

How to Handle a Taxpayer Identification Verification Request from the IRS

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Receiving an unexpected letter from the Internal Revenue Service (IRS) is seldom a good thing, and when it's asking you to verify your identity, your brain heats up with red flags, warning sirens, questions, and concerns. *Have I fallen victim to identity theft? Is this a phishing scam? Are con artists now posing as IRS agents to get my personal information? What should I do*



First and foremost, don't panic. Most people's instinct when they receive such a letter is to click a link (if they received it via email) or visit the website or call the phone number provided in the letter to find out what it's about. And if the letter *is* part of a phishing scam, that's exactly what the con artist wants you to do.

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Is This Letter Really From the IRS?

If you received a notice out of the blue from the IRS via email, text, or even through one of your social media accounts, it's probably *not* from the IRS. That's not how they roll. When the IRS needs to contact a taxpayer, they typically do so in the form of a printed letter delivered by the U.S. Postal Service (USPS).

If you received a printed letter in the mail, examine the envelope and letter closely for signs of fraud:

- IRS letterhead is missing from the envelope, the letter, or both.
- The letter does *not* include your partial social security number (SSN) or tax identification number (TIN).
- The letter requests banking information (such your bank's routing number and your account number).
- The letter requests payment in the form of a check made out to an individual or entity other than "U.S. Treasury."
- The letter directs you to a website address with a domain name other than www.irs.gov.
- The letter instructs you to call a number other than the IRS's toll-free number: 1-800-829-1040.

If you have any doubt that a letter you received is really from the IRS, call its toll-free number at 1-800-829-1040 to verify that the letter came from the IRS.

Why Did the IRS Send Me an Identity Verification Request?

You may receive an identity verification request from the IRS for any of the following reasons:

- The IRS received a suspicious looking tax return with your name and social security number (SSN) or taxpayer identification number (TIN).
- Your tax return has been randomly selected for an identity verification check.
- The tax return you submitted was rejected because it contains the same name and SSN or TIN as a return that the IRS already received, and as part of its investigation, the IRS is asking you to verify your identity.

Typically, tax-related identity theft involves submitting a tax return using someone else's name and SSN or TIN and claiming the refund – having it sent to the scammer's address or deposited in the scammer's bank account electronically. As the IRS processes tax returns, it screens them for signs of identity theft.

Know Your Identity Verification Options

The IRS uses one of six different letters, each with its own letter number, to notify taxpayers of the need to verify their identity:

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- IRS Ltr. 4883C
- IRS Ltr. 5071C
- IRS Ltr. 5447C
- IRS Ltr. 5747C
- IRS Ltr. 6330C
- IRS Ltr. 6331C

If you received letter 5071C, 5747C, 6331C, or 5447C, and your financial and phone information is U.S.-based, you can verify your identity using the [IRS's online Identity Verification Service](#). Once there, you can select the *Verify Your Identity Now* button to get started.

If you received letter 4883C or 6330C, or if you received one of the other letters and would prefer not to verify online, you can call the phone number listed on the letter or make an appointment to verify your identity in person at a local IRS field office.

Gather the Required Documentation

Regardless of how you choose to verify your identity, you'll need the following documentation:

- A personal account number from a credit card, mortgage, student loan, home equity loan or line of credit, or car loan
- A mobile phone associated with your name
- A copy of the letter you received from the IRS
- A copy of your income tax return for the year shown on the letter (*i.e., Form 1040, 1040-SR, etc.*)
- The mailing address from the income tax return for the year prior to the year shown on the letter
- Other supporting documents, including W-2s, 1099s, Schedule C, and Schedule F

When Specifying Your Mailing Address and Filing Status

If you're verifying online, here are a couple of tips to ensure a smooth process:

- If you just filed a tax return with a new address, then enter your old address (from the previous year), even if it's not your current address.
- If you just filed your first tax return, then select the option labeled "*I have not filed a tax return in the past seven years*" as your filing status.

Expect Delays and Issues Resulting from Those Delays

Tax filing processing delays related to COVID-19 are impacting taxpayers in various ways. Here are a couple of the more notable ones:

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- People applying for individual tax identification numbers (ITINs) have had to wait longer than usual for the IRS to return the original documentation that must be submitted with the application.
- Delays in processing an earlier year's tax return can impact the current year's taxes. In one instance we know of, a couple filed their 2019 income tax return near the October 2020 deadline and had a \$1.5 million overpayment applied to 2020. However, the couple received an identity verification notice, which delayed the processing of that return and the application of the \$1.5 million credit to the couple's 2020 taxes. If the couple's 2020 income tax return gets processed before their 2019 return, they'll be receiving an underpayment notice from the IRS.

If you receive an identification verification notice from the IRS, or you encounter issues with IRS processing delays or have other tax-related concerns, remember that you're not alone. Here at SWC, we can help you keep a cool head while navigating safely across the IRS minefield.

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