

2025 Instructions for Form 1099-SA Distributions From an HSA, Archer MSA, or Medicare Advantage MSA

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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 Forms 1099-SA and 5498-SA and their instructions, such as legislation enacted after they were published, go to [IRS.gov/Form1099SA](https://www.irs.gov/Form1099SA) and [IRS.gov/Form5498SA](https://www.irs.gov/Form5498SA).

You can get the General Instructions for Certain Information Returns at [IRS.gov/1099GeneralInstructions](https://www.irs.gov/1099GeneralInstructions).

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In addition to these specific instructions, you should also use the current General Instructions for Certain Information Returns. Those general instructions include information about the following topics.

- Who must file.
- When and where to file.
- Electronic reporting.
- Corrected and void returns.
- Statements to recipients.
- Taxpayer identification numbers (TINs).
- Backup withholding.
- Penalties.
- Other general topics.

Continuous-use form and instructions. Form 1099-SA and its instructions are continuous use. Both the form and instructions will be updated as needed. For the most recent version, go to [IRS.gov/Form1099SA](https://www.irs.gov/Form1099SA).

E-filing returns. The Taxpayer First Act of 2019 authorized the Department of the Treasury and the IRS to issue regulations that reduce the 250-return e-file threshold. T.D. 9972, published February 23, 2023, lowered the e-file threshold to 10 (calculated by aggregating all information returns), effective for information returns required to be filed on or after January 1, 2024. Go to [IRS.gov/IRIS](https://www.irs.gov/IRIS) for e-file information.

Online fillable forms. Due to the very low volume of paper Forms 1099-SA and 5498-SA received and processed by the IRS each year, these forms have been converted to an online fillable format. You may fill out the forms, found online at [IRS.gov/Form1099SA](https://www.irs.gov/Form1099SA) and [IRS.gov/Form5498SA](https://www.irs.gov/Form5498SA), and send Copy B to the recipient.

Caution! *For Forms 1099-SA and 5498-SA only, if due to a low volume of recipients, you are filing the form(s) on paper, you can send in the black-and-white Copy(ies) A with a Form 1096 that you also printed from the IRS website.*

Specific Instructions for Form 1099-SA [Return to top](#)

File Form 1099-SA, Distributions From an HSA, Archer MSA, or Medicare Advantage MSA, to report distributions made from a health savings account (HSA), Archer medical savings account (Archer MSA), or Medicare Advantage MSA (MA MSA). The distribution may have been paid directly to a medical service provider or to the account holder. A separate return must be filed for each plan type.

Transfers. [top](#) Do not report a trustee-to-trustee transfer from one Archer MSA or MA MSA to another Archer MSA or MA MSA, from an Archer MSA to an HSA, or from one HSA to another HSA. For reporting purposes, contributions and rollovers do not include transfers.

HSA Mistaken Distributions. [top](#) If amounts were distributed during the year from an HSA because of a mistake of fact due to reasonable cause, the account beneficiary may repay the mistaken distribution no later than the due date of the tax return (not counting extensions) following the first year the account beneficiary knew or should have known the distribution was a mistake. For example, the account beneficiary reasonably, but mistakenly, believed that an expense was a qualified medical expense and was reimbursed for that expense from the HSA. The account beneficiary then repays the mistaken distribution to the HSA.

Under these circumstances, the mistaken distribution is not included in gross income, is not subject to the additional

20% tax, and the repayment is not subject to the excise tax on excess contributions. Do not treat the repayment as a contribution on Form 5498-SA, HSA, Archer MSA, or Medicare Advantage MSA Information.

TIP. *As the trustee or custodian, you do not have to allow beneficiaries to return a mistaken distribution to the HSA. However, if you do allow the return of the mistaken distribution, you may rely on the account beneficiary's statement that the distribution was in fact a mistake. See Notice 2004-50, 2004-33 I.R.B. 196, Q&A 76, available at [IRS.gov/irb/2004-33_IRB#NOT-2004-50](https://www.irs.gov/irb/2004-33_IRB#NOT-2004-50). Do not report the mistaken distribution on Form 1099-SA. Correct any filed Form 1099-SA with the IRS and the account beneficiary as soon as you become aware of the error. See [Corrected Returns](#). See [Corrected Returns on Paper Forms](#) in the current General Instructions for Certain Information Returns for more information.*

HSA Closure Under the USA PATRIOT Act [Return to top](#)

If an HSA is closed at any time by the HSA trustee or custodian due to a failure of the participant to satisfy the Customer Identification Program requirements described in section 326 of the USA PATRIOT Act, the distribution from the HSA must be reported..

If a regular contribution is made to the HSA that is closed, and a distribution is made to the participant, enter the gross distribution in box 1. If no earnings are distributed, enter zero in box 2. If earnings are distributed, enter the amount of earnings in box 2. Enter code 2 in box 3. See the instructions for boxes [1](#) through [3](#), later.

In addition, Form 5498-SA must be filed to report any rollover (qualified HSA funding distributions (trustee-to-trustee transfers from an individual retirement arrangement (IRA) to an HSA under section 408(d)(9))) contributions to the HSA subsequently closed by the trustee or custodian. See the Specific Instructions for Form 5498-SA, later.

Death of Account Holder [Return to top](#)

Archer MSAs and MA MSAs. [top](#) When the account holder dies and the designated beneficiary is the surviving spouse, the following apply.

- The spouse becomes the account holder of the Archer MSA.
- An MA MSA is treated as an Archer MSA of the spouse for distribution purposes.
- Distributions from these accounts are subject to the rules that apply to Archer MSAs.

If the designated beneficiary is not the spouse or there is no named beneficiary, the account ceases to be an MSA as of the date of death and the fair market value (FMV) on that date is reported.

If there is more than one recipient, the FMV should be allocated among them, as appropriate.

If the beneficiary is the estate, enter the estate's name and TIN in place of the recipient's on the form.

Distribution in year of death. [top](#) If you learn of the account holder's death and make a distribution to the beneficiary in the year of death, issue a Form 1099-SA and enter in:

- Box 1, the gross distribution;
- Box 3, code 4 (see [Box 3. Distribution Code](#), later); and
- Box 4, the FMV of the account on the date of death.

Distribution after year of death. [top](#) If you learn of the death of the account holder and make a distribution after the year of death, issue a Form 1099-SA in the year you learned of the death of the account holder. Enter in:

- Box 1, the gross distribution;
- Box 3, one of the following codes (see [Box 3. Distribution Code](#), later):
 - 1—If the beneficiary is the spouse,
 - 4—If the beneficiary is the estate, or
 - 6—If the beneficiary is not the spouse or estate; and
- Box 4, the FMV of the account on the date of death, reduced by any payments from the HSA made for the decedent's qualified medical expenses, if paid within 1 year after death.

HSAs. [top](#) When the account holder dies, the following applies.

- If the designated beneficiary is the surviving spouse, the spouse becomes the account holder of the HSA.
- If the designated beneficiary is not the surviving spouse, the account ceases to be an HSA on the date of the account holder's death. The FMV of the account as of the date of death is required to be reported in box 4. Follow the rules and coding above under [Distribution in year of death](#) and [Distribution after year of death](#)

Statements to Recipients [Return to top](#)

If you are required to file Form 1099-SA, you must provide a statement to the recipient. For more information about the requirement to furnish a Form 1099-SA or acceptable substitute statement to recipients, see [part M](#) in the current General Instructions for Certain Information Returns.

Truncating Recipient's TIN on Payee Statements [Return to top](#)

Pursuant to Regulations section 301.6109-4, all filers of this form may truncate a recipient's TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)) on payee statements. Truncation is not allowed on any documents the filer files with the IRS. A trustee's/payer's TIN may not be truncated on any form. See [part J](#) in the current General Instructions for Certain Information Returns.

Account Number [Return to top](#)

The account number is required if you have multiple accounts for a recipient for whom you are filing more than one Form 1099-SA. Additionally, the IRS encourages you to designate an account number for all Forms 1099-SA that you file. See [part L](#) in the current General Instructions for Certain Information Returns.

Box 1. Gross Distribution [Return to top](#)

Enter the total amount of the distribution. Include any earnings separately reported in box 2. You are not required to determine the taxable amount of a distribution. Do not report a negative amount in box 1. Do not report the withdrawal of excess employer contributions (and the earnings on them) returned to an employer as a distribution from an employee's HSA. Do not report excess MA MSA contributions returned to the Secretary of Health and Human Services or their representative.

Box 2. Earnings on Excess Contributions [Return to top](#)

Enter the total earnings distributed with any excess HSA or Archer MSA contributions returned by the due date of the

account holder's tax return. Include this amount in box 1. Report earnings on other distributions only in box 1.

TIP. For HSAs and Archer MSAs, if you are reporting earnings on a distribution of excess contributions, use the method under Regulations section 1.408-11 for calculating the net income attributable to IRA contributions that are distributed as a returned contribution. If the amount in box 2 includes earnings on excess contributions, enter distribution code 2 in box 3.

Box 3. Distribution Code [Return to top](#)

Enter the appropriate distribution code from the following list that shows the type of distribution.

Distribution Codes for Distributions From HSAs, Archer MSAs, and Medicare Advantage MSAs

1 - Normal distributions	Use this code for normal distributions to the account holder and any direct payments to a medical service provider. Use this code if no other code applies. Also, see Distribution after year of death , earlier.
2 - Excess contributions	Use this code for distributions of excess HSA or Archer MSA contributions to the account holder.
3 - Disability	Use this code if you made distributions after the account holder was disabled (see section 72(m)(7)).
4 - Death distribution other than code 6	Use this code for payments to a decedent's estate in the year of death. Also use this code for payments to an estate after the year of death. Do not use with code 6. See Death of Account Holder , earlier.
5 - Prohibited transaction	See sections 220(e)(2) and 223(e)(2).
6 - Death distribution after year of death to a nonspouse beneficiary	Use this code for payments to a decedent's nonspouse beneficiary, other than an estate, after the year of death. Do not use with code 4.

Box 4. FMV on Date of Death [Return to top](#)

Enter the FMV of the account on the date of death. See [Death of Account Holder](#), earlier.

Box 5. Checkbox [Return to top](#)

Check the box to indicate if this distribution was from an HSA, Archer MSA, or MA MSA.

Process Date. This is the last date a Copy A was printed for the Participant.

Pay Date. This is the date(s) that the Participant was paid.

Office Code. Used in electronic filing only. Enter the office code of the Payer (may be blank). For payers with multiple locations, this field may be used to identify the location of the office submitting the information return.

H. Corrected Returns on Paper Forms [Return to top](#)

Caution! To file corrections for electronically filed forms, see [part F](#) and [Pub. 1220](#).

If you filed a return with the IRS and later discover you made an error on it, you must:

- Correct it as soon as possible and file Copy A and Form 1096 with your IRS Submission Processing Center (see [part D](#)), and
- Furnish statements to recipients showing the correction.

When making a correction, complete all information (see [Filing corrected returns on paper forms](#), later).

- Do not cut or separate forms that are two or three to a page. Submit the entire page even if only one of the forms on the page is completed.
- Do not staple the forms to Form 1096.
- Do not send corrected returns to the IRS if you are correcting state or local information only. Contact the state or local tax department for help with this type of correction.

To correct payer information, see [Reporting incorrect payer name and/or TIN](#), earlier.

Form 1096. [top](#) Use a separate Form 1096 for each type of return you are correcting. For the same type of return, you may use one Form 1096 for both originals and corrections. You do not need to correct a previously filed Form 1096.

CORRECTED checkbox. [top](#) Enter an "X" in the "CORRECTED" checkbox only when correcting a form previously filed with the IRS or furnished to the recipient. Certain errors require two returns to make the correction. See [Filing corrected returns on paper forms](#), later, to determine when to mark the "CORRECTED" checkbox.

Account number. [top](#) If the account number was provided on the original return, the same account number must be included on both the original and corrected returns to properly identify and process the correction. If the account number was not provided on the original return, do not include it on the corrected return. See [part L](#).

Recipient's statement. [top](#) You may enter a date next to the "CORRECTED" checkbox. This will help the recipient in the case of multiple corrections.

Filing corrected returns on paper forms. [top](#) The [Error Charts for Filing Corrected Returns on Paper Forms](#), later, give step-by-step instructions for filing corrected returns for the most frequently made errors. They are grouped under Error Type 1 or 2. Correction of errors may require the submission of more than one return. Be sure to read and follow the steps given.

Caution! *If you fail to file correct information returns or furnish a correct payee statement, you may be subject to a penalty. See [part O](#). Regulations section 301.6724-1 (relating to information return penalties) does not require you to file corrected returns for missing or incorrect TINs if you meet the reasonable-cause criteria. You are merely required to include the correct TIN on the next original return you are required to file.*

However, even if you meet the reasonable-cause criteria, the IRS encourages you to file corrections for incorrect or missing TINs so that the IRS can update the payees' records.

Error Charts for Filing Corrected Returns on Paper Forms [top](#) Identify the correction needed based on **Error Type 1 or 2**; then follow the steps to make the corrections and file the form(s). Also see [part H](#), earlier.

Error Type 1	Correction
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<p>Incorrect money amount(s), code, or checkbox</p> <p>A return was filed when one should not have been filed.</p> <p>These errors require only one return to make the correction.</p> <p>Caution: If you must correct a TIN or a payee name, follow the instructions under Error Type 2.</p>	<p>A. Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G</p> <ol style="list-style-type: none"> 1. Prepare a new information return. 2. Enter an "X" in the "CORRECTED" box (and date (optional)) at the top of the form. 3. Correct any recipient information such as money amounts. Report other information as per the original return. <p>B. Form 1096</p> <ol style="list-style-type: none"> 1. Prepare a new transmittal Form 1096. 2. Provide all requested information on the form as it applies to Part A, 1 and 2. 3. File Form 1096 and Copy A of the return with the appropriate IRS Submission Processing Center. 4. Do not include a copy of the original return that was filed incorrectly.
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Error Type 2	Correction	
<p>No payee TIN (SSN, EIN, QI-EIN, or ITIN), or Incorrect payee TIN, or Incorrect payee name, or Original return filed using wrong type of return (for example, a Form 1099-DIV was filed when a Form 1099-INT should have been filed).</p> <p>Two separate returns are required to</p>	<p>Step 1. Identify incorrect return submitted.</p>	<ol style="list-style-type: none"> 1. Prepare a new information return. 2. Enter an "X" in the "CORRECTED" box (and date (optional)) at the top of the form. 3. Enter the payer, recipient, and account number information exactly as it appeared on the original incorrect return; however, enter -0- (zero) for all money amounts.

make the correction properly. Follow all instructions for both Steps 1 and 2.	<p>Step 2. Report correct information.</p> <p>A. Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G</p> <ol style="list-style-type: none"> 1. Prepare a new information return. 2. Do not enter an "X" in the "CORRECTED" box at the top of the form. Prepare the new return as though it is an original. 3. Include all the correct information on the form including the correct TIN and name. <p>B. Form 1096</p> <ol style="list-style-type: none"> 1. Prepare a new transmittal Form 1096. 2. Enter one of the following phrases in the bottom margin of the form. <ul style="list-style-type: none"> • Filed To Correct TIN. • Filed To Correct Name. • Filed To Correct Return. • Provide all requested information on the form as it applies to the returns prepared in Steps 1 and 2. • File Form 1096 and Copy A of the return with the appropriate IRS Submission Processing Center. • Do not include a copy of the original return that was filed incorrectly.
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J. Recipient Names and Taxpayer Identification Numbers (TINs) [Return to top](#)

Recipient names. [top](#) Show the full name and address in the section provided on the information return. If payments have been made to more than one recipient or the account is in more than one name, show on the first name line the name of the recipient whose TIN is first shown on the return. You may show the names of any other individual recipients in the area below the first line, if desired. Form W-2G filers, see the Instructions for Forms W-2G and 5754.

Sole proprietors. [top](#) You must show the individual's name on the first name line; on the second name line, you may enter the "doing business as (DBA)" name. You may not enter only the DBA name. For the TIN, enter either the individual's social security number (SSN) or the EIN of the business (sole proprietorship). The IRS prefers that you enter the SSN.

Limited liability company (LLC). [top](#) 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.

Bankruptcy estate. [top](#) If an individual (the debtor) for whom you are required to file an information return is in chapter 11 bankruptcy, and the debtor notified you of the bankruptcy estate's EIN, report post-petition gross income, gross proceeds, or other reportable payments on the applicable information return using the estate's name and EIN. The debtor should notify you when the bankruptcy is closed, dismissed, or converted, so that any subsequent information returns will be filed with the correct name and EIN. Different rules apply if the bankruptcy is converted to chapter 7, 12, or 13 of the Bankruptcy Code. For additional guidance, see Notice 2006-83, 2006-40 I.R.B. 596, available at [IRS.gov/irb/2006-40_IRB#NOT-2006-83](https://www.irs.gov/irb/2006-40_IRB#NOT-2006-83).

TINs. [top](#) TINs are used to associate and verify amounts you report to the IRS with corresponding amounts on tax returns. Therefore, it is important that you report correct names, SSNs, individual taxpayer identification numbers (ITINs), EINs, or adoption taxpayer identification numbers (ATINs) for recipients on the forms sent to the IRS.

TIP Only one recipient TIN can be entered on the form.

Requesting a recipient's TIN. [top](#) If the recipient is a U.S. person (including a U.S. resident alien), the IRS suggests that you request the recipient complete Form W-9, Request for Taxpayer Identification Number and Certification, or Form W-9S, Request for Student's or Borrower's Taxpayer Identification Number and Certification, as appropriate. Form W-9 is required to be completed by recipients of certain types of payments (as provided in Regulations section 31.3406(d)-1). See the Instructions for the Requester of Form W-9 for more information on how to request a TIN.

If the recipient is a foreign person, the IRS suggests that you request the recipient complete the appropriate Form W-8. See the Instructions for the Requester of Forms W-8BEN, W-8BEN-E, W-8ECI, W-8EXP, and W-8IMY.

Caution! U.S. resident aliens who rely on a "saving clause" of a tax treaty are to complete Form W-9, not Form W-8BEN. See [Pub. 515](#) and [Pub. 519](#).

You may be subject to a penalty for an incorrect or missing TIN on an information return. See [part O](#) for more information. You are required to maintain the confidentiality of information obtained on a Form W-9/W-9S relating to the taxpayer's identity (including SSNs, EINs, ITINs, and ATINs), and you may use such information only to comply with the tax laws.

TIP. If the recipient does not provide a TIN, leave the box for the recipient's TIN blank on the Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G. Backup withholding may apply; see [part N](#).

Caution! If the recipient does not provide a TIN, you may not make the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B) or report as described in Regulations section 1.1471-4(d)(2)(iii)(A).

The TIN for individual recipients of information returns is the SSN, ITIN, or ATIN. See [Sole proprietors](#), earlier. For other recipients, including corporations, partnerships, and estates, the TIN is the EIN. Income reportable after the death of an individual must reflect the TIN of the payee, that is, of the estate or of the surviving joint owner. For more information, see [Personal Representative](#) in [Pub. 559](#). For LLCs, see [Limited liability company \(LLC\)](#), earlier.

SSNs, ITINs, and ATINs have nine digits separated by two hyphens (000-00-0000), and EINs have nine digits separated by only one hyphen (00-0000000). **Note.** Make sure you include the hyphen(s) in the correct place(s) when completing the paper form(s).

Caution! *Expired ITINs may continue to be used for information return purposes regardless of whether they have expired for individual income tax return filing purposes. Additionally, the third parties who file and furnish information returns with an expired payee ITIN will not be subject to information return penalties under section 6721 or 6722 solely because the ITIN is expired. See Notice 2016-48, 2016-33 I.R.B. 235, available at [IRS.gov/irb/2016-33_IRB#NOT-2016-48](https://www.irs.gov/irb/2016-33_IRB#NOT-2016-48).*

Truncating payee's TIN on payee statements. [top](#) Filers of information returns are permitted to truncate a payee's TIN (SSN, ITIN, ATIN, or EIN) on most payee statements. The payee's TIN may not be truncated on Form W2-G. Where permitted, filers may truncate a payee's TIN on the payee statement (including substitute and composite substitute statements) furnished to the payee in paper form or electronically. Generally, the payee statement is that copy of an information return designated "Copy B" on the form. If a filer truncates a TIN on Copy B, other copies of the form furnished to the payee may also include a truncated number. A filer may not truncate a payee's TIN on any forms the filer files with the IRS. A filer's TIN may not be truncated on any form. To truncate where allowed, replace the first five digits of the nine-digit number with asterisks (*) or Xs (for example, an SSN xxx-xx-xxxx would appear on the paper payee statement as ***-**-xxxx or XXX-XX-xxxx). See T.D. 9675, 2014-31 I.R.B. 242, available at [IRS.gov/irb/2014-31_IRB#TD-9675](https://www.irs.gov/irb/2014-31_IRB#TD-9675).

Electronic submission of Forms W-9. [top](#) Requesters may establish a system for payees and payees' agents to submit Forms W-9 electronically, including by fax. A requester is anyone required to file an information return. A payee is anyone required to provide a TIN to the requester.

Payee's agent. [top](#) A payee's agent can be an investment adviser (corporation, partnership, or individual) or an introducing broker. An investment adviser must be registered with the Securities and Exchange Commission (SEC) under the Investment Advisers Act of 1940. The introducing broker is a broker-dealer that is regulated by the SEC and the National Association of Securities Dealers, Inc., and that is not a payer. Except for a broker who acts as a payee's agent for "readily tradable instruments," the adviser or broker must show in writing to the payer that the payee authorized the adviser or broker to transmit the Form W-9 to the payer.

Generally, the electronic system must do the following.

1. Ensure the information received is the information sent and document all occasions of user access that result in the submission.
2. Make reasonably certain the person accessing the system and submitting the form is the person identified on Form W-9.
3. Provide the same information as the paper Form W-9.
4. Be able to supply a hard copy of the electronic Form W-9 if the IRS requests it.
5. Require as the final entry in the submission an electronic signature by the payee whose name is on Form W-9 that authenticates and verifies the submission. The electronic signature must be under penalties of perjury and the perjury statement must contain the language of the paper Form W-9.

TIP. *For Forms W-9 that are not required to be signed, the electronic system need not provide for an electronic signature or a perjury statement.*

Additional requirements may apply. See Announcement 98-27, available on page 30 of Internal Revenue Bulletin 1998-15 at [IRS.gov/pub/irs-irbs/irb98-15.pdf](https://www.irs.gov/pub/irs-irbs/irb98-15.pdf), and Announcement 2001-91, available on page 221 of Internal Revenue Bulletin 2001-36 at [IRS.gov/pub/irs-irbs/irb01-36.pdf](https://www.irs.gov/pub/irs-irbs/irb01-36.pdf).

Electronic submission of Forms W-9S. [top](#) See the [Instructions](#) for Forms 1098-E and 1098-T.

L. Account Number Box on Forms [Return to top](#)

Use the account number or policy number box on Forms 1097, 1098, 1099, 3921, 3922, and 5498 for an account number designation. The account number is required if you have multiple accounts for a recipient for whom you are filing more than one information return of the same type. The account number is also required if you are an FFI making the election described in Regulations section 1.1471-4(d)(5)(i)(A) or (B) or are a U.S. payer reporting as described in Regulations section 1.1471-4(d)(2)(iii)(A). Additionally, the IRS encourages you to include the recipient's account number on paper forms if your system of records uses the account number rather than the name or TIN for identification purposes. Also, the IRS will include the account number in future notices to you about backup withholding. See [Pub. 1220](#) if you are filing electronically.

The account number may be a checking account number, savings account number, brokerage account number, serial number, loan number, or policy number, or any other number you assign to the payee that is unique and will distinguish the specific account. This number must not appear anywhere else on the form, and this box may not be used for any other item unless the separate instructions indicate otherwise. Using unique account numbers ensures that corrected information returns will be processed accurately.

If you are using window envelopes to mail statements to recipients and using reduced rate mail, be sure the account number does not appear in the window. The U.S. Postal Service may not accept these for reduced rate mail.
