

Step-by-step guide to creating an individual taxpayer account

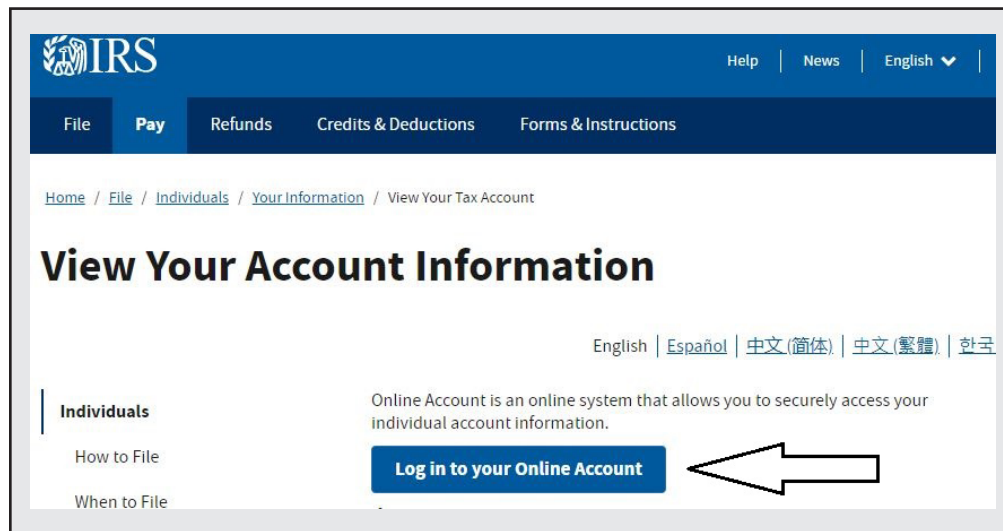
We have prepared a step-by-step guide to help you walk your clients through creating an online account with the IRS. There are 14 total screens that you must navigate on the IRS website and the process should take less than 30 minutes.

Step 1

Using Internet Explorer version 11.0 or higher (only), go to the following website:

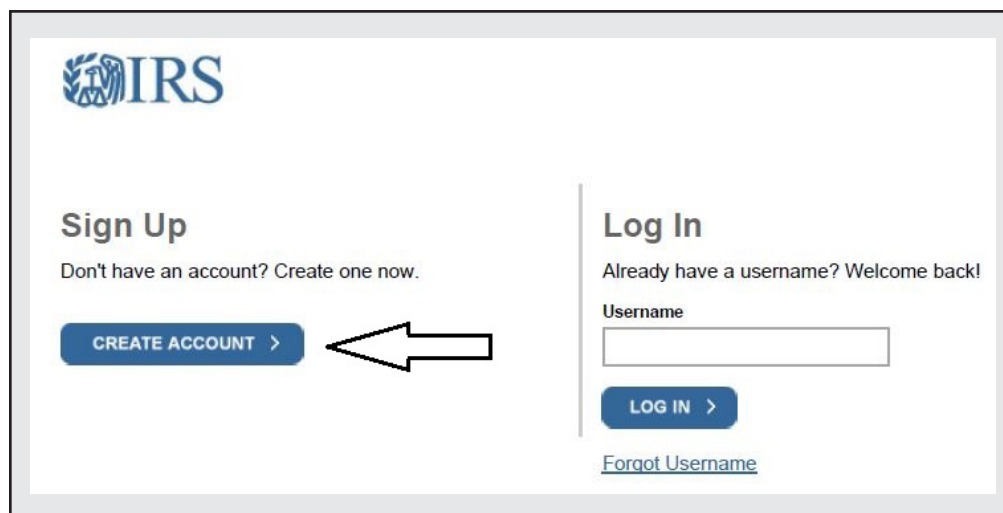
www.irs.gov/payments/view-your-tax-account

Click on the link that says "Log in to your Online Account":



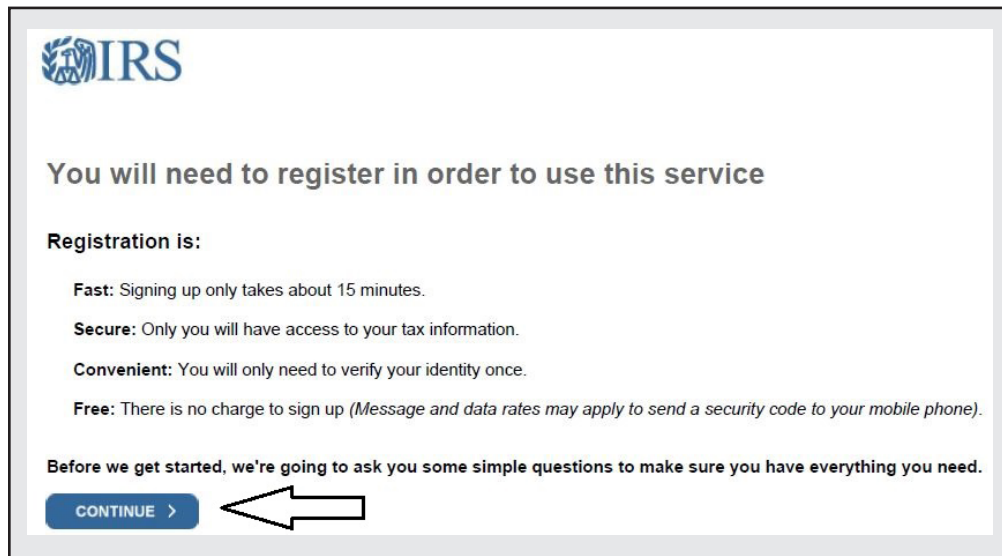
Step 2

On the next screen, click on the link that says "Create Account."



Step 3

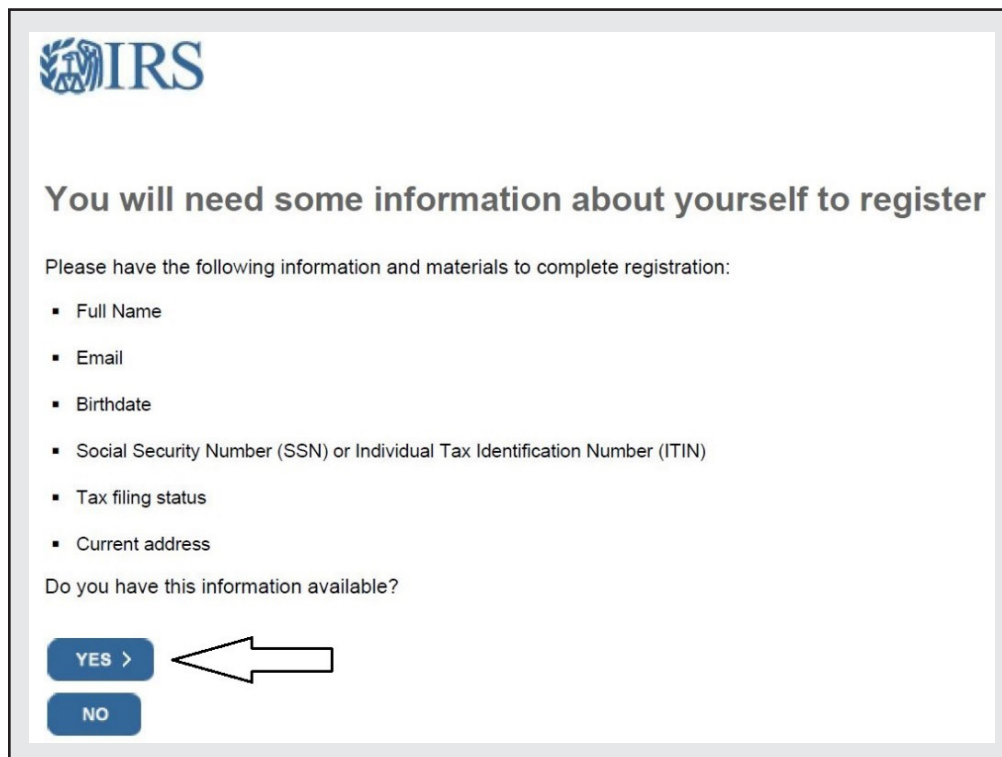
On the next screen, click on the link that says "Continue":



The screenshot shows the IRS logo at the top left. Below it, the heading reads "You will need to register in order to use this service". Underneath, the text says "Registration is:" followed by four bullet points: "Fast: Signing up only takes about 15 minutes.", "Secure: Only you will have access to your tax information.", "Convenient: You will only need to verify your identity once.", and "Free: There is no charge to sign up (Message and data rates may apply to send a security code to your mobile phone).". A line of text below states "Before we get started, we're going to ask you some simple questions to make sure you have everything you need." At the bottom left, there is a blue button labeled "CONTINUE >". A white arrow points from the right towards this button.

Step 4

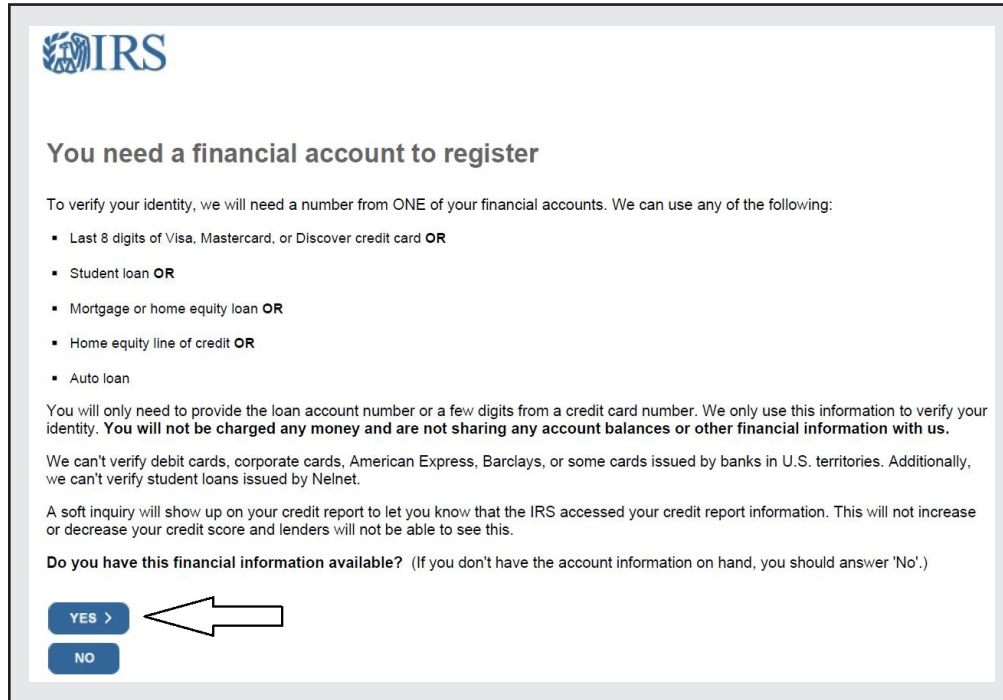
Be sure you have the information listed below and click on the link that says "Yes":



The screenshot shows the IRS logo at the top left. Below it, the heading reads "You will need some information about yourself to register". Underneath, the text says "Please have the following information and materials to complete registration:" followed by a list of requirements: "Full Name", "Email", "Birthdate", "Social Security Number (SSN) or Individual Tax Identification Number (ITIN)", "Tax filing status", and "Current address". Below the list, the text asks "Do you have this information available?". At the bottom left, there are two buttons: a blue button labeled "YES >" and a white button labeled "NO". A white arrow points from the right towards the "YES >" button.

Step 5

Be sure you have the requisite financial information listed below and click on the link that says "Yes":



The screenshot shows the IRS logo at the top left. Below it is the heading "You need a financial account to register". The text explains that a number from one of the following financial accounts is needed for identity verification:

- Last 8 digits of Visa, Mastercard, or Discover credit card **OR**
- Student loan **OR**
- Mortgage or home equity loan **OR**
- Home equity line of credit **OR**
- Auto loan

Additional text states: "You will only need to provide the loan account number or a few digits from a credit card number. We only use this information to verify your identity. **You will not be charged any money and are not sharing any account balances or other financial information with us.**"

It also notes: "We can't verify debit cards, corporate cards, American Express, Barclays, or some cards issued by banks in U.S. territories. Additionally, we can't verify student loans issued by Nelnet."

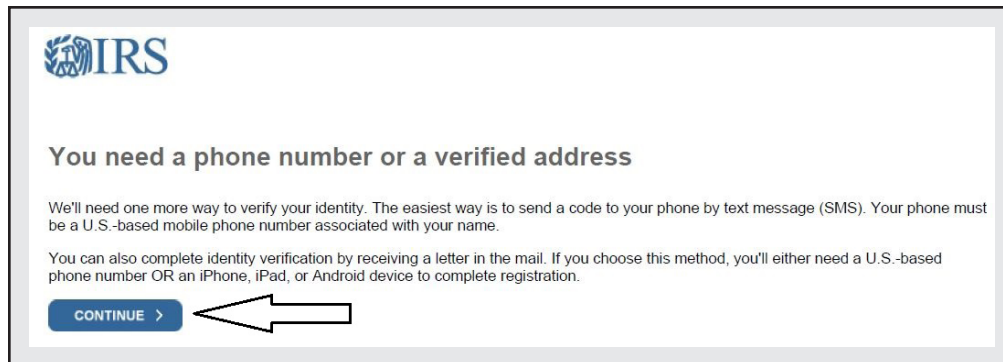
A note mentions: "A soft inquiry will show up on your credit report to let you know that the IRS accessed your credit report information. This will not increase or decrease your credit score and lenders will not be able to see this."

The question is: "Do you have this financial information available? (If you don't have the account information on hand, you should answer 'No'.)"

At the bottom, there are two buttons: "YES >" and "NO". A white arrow points to the "YES >" button.

Step 6

Be sure you have a mobile phone number and click on the link that says "continue":



The screenshot shows the IRS logo at the top left. Below it is the heading "You need a phone number or a verified address".

The text explains: "We'll need one more way to verify your identity. The easiest way is to send a code to your phone by text message (SMS). Your phone must be a U.S.-based mobile phone number associated with your name."

It also states: "You can also complete identity verification by receiving a letter in the mail. If you choose this method, you'll either need a U.S.-based phone number **OR** an iPhone, iPad, or Android device to complete registration."

At the bottom, there is a button labeled "CONTINUE >". A white arrow points to this button.

Step 7

It's finally time to get started. Enter your name as it appears on your most recently filed federal income tax return and your e-mail address, and click on the link that says "Send code":

IRS

Let's Get Started!

It sounds like you have all the necessary information available and can begin.

First Name (as it appears on your most recent tax return)

Last Name (as it appears on your most recent tax return)

Email Address

Confirm Email Address

A confirmation code will be sent to your email address. You will need to get the code and enter it on the next screen.

SEND CODE > **CANCEL**

Step 8

Check your e-mail and enter the one-time code e-mailed to you, then click on the link that says "Continue":

IRS

Check Your Email

We just sent a confirmation code to [your email address entered in Step 7]. This code is valid for 24 hours. Open your email in a new window to get your confirmation code.

IMPORTANT: Keep this window open to avoid having to start over.

Enter the one-time code we emailed you:
 Enter code here

Didn't receive the code? [Resend the email.](#)

CONTINUE > **CANCEL**

Step 9

On the next screen, verify your personal information and click on the link that says "Continue":

IRS

Help us verify your identity with some basic information

If we are not able to match the information you enter with our records, you will not be able to use this online service but [other options are available to you.](#)

Personal Information

All information should match your latest tax return.

First Name [Edit](#)

Last Name [Edit](#)

Date of Birth
 Month Day Year

Social Security Number (SSN) or [Individual Tax ID Number \(ITIN\)](#)
 - -

Filing Status

I have filed a tax return in the past seven years

I have not filed a tax return in the past seven years

Address Information

Your address must match your most recently filed tax return. [Address Help](#)

Address Line 1

Address Line 2 (Optional)

City

State / Territory ZIP Code Country United States

CONTINUE >

CANCEL

Step 10

Verify one of your financial account numbers (last eight digits of Visa, Mastercard, or Discover credit card, student loan account number, auto loan account number, home mortgage loan number (or verify that you don't have any of these), then click on the link that says "Continue":

IRS

Verify your financial account number

To prevent identity theft and protect the security of your tax information, you will need to verify your identity.

Provide one of the following active account numbers:

- Last 8 digits of Visa, Mastercard, or Discover credit card

(We can't verify debit cards, corporate cards, Barclays, or some cards issued by banks in U.S. territories)
- Student loan account number

(We can't verify Nelnet student loans)
- Auto loan account number
- Mortgage or home equity loan account number
- Home equity line of credit account number
- I don't have a current credit card, student loan, auto loan, home equity loan, or mortgage

By providing financial account information, I authorize the IRS to access my credit report for the purpose of verifying my identity.

CONTINUE >

Step 11

Enter your mobile phone number and click on the link that says "Send message":

IRS

Verify your phone number

We need to verify that your personal information matches the subscriber information for your US-based mobile phone account. By continuing, you authorize your wireless carrier to disclose information to the IRS and its third-party service providers about your account, such as subscriber status, device details and plan type, if available, to support identity verification and fraud prevention. See our Privacy Policy for how we treat your data.

We may not be able to verify all mobile phone numbers. We can't verify landlines, some prepaid phones, or virtual phone numbers like Google Voice.

Enter your mobile phone number:

SEND MESSAGE > **CANCEL**

Step 12

Check your mobile phone and enter the one-time, six-digit activation code texted to you, then click on the link that says "Continue":




The screenshot shows the IRS logo at the top left. Below it, the heading reads "We sent an activation code text message to your phone". Underneath, a message states: "The message contains a 6-digit activation code. Please enter the code below." There is a text input field labeled "6-digit activation code". A large white arrow points from the text "Enter code here" to the input field. Below the input field are two blue buttons: "CONTINUE >" and "CANCEL". A second large white arrow points from the "CONTINUE >" button to the left.

Practice Pointer

Your client must have their mobile phone handy every time they log in to the IRS website after they have created an account. During each log-in attempt, the IRS will text a new six-digit activation code that must be entered.

Step 13

Create your profile with a username, password, site phrase, and site image, then click on the link that says "Continue":



Create Your User Profile

We've been able to confirm your identity. Now you will create a user profile. This is the last step in the process.

Create a Username and Password

Username

Password

Re-enter Password

Enter a username of your choice. The username should be 8-64 characters and cannot be an email address, SSN, or contain a space, or a special character (!@#\$\$%^&*).

Password Rules:

- Between 8 and 32 characters long.
- Must contain at least one numeric and one special character (!@#\$\$%^&*).
- At least one uppercase and at least one lowercase letter.
- Matching password must be re-entered.


Email
 [Edit](#)

Choose a Site Phrase


Create a phrase that you will recognize when you login

Choose a Site Image

Select an image that you will recognize when you login



[Choose Your Site Image](#)

CONTINUE > 

CANCEL

Step 14

Success! Click on the link that says "Continue," and you're all finished.

