to amend a previously filed Form 945, make the correction using Form 945-X, Adjusted Annual Return of Withheld Federal Income Tax or Claim for Refund. Form 945-X is filed separately from Form 945. For more information, see the Instructions for Form 945-X or go to IRS.gov/CorrectingEmploymentTaxes.

Electronic filing of Form 945-X. You can now file Form 945-X electronically using Modernized e-File (MeF). For more information on electronic filing, go to IRS.gov/EmploymentEfile.

Federal tax deposits must be made by electronic funds transfer (EFT). You must use EFT to make all federal tax deposits. An EFT can be made using the Electronic Federal Tax Payment System (EFTPS), IRS Direct Pay, or your IRS business tax account. If you don't want to use one of these methods, you can arrange for your tax professional, financial institution, payroll service, or other trusted third party to make electronic deposits on your behalf. Also, you may arrange for your financial institution to initiate a same-day wire payment on your behalf. EFTPS is a free service provided by the Department of the Treasury. Payments made using IRS Direct Pay or through your IRS business tax account are also free. Services provided by your tax professional, financial institution, payroll service, or other trusted third party may have a fee.

For more information on making federal tax deposits, see section 11 of Pub. 15. To get more information about EFTPS or to enroll in EFTPS, go to EFTPS.gov or call 800-555-4477. To contact EFTPS using Telecommunications Relay Services (TRS) for people who are deaf, hard of hearing, or have a speech disability, dial 711 and then provide the TRS assistant the 800-555-4477 number or 800-733-4829. Additional information about EFTPS is also available in Pub. 966. For more information about IRS Direct Pay, go to IRS.gov/DirectPay. For more information about making a payment through your IRS business tax account, go to IRS.gov/BusinessAccount.

Caution! *EFTPS accepts same day payments of $1 million or less if the payment is submitted before 3:00 p.m. Eastern time on a business day. If your payment is more than $1 million, you must submit the deposit by 8:00 p.m. Eastern time the day before the date the deposit is due. If you use a third party to make a deposit on your behalf, they may have different cutoff times.*

Same-day wire payment option. If you fail to submit a timely deposit transaction on EFTPS you can still make your deposit on time by using the Federal Tax Collection Service (FTCS) to make a same-day wire payment. To use the same-day wire payment method, you will need to make arrangements with your financial institution ahead of time. Check with your financial institution regarding availability, deadlines, and costs. Your financial institution may charge you a fee for payments made this way. To learn more about the information you will need to give your financial institution to make a same-day wire payment, go to IRS.gov/SameDayWire.

Timeliness of federal tax deposits. If a deposit is required to be made on a day that isn't a business day, the deposit is considered timely if it is made by the close of the next business day. A business day is any day other than a Saturday, Sunday, or legal holiday. The term "legal holiday" for deposit purposes includes only those legal holidays in the District of Columbia. Legal holidays in the District of Columbia are provided in section 11 of Pub. 15.

Electronic filing and payment. Businesses can enjoy the benefits of filing tax returns and paying their federal taxes electronically. Whether you rely on a tax professional or handle your own taxes, the IRS offers you convenient and secure programs to make filing and paying easier. Spend less time worrying about taxes and more time running your business. Use *e-file* and electronic payment options to your benefit.

- For *e-file*, go to IRS.gov/EmploymentEfile for additional information. A fee may be charged to file electronically.
- For electronic payment options, see the instructions for line 5, later, and go to IRS.gov/Pay.

Caution! *If you're filing your tax return or paying your federal taxes electronically, a valid employer identification number (EIN) is required at the time the return is filed or the payment is made. If a valid EIN isn't provided, the return or payment won't be processed. This may result in penalties. See Employer Identification Number (EIN), later, for more information about applying for an EIN.*

Electronic funds withdrawal (EFW). If you file Form 945 electronically, you can *e-file* and use EFW to pay the balance due in a single step using tax preparation software or through a tax professional. However, don't use EFW to make federal tax deposits. For more information on paying your taxes using EFW, go to IRS.gov/EFW.

Credit or debit card payments. You can pay the balance due shown on Form 945 by credit or debit card. Your payment will be processed by a payment processor who will charge a processing fee. Don't use a credit or debit card to make federal tax deposits. For more information on paying your taxes with a credit or debit card, go to IRS.gov/PayByCard.

Online payment agreement. You may be eligible to apply for an installment agreement online if you can't pay the full amount of tax you owe when you file your return. For more information, see What if you can't pay in full, later.

Form 1099-NEC, Nonemployee Compensation. Use Form 1099-NEC to report nonemployee compensation paid in 2025 and any backup withholding on the compensation.

Paid preparers. If you use a paid preparer to complete Form 945, the paid preparer must complete and sign the paid preparer's section of the form.

Outsourcing your tax duties. Generally, you're responsible to ensure that tax returns are filed and deposits and payments are made, even if you contract with a third party to perform these acts. You remain responsible if the third party fails to perform any required action. Before you choose to outsource any of your tax duties (that is, withholding, reporting, and paying over federal income tax) to a third-party payer, such as a payroll service provider or reporting agent, go to IRS.gov/OutsourcingPayrollDuties for helpful information on this topic. For more information on the different types of third-party payer arrangements, see section 16 of Pub. 15.

How to get forms and publications. You can view, download, or print most of the forms and publications you may need at IRS.gov/Forms. Otherwise, you can go to IRS.gov/OrderForms to place an order and have them mailed to you. The IRS will process your order for forms and publications as soon as possible. Don't resubmit requests you've already sent us. You can get forms and publications faster online.

Where can you get telephone help? For answers to your questions about completing Form 945 or tax deposit rules, call the IRS at 800-829-4933 or 800-829-4059 (TDD/TTY for persons who are deaf, hard of hearing, or have a speech disability), Monday-Friday from 7:00 a.m. to 7:00 p.m. local time (Alaska and Hawaii follow Pacific time).

Photographs of missing children. The IRS is a proud partner with the National Center for Missing & Exploited Children® (NCMEC). Photographs of missing children selected by the Center may appear in instructions on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

General Instructions Return to top

Purpose of Form 945 top

These instructions give you some background information about Form 945. They tell you who must file Form 945, how to complete it line by line, and when and where to file it.

Use Form 945 to report federal income tax withheld (or required to be withheld) from nonpayroll payments. Nonpayroll payments include:

- Pensions (including distributions from tax-favored retirement plans, for example, section 401(k), section 403(b), and governmental section 457(b) plans), annuities, and IRA distributions;
- Military retirement;
- Gambling winnings;
- Indian gaming profits;
- Certain government payments on which the recipient elected voluntary income tax withholding;
- Dividends and other distributions by an Alaska Native Corporation (ANC) on which the recipient elected voluntary income tax withholding; and
- Payments subject to backup withholding.

Report all federal income tax withholding from nonpayroll payments or distributions annually on one Form 945. Don't file more than one Form 945 for any calendar year.

All federal income tax withholding reported on Forms 1099 (for example, Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.; Form 1099-MISC, Miscellaneous Information; or Form 1099-NEC) or Form W-2G, Certain Gambling Winnings, must be reported on Form 945.

Don't report federal income tax withholding from wages on Form 945. All federal income tax withholding and employment taxes reported on Form W-2, Wage and Tax Statement, must be reported on Form 941, Employer's QUARTERLY Federal Tax Return; Form 943, Employer's Annual Federal Tax Return for Agricultural Employees; Form 944, Employer's ANNUAL Federal Tax Return; Schedule H (Form 1040), Household Employment Taxes; or Form CT-1, Employer's Annual Railroad Retirement Tax Return, as appropriate.

Don't report on Form 945 federal income tax withheld on distributions to participants from nonqualified pension plans (including nongovernmental section 457(b) plans) and some other deferred compensation arrangements that are treated as wages and are reported on Form W-2. Report such withholding on Form 941 or 944. See Distributions from nonqualified pension plans and deferred compensation plans under Reminders in Pub. 15 for more information.

Compensation paid to H-2A visa holders. Generally, report compensation of $600 or more paid to foreign agricultural workers who entered the country on H-2A visas on Form W-2 and Form 943. However, if an H-2A visa worker didn't provide the employer with a taxpayer identification number, the employee is subject to backup withholding. The employer must report the wages and backup withholding on Form 1099-MISC. The employer must also report the backup withholding on Form 945, line 2. For more information on foreign agricultural workers on H-2A visas, go to IRS.gov/H2A.

Who Must File top

If you withhold or are required to withhold federal income tax (including backup withholding) from nonpayroll payments, you must file Form 945. See Purpose of Form 945, earlier. You don't have to file Form 945 for those years in which you don't have a nonpayroll tax liability. Don't report on Form 945 withholding that is required to be reported on Form 1042, Annual Withholding Tax Return for U.S. Source Income of Foreign Persons.

If you file Form 945, you may also be required to file Form 945-A, Annual Record of Federal Tax Liability. See theline 7 instructions for details.

When To File top

For 2025, file Form 945 by February 2, 2026. However, if you made deposits on time in full payment of the taxes due for the year, you may file the return by February 10, 2026.

If we receive Form 945 after the due date, we will treat Form 945 as filed on time if the envelope containing Form 945 is properly addressed, contains sufficient postage, and is postmarked by the U.S. Postal Service (USPS) on or before the due date, or sent by an IRS-designated private delivery service (PDS) on or before the due date. However, if you don't follow these guidelines, we will consider Form 945 filed when it is actually received. For more information about PDSs, see Where to File, later.

If any due date for filing falls on a Saturday, Sunday, or legal holiday, you may file your return on the next business day.

Where To File top

You're encouraged to file Form 945 electronically. Go to IRS.gov/EmploymentEfile for more information on electronic filing. If you file a paper return, where you file depends on whether you include a payment with Form 945. Mail your return to the address listed for your location in the table that follows.

PDSs can't deliver to P.O. boxes. You must use the USPS to mail an item to a P.O. box address. Go to IRS.gov/PDS for the current list of PDSs. For the IRS mailing address to use if you're using a PDS, go to IRS.gov/PDSstreetAddresses. Select the mailing address listed on the webpage that is in the same state as the address to which you would mail returns filed without a payment, as shown in the table that follows.

Mailing Addresses for Form 945 top

If you're in . . .	Without a payment . . .	With a payment . . .

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0042	Internal Revenue Service P.O. Box 932300 Louisville, KY 40293-2300
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0042	Internal Revenue Service P.O. Box 932300 Louisville, KY 40293-2300
No legal residence or principal place of business in any state	Department of the Treasury Internal Revenue Service P.O. Box 409101 Ogden, UT 84409	Internal Revenue Service P.O. Box 932300 Louisville, KY 40293-2300
Special filing address for exempt organizations; governmental entities; and Indian tribal governmental entities; regardless of location	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0042	Internal Revenue Service P.O. Box 932300 Louisville, KY 40293-2300

Employer Identification Number (EIN).top

If you don't have an EIN, you may apply for one online by going to IRS.gov/EIN. You may also apply for an EIN by faxing or mailing Form SS-4 to the IRS. If the principal business was created or organized outside of the United States or U.S. territories, you may also apply for an EIN by calling 267-941-1099 (toll call).

If you have applied for an EIN but don't have your EIN by the due date of Form 945, file a paper return and write "Applied For" and the date you applied in this entry space.

Caution! *If you're filing your tax return electronically, a valid EIN is required at the time the return is filed. If a valid EIN isn't provided, the return won't be accepted. This may result in penalties.*

Tip. *Always be sure the EIN on the form you file exactly matches the EIN the IRS assigned to your business. Don't use your social security number (SSN) or individual taxpayer identification number (ITIN) on forms that ask for an EIN. The name and EIN on Form 945 must match the name and EIN on your information returns where federal income tax withholding is reported (for example, backup withholding reported on Form 1099-NEC). Filing a Form 945 with an incorrect EIN or using another business's EIN may result in penalties and delays in processing your return.*

If You Change Your Business Name, Business Address, or Responsible Partytop

Notify the IRS immediately if you change your business name, business address, or responsible party.

- Write to the IRS office where you file your returns (using the Without a payment address under Where To File, earlier) to notify the IRS of any business name change. See Pub. 1635 to see if you need to apply for a new EIN.
- Complete and mail Form 8822-B to notify the IRS of a business address or responsible party change. Don't mail Form 8822-B with your Form 945. For a definition of "responsible party," see the Instructions for Form SS-4.

Penalties and Interest top

There are penalties for filing Form 945 late and for paying or depositing taxes late, unless filing and/or paying late are due to reasonable cause and not due to willful neglect. There are also penalties for failure to file information returns (for example, Forms 1099-MISC, 1099-NEC, 1099-R, or W-2G) and for failure to furnish payee statements to payees.

Penalties and interest are charged on taxes paid late and returns filed late at a rate set by law. See sections 11 and 12 of Pub. 15 for details.

Use Form 843 to request abatement of assessed penalties or interest. Don't request abatement of assessed penalties or interest on Form 945 or 945-X.

If you receive a notice about a penalty after you file this return, reply to the notice with an explanation and we will determine if you meet reasonable-cause criteria. Don't attach an explanation when you file your return.

Caution! *If taxes that must be withheld (that is, trust fund taxes) aren't withheld or aren't deposited or paid to the U.S. Treasury, the trust fund recovery penalty may apply. The penalty is 100% of the unpaid trust fund taxes. If these unpaid taxes can't be immediately collected from the employer or business, the trust fund recovery penalty may be imposed on all persons who are determined by the IRS to be responsible for collecting, accounting for, or paying over these taxes, and who acted willfully in not doing so. For more information, see section 11 of Pub. 15.*

Voluntary Income Tax Withholding top

States must allow unemployment compensation recipients to elect to have federal income tax withheld at a 10% rate. Recipients paid under the Railroad Unemployment Insurance Act may also elect withholding at a 10% rate.

Recipients of any of the following payments may request federal income tax withholding at a rate of 7%, 10%, 12%, or 22%.

- Social security and Tier 1 railroad retirement benefits.
- Certain crop disaster payments.
- Commodity Credit Corporation loans.
- Dividends and other distributions by an ANC.

The payee may request voluntary withholding on Form W-4V or you may develop your own substitute form. Any voluntary withholding on these payments must be reported on Form 945 (and on the required information return - Form 1099-DIV, Dividends and Distributions; Form 1099-G, Certain Government Payments; Form SSA-1099; or Form RRB-1099) and is subject to the deposit rules.

Additional Information About Nonpayroll Payments top

- Pub. 15-A includes information on federal income tax withholding from pensions and annuities (section 8).
- Pub. 15-T includes information on federal income tax withholding from Indian gaming profits (section 7).

- The Instructions for Forms 1099-R and 5498 provide information about pensions, annuities, IRAs, and military retirement.
- The Instructions for Forms W-2G and 5754 provide information on withholding from gambling winnings.
- Part N in the General Instructions for Certain Information Returns provides information on backup withholding.
- For more information about dividends and other distributions by an ANC, see Notice 2013-77, 2013-50 I.R.B. 632, available at IRS.gov/irb/2013-50_IRB#NOT-2013-77.
- Go to IRS.gov/EmploymentTaxes for additional information about employment taxes.

Depositing Withheld Taxes top

Deposit all nonpayroll (Form 945) withheld federal income tax, including backup withholding, by EFT. An EFT can be made using EFTPS, IRS Direct Pay, or your IRS business tax account. For more information, see Federal tax deposits must be made by electronic funds transfer (EFT) under Reminders, earlier. Combine all Form 945 taxes for deposit purposes. Don't combine deposits for Forms 941, 943, 944, or CT-1 with deposits for Form 945. Also, don't combine Form 945 taxes with taxes for Forms 941, 943, 944, or CT-1 for purposes of determining any of the deposit rules discussed next, such as whether the $2,500 threshold is applicable, whether you're a monthly or semiweekly schedule depositor, or whether the $100,000 next-day deposit rule applies.

Generally, the deposit rules that apply to Form 941 also apply to Form 945. However, because Form 945 is an annual return, the rules for determining your deposit schedule (discussed below) are different from those for Form 941. See section 11 of Pub. 15 for a detailed discussion of the deposit rules.

TIP. *If the total amount of tax for 2025 is less than $2,500, you're not required to make deposits during the year.*

Determining Your Deposit Schedule top

There are two deposit schedules - **monthly** and **semiweekly** - for determining when you deposit withheld federal income tax. These schedules tell you when a deposit is due after a tax liability arises (that is, you make a payment subject to federal income tax withholding, including backup withholding). Before the beginning of each calendar year, you must determine which of the two deposit schedules you're required to use.

For 2026, you're a monthly schedule depositor for Form 945 if the total tax reported on your 2024 Form 945 (line 3) was $50,000 or less. If the total tax reported for 2024 was more than $50,000, you're a semiweekly schedule depositor.

Caution! *If you're a monthly schedule depositor and accumulate a tax liability of $100,000 or more on any day during a calendar month, your deposit schedule changes on the next day to semiweekly for the remainder of the year and for the following year. For more information, see $100,000 Next-Day Deposit Rule in section 11 of Pub. 15.*

Specific Instructions top

Line A. Final Return top

If you go out of business or end operations and you won't have to file Form 945 in the future, file a final return. Be sure to check the box on line A and enter the date that final nonpayroll payments were made. Also, attach a statement to your return showing the name of the person keeping the payment records and the address where those records will be kept.

If you sell or transfer your business during the year, you and the new owner must each file a Form 945 for the year in which the transfer occurred. Report only the taxes you withheld.

When two businesses merge, the continuing firm must file a return for the year in which the change took place and the other firm should file a final return.

Changing from one form of business to another, such as from a sole proprietorship to a partnership or corporation, is considered a transfer. If a transfer occurs, you may need a new EIN. See Pub. 1635 and section 1 of Pub. 15 for more information.

Attach a statement to your return with all the following information.

- The new owner's name (or the new name of the business).
- Whether the business is now a sole proprietorship, partnership, or corporation.
- The kind of change that occurred (a sale or transfer).
- The date of the change.
- The name of the person keeping the payroll records and the address where those records will be kept.

If no sale or transfer occurred, or you don't know the name of the person to whom the business was sold or transferred, that fact should be included in the statement.

Completing Form 945top

Enter dollars to the left of the preprinted decimal point and cents to the right of it. Don't round entries to whole dollars. Always show an amount for cents, even if it is zero.

Line 1. Federal Income Tax Withheldtop

Enter the federal income tax that you withheld (or were required to withhold) from pensions (including distributions from tax-favored retirement plans, for example, section 401(k), section 403(b), and governmental section 457(b) plans), annuities, IRA distributions, military retirement, Indian gaming profits, and gambling winnings (regular gambling withholding only; backup withholding on gambling winnings is reported on line 2). Also, enter any voluntary amount that you withheld on certain government payments, and on dividends and other distributions by an ANC.

Caution! *Federal income tax withholding reported on Form W-2 must be reported on Form 941, Form 943, Form 944, or Schedule H (Form 1040), as appropriate.*

Line 2. Backup Withholdingtop

Enter any backup withholding that you withheld (or were required to withhold), including backup withholding on gambling winnings. See part N in the General Instructions for Certain Information Returns for more information on backup withholding.

Regulated investment companies (RICs) and real estate investment trusts (REITs) must report any backup withholding on Form 945 in the year that the dividends are actually paid. This includes January payments of dividends declared during October, November, and December of the prior year. See the Instructions for Form 1099-DIV for special reporting requirements.

Line 3. Total Taxestop

Add lines 1 and 2. If total taxes are $2,500 or more, the amount reported on line 3 must equal the total liability for the year reported on line 7m of the Monthly Summary of Federal Tax Liability, or line M of Form 945-A.

Line 4. Total Depositstop

Enter your total Form 945 deposits for the year, including any overpayment that you applied from filing Form 945-X in 2025, and any overpayment that you applied from your 2024 return.

Line 5. Balance Duetop

If line 3 is more than line 4, enter the difference on line 5. Otherwise, see the instructions forline 6a, later. Never make an entry on both lines 5 and 6a. You don't have to pay if line 5 is under $1. Generally, you should have a balance due only if your total taxes for the year (line 3) are less than $2,500. If you made payments under the accuracy of deposits rule, see section 11 of Pub. 15.

If you were required to make federal tax deposits, pay the amount shown on line 5 by EFT. If you weren't required to make federal tax deposits or you're a monthly schedule depositor making a payment under the accuracy of deposits rule (see section 11 of Pub. 15), pay the amount shown on line 5 by EFT, credit card, debit card, check, money order, or EFW. For more information on electronic payment options, go to IRS.gov/Pay.

If you pay by EFT, credit card, or debit card, file your return using the*Without a payment* address under Where To File, earlier, and don't file Form 945-V, Payment Voucher. If you pay by check or money order, make it payable to "United States Treasury." Enter your EIN, "Form 945," and the tax year on your check or money order. Complete Form 945-V and enclose with Form 945.

If line 3 is $2,500 or more and you deposited all taxes when due, the amount on line 5 should be zero.

Caution! *If you didn't make deposits as required and instead pay the taxes with Form 945, you may be subject to a penalty.*

What if you can't pay in full? top If you can't pay the full amount of tax you owe, you can apply for an installment agreement online.

You can apply for an installment agreement online if:

- You can't pay the full amount shown on line 5,
- The total amount you owe is $25,000 or less, and
- You can pay the liability in full in 24 months.

To apply using the Online Payment Agreement Application, go toIRS.gov/OPA.

Under an installment agreement, you can pay what you owe in monthly installments. There are certain conditions you must meet to enter into and maintain an installment agreement, such as paying the liability within 24 months, and making all required deposits and timely filing tax returns during the length of the agreement.

If your installment agreement is accepted, you will be charged a fee and you will be subject to penalties and interest on the amount of tax not paid by the due date of the return.

Line 6a. Overpayment top

If line 4 is more than line 3, enter the difference on line 6a. Never make an entry on both lines 5 and 6a.

Line 6b. Choose to have your overpayment applied to your next return or refunded. If you deposited more than the correct amount for the year, you can have the overpayment refunded (complete lines 6c-6e for direct deposit) or applied to your next return by checking the appropriate box. Check only one box on line 6b. If you don't check either box or if you check both boxes, generally we will apply the overpayment to your next return. Regardless of any box you check or don't check on line 6b, we may apply your overpayment to any past due tax account that is shown in our records under your EIN.

If line 6a is under $1, we will send a refund or apply it to your next return only if you ask us in writing to do so.

Direct Deposit

The benefits of a direct deposit include a faster refund, the added security of a paperless payment, and the savings of tax dollars associated with the reduced processing costs. To have your refund direct deposited, you must complete lines 6c-6e.

Line 6c. Routing number. The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. Verify that your financial institution will accept a direct deposit.

Ask your financial institution for the correct routing number to enter on line 6c if:

- The routing number on a deposit slip is different from the routing number on your checks,
- Your deposit is to a savings account that doesn't allow you to write checks, or
- Your checks state they're payable through a financial institution different from the one at which you have your checking account.

Line 6d. Type of account. Check the appropriate box for the type of account. Don't check more than one box. You must check the correct box to ensure your deposit is accepted. If you're unsure which box to check for the account you wish the deposit to be applied to, consult your financial institution.

Line 6e. Account number. The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank.

If the direct deposit to your account is different from the amount you expected, you'll receive an explanation in the mail about 2 weeks after your refund is deposited.

Reasons Your Direct Deposit Request Will Be Rejected

If any of the following apply, your direct deposit request will be rejected and a check will be sent instead.

- The name on your account doesn't match the name on the refund, and your financial institution won't allow a refund to be deposited unless the name on the refund matches the name on the account.
- Your business is a corporation and the receiving financial institution is a foreign bank or a foreign branch of a U.S. bank.
- You haven't given a valid account number.
- Any numbers or letters on lines 6c through 6e are crossed out or whited out.

Caution! The IRS isn't responsible for a lost refund if you enter the wrong account information. Check with your financial institution to get the correct routing and account numbers and to make sure your direct deposit will be accepted.

> **Note:** Lines **6c–6e** (Direct Deposit Information) must be completed **outside of ftwilliam.com.** Banking details are not stored in the system and cannot be entered through the software interface.

Line 7. Monthly Summary of Federal Tax Liability top

Caution! This is a summary of your monthly tax liability, not a summary of deposits made. If line 3 is less than $2,500, don't complete line 7 or Form 945-A.

Complete line 7 only if you were a **monthly schedule depositor** for the entire year and line 3 is $2,500 or more. See Determining Your Deposit Schedule, earlier.

Caution! *The amount entered on line 7m must equal the amount reported on line 3.*

Report your liabilities on Form 945-A instead of on line 7 if either of the following applies.

- You were a **semiweekly schedule depositor** during 2025. Don't complete entries a through m of line 7. Instead, complete and file Form 945-A with Form 945.
- You were a **monthly schedule depositor** for 2025 and during any month you accumulated nonpayroll taxes of $100,000 or more. Because this converted you to a semiweekly schedule depositor for the remainder of 2025 (and for 2026), you must report your liabilities on Form 945-A for the entire year. Don't complete entries a through m of line 7. For more information, see $100,000 Next-Day Deposit Rule in section 11 of Pub. 15.

Third-Party Designee top

If you want to allow an employee, a paid tax preparer, or another person to discuss your Form 945 with the IRS, check the "Yes" box in the *Third-Party Designee* section of Form 945. Enter the name, phone number, and five-digit personal identification number (PIN) of the specific person to speak with - not the name of the firm that prepared your tax return. The designee may choose any five numbers as their PIN.

By checking "Yes," you authorize the IRS to talk to the person you named (your designee) about any questions we may have while we process your return. You also authorize your designee to do all of the following.

- Give us any information that is missing from your return.
- Call us for information about processing your return.
- Respond to certain IRS notices that you've shared with your designee about math errors and return preparation. The IRS won't send notices to your designee.

You're not authorizing your designee to bind you to anything (including additional tax liability) or to otherwise represent you before the IRS. If you want to expand your designee's authorization, see Pub. 947.

The authorization will automatically expire 1 year from the due date (without regard to extensions) for filing your Form 945. If you or your designee wants to terminate the authorization, write to the IRS office for your location using the *Without a payment* address under Where To File, earlier.

Who Must Sign (Approved Roles) top

The following persons are authorized to sign the return for each type of business entity.

- **Sole proprietorship** - The individual who owns the business.
- **Corporation (including a limited liability company (LLC) treated as a corporation)**- The president, the vice president, or another principal officer duly authorized to sign.
- **Partnership (including an LLC treated as a partnership) or unincorporated organization**- A responsible and duly authorized partner, member, or officer having knowledge of its affairs.
- **Single-member LLC treated as a disregarded entity for federal income tax purposes**- The owner of the LLC or a principal officer duly authorized to sign.
- **Trust or estate** - The fiduciary.

Form 945 may also be signed by a duly authorized agent of the taxpayer if a valid power of attorney has been filed.

Alternative signature method. top Corporate officers or duly authorized agents may sign Form 945 by rubber stamp, mechanical device, or computer software program. For details and required documentation, see Rev. Proc. 2005-39, 2005-28 I.R.B. 82, available at IRS.gov/irb/2005-28_IRB#RP-2005-39.

Paid Preparer Use Only top

A paid preparer must sign Form 945 and provide the information in the *Paid Preparer Use Only* section if the preparer was paid to prepare Form 945 and isn't an employee of the filing entity. Paid preparers must sign paper returns with a manual signature. The preparer must give you a copy of the return in addition to the copy to be filed with the IRS.

If you're a paid preparer, enter your Preparer Tax Identification Number (PTIN) in the space provided. Include your complete address. If you work for a firm, enter the firm's name and the EIN of the firm. You can apply for a PTIN online or by filing Form W-12. For more information about applying for a PTIN online, go to IRS.gov/PTIN. You can't use your PTIN in place of the EIN of the tax preparation firm.

Generally, don't complete this section if you're filing the return as a reporting agent and have a valid Form 8655 on file with the IRS. However, a reporting agent must complete this section if the reporting agent offered legal advice, for example, advising the client on determining whether federal income tax withholding is required on certain payments.

Privacy Act and Paperwork Reduction Act Notice. top We ask for the information on Form 945 to carry out the Internal Revenue laws of the United States. We need it to figure and collect the right amount of tax. Sections 3402, 3405, and 3406 of the Internal Revenue Code require taxpayers to pay over to the IRS federal income tax withheld from certain nonpayroll payments and distributions, including backup withholding. Form 945 is used to report these withholdings. Section 6011 requires you to provide the requested information if the tax is applicable to you. Section 6109 requires you to provide your identification number. If you fail to provide this information in a timely manner, or provide false or fraudulent information, you may be subject to penalties.

You're not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

Generally, tax returns and return information are confidential, as required by section 6103. However, section 6103 allows or requires the IRS to disclose or give the information shown on your tax return to others described in the Code. For example, we may disclose your tax information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws.

We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

The time needed to complete and file Form 945 will vary depending on individual circumstances. The estimated burden for filers of Form 945 is approved under OMB control number 1545-0029 and is included in the estimates shown in the Instructions for Form 941.

Instructions for Form 945-X Adjusted Annual Return of Withheld Federal Income Tax or Claim for Refund (Rev. February 2025)

View Official IRS Instructions

Table of Contents

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about developments related to Form 945-X and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/form945x*.

General Instructions: Understanding Form 945-X Return to top

What Is the Purpose of Form 945-X?

Use Form 945-X to correct administrative errors only on a previously filed Form 945. An administrative error occurs if the federal income tax (including backup withholding) you reported on Form 945 isn't the amount you actually withheld from payees. For example, if the total federal income tax you actually withheld was incorrectly reported on Form 945 due to a mathematical or transposition error, this would be an administrative error.

Use Form 843, Claim for Refund and Request for Abatement, to request a refund or abatement of assessed interest or penalties. Don't request a refund or abatement of assessed interest or penalties on Form 945 or 945-X.

TIP. *We use the terms "correct" and "corrections" on Form 945-X and in these instructions to include interest-free adjustments under sections 6205 and 6413 and claims for refund and abatement under sections 6402, 6414, and 6404. See Rev. Rul. 2009-39 for examples of how the interest-free adjustment and claim for refund rules apply in 10 different situations. You can find Rev. Rul. 2009-39, 2009-52 I.R.B. 951, at www.irs.gov/irb/2009-52_IRB/ar14.html.*

When you discover an error on a previously filed Form 945, you must:

- Correct that error using Form 945-X,
- File a separate Form 945-X for each Form 945 that you're correcting, and
- File Form 945-X separately. **Don't** file Form 945-X with Form 945.

If you didn't file a Form 945 for 1 or more years for which you should have filed Form 945, don't use Form 945-X. Instead, file Form 945 for each of those years.

Report the correction of underreported and overreported amounts for the same year on a single Form 945-X, unless you're requesting a refund or abatement. If you're requesting a refund or abatement and you're correcting both underreported and overreported amounts, file one Form 945-X correcting the underreported amounts only and a second Form 945-X correcting the overreported amounts.

You'll use the adjustment process if you underreported tax and are making a payment, or if you overreported tax and will be applying the credit to Form 945 for the period during which you file Form 945-X. However, see the Caution under *Is There a Deadline for Filing Form 945-X*, later, if you're correcting overreported amounts during the last 90 days of a period of limitations. You'll use the claim process if you overreported tax and are requesting a refund or abatement of the overreported amount. Follow the chart on page 8 for help in choosing whether to use the adjustment process or the claim process. Be sure to give us a detailed explanation on line 7 for each correction that you show on Form 945-X.

Caution! *Don't use Form 945-X to correct Form CT-1, 941, 943, or 944. Instead, use the "X" form that corresponds to those forms (Form CT-1 X, 941-X, 943-X, or 944-X).*

Where Can You Get Help? Return to top

For help filing Form 945-X or for questions about withheld federal income tax and tax corrections, you can:

- Go to www.IRS.gov/EmploymentTaxes and www.IRS.gov/CorrectingEmploymentTaxes;
- See Pub. 15 Employer's Tax Guide; or
- Call the IRS Business and Specialty Tax Line toll free at 800-829-4933 or 800-829-4059 (TDD/TTY for persons who are deaf, hard of hearing, or have a speech disability), Monday–Friday from 7:00 a.m.–7:00 p.m. local time (Alaska and Hawaii follow Pacific time).

See also How Can You Order Forms, Instructions, and Publications from the IRS, later.

When Should You File Form 945-X?Return to top

File Form 945-X when you discover an administrative error on a previously filed Form 945.

However, if your only errors on Form 945 relate to federal tax liabilities reported on your Monthly Summary of Federal Tax Liability on Form 945 or on Form 945-A, Annual Record of Federal Tax Liability, don't file Form 945-X. For more information about correcting federal tax liabilities reported on your Monthly Summary of Federal Tax Liability on Form 945 or on Form 945-A, see the Form 945-A instructions.

Due dates. top The due date for filing Form 945-X depends on when you discover an error and if you underreported or overreported tax. If you underreported tax, see Underreported tax below. For overreported amounts, you may choose to either make an interest-free adjustment or file a claim for refund or abatement. If you're correcting overreported amounts, see Overreported tax - adjustment process and Overreported tax - claim process, later.

If any due date falls on a Saturday, Sunday, or legal holiday, you may file Form 945-X on the next business day. If we receive Form 945-X after the due date, we will treat Form 945-X as filed on time if the envelope containing Form 945-X is properly addressed, contains sufficient postage, and is postmarked by the U.S. Postal Service (USPS) on or before the due date, or sent by an IRS-designated private delivery service (PDS) on or before the due date. If you don’t follow these guidelines, we will consider Form 945-X filed when it is actually received. See Pub. 15 for more information on legal holidays. For more information about PDSs, see Where Should You File Form 945-X later.

Underreported tax. top If you’re correcting underreported tax, you must file Form 945-X by the due date of the return for the return period in which you discovered the error (January 31 of the following year) and **pay** the amount you owe **by the time you file**. Doing so will generally ensure that your correction is interest free and not subject to failure-to-pay (FTP) or failure-to-deposit (FTD) penalties. See What About Penalties and Interest, later. For details on how to make a payment, see the instructions for Line 5, later.

If Form 945-X is filed late (after the due date of the return for the return period in which you discovered the error), you must attach an amended Form 945-A to Form 945-X. Otherwise, the IRS may assess an “averaged” FTD penalty. See *“Averaged” FTD penalty* in section 11 of Pub. 15 for more information about “averaged” FTD penalties. The total tax reported on Form 945-A, line M, must match the corrected tax (Form 945, line 3, combined with any correction reported on Form 945-X, line 5) for the year, less any previous abatements and interest-free tax assessments.

Example - You owe tax: On February 6, 2025, you discovered that you underreported $10,000 of federal income tax actually withheld on your 2024 Form 945 due to a mathematical error. File Form 945-X and pay the amount you owe by February 2, 2026 (January 31, 2026, is a Saturday), because you discovered the error in 2025 and February 2, 2026, is the due date for that year. If you file Form 945-X before February 2, 2026, pay the amount you owe by the time you file.

Overreported tax - Adjustment process. top If you overreported tax and choose to apply the credit to Form 945, file an adjusted return on Form 945-X soon after you discover the error but more than 90 days before the period of limitations on the credit or refund for Form 945 expires. See Is There a Deadline for Filing Form 945-X later.

Example - You want your credit applied to Form 945: You filed your 2024 Form 945 on January 31, 2025, and payments were timely made. On May 1, 2025, you discover that you overreported $9,000 in backup withholding tax on your

2024 Form 945 due to a transposition error. You file Form 945-X on June 2, 2025, and check the box on line 1 to indicate you want to use the adjustment process. The IRS treats your credit as a tax deposit made on January 1, 2025. When you file your 2025 Form 945, include the amount from Form 945-X, line 5, on the “Total deposits” line of your 2025 Form 945.

Overreported tax - claim process. top If you overreported tax on Form 945, you may choose to file a claim for refund or abatement on Form 945-X any time before the period of limitations on credit or refund expires. If you need to correct **any** underreported amounts, you must file another Form 945-X reporting only corrections to the underreported amounts. See Is There a Deadline for Filing Form 945-X? below.

Is There a Deadline for Filing Form 945-X?Return to top

Generally, you may correct overreported taxes on a previously filed Form 945 if you file Form 945-X within 3 years of the date Form 945 was filed or 2 years from the date you paid the tax reported on Form 945, whichever is later. You may correct underreported taxes on a previously filed Form 945 if you file Form 945-X within 3 years of the date the Form 945 was filed. We call each of these time frames a period of limitations. For purposes of the period of limitations, Form 945 is considered filed on April 15 of the succeeding calendar year if filed before that date.

Example: You filed your 2023 Form 945 on January 31, 2024, and payments were timely made. The IRS treats the return as if it were filed on April 15, 2024. On January 22, 2027, you discovered that you overreported federal income tax withheld on that form by $10,000 due to a mathematical error. To correct the error, you must file Form 945-X by April 15, 2027, which is the end of the period of limitations, and use the claim process.

Caution! *If you file Form 945-X to correct overreported amounts in the last 90 days of a period of limitations, you must use the claim process. You can’t use the adjustment process. If you’re also correcting underreported amounts, you must file another Form 945-X to correct the underreported amounts using the adjustment process and pay any tax due.*

Where Should You File Form 945-X?Return to top

Send your completed Form 945-X to the Internal Revenue Service Center shown below:

IF you're in.	THEN use this address. . . .
Special filing addresses for exempt organizations; federal, state, and local governmental entities; and Indian tribal governmental entities; regardless of location	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0042
Connecticut, Delaware, District of Columbia, Florida Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0042

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0042
No legal residence or principal place of business in any state	Internal Revenue Service P.O. Box 409101 Ogden, UT 84409
Special filing addresses for exempt organizations; federal, state, and local governmental entities; and Indian tribal governmental entities, regardless of location	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0042

Private Delivery Services (PDS) can't deliver to P.O. boxes. You must use the USPS to mail an item to a P.O. box address. Go to www.IRS.gov/PDS for the current list of PDSs. If you file Form 945-X using a PDS, send it to the following address.

Ogden - Internal Revenue Submission Processing Center
1973 Rulon White Blvd.
Ogden, UT 84201

Use this address even if your business is located in a state that files in Cincinnati.

How Should You Complete Form 945-X?Return to top

Use One Form 945-X for Each Year You're Correcting top

Use a separate Form 945-X for each Form 945 that you're correcting. For example, if you found errors on your Forms 945 for 2023 and 2024, file one Form 945-X to correct the 2023 Form 945, and a second Form 945-X to correct the 2024 Form 945.

Employer Identification Number (EIN), Name, and Address top

Enter your EIN, name, and address in the spaces provided. Also enter your name and EIN on the top of page 2 and on any attachments. If your address has changed since you filed your Form 945, enter the corrected information and the IRS will update your address of record. Be sure to write your name, your EIN, "Form 945-X," and the calendar year you're correcting on the top of any attachments.

Return You're Correcting top

Enter the calendar year of the Form 945 you're correcting in the box at the top of page 1. Enter the same calendar year on page 2 and on any attachments.

Enter the Date You Discovered Errors top

You **must** enter the date you discovered errors. You discover an error when you have enough information to be able to correct the error. If you're reporting several errors you discovered at different times, enter the earliest date you discovered an error here. Report any subsequent dates and related errors on line 7.

Must You Make an Entry on Each Line? top

You must provide all of the information requested at the top of Form 945-X, page 1. You must check one box (but not both) in Part 1. In Part 2, if any line doesn't apply, leave it blank. Complete Parts 3 and 4 as instructed.

How Should You Report Negative Amounts? top
Form 945-X uses negative numbers to show reductions in tax (credits) and positive numbers to show additional tax (amounts you owe).

When reporting a negative amount in column 3, use a minus sign instead of parentheses. For example, enter "-10.59" instead of "(10.59)." However, if you're completing the return on your computer and your software only allows you to use parentheses to report negative amounts, you may use them.

How Should You Make Entries on Form 945-X? top

You can help the IRS process Form 945-X timely and accurately if you follow these guidelines.

- Type or print your entries.
- Use Courier font (if possible) for all typed or computer-generated entries.
- Omit dollar signs. You may use commas and decimal points, if desired. Enter dollar amounts to the left of any preprinted decimal point and cents to the right of it.
- Always show an amount for cents, even if it is zero. Don't round entries to whole dollars.
- Complete both pages and sign Form 945-X on page 2.
- Staple multiple sheets in the upper-left corner.

What About Penalties and Interest? top Generally, your correction of an underreported amount won't be subject to an FTP penalty, an FTD penalty, or interest if you:

- File on time (by the due date of Form 945 for the year in which you discover the error),
- **Pay** the amount shown on line 5 **by the time you file** Form 945-X,
- Enter the date you discovered the error, and
- Explain in detail the grounds and facts relied on to support the correction.

No correction will be eligible for interest-free treatment if any of the following apply.

- The amounts underreported relate to an issue that was raised in an examination of a prior period.
- You knowingly underreported your tax liability.
- You received a notice and demand for payment.

If you receive a notice about a penalty after you file this return, reply to the notice with an explanation and we will determine if you meet reasonable-cause criteria. Don't attach an explanation when you file your return.

Overview of the Process Return to top

To correct a previously filed Form 945, use Form 945-X to file either an adjusted return of withheld federal income tax or a claim for refund or abatement. The adjustment process and the claim process are outlined below.

If you underreported the tax. top If you underreported the tax actually withheld on a previously filed Form 945, check the box on line 1 and **pay** any additional amount you owe **by the time you file** Form 945-X. For details on how to make a payment, see the instructions for line 5, later.

Example - You underreported withheld income taxes:OOn June 20, 2025, you discovered an error that results in additional tax on your 2024 Form 945. File Form 945-X by February 2, 2026 (January 31, 2026, is on a Saturday), and pay the amount you owe by the time you file. See When Should You File Form 945-X, earlier. **Don't** attach Form 945-X to your 2025 Form 945.

If you overreported the tax. top If you overreported the tax actually withheld on a previously filed Form 945, you may **choose** one of the following options:

- *Use the adjustment process.* Check the box on line 1 to apply any credit (negative amount) from line 5 to Form 945 for the year during which you file Form 945-X.
- *Use the claim process.* Check the box on line 2 to file a claim on Form 945-X requesting a refund or abatement of the amount shown on line 5.

Tip. *To ensure that the IRS has enough time to process a credit for an* ***overreporting adjustment*** *in the year during which you file Form 945-X, you're encouraged to file Form 945-X correcting the overreported amount in the first 11 months of a year. For example, if you discover an overreported amount in December, you may want to file Form 945-X during the first 11 months of the next year. However, there must be 90 days remaining on the period of limitations when you file Form 945-X. See the Caution under Is There a Deadline for Filing Form 945-X, earlier. This should ensure that the IRS will have enough time to process the Form 945-X so that the credit will be posted before you file Form 945, thus avoiding an erroneous balance due notice from the IRS. See the example below.*

Example - You want your overreported tax applied as a credit to Form 945: On December 18, 2024, you discover you overreported your tax on your 2023 Form 945 and want to choose the adjustment process. To allow the IRS enough time to process the credit, you file Form 945-X on January 2, 2025, and take the credit on your 2025 Form 945.

Specific Instructions Return to top

Part 1: Select ONLY One Process Return to top

Because Form 945-X may be used to file either an adjusted return of withheld federal income tax or a claim for refund or abatement, you **must** check one box in either line 1 or line 2. Don't check both boxes.

1. Adjusted Return of Withheld Federal Income Tax top
Check the box on line 1 if you're correcting underreported amounts or overreported amounts and you would like to use the adjustment process to correct the errors.

If you're correcting both underreported amounts and overreported amounts on this form, you **must** check this box. If you check this box, any negative amount shown on line 5 will be applied as a credit (tax deposit) to your Form 945 for the year in which you're filing this form. See Example - You want your overreported tax applied as a credit to Form 945 above.

If you owe tax. Return to top **Pay** the amount shown on line 5 **by the time you file** Form 945-X. Generally, you won't be charged interest if you file on time, pay on time, enter the date you discovered the error, and explain the correction on line 7.

If you have a credit. Return to top You overreported withheld federal income tax (you have a negative amount on line 5) and want the IRS to apply the credit to Form 945 for the period during which you filed Form 945-X. The IRS will apply your credit on the first day of the Form 945 year during which you filed Form 945-X. However, the credit you show on Form 945-X, line 5, may not be fully available on your Form 945 if the IRS corrects it during processing or you owe other taxes, penalties, or interest. The IRS will notify you if your claimed credit changes or if the amount available as a credit on Form 945 was reduced because of unpaid taxes, penalties, or interest.

Caution! *Don't check the box on line 1 if you're correcting overreported amounts and the period of limitations on credit or refund for Form 945 will expire within 90 days of the date you file Form 945-X. Instead, check the box on line 2. See* Is There a Deadline for Filing Form 945-X?, *earlier.*

2. Claim top
Check the box on line 2 to use the claim process if you're correcting **overreported amounts only** and you're claiming a refund or abatement for the negative amount (credit) shown on line 5. Don’t check this box if you’re correcting any underreported amounts on this form.

You must check the box on line 2 if you have a credit (a negative amount on line 5) and the period of limitations on credit or refund for Form 945 will expire within 90 days of the date you file Form 945-X. See Is There a Deadline for Filing Form 945-X?, earlier.

The IRS usually processes claims shortly after they are filed. The IRS will notify you if your claim is denied, accepted as filed, or selected to be examined. See Pub. 556, Examination of Returns, Appeal Rights, and Claims for Refund, for more information.

Unless the IRS corrects Form 945-X during processing or you owe other taxes, penalties, or interest, the IRS will refund the amount shown on line 5, plus any interest that applies.

Part 2: Enter the Corrections for the Calendar Year You're CorrectingReturn to top

What Amounts Should You Report in Part 2?top
On lines 3 and 4, columns 1 and 2, for each line you're correcting, show amounts for **all** of your payees, not just for those payees whose amounts you’re correcting.

If a correction that you report in column 3 includes both underreported and overreported amounts (see the instructions for line 6), give us details for each error on line 7.

You may correct federal income tax withholding errors for prior years if the amounts shown on Form 945 don’t agree with the amounts you actually withheld, that is, an administrative error. See section 13 of Pub. 15 for more information about administrative errors.

Caution! *If you previously adjusted or amended Form 945 using Form 945-X or because of an IRS examination change, show amounts in column 2 that include those previously reported corrections.*

3. Federal Income Tax Withheld top
If you’re correcting the federal income tax withheld you reported on Form 945, line 1, enter the total corrected amount in column 1. In column 2, enter the amount you originally reported or as previously corrected. In column 3, enter the difference between columns 1 and 2.

line 3 (column 1)
- line 3 (column 2)
line 3 (column 3)

If the amount in column 2 is larger than the amount in column 1, use a minus sign in column 3.

Example - Federal income tax withheld increased: You reported $9,000 as federal income tax withheld on line 1 of your 2024 Form 945. In July of 2025, you discovered that you overlooked $1,000 in federal income tax actually withheld from one of your payees. To correct the error, figure the difference on Form 945-X as shown.

Column 1 (corrected amount)	10,000.00
Column 2 (Form 945, line 1)	- 9,000.00
Column 3 (difference)	1,000.00

Example - Federal income tax withheld decreased: You reported $9,600 as federal income tax withheld on line 1 of your 2024 Form 945. In December of 2025, you discovered that you actually withheld $6,900 but reported the higher amount due to a typographical (administrative) error. To correct the error, figure the difference on Form 945-X as shown.

Column 1 (corrected amount)	6,900.00
Column 2 (Form 945, line 1	- 9,600.00
Column 3 (difference)	-2,700.00

Example - Failure to withhold income tax when required: You were required to withhold $400 of federal income tax from a new payee in December of 2024 but you withheld nothing. You discovered the error on March 14, 2025. You can't file Form 945-X to correct your 2024 Form 945 because the error involves a previous year and the amount previously reported for the new payee (zero) represents the actual amount withheld from the new payee during 2024.

Example - Administrative error: You had three payees. In 2024, you withheld $1,000 of federal income tax from payee A, $2,000 from payee B, and $6,000 from payee C. The total amount of federal income tax you withheld was $9,000. You mistakenly reported $6,000 on line 1 of your 2024 Form 945. You discovered the error on March 14, 2025. This is an example of an administrative error that may be corrected in a later calendar year because the amount actually withheld from payees differs from the amount reported on Form 945. Use Form 945-X to correct the error. Enter $9,000 in column 1 and $6,000 in column 2. Subtract the amount in column 2 from the amount in column 1.

Column 1 (corrected amount)	9,000.00
Column 2 (Form 945, line 1)	- 6,000.00
Column 3 (difference)	3,000.00

Be sure to explain the reasons for this correction on line 7.

4. Backup Withholding top

If you're correcting the backup withholding of federal income tax you reported on Form 945, line 2, enter the total corrected amount in column 1. In column 2, enter the amount you originally reported or as previously corrected. In column 3, enter the difference between columns 1 and 2.

line 4 (column 1)
- line 4 (column 2)
line 4 (column 3)

If the amount in column 2 is larger than the amount in column 1, use a minus sign in column 3.

Tip. *Read the instructions for line 3 for more information on completing line 4. For correction purposes, there is no distinction between federal income tax withheld from pensions, annuities, IRAs, gambling winnings, etc., and backup withholding.*

5. Total top
Combine the amounts from column 3 on lines 3 and 4 and enter the result on line 5.

Your credit. top If the amount entered on line 5 is less than zero, for example, "-115.00," you have a credit because you overreported withheld federal income tax.

- If you checked the box on line 1, **include** this amount on line 4 ("Total deposits") of Form 945 for the year during which you file Form 945-X. Don't make any changes to your Monthly Summary of Federal Tax Liability on Form 945, Line 7, or on Form 945-A. The amounts reported on the record should reflect your actual tax liability for the period.
- If you checked the box on line 2, you're filing a claim for refund or abatement of the amount shown.

If your credit is less than $1, we will send a refund or apply it only if you ask us in writing to do so.

Amount you owe. top If the amount on line 5 is a positive number, you must pay the amount you owe when you file Form 945-X. You may not use any credit that you show on another Form 945-X to pay for the amount you owe, even if you filed for the amount you owe and the credit at the same time.

Payment methods. top You may pay the amount you owe on line 5 electronically using the Electronic Federal Tax Payment System (EFTPS), IRS Direct Pay, by credit or debit card, or by a check or money order.

- For more information about EFTPS, go to www.EFTPS.gov or call EFTPS Customer Service at 800-555-4477 (800-244-4829 (Spanish) or 303-967-5916 if you're outside the United States (toll call)). To contact EFTPS using Telecommunications Relay Services (TRS) for people who are deaf, hard of hearing, or have a speech disability, dial 711 and then provide the TRS assistant the 800-555-4477 number above or 800-733-4829. Additional information about EFTPS is also available in Pub. 966.
- To pay by IRS Direct Pay, go to www.IRS.gov/DirectPay. To pay by credit or debit card, go to www.IRS.gov/PayByCard.. Your payment will be processed by a payment processor who will charge a processing fee.
- If you pay by check or money order, make it payable to "United States Treasury." On your check or money order, be sure to write your EIN, "Form 945-X," and the year corrected.

You don't have to pay if the amount you owe is less than $1.

Previously assessed FTD penalty. top If line 5 reflects overreported tax and the IRS previously assessed a failure-to-deposit (FTD) penalty, you may be able to reduce the penalty. For more information, see the Form 945-A instructions.

Part 3: Explain Your Corrections for the Calendar Year You're CorrectingReturn to top

6. Corrections of Both Underreported and Overreported Amounts top

Check the box on line 6 if any corrections you entered on lines 3 and 4, column 3, reflect both underreported and overreported amounts.

Example: If you had an increase to withheld income tax of $15,000 for payee A and a decrease to withheld income tax of $5,000 for payee B, you would enter $10,000 on line 3, column 3. That $10,000 represents the net change from offsetting corrections.

On line 7, you must explain the reasons for both the $15,000 increase and the $5,000 decrease.

7. Explain Your Corrections

top

Treasury regulations require you to explain in detail the grounds and facts relied upon to support each correction. On line 7, describe in detail each correction you entered in column 3 on lines 3 and 4. If you need more space, attach additional sheets, but be sure to write your name, your EIN, “Form 945-X,” and the calendar year you're correcting on the top of each sheet.

You must describe the events that caused the underreported or overreported withheld income tax or backup withholding. An explanation such as “withheld income tax was overstated” is insufficient and may delay processing your Form 945-X because the IRS may need to ask for a more complete explanation.

Provide the following information in your explanation for each correction.

- Form 945-X line number(s) affected.
- Date you discovered the error.
- Amount of the error.
- Cause of the error.

You may report the information in paragraph form. The following paragraph is an example.

"The $1,000 difference shown in column 3 of line 3 was discovered on May 13, 2025 during an internal audit. Due to a typographical error, we reported $11,000 as withheld income tax on Form 945 instead of the $10,000 actually withheld from payees. This correction removes the $1,000 that was overreported."

Part 4: Sign Here Return to top

You must complete both pages of Form 945-X and sign it on page 2. If you don't sign, processing of Form 945-X will be delayed.

Who must sign the Form 945-X? The following persons are authorized to sign the return for each type of business entity.

- **Sole proprietorship** - The individual who owns the business.
- **Corporation (including a limited liability company (LLC) treated as a corporation)**- The president, the vice president, or other principal officer duly authorized to sign.
- **Partnership (including an LLC treated as a partnership) or unincorporated organization**- A responsible and duly authorized partner, member, or officer having knowledge of its affairs.
- **Single-member LLC treated as a disregarded entity for federal income tax purposes**- The owner of the LLC or a principal officer duly authorized to sign.

- **Trust or estate** - The fiduciary.

Form 945-X may also be signed by a duly authorized agent of the taxpayer if a valid power of attorney has been filed.

Alternative signature method. top Corporate officers or duly authorized agents may sign Form 945-X by rubber stamp, mechanical device, or computer software program. For details and required documentation, see Rev. Proc. 2005-39. You can find Rev. Proc. 2005-39, 2005-28 I.R.B. 82, at www.irs.gov/irb/2005-28_IRB#RP-2005-39.

Paid Preparer Use Only Return to top

A paid preparer must sign Form 945-X and provide the information in the Paid Preparer Use Only section of Part 4 if the preparer was paid to prepare Form 945-X and isn't an employee of the filing entity. Paid preparers must sign paper returns with a manual signature. The preparer must give you a copy of the return in addition to the copy to be filed with the IRS.

If you're a paid preparer, enter your Preparer Tax Identification Number (PTIN) in the space provided. Include your complete address. If you work for a firm, enter the firm's name and the EIN of the firm. You can apply for a PTIN online or by filing Form W-12. For more information about applying for a PTIN online, visit the IRS website at www.irs.gov/ptin. You can't use your PTIN in place of the EIN of the tax preparation firm.

Generally, you're not required to complete this section if you're filing the return as a reporting agent and have a valid Form 8655 on file with the IRS. However, a reporting agent must complete this section if the reporting agent offered legal advice, for example, advising the client whether federal income tax withholding is required on certain payments.

How Can You Order Forms and Publications from the IRS? Return to top

You can view, download, or print most of the forms, instructions, and publications you may need at www.IRS.gov/Forms. Otherwise, you can go to www.IRS.gov/OrderForms to place an order and have them mailed to you. The IRS will process your order for forms and publications as soon as possible. Don't resubmit requests you've already sent us. You can get forms and publications faster online.

Which process should you use? Return to top

Type of errors you are correcting	
Underreported amounts ONLY	**Use the adjustment process** to correct underreported amounts. • Check the box on line 1. • Pay the amount you owe from line 5 by the time you file Form 945-X.

<table>
<tr><td>Overreported amounts ONLY</td><td>The process you use depends on when you file Form 945-X.</td><td>If you’re filing Form 945-X MORE THAN 90 days before the period of limitations on credit or refund for Form 945 expires . . .</td><td>Choose either the adjustment process or the claim process to correct the overreported amounts.

Choose the adjustment process if you want the amount shown on line 5 credited to your Form 945 for the period in which you file Form 945-X. Check the box on line 1.

OR

Choose the claim process if you want the amount shown on line 5 refunded to you or abated. Check the box on line 2.</td></tr>
<tr><td></td><td></td><td>If you’re filing Form 945-X WITHIN 90 DAYS of the expiration of the period of limitations on credit or refund for Form 945 . . .</td><td>You must use the claim process to correct the overreported amounts. Check the box on line 2.</td></tr>
<tr><td>BOTH underreported and overreported amounts</td><td>The process you use depends on when you file Form 945-X.</td><td>If you’re filing Form 945-X MORE THAN 90 days before the period of limitations on credit or refund for Form 945 expires . . .</td><td>Choose either the adjustment process or both the adjustment process and the claim process when you correct both underreported and overreported amounts.

Choose the adjustment process if you want to offset your underreported amounts with your overreported amounts.
File one Form 945-X, and
Check the box on line 1 and follow the instructions on line 5.
OR

Choose both the adjustment process and the claim process if you want the overreported amount refunded to you or abated.

File two separate forms.
For the adjustment process, file one Form 945-X to correct the underreported amounts. Check the box on line 1. Pay the amount you owe from line 5 by the time you file Form 945-X.
For the claim process, file a second Form 945-X to correct the overreported amounts. Check the box on line 2.</td></tr>
</table>

	If you're filing Form 945-X WITHIN 90 DAYS of the expiration of the period of limitations on credit or refund for Form 945 . . .	You must use **both the adjustment process and the claim process**. File two separate forms. 1. **For the adjustment process**, file one Form 945-X to correct the underreported amounts. Check the box on line 1. Pay the amount you owe from line 5 by the time you file Form 945-X. 2. **For the claim process**, file a second Form 945-X to correct the overreported amounts. Check the box on line 2.

Paperwork Reduction Act Notice Return to top

We ask for the information on Form 945-X to carry out the Internal Revenue laws of the United States. You're required to give us the information. We need it to ensure that you're complying with these laws and to allow us to figure and collect the right amount of tax.

You're not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books and records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 945-X will vary depending on individual circumstances. The estimated burden for filers of Form 945-X is approved under OMB control number 1545-0029 and is included in the estimates shown in the Instructions for Form 941.

2025 Instructions for Form 945-V Payment Voucher

View Official IRS Instructions

Table of Contents

Section references are to the Internal Revenue Code unless otherwise noted.

General Instructions Return to top

Purpose of Form Return to top

Complete Form 945-V if you're making a payment with Form 945. We will use the completed voucher to credit your payment more promptly and accurately, and to improve our service to you.

Making Payments With Form 945Return to top

To avoid a penalty, make your payment with your 2025 Form 945**only if:**

- Your total taxes for the year (Form 945, line 3) are less than $2,500 and you're paying in full with a timely filed return, or
- You're a monthly schedule depositor making a payment in accordance with the Accuracy of Deposits Rule. See section 11 of Pub. 15 for details. In this case, the amount of your payment may be $2,500 or more.

Otherwise, you must make deposits by electronic funds transfer (EFT). An EFT can be made using the Electronic Federal Tax Payment System (EFTPS), IRS Direct Pay, or your IRS business tax account. Don't use Form 945-V to make federal tax deposits. You can also pay your balance due by EFT instead of sending Form 945-V. If you pay your balance due by EFT, file your return using the Without a payment address under Where To File in the Instructions for Form 945; don't file Form 945-V. For more information about EFTPS or to enroll in EFTPS, go to www.eftps.gov. For more information about IRS Direct Pay, go to www.irs.gov/DirectPay. For more information about making an EFT through your IRS business tax account, go to www.irs.gov/BusinessAccount. See section 11 of Pub. 15 for deposit instructions.

Caution! *Use Form 945-V when making any payment with Form 945. However, if you pay an amount with Form 945 that should've been deposited, you may be subject to a penalty. See Deposit Penalties in section 11 of Pub. 15*.

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Box 1 - Employer identification number (EIN). top If you don't have an EIN, you may apply for one online by going to www.irs.gov/EIN. You may also apply for an EIN by faxing or mailing Form SS-4 to the IRS. If you haven't received your EIN by the due date of Form 945, write "Applied For" and the date you applied in this entry space.

Box 2 - Amount paid. top Enter the amount paid with Form 945.

Box 3 - Name and address. top Enter your name and address as shown on Form 945.

- Enclose your check or money order made payable to "United States Treasury." Be sure to enter your EIN, "Form 945," and "2025" on your check or money order. Don't send cash. Don't staple Form 945-V or your payment to the return (or to each other).
- Detach Form 945-V and send it with your payment and Form 945 to the address provided in the Instructions for Form 945.

Note: You must also complete the entity information above line A on Form 945.