



Protect & Prevent: Creating an IRS ID ME Account

Precursor to Obtaining an IRS Identity Protection PIN (IP PIN)

What you need:

- An **email address** you can access.
- A **phone number** (mobile preferred) for two-factor authentication.
- **Personal information** from your prior year tax return:
 - Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)
 - Filing status
 - Prior-year tax info (e.g., AGI from Form 1040)
- **Government-issued photo ID** (driver's license, passport, state ID, etc.).
- A **webcam** or **smartphone camera** for selfie verification.
- Access to a **computer or smartphone** with internet.

Step-by-Step Instructions

1. **Go to the Official ID.me IRS Portal** Visit: <https://secure.login.gov/> OR <https://www.irs.gov/> → Search "ID.me" → Click the official link (avoid third-party sites).
Tip: Always start from IRS.gov to avoid phishing scams.
2. **Select "Create an ID.me account"** You'll see options for **Sign in** or **Create account**. Click **Create account**.
3. **Enter Your Email & Create a Password**
 - Use a **strong, unique password** (12+ characters, mix of letters/numbers/symbols).
 - Check your inbox for the **verification email** and click the link.
4. **Set Up Multi-Factor Authentication (MFA)**
 - Choose **phone (SMS or call)** or **authenticator app** (recommended: Google Authenticator, Authy).
 - Enter the 6-digit code sent/received.
5. **Start IRS Identity Verification**
 - Select **"Verify for IRS"** (or the specific IRS service you need).
 - ID.me will prompt you to confirm you're verifying for **IRS purposes**.

6. **Enter Tax & Personal Information** You'll be asked to input:

- SSN/ITIN
- Date of birth
- Filing status from a prior return
- Address from a recent tax return
- **Credit report questions** (e.g., "Which bank holds your mortgage?")

Note: These come from your credit file (TransUnion/Experian). If you've frozen your credit, **temporarily lift the freeze.**

7. **Upload Photo ID**

- Take **clear photos** (front + back) of your:
 - Driver's license **OR**
 - State ID **OR**
 - U.S. passport
- Ensure **no glare**, text readable, and within the frame.

8. **Take a Live Selfie**

- Allow camera access.
- Follow on-screen prompts (turn head, blink, etc.).
- This uses facial recognition to match your ID.

9. **Wait for Verification (1–10 minutes)**

- **Automated approval:** Most users are verified instantly.
- **Manual review:** If needed, ID.me may ask for **additional documents** (e.g., Social Security card, utility bill). Upload via the portal.

10. **Link to IRS & Access Services**

- Once verified, you'll be redirected to **IRS Online Account**.
- Sign in with your new **ID.me credentials** (or Login.gov if prompted).