

Form 1099-C (2025) — Cancellation of Debt

CSV Data Formatting Guide

Revised: 2026-05-27

Col	Field (*required field)	Example Value	Formatting Guidelines
A	Creditor TIN Type*	EIN	SSN or EIN Allowed values: SSN, EIN
B	Creditor Taxpayer ID Number*	123231234	Enter the 9-digit TIN without dashes. TIN must be exactly 9 digits in length. TIN cannot be 123456789 TIN cannot consist of the same digit repeated.
C	Creditor Business Name Line 1	John Finch Company	One of either Creditor Business Name or Creditor Person Name is required. Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
D	Creditor Business Name Line 2		Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
E	Creditor First Name	John	One of either Creditor Business Name or Creditor Person Name is required. Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
F	Creditor Middle Name	William	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
G	Creditor Last Name	Finch	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
H	Creditor Suffix	III	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
I	Creditor Country*	US	Must be a valid 2-character IRS country code (e.g., US, CA)
J	Creditor Address Line 1*	123 Business Rd	Must be 35 characters or fewer.
K	Creditor Address Line 2	Suite 21	Must be 35 characters or fewer.
L	Creditor City/Town	New York	City must contain only letters, spaces, hyphens, apostrophes, or periods. Must be 40 characters or fewer.
M	Creditor State/Province/Territory	NY	Domestic: must be a valid US state/territory code (e.g., NY, TX). Foreign: Must be 17 characters or fewer.
N	Creditor ZIP/Postal Code	10055	Domestic: zip, zip+4, or zip+7. Foreign: Alpha-numeric characters only
O	Creditor Phone*	2145555555	Phone must be 10-20 digits.
P	Office Code	1234	This is an optional field. For users with multiple locations, this field may be used to identify the location of the office submitting the information returns. Office Code must be exactly 4 digits.

Col	Field (*required field)	Example Value	Formatting Guidelines
Q	Debtor TIN Type*	SSN	SSN, EIN, ATIN, ITIN, QI-EIN, or UND Allowed values: SSN, EIN, ATIN, ITIN, QI-EIN, UND
R	Debtor Taxpayer ID Number*	123231234	Enter the 9-digit TIN without dashes. TIN must be exactly 9 digits in length. TIN cannot be 123456789 TIN cannot consist of the same digit repeated. The composite Debtor TIN + Account Number must be unique
S	Debtor Account Number	AA1234	The account number is required if you have multiple accounts for a debtor for whom you are filing more than one Form 1099-C. Must be 20 characters or fewer. The composite Debtor TIN + Account Number must be unique
T	Debtor Business Name Line 1	Hello Mother Goose Inc	One of either Debtor Business Name or Debtor Person Name is required. Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
U	Debtor Business Name Line 2		Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
V	Debtor First Name	John	One of either Debtor Business Name or Debtor Person Name is required. Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
W	Debtor Middle Name	William	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
X	Debtor Last Name	Finch	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
Y	Debtor Suffix	III	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
Z	Debtor Country*	US	Must be a valid 2-character IRS country code (e.g., US, CA)
AA	Debtor Address Line 1*	123 Business Rd	Must be 35 characters or fewer.
AB	Debtor Address Line 2	Suite 21	Must be 35 characters or fewer.
AC	Debtor City/Town	New York	City must contain only letters, spaces, hyphens, apostrophes, or periods. Must be 40 characters or fewer.
AD	Debtor State/Province/Territory	NY	Domestic: must be a valid US state/territory code (e.g., NY, TX). Foreign: Must be 17 characters or fewer.
AE	Debtor ZIP/Postal Code	10055	Domestic: zip, zip+4, or zip+7. Foreign: Alpha-numeric characters only
AF	Box 1 - Date of identifiable event*	MM/DD/YYYY	Format: MM/dd/yyyy Range: 01/01/1900 to 12/31/2100
AG	Box 2 - Amount of debt discharged*		Up to 2 decimal places. Range: 0 to 999,999,999

Col	Field (*required field)	Example Value	Formatting Guidelines
AH	Box 3 - Interest if included in Box 2		Up to 2 decimal places. Range: 0 to 999,999,999
AI	Box 4 - Debt description*		Must contain only printable characters with no leading, trailing, or adjacent spaces. Must be 100 characters or fewer.
AJ	Box 5 - Check if the debtor was personally liable for repayment of the debt	Y	Valid values: 1, X, Y, or TRUE
AK	Box 6 - Identifiable event code*	B	Allowed values: A, B, C, D, E, F, G, H
AL	Box 7 - Fair market value of property		Up to 2 decimal places. Range: 0 to 999,999,999