



SBA Information Notice

TO: All Employees and SBA Lenders

CONTROL NO.: 5000-19005

SUBJECT: Revised IRS Form 4506-T and Updated Internal Revenue Service (IRS) contact information

EFFECTIVE: March 12, 2019

The purpose of this Notice is to inform you that the Internal Revenue Service (IRS) has issued a revised Form 4506-T, "Request for Transcript of Tax Return" (Rev. 8-2018). Effective immediately, this revised Form must be used to request IRS tax transcripts from the IRS Service Centers. IRS tax transcripts are used to verify business financial information submitted with loan applications in SBA's Business Loan Programs. The revised Form 4506-T is available on the IRS website at <https://www.irs.gov/forms-instructions>.

Access via IRS Income Verification Express Service Program

SBA Lenders may use the IRS Income Verification Express Service (IVES) Program at <https://www.irs.gov/individuals/international-taxpayers/income-verification-express-service>. Under IVES, with the consent of the taxpayer, the IRS electronically provides a tax return transcript, Form W-2 transcript, and Form 1099 transcript information to a third party. The process generally takes 2 - 3 business days. IRS charges a small fee for this service, and the transcript information is delivered to a secure mailbox located on the IRS e-Services electronic platform.

Customer File Number

On September 23, 2018, the IRS began partially redacting personally identifiable information from the Form 1040 series tax transcripts. Financial entries will remain visible. Because the taxpayer's social security number (SSN) can no longer be used as a tracking number for third-party requesters, the IRS has provided an option for requesters to create a Customer File Number, which can be entered on Line 5b of Form 4506-T.

The 10-digit Customer File Number, if entered by the requester on the Form 4506-T, will populate on the transcript and can be used to match the request with the tax transcript. The requester may assign any number except the taxpayer's SSN. Use of the Customer File Number is intended for those third parties that request high volumes of transcripts.

The new transcript

The following information will be provided on the new transcript:

- Last 4 digits of any SSN listed on the transcript: XXX-XX-1234
- Last 4 digits of any EIN listed on the transcript: XX-XXX-1234
- Last 4 digits of any account or telephone number
- First 4 characters of the last name for any individual
- First 4 characters of a business name
- First 6 characters of the street address, including spaces
- All money amounts, including balance due, interest and penalties

Currently, the new transcript is only for individual tax transcripts. Business tax transcripts will not change.

Tax transcript distribution changes – faxing and third-party mailing

Sometime around January 2019, the IRS plans to stop faxing transcripts to both taxpayers and to third parties. This change applies to both individual and business taxpayers. When taxpayers or third parties call the IRS with an individual or business transcript request, the transcript will be mailed to the taxpayer's address of record. Reminder: Individual taxpayers may obtain transcripts immediately online via [Get Transcripts Online](#) and tax professionals with proper authorization may obtain transcripts via the e-Services Transcript Delivery Systems described below.

Starting around May 2019, the IRS will stop mailing transcripts to third parties listed on Line 5a of the Form 4506-T. This field will be eliminated from the form. Transcript requests made on the Form 4506-T will be mailed to the taxpayer's address of record, not to third parties. Generally, transcripts are delivered within five to 10 business days.

Alternatives for obtaining tax transcript by third parties

SBA Lenders are encouraged to use the IVES Program, either by becoming an IVES participant or by contracting with an IVES participant. [Learn more about IVES.](#)

Alternatively, Attorneys, Certified Public Accountants (CPAs), or Enrolled Agents may register for IRS e-Services tools to obtain access to the Transcript Delivery System. An Enrolled Agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service. Enrolled Agents, like attorneys and CPAs, are generally unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before. Learn more at [Circular 230 Practitioner e-Services Transcript Delivery System Access](#). These Circular 230 practitioners, with proper authorization on file, can have access to the Transcript Delivery System and obtain a transcript immediately.

Questions

Any questions concerning IRS tax transcripts should be submitted to the appropriate IRS Service Center identified on Form 4506-T.

Questions may also be directed to the IRS via Roxanne Jones at (801) 620-6750, email Roxanne.Jones@irs.gov, or Mary Ray at (816) 499-4532, email Mary.R.Ray@irs.gov, or to SBA via Thomas Heou at (202) 205-9168, email Thomas.Heou@sba.gov, or Ginger Allen at (202) 205-7110, email Ginger.Allen@sba.gov.

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