

Form 1099-K (2025) — Payment Card and Third Party Network Transactions

CSV Data Formatting Guide

Revised: 2026-05-26

Col	Field (*required field)	Example Value	Formatting Guidelines
A	Filer TIN Type*	EIN	SSN or EIN Allowed values: SSN, EIN
B	Filer 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	Filer Business Name Line 1	John Finch Company	One of either Filer Business Name or Filer Person Name is required. Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
D	Filer Business Name Line 2		Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
E	Filer First Name	John	One of either Filer Business Name or Filer Person Name is required. Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
F	Filer Middle Name	William	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
G	Filer Last Name	Finch	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
H	Filer Suffix	III	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
I	Filer Country*	US	Must be a valid 2-character IRS country code (e.g., US, CA)
J	Filer Address Line 1*	123 Business Rd	Must be 35 characters or fewer.
K	Filer Address Line 2	Suite 21	Must be 35 characters or fewer.
L	Filer City/Town	New York	City must contain only letters, spaces, hyphens, apostrophes, or periods. Must be 40 characters or fewer.
M	Filer 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	Filer ZIP/Postal Code	10055	Domestic: zip, zip+4, or zip+7. Foreign: Alpha-numeric characters only
O	Filer 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	Payee TIN Type*	SSN	SSN, EIN, ATIN, ITIN, QI-EIN, or UND Allowed values: SSN, EIN, ATIN, ITIN, QI-EIN, UND
R	Payee 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 Payee TIN + Account Number must be unique
S	Payee Account Number	AA1234	The account number is required if you have multiple accounts for a payee for whom you are filing more than one Form 1099-K. Must be 20 characters or fewer. The composite Payee TIN + Account Number must be unique
T	Payee Business Name Line 1	Hello Mother Goose Inc	One of either Payee Business Name or Payee Person Name is required. Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
U	Payee Business Name Line 2		Must contain only letters, numbers, #, -, (,), &, or apostrophe, with no leading/trailing/adjacent spaces. Must be 75 characters or fewer.
V	Payee First Name	John	One of either Payee Business Name or Payee Person Name is required. Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
W	Payee Middle Name	William	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
X	Payee Last Name	Finch	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
Y	Payee Suffix	III	Must be 20 characters or fewer. Must contain only letters, numbers, hyphens, or apostrophes.
Z	Payee Country*	US	Must be a valid 2-character IRS country code (e.g., US, CA)
AA	Payee Address Line 1*	123 Business Rd	Must be 35 characters or fewer.
AB	Payee Address Line 2	Suite 21	Must be 35 characters or fewer.
AC	Payee City/Town	New York	City must contain only letters, spaces, hyphens, apostrophes, or periods. Must be 40 characters or fewer.
AD	Payee 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	Payee ZIP/Postal Code	10055	Domestic: zip, zip+4, or zip+7. Foreign: Alpha-numeric characters only
AF	2nd TIN Notice	Y	Valid values: 1, X, Y, or TRUE
AG	Indicate if FILER is a Payment Settlement Entity (PSE) or an Electronic Payment Facilitator (EPF)/Other third party	P	Must be 'P' for Payment settlement entity or 'E' for Electronic Payment Facilitator/Other third party Allowed values: P, E

Col	Field (*required field)	Example Value	Formatting Guidelines
AH	Indicate transactions reported are Payment card or Third party network	T	Must be 'P' for Payment or 'T' for Third party Allowed values: P, T
AI	Payment Settlement Entity (PSE) Name	Abby Smith	Must be 35 characters or fewer.
AJ	Payment Settlement Entity (PSE) Phone Number	000-123-1234	Phone must be 10-20 digits.
AK	Box 1a - Gross amount of payment card/third party network transactions		Up to 2 decimal places. Range: 0 to 999,999,999
AL	Box 1b - Card Not Present transactions		Up to 2 decimal places. Range: 0 to 999,999,999
AM	Box 2 - Merchant category code	1234	Merchant category code must be exactly 4 digits.
AN	Box 3 - Number of payment transactions		Range: 0 to 9,999,999,999
AO	Box 4 - Federal income tax withheld		Up to 2 decimal places. Range: 0 to 999,999,999
AP	Box 5a - January		Up to 2 decimal places. Range: 0 to 999,999,999
AQ	Box 5b - February		Up to 2 decimal places. Range: 0 to 999,999,999
AR	Box 5c - March		Up to 2 decimal places. Range: 0 to 999,999,999
AS	Box 5d - April		Up to 2 decimal places. Range: 0 to 999,999,999
AT	Box 5e - May		Up to 2 decimal places. Range: 0 to 999,999,999
AU	Box 5f - June		Up to 2 decimal places. Range: 0 to 999,999,999
AV	Box 5g - July		Up to 2 decimal places. Range: 0 to 999,999,999
AW	Box 5h - August		Up to 2 decimal places. Range: 0 to 999,999,999
AX	Box 5i - September		Up to 2 decimal places. Range: 0 to 999,999,999
AY	Box 5j - October		Up to 2 decimal places. Range: 0 to 999,999,999
AZ	Box 5k - November		Up to 2 decimal places. Range: 0 to 999,999,999
BA	Box 5l - December		Up to 2 decimal places. Range: 0 to 999,999,999
BB	State 1 - State Code	AZ	Must be a valid 2-character US state/territory code (e.g., NY, TX)
BC	State 1 - State/Filer state number		Must be 25 characters or fewer.
BD	State 1 - State Income		Up to 2 decimal places. Range: 0 to 999,999,999
BE	State 1 - State Tax Withheld		Up to 2 decimal places. Range: 0 to 999,999,999
BF	State 2 - State Code	AZ	Must be a valid 2-character US state/territory code (e.g., NY, TX)
BG	State 2 - State/Filer state number		Must be 25 characters or fewer.
BH	State 2 - State Income		Up to 2 decimal places. Range: 0 to 999,999,999
BI	State 2 - State Tax Withheld		Up to 2 decimal places. Range: 0 to 999,999,999