FINANCIAL DATA EXCHANGE

OFX Tax Extension Specification

Version 2020.0
October 2020

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*Extensions can also be used with prior published versions of OFX 2.0.2 and above.

Open Financial Exchange Specification Legend

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Tax Year 2020

All changes for Tax Year 2020 are described in this section of the document.

Note: The terms “element” and “tag” are used interchangeably in this document.

What’s New

IRS Form Updates

Form 1099-MISC Changes

- One new tag has been added as a new optional indicator for nonqualified deferred compensation:
    - <NONQUALDEFERREDCOMP>
    - This indicator is reported in Box 14 on form 1099-MISC for tax year 2020.
- Two optional tags have been removed:
    - <NONEMPCOMP>
    - <SEC409AINCOME>

The modified <TAX1099MISC_V100> aggregate structure can be found here.

New form 1099-NEC: Non-Employee Compensation

- New OFX form TAX1099NEC_V100 added for Non-Employee Compensation.

This new aggregate structure can be found here.

Other OFX Tax Updates

Form 1099-B Changes

- Three new tags have been added to <PROCDET_V100>:
    - <CORRECTEDCOSTBASIS>
    - <TOTALADJ>
    - <ADJCODES>

The modified <PROCDET_V100> aggregate structure can be found here.

New form W-2C: Corrected Wage and Tax Statement

- New OFX form TAXW2C_V100 added for Non-Employee Compensation in TY20.

This new aggregate structure can be found here.

Additional Schema File Changes

1. The TY 2020 Tax schema and spec were renamed to contain the Tax Year and version, starting with 2020.0.
2. Prior to Tax Year 2020 there were three tax schemas: Core, Additional, and Schedule K-1. These have been consolidated into one zip for all of Tax.
    - This specification only includes those schemas originally in Core
3. Non-Tax elements have been removed from the consolidated schema resulting in the following changes:
    - The Tax file OFX_Common.xsd was renamed OFXTax_Common.xsd.
    - The Tax OFX_Profile schema files were renamed OFXTax_Profile schema files.
    - Files that included these files were modified to include the new file names.
4. Tax elements were removed from the OFX Banking specification, resulting in OFX 2.3.
5. The following changes were made to the Tax schema files only and are not reflected in this core tax specification document.

- K1: Added IRS 1120S-K1 updates of four new shares and loans elements for TY20
- K1: Added forms 5227 K-1 and 5227 K-1 Supplemental defined on form 1041 K-1 entities
- OFX_Tax1099.xsd:
    - Form TAX1099PATR_V100 – Four new tags were added; two tags were deprecated.
    - The obsolete value QUAL5YEAR was removed from the <LONGSHORT> tag value enumeration list.
- OFX_Tax1095.xsd: Added <EMPLOYEEAGE> (new) and <POSTALCODE> tags. See schema file for all changes.

Chapter 1 Overview

This document is a Tax extension to Open Financial Exchange (OFX) Specification 2.3 and covers W2, 1098, and 1099 information for tax years 2000 to 2020. For an overview of OFX, see the OFX Specification, version 2.3.

1.1 Tax OFX Versions

IRS Tax forms can change year to year, as the IRS requires different information from taxpayers. Because Tax OFX messages closely mimic tax form information, they will also have to change as the IRS changes tax forms.

The table below shows the mapping for the versions of commonly used OFX tax forms to the appropriate tax years.

Note: Because neither clients of 1098/1099 data nor servers of 1098/1099 data expect to support old versions of these forms in OFX, the version extensions of the names (_V100, for example) are not changed from year to year even though the content model may change.

W2 forms are expected in (_V200); the old version (_V100) is supported only for tax year 2000.

Tax Form	*Appropriate Tax Year*
<TAX1099B_V100>	2000 to present
<TAX1099DIV_V100>	2000 to present
<TAX1099INT_V100>	2000 to present
<TAX1099MISC_V100>	2000 to present
<TAX1099OID_V100>	2000 to present
<TAX1099R_V100>	2000 to present
<TAX1099NEC_V100>	2020 to present
<TAXW2_V100>	2000 only - **DEPRECATED**
<TAXW2_V200>	2001 to present
<TAXW2C_V200>	2020 to present
<TAX1098_V100>	2001 to present
<TAX1098E_V100>	2014 to present
<TAX1098T_V100>	2014 to present
<TAXPDF_V100>	2019 to present

1.2 Conventions

The conventions of this document follow those of the OFX Specification 2.3.

1.3 Structure

The structure of the Tax OFX is described in the OFX Specification 2.3, Chapter 2.

1.4 Common Aggregates and Data Types

Error Reporting <STATUS>: OFX 2.3 Section 3.1.5

This is a common status aggregate that is required for use in both successful and error scenarios. The following modification is used for OFX Tax: Status <CODE>0 and <SEVERITY>INFO are returned in the SONRS and other message set transaction wrappers (xxxTRNRS) upon success. The 2000, 15xxx status codes are returned in the SONRS aggregate if those conditions occur. The 2xxx and 14xxx status codes are returned in the various TRNRS (transaction response) aggregates if those conditions occur.

Data Types

All data types used for Tax OFX are described in the OFX Specification 2.3, Chapter 3. However, unlike OFX as a whole, all amounts are in US Dollars.

Use of Zero Values in Amount Fields

A zero value in any Amount type field should only be used if that is the actual value reported to the IRS. If there is simply no data for a field (the box would have been left empty on the paper form) then that field should not be sent.

1.5 FI Profile for Tax Functionality

Profile information for OFX Tax Specification follows the same conventions as standard OFX Specification 2.3.

1.6 Note on Message Set Profiles

OFX is organized into Message Sets. For Tax, there are tax-related message sets (W2, 1099, etc.) and every OFX request/response uses the Sign-on Message Set (<SIGNONMSGSET>).

There is another Message Set which may be utilized in Tax and OFX in general: the Profile Message Set. The profile response (<PROFRS>) is used to return information about which Message Sets are supported by the server, and details about that support. For example, if a server supports the Extended 1099B form in 1099 downloads, the profile response would contain the 1099 Message Set aggregate (<TAX1099MSGSET>) indicating support for 1099s, which would include the tag <EXTD1099B>Y. It could also contain tags showing the tax year supported for download by the server, for example:

<TAXYEARSUPPORTED>2019
<TAXYEARSUPPORTED>2020

The Profile Request (<PROFRQ>) is often the first OFX request sent by a product, but not all products will use it if there is some out-of-band agreement made between the parties beforehand.

See each Message Set's Profile section for tags pertaining to each type of request.

1.7 Note on xxxTRNRQ and xxxTRNRS in OFX

An OFX request and response each contain the SIGNON Message Set as well as individual requests such as W2 or 1099 download requests. Each of these requests and responses (there may be more than one in a file) is "wrapped" in a transaction request/response. (Signon is the only exception to this.)

A transaction wrapper allows a product to match a request with a response using a required unique identifier (<TRNUID>). The response file must echo this TRNUID in the corresponding response wrapper, and also contains a <STATUS> aggregate indicating whether or not the request succeeded. (There may be other optional tags in the transaction wrappers as well.) If a request fails, the response aggregate (which contains the actual data requested, for example in the <TAXW2RS> or<TAX1099RS>) should be excluded from the response. The wrapper contains error information intended to inform the user of the problem.

Chapter 2 1099

2.1 1099 Message Set Profile Information

If 1099 tax form download is supported, the following aggregate must be included in the profile <MSGSETLIST> response. *This is not commonly used in current OFX tax integrations.*

Tag	Description
<TAX1099MSGSET>	1099 message set profile information aggregate
<TAX1099MSGSETV1>	Opening tag for the message set profile information
<MSGSETCORE>	Common message set information, defined in the OFX specification, Chapter 7, “FI Profile”
</MSGSETCORE >	Y if server supports 1099 tax form download, *Boolean*
<TAX1099DNLD>	Y if server supports the extended 1099B form by providing Schedule D proceeds detail information for security sales, *Boolean*
<EXTD1099B>	Years supported for 1099 download for this server (1 or more). If more than one year is supported, a <TAXYEARSUPPORTED> element is sent for each year, in format “YYYY”, *N-4*
<TAXYEARSUPPORTED>	
</TAX1099MSGSET V1>	
</TAX1099MSGSET>	

2.2 1099 Download

A client can request to download all available 1099 forms from an FI. The client will pass a SSN to the FI using the <RECID> element. If the <RECID> tag is not included, this implies the client does not wish to distinguish the ID of the recipient from the signon account. The account itself may be determined from the <SONRQ> aggregate that is defined in the OFX 2.3 Specification, Chapter 2, Section 5: "The Signon Message Set".

2.2.1 1099 Message Set Request <TAX1099MSGSRQV1>

Tag	*Description*
<TAX1099MSGSRQV1>	1099 message set request
<TAX1099TRNRQ>	1099 request transaction aggregate (1 or more), defined in 2.2.3
</TAX1099TRNRQ >	
</TAX1099MSGSRQV1>	

2.2.2 1099 Message Set Response <TAX1099MSGSRSV1>

Tag	*Description*
<TAX1099MSGSRSV1>	1099 message set response
<TAX1099TRNRS>	1099 response transaction aggregate (1 or more), defined in 2.2.4
</TAX1099TRNRS>	
</TAX1099MSGSRSV1>	

2.2.3 1099 Transaction Request <TAX1099TRNRQ>

Tag	Description
<TAX1099TRNRQ>	1099 transaction request
<TRNUID>	Client assigned transaction ID, *trnuid (A-36)*
<CLTCOOKIE>	Not used in 1099 messages, but part of the overall OFX specification, included here for reference, *A-32*
<TAN>	Not used in 1099 messages, but part of the overall OFX specification, included here for reference, *A-80*
<TAX1099RQ>	1099 request aggregate, defined in 2.2.5
</TAX1099RQ>	
</TAX1099TRNRQ >	

2.2.4 1099 Transaction Response <TAX1099TRNRS>

Tag	Description
<TAX1099TRNRS>	1099 transaction response
<TRNUID>	Echoed transaction ID, *trnuid (A-36)*
<STATUS>	Status aggregate. For details see OFX Spec, Section 3.1.4
<CODE>	Error code, *N-6*
<SEVERITY>	Severity of the error: *INFO, WARN or ERROR.*
<MESSAGE>	A textual explanation from the FI, *A-255*
</STATUS>	
<CLTCOOKIE>	Not used in 1099 messages, but part of the overall OFX specification, included here for reference, *A-32*
<TAX1099RS>	1099 response aggregate, defined in 2.2.6
</TAX1099RS>	
</TAX1099TRNRS >	

2.2.5 1099 Request <TAX1099RQ>

This requests all types of 1099 tax forms from the server. The client requests the tax year of the forms using the <TAXYEAR> element. If this element is not provided, the server shall return tax forms for the current tax year.

Tag	*Description*
<TAX1099RQ>	1099 Request
<ACCTNUM>	Account number of recipient, if different from RECID, *A-32*
<RECID>	ID of recipient. Request is for all IDs associated with this account if RECID is not specified, *A-32*
<TAXYEAR >	The tax year of the requested forms (0 or more), in format "YYYY", *N-4*
<INCLUDEPDFATTACHMENTS>	Indicates whether client is able to consume PDF documents in the 1099 response, *Boolean*
</TAX1099RQ >	

2.2.6 1099 Response <TAX1099RS>

A 1099 download response must include at least one 1099 tax form for the appropriate tax year. These are represented by the <TAX1099x_Vy> wildcard entry below, where x represents the tax form and y represents the version. Different versions of the same tax forms (corresponding to different years) may be sent together. This response can also include direct deposit information.

Tag	***Description***
<TAX1099RS>	1099 Response
<ACCTNUM>	Account number of recipient, if different from RECID, *A-32*
<RECID>	ID of recipient, *A-32*
<FIDIRECTDEPOSITINFO>	Direct deposit information. See 2.2.17 *(0 or more)*
</FIDIRECTDEPOSITINFO>	
<TAX1099CONSOLIDATEDSTMTINFO>	Consolidated brokerage statement information. See 2.2.18 *(0 or more)*
</TAX1099CONSOLIDATEDSTMTINFO>	
<TAXPDF_Vy>	PDF document(s) attached for filing with recipient's tax return. The y represents the version of that form. See 2.2.19 *(0 or more)*
</TAXPDF_Vy>	
<TAX1099x_Vy>	1099 data aggregates. The x represents the various types of 1099 forms that may be returned and the y represents the version of that form. *(1 or more)*
</TAX1099x_Vy>	
</TAX1099RS >	

2.2.7 Payer Address <PAYERADDR>

The payer address aggregate is defined here for reference. <PAYERADDR> is included in all 1099 forms in this specification.

Tag	***Description***
<PAYERADDR>	Payer Address aggregate
<PAYERNAME1>	Name of payer, line 2, *A-32*
<PAYERNAME2>	Name of payer, line 2, *A-32*
<ADDR1>	Payer address, line 1, *A-32*
<ADDR2>	Payer address, line 2, *A-32*
<ADDR3>	Payer address, line 3, *A-32*
<CITY>	Payer city, *A-32*
<STATE>	Payer state, *A-5*
<POSTALCODE>	Payer postal code, *A-11*
<PHONE>	Payer telephone number, *A-32*
</PAYERADDR>	

2.2.8 Recipient Address <RECADDR>

The recipient address aggregate is defined here for reference. <RECADDR> is included in all 1099 forms in this specification.

Tag	***Description***
<RECADDR>	Recipient Address aggregate
<RECNAME1>	Name of recipient, line 2, *A-32*
<RECNAME2>	Name of recipient, line 2, *A-32*
<ADDR1>	Recipient address, line 1, *A-32*
<ADDR2>	Recipient address, line 2, *A-32*
<ADDR3>	Recipient address, line 3, *A-32*
<CITY>	Recipient city, *A-32*
<STATE>	Recipient state, *A-5*
<POSTALCODE>	Recipient postal code, *A-11*
<COUNTRYSTRING>	Country (if not U.S.), do not abbreviate, *A-32*
<PHONE>	Recipient telephone number, *A-32*
</RECADDR>	

2.2.9 Form 1099-MISC: Miscellaneous Income

Data sent in the TAX1099MISC_V100 aggregate must exactly match the tax data reported on the 1099-MISC form received by the account holder.

New for Tax Year 2020: New tag <NONQUALDEFERREDCOMP> is added. Two tags are deleted (though still shown in the table): <NONEMPCOMP> and <SEC409AINCOME>.

Tag	***Description***
<TAX1099MISC_V100>	1099-MISC aggregate
<SRVRTID>	ID assigned by host server to the form, *ServerIdType*
<TAXYEAR>	Tax year of this form, in format "YYYY", *N-4*
<VOID>	Y if the form is void, *Boolean*
<CORRECTED>	Y if this is a corrected form, *Boolean*
<RENTS>	Rents, *Amount*
<ROYALTIES>	Royalties, *Amount*
<OTHERINCOME>	Other income, *Amount*
<FEDTAXWH>	Federal income tax withheld, *Amount*
<FISHBOATPRO>	Fishing boat proceeds, *Amount*
<MEDHEALTHPAY>	Medical/health payments, *Amount*
~~<NONEMPCOMP>~~	~~Non-employee compensation, *Amount*~~. ***Removed TY20; see 1099-NEC.***
<SUBPMTS>	Substitute payments in lieu of dividends or interest, *Amount*
<PAYER5KSALES>	Payer made direct sales of $5,000 or more of consumer products to a (recipient) for resale, *Boolean*
<CROPINSPRO>	Crop insurance proceeds, *Amount*
EITHER	
<STTAXWH>	State tax withheld. PAYERSTATE must also be provided, *Amount*
<PAYERSTATE>	Payer's state code, *A-2*
<PAYERSTID>	Payer's state ID number, *A-32*
<STINCOME>	State income amount, *Amount*
OR	
<ADDLSTTAXWHAGG>	State tax withheld when more than one state must be reported (*0 or more*). This aggregate may not be used if the <STTAXWH> tag above is used. This is enforced by the schema.
<STTAXWH>	State tax withheld, *Amount*
<PAYERSTATE>	Payer's state code, *A-2*
<PAYERSTID>	Payer's state ID number, *A-32*
<STINCOME>	State income amount, *Amount*
</ADDLSTTAXWHAGG>	

Tag	*Description*
<GROSSATTOR>	Gross proceeds paid to an attorney, *Amount*
<EXCSGLDN>	Excess golden parachute payments, *Amount*
<SEC409ADEFERRALS>	Section 409A deferrals, *Amount*
~~<SEC409AINCOME>~~	~~Section 409A income, *Amount*~~. ***Deleted in TY20.***
<PAYERADDR>	Payer address aggregate, defined in 2.2.7
</PAYERADDR>	
<PAYERID>	Payer's Federal Identification Number, *A-32*
<RECADDR>	Recipient address aggregate, defined in 2.2.8
</RECADDR>	
<RECID>	Recipient's identification number, *A-32*
<RECACCT>	Recipient's account number, *A-32*
<TINNOT>	Second TIN notification, *Boolean*
<FATCA>	Foreign Account Tax Compliance Act, *Boolean*
<NONQUALDEFERREDCOMP>	Nonqualified Deferred Compensation, *Amount* ***New in TY20.***
</TAX1099MISC_V100>	

2.2.10 Form 1099-R: Distributions From Pensions, Annuities, Retirements

Data sent in the TAX1099R_V100 aggregate must exactly match the tax data reported on the form 1099-R received by the account holder.

Tag	***Description***
<TAX1099R_V100>	1099-R aggregate
<SRVRTID>	ID assigned by host server to the form, *ServerIdType*
<TAXYEAR>	Tax year of this form, in format "YYYY", *N-4*
<VOID>	Y if the form is void, *Boolean*
<CORRECTED>	Y if this is a corrected form, *Boolean*
<GROSSDIST>	Gross distribution, *Amount*
<TAXAMT>	Taxable amount, *Amount*
<TAXAMTND>	Taxable amount not determined, *Boolean*
<TOTALDIST>	Total distribution, *Boolean*
<CAPGAIN>	Capital gain, *Amount*
<FEDTAXWH>	Federal income tax withheld, *Amount*
<EMPCONTINS>	Employee/Designated Roth contrib, insurance premiums, *Amount*
<NETUNAPEMP>	Net unrealized appreciation in employer's securities, *Amount*
<DISTCODE>	Distribution code *(1 or more), A-1*
<IRASEPSIMP>	IRA/SEP/SIMPLE, *Boolean*
	This tag is required if any of the following tags are present in the 1099R aggregate: GROSSDIST, TAXAMT, FEDTAXWH, STTAXWH or LCLTAXWH
<ANNCTRCTDIST>	Annual contract distribution, *Amount*
<ANNCTRCTPER>	Annual contract percentage, *Rate*
<PERTOTDIST>	Your percentage of total distribution, *Rate*
<TOTEMPCONT>	Total employee contributions, *Amount*
<AMTALLOCABLEIRR>	Amount allocable to IRR, *Amount*
<FIRSTYEARDESIGROTH>	First year designated ROTH, in format "YYYY", *N-4*
<STTAXWHAGG>	State tax withheld aggregate *(0 or more)*
<AMOUNT>	Amount withheld, *Amount*
<PAYERSTATE>	Payer's state code, *A-2*
<PAYERSTID>	Payer's state ID number, *A-32*
<STDIST>	State distribution, *Amount*
</STTAXWHAGG>	
<LCLTAXWHAGG>	Local tax withheld aggregate *(0 or more)*
<AMOUNT>	Amount withheld, *Amount*

Tag	*Description*
<NAMELCL>	Name of locality, *A-32*
<LCLDIST>	Local distribution, *Amount*
</LCLTAXWHAGG>	
<PAYERADDR>	Payer address aggregate, defined in 2.2.7
</PAYERADDR>	
<PAYERID>	Payer's Federal Identification Number, *A-32*
<RECADDR>	Recipient address aggregate, defined in 2.2.8
</RECADDR>	
<RECID>	Recipient's identification number, *A-32*
<RECACCT>	Recipient's account number, *A-32*
<FATCA>	Foreign Account Tax Compliance Act, *Boolean*
<DTBENEFITPMT>	Date of payment of reportable death benefits, *Date*
</TAX1099R_V100>	

2.2.11 Form 1099-B: Proceeds From Broker and Barter Exchange Transactions

Data sent in the TAX1099B_V100 aggregate must exactly match the tax data reported on the form 1099-B received by the account holder.

Tag	*Description*
<TAX1099B_V100>	1099-B aggregate
<SRVRTID>	ID assigned by the host server to the form, *ServerIdType*
<TAXYEAR>	Tax year of this form, in format "YYYY", *N-4*
<VOID>	Y if the form is void, *Boolean*
<CORRECTED>	Y if this is a corrected form, *Boolean*
<DTSALE>	Date of sale, *Date*
<CUSIPNUM>	Committee on Uniform Security Identity Procedures number, *A-32*
<STKBND>	Stocks, bonds, etc. aggregate
<STKBNDAMT>	Amount of stocks, bonds, etc., *Amount*
<SBGROS>	Gross proceeds, *Boolean*
<SBGROSLESS>	Gross proceeds less commissions and option premiums, *Boolean*
</STKBND>	
<BARTERING>	Bartering, *Amount*
<FEDTAXWH>	Federal income tax withheld, *Amount*
<DSCR>	Description, *A-80*
<PROFIT>	Profit or loss realized, *Amount*
<UNRELPROFITPREV>	Unrealized profit or loss on open contracts in previous tax year, *Amount*
<UNRELPROFIT>	Unrealized profit or loss on open contracts in this tax year, *Amount*
<AGGPROFIT>	Aggregate profit or loss, *Amount*
<EXTDBINFO_V100>	1099-B extended information aggregate, defined in 2.2.11.1
</EXTDBINFO_V100>	
<PAYERADDR>	Payer address aggregate, defined in 2.2.7
</PAYERADDR>	
<PAYERID>	Payer's Federal Identification Number, *A-32*
<RECADDR>	Recipient address aggregate, defined in 2.2.8
</RECADDR>	
<RECID>	Recipient's identification number, *A-32*
<RECACCT>	Recipient account number, *A-32*
<TINNOT>	Second TIN notification, *Boolean*
</TAX1099B_V100>	

2.2.11.1 Extended 1099-B Information: <EXTDBINFO_V100>

Tag	Description
<EXTDBINFO_V100>	Extended 1099B information typically found in 1099B broker summary reports.
<PROCSUM_V100>	Proceeds summary data aggregate (0 or more), defined in 2.2.11.3
</PROCSUM_V100>	
<PROCDET_V100>	Proceeds detail data aggregate (0 or more), defined in 2.2.11.2
</PROCDET_V100>	
</EXTDBINFO_V100>	

2.2.11.2 Schedule D Details: <PROCDET_V100>

The 1099B makes use of a special aggregate **<PROCDET_V100>** (defined below). This is used to provide Schedule D details for individual securities sales and does not actually map to any boxes on the IRS 1099B form. Servers that provide this extension to the 1099B form will have signaled that capability with the <EXTD1099B> element returned as "Y" in the <TAX1099MSGSET> aggregate.

Acquisition Date

If the date that the security was acquired is known, it should be provided in the DTAQD tag. If it is known that the security was acquired over a period of time, the DTVAR tag should be provided and set to Y (yes). If nothing is known about the date acquired then neither tag should be specified.

New for Tax Year 2020: Three new tags added to <PROCDET_V100>: <CORRECTEDCOSTBASIS>, <TOTALADJ> and <ADJCODES>.

Tag	Description
<PROCDET_V100>	1099-B proceeds description aggregate
<FORM8949CODE>	Applicable check box value on Form 8949, *A-1*
<DTAQD>	Date acquired, *Date*
-or-	Either <DTAQD> or <DTVAR>, not both
<DTVAR>	Various acquisition dates. The security was acquired over a period of time rather than on a single date, *Boolean*
<DTSALE>	Date of sale, *Date*
<SECNAME>	Security name, *A-120*
<SALEDESCRIPTION>	Sale description, *A-120*
<NUMSHRS>	Number of shares, *Quantity*
<COSTBASIS>	Cost basis. This may not always be known by an FI if the security was transferred from another FI, *Amount*
<SALESPR>	Sales price. This is the total price of the sale and not the price per share, *Amoun*
<ACCRUEDMKTDISCOUNT>	Accrued market discount, *Amount*

Tag	Description
<LONGSHORT>	Long-short. Indicates the holding period of the sale when the acquisition date should not be used for the term calculation, *LONG, SHORT*
<ORDINARY>	Ordinary gain, *Boolean*
<WASHSALE>	Wash sale. Indicates the sale is subject to wash sale rules, *Boolean*
<FEDTAXWH>	Federal income tax withheld, *Amount*
<WASHSALELOSSDISALLOWED>	Wash sale loss disallowed, required if <WASHSALE> is Y, *Amount*
<NONCOVEREDSECURITY>	Non-covered security, *Boolean. If not included in the OFX response, the default will be that this sale is a covered security, and it is expected to include cost basis, date acquired, holding period and if applicable wash sale loss disallowed*
<LOSSNOTALLOWED>	Loss not allowed, *Boolean*
<BASISNOTSHOWN>	Basis not shown, *Boolean. If providing cost basis on a non-covered sale and not reporting said cost basis on 1099-B*
<FORM1099BNOTRECEIVED>	Form 1099-B not received, *Boolean*
<COLLECTIBLE>	Proceeds from collectible, *Boolean*
<MULTIPLETRAN>	Indicates multiple transactions are reported in this detail, *Boolean*
<INCORRECTGAINTYPE>	Type of gain/loss reported on 1099-B is incorrect, *Boolean*
<INCORRECTCOSTBASIS>	Cost basis reported on 1099-B is incorrect, *Boolean*
<COSTBASISADJ>	Amount of cost basis adjustment, *Amount.*
<CORRECTEDCOSTBASIS>	Corrected cost basis. May be supplied in lieu of COSTBASISADJ. If both COSTBASISADJ and CORRECTEDCOSTBASIS are supplied, COSTBASIS plus COSTBASISADJ should equal CORRECTEDCOSTBASIS., *Amount* ***New in TY20.***
<EXPENSEADJ>	Selling expenses or option premiums not included in another adjustment, *Amount*
<HOMESALEADJ>	Qualified gain exclusion for home sale, *Amount*
<OTHERNDLOSSADJ>	Other nondeductible loss adjustment (not a wash), *Amount*
<NOMINEEADJ>	Gain/loss reported by nominees, *Amount*
<OTHERADJ>	Adjustment not explained by any other adjustment type, *Amount*
<QUALSMBSTOCKADJ>	Gain excluded as qualified small business stock, *Amount*
<ROLLOVERADJ>	Gain postponed under the rollover rules on Schedule D, *Amount*
<S1244MAXADJ>	Loss from the sale, exchange or worthlessness of small business stock, *Amount. Only loss that exceeds the maximum ordinary loss amount should be reported in this adjustment.*
<DCQCAADJ>	Gain excluded under DC Zone asset or qualified community asset rules on Schedule D, *Amount*
<QOFADJ>	Gain postponed under Qualified Opportunity Fund rules, *Amount*
<TOTALADJ>	Total of adjustments to be reported on Form 8949, column (g), Amount of adjustment. Recommended for use when ADJCODES contains codes that indicate amounts (i.e. other than codes M and T), *Amount* ***New in TY20.***

Tag	Description
<ADJCODES>	String of code(s) to be reported on Form 8949, column (f), code(s) from instructions. When containing codes that indicate amounts (i.e. other than codes M and T), enter the total in TOTALADJ. Possible codes include B T N H D Q X R W L E S C M O and Z, *A-9* ***New in TY20.***
<QOF>	Proceeds from the disposal of a Qualified Opportunity Fund investment, *Boolean*
EITHER	
<STATECODE>	Postal abbreviation of state withholding income tax, *A-2*
<STATEIDNUM>	Payer's state ID number, *A-32*
<STATETAXWHELD>	State income tax withheld amount, *Amount*
<STATECODE2>	Postal abbreviation of second state withholding tax, *A-2*
<STATEIDNUM2>	Payer's state ID number, *A-32*
<STATETAXWHELD2>	State income tax withheld amount, *Amount*
OR	
<ADDLSTATETAXWHAGG>	Optional state tax withholding aggregate that handles tax withholding declarations for one or more states (*0 or more*). This aggregate may not be used if the <STATECODE> or <STATECODE2> tag above is used.
<STATECODE>	Payer's state code, *A-2*
<STATEIDNUM>	Payer's state ID number, *A-32*
<STATETAXWHELD>	State income tax withheld, *Amount*
</ADDLSTATETAXWHAGG>	
<FATCA>	Foreign Account Tax Compliance Act, *Boolean*
<SBGROS>	Gross proceeds, *Boolean*
<SBGROSLESS>	Gross proceeds less commissions and option premiums, *Boolean*
</PROCDET_V100>	

2.2.11.3 Schedule D Summary Option: <PROCSUM_V100>

The 1099B now offers an additional alternate aggregate **<PROCSUM_V100>** (defined below). for Schedule D information on securities sales. Servers that provide this extension to the 1099B form will have signaled that capability with the <EXTD1099B> element returned as “Y” in the <TAX1099MSGSET> aggregate.

Tag	*Description*
<PROCSUM_V100>	1099-B proceeds summary aggregate
<FORM8949CODE>	Applicable check box value on Form 8949, *A-1*
<ADJCODE>	Can include up to nine adjustment codes at the summary level, *A-9*
<SUMCOSTBASIS>	Cost basis. This is the total cost basis for all transactions reported in this summary. For Form 8949 Code A and D transactions, this should be the cost basis as reported to the IRS. For all other transactions, the cost basis should be the cost basis as known by the provider, *Amount*
<SUMSALESPR>	Sales price. This is the total price of all sales reported in this summary, *Amount*
<SUMADJAMT>	Summary adjustment amount. This should include any applicable accrued market discount or wash sale loss disallowed, *Amount*
<SUMDESCRIPTION>	Description of summary transactions reported, *A-120*
</PROCSUM_V100>	

Examples: 1099B

```
  <TAX1099B_V100>
           <SRVRTID>IMA_SRVTID</SRVRTID>
           <TAXYEAR>2019</TAXYEAR>
           <EXTDBINFO_V100>

<!-- Ex  using optional Summary Aggregate to combine all like transactions below (3 regular short term and 2
wash sales)-->
            <PROCSUM_V100>
                       <FORM8949CODE>A</FORM8949CODE>
                       <ADJCODE>M</ADJCODE>
                       <SUMCOSTBASIS>1050.33</SUMCOSTBASIS>
                       <SUMSALESPR>1140.00</SUMSALESPR>
             </PROCSUM_V100>
            <PROCSUM_V100>
                       <FORM8949CODE>A</FORM8949CODE>
                       <ADJCODE>MW</ADJCODE>
                       <SUMCOSTBASIS>1270.00</SUMCOSTBASIS>
                       <SUMSALESPR>1200.00</SUMSALESPR>
                       <SUMADJAMT>100.00</SUMADJAMT>
                       <SUMDESCRIPTION> SHORT TERM WASH SALES</SUMDESCRIPTION>
             </PROCSUM_V100>

<!-- Ex1  using SALEDESCRIPTION instead of SECNAME and NUMSHRS -->

            <PROCDET_V100>
                       <DTAQD>20180910</DTAQD>
                       <DTSALE>20190618</DTSALE>
                       <SALEDESCRIPTION>12.3 DFA TAX MGD FUND</SALEDESCRIPTION>
                       <COSTBASIS>350.11</COSTBASIS>
                       <SALESPR>380.00</SALESPR>
                       <LONGSHORT>SHORT</LONGSHORT>
                       <NONCOVEREDSECURITY>N</NONCOVEREDSECURITY>
                       <BASISNOTSHOWN>Y</BASISNOTSHOWN>
             </PROCDET_V100>

<!-- Ex2 Uses the optional FORM8949CODE tag with Code A (SHORT-TERM, Basis reported on 1099B)
therefore leaves out LONGSHORT, BASISNOTSHOWN and NONCOVEREDSECURITY -->

            <PROCDET_V100>
           <FORM8949CODE>A</FORM8949CODE>
                       <DTAQD>20180910</DTAQD>
                       <DTSALE>20190618</DTSALE>
           <SALEDESCRIPTION>12.3 DFA TAX MGD FUND</SALEDESCRIPTION>
                       <COSTBASIS>350.11</COSTBASIS>
                       <SALESPR>380.00</SALESPR>
             </PROCDET_V100>
```

```
<!-- Ex3 Uses the optional FORM8949CODE tag with A, includes LONGSHORT tag, but really doesn't have to
send because we know where this goes  based on the value in the FORM8949CODE tag-->
            <PROCDET_V100>
                 <FORM8949CODE>A</FORM8949CODE>
                     <DTAQD>20180910</DTAQD>
                     <DTSALE>20190618</DTSALE>
                     <SALEDESCRIPTION>12.3 DFA TAX MGD FUND</SALEDESCRIPTION>
                     <COSTBASIS>350.11</COSTBASIS>
                     <SALESPR>380.00</SALESPR>
                 <LONGSHORT>SHORT</LONGSHORT>
             </PROCDET_V100>

<!-- Ex4 Uses the optional FORM8949CODE tag with D (Long term, Basis reported on 1099B.) No need to
send LONGSHORT, BASISNOTSHOWN or  NONCOVEREDSECURITY when using FORM8949CODE-->
            <PROCDET_V100>
              <FORM8949CODE>D</FORM8949CODE>
                <DTAQD>20130910</DTAQD>
                <DTSALE>20190618</DTSALE>
               <SALEDESCRIPTION>14.3 DFA TAX FUND</SALEDESCRIPTION>
                <COSTBASIS>350.11</COSTBASIS>
                <SALESPR>238.00</SALESPR>
             </PROCDET_V100>

<!-- WashEx uses the WASHSALE and WASHSALELOSSDISALLOWED -->
<!—However, No  need to send <WASHSALE> when you send the WASHSALELOSSDSIALLOWED -->
              <PROCDET_V100>
               <FORM8949CODE>A</FORM8949CODE>
               <DTAQD>20190121</DTAQD>
               <DTSALE>20190201</DTSALE>
               <SECNAME>Security #1</SECNAME>
               <NUMSHRS>125</NUMSHRS>
               <COSTBASIS>1050.00</COSTBASIS>
               <SALESPR>1000.00</SALESPR>
               <WASHSALE>Y</WASHSALE>
               <WASHSALELOSSDISALLOWED>50.00</WASHSALELOSSDISALLOWED>
             </PROCDET_V100>

<!—WashEx2 uses WASHSALELOSSDISALLOWED, no need to send <WASHSALE> -->
             <PROCDET_V100>
                <FORM8949CODE>A</FORM8949CODE>
                <DTAQD>20190121</DTAQD>
                <DTSALE>20190201</DTSALE>
                <SECNAME>Security #3</SECNAME>
                <NUMSHRS>200</NUMSHRS>
                <COSTBASIS>220.00</COSTBASIS>
                <SALESPR>200.00</SALESPR>
                <WASHSALELOSSDISALLOWED>50.00</WASHSALELOSSDISALLOWED>
              </PROCDET_V100>
           </EXTDBINFO_V100>
           <PAYERADDR>
             <PAYERNAME1>Broker One</PAYERNAME1>
             <ADDR1>1111 MTV</ADDR1>
```

```
            <CITY>PAYER CITY</CITY>
            <STATE>CA</STATE>
            <POSTALCODE>12345-6789</POSTALCODE>
          </PAYERADDR>
          <PAYERID>012345678</PAYERID>
          <RECADDR>
            <RECNAME1>Diane Jones</RECNAME1>
            <ADDR1>7535 Sante Fe Rd</ADDR1>
            <CITY>Recipient City</CITY>
            <STATE>CA</STATE>
            <POSTALCODE>9876-54321</POSTALCODE>
          </RECADDR>
          <RECID>****56789</RECID>
          <RECACCT>1000002222</RECACCT>
        </TAX1099B_V100>
      </TAX1099RS>
    </TAX1099TRNRS>
  </TAX1099MSGSRSV1>
</OFX>
```

2.2.12 Form 1099-INT: Interest Income

Data sent in the TAX1099INT_V100 aggregate must exactly match the tax data reported on the 1099-INT form received by the account holder.

Tag	***Description***
<TAX1099INT_V100>	1099-INT aggregate
<SRVRTID>	ID assigned by host server to the form, *ServerIdType*
<TAXYEAR>	Tax year of this form, in format "YYYY", *N-4*
<VOID>	Y if the form is void, *Boolean*
<CORRECTED>	Y if this is a corrected form, *Boolean*
<PAYERRTN>	Payer's RTN, *A-32*
<INTINCOME>	Interest income, *Amount*
<ERLWITHPEN>	Early withdrawal penalty, *Amount*
<INTUSBNDTRS>	Interest on U.S. Savings Bonds and Treasury obligations, *Amount*
<FEDTAXWH>	Federal income tax withheld, *Amount*
<INVESTEXP>	Investment expenses, *Amount*
<FORTAXPD>	Foreign tax paid, *Amount*
<FORINCOMEAMT>	Foreign source amount included in interest, *Amount*
EITHER	
<FORCNT>	Foreign country or U.S. possession, *A-32*
OR	
<FORINCOME>	Should be used when <FORTAXPD> is present with nonzero value and foreign income is allocated to more than one country, *0 or more* Do not use this aggregate if <FORCNT> is used (above).
<COUNTRYSTRING>	Foreign country or U.S. possession, *A-32*
<FORINCOMEALLOCAMT>	Foreign source amount allocated to this country, *Amount*
</FORINCOME>	

Tag	Description
<TAXEXEMPTINT>	Tax-exempt interest, *Amount*
<ORIGSTATE>	Originating state aggregate. Should be used when <TAXEXEMPTINT> is present with nonzero value, *0 or more*
<ORIGSTATECODE>	State / territory code for state in which interest was earned, *A-2*
<ORIGSTATEALLOCAMT>	Amount of tax-exempt interest allocated to this state, *Amount*
</ORIGSTATE>	
<SPECIFIEDPABINT>	Specified private activity bond interest, *Amount*
<MARKETDISCOUNT>	Market discount, *Amount*
<BONDPREMIUM>	Bond premium, *Amount*
<BONDPREMUSOBLIGATIONS>	Bond premium on U.S. obligations, *Amount*
<TEBONDPREMIUM>	Bond premium on tax-exempt bonds, *Amount*
<CUSIPNUM>	Committee on Uniform Security Identity Procedures, *A-32* If multiple CUSIPs, VARIOUS is allowed
EITHER	
<STATECODE>	2 character postal code abbreviation, *A-2*
<STATEIDNUM>	Payer state identification number, *A-32*
<STATETAXWHELD>	State income tax withheld, *Amount*
OR	
<ADDLSTATETAXWHAGG>	Optional state tax withholding aggregate that handles tax withholding declarations for one or more states (*0 or more*). This aggregate may not be used if the <STATECODE> tag above is used.
<STATECODE>	Payer's state code, *A-2*
<STATEIDNUM>	Payer's state ID number, *A-32*
<STATETAXWHELD>	State income tax withheld, *Amount*
</ADDLSTATETAXWHAGG>	
<PAYERADDR>	Payer address aggregate, defined in 2.2.7
</PAYERADDR>	
<PAYERID>	Payer's Federal Identification Number, *A-32*
<RECADDR>	Recipient address aggregate, defined in 2.2.8
</RECADDR>	
<RECID>	Recipient's identification number, *A-32*
<RECACCT>	Recipient's account number, *A-32*
<TINNOT>	Second TIN notification, *Boolean*
<FATCA>	Foreign Account Tax Compliance Act, *Boolean*
</TAX1099INT_V100>	

2.2.13 Form 1099-DIV: Dividends and Distributions

Data sent in the TAX1099DIV_V100 aggregate must exactly match the tax data reported on the 1099-DIV form received by the account holder.

Tag	*Description*
<TAX1099DIV_V100>	1099-DIV aggregate
<SRVRTID>	ID assigned by host server to the form, *ServerIdType*
<TAXYEAR>	Tax year of this form, in format “YYYY”, *N-4*
<VOID>	Y if the form is void, *Boolean*
<CORRECTED>	Y if this is a corrected form, *Boolean*
<ORDDIV>	Ordinary dividends, *Amount*
<QUALIFIEDDIV>	Qualified dividends, *Amount*
<TOTCAPGAIN>	Total capital gain distribution, *Amount*
<P28GAIN>	Collectibles (28% rate gain), *Amount*
<UNRECSEC1250>	Un-recap Section 1250 gain, *Amount*
<SEC1202>	Section 1202 gain, *Amount*
<NONTAXDIST>	Nontaxable distributions, *Amount*
<FEDTAXWH>	Federal income tax withheld, *Amount*
<SEC199A>	Section 199A dividends paid to the recipient, *Amount* *The amount paid should also be included in <ORDDIV>.*
<INVESTEXP>	Investment expenses, *Amount*
<FORTAXPD>	Foreign tax paid, *Amount*
<FORINCOMEAMT>	Foreign source amount included in dividends, *Amount*
EITHER	
<FORCNT>	Foreign country or U.S. possession, *A-32*
OR	
<FORINCOME>	Should be used when <FORTAXPD> is present with nonzero value and foreign income is allocated to more than one country, *0 or more* Do not use this aggregate if <FORCNT> is used.
<COUNTRYSTRING>	Foreign country or U.S. possession, *A-32*
<FORINCOMEALLOCAMT>	Foreign source amount allocated to this country, *Amount*
</FORINCOME>	
<CASHLIQ>	Cash liquidation distribution, *Amount*
<NONCASHLIQ>	Non-cash liquidation distribution, *Amount*
<EXEMPTINTDIV>	Tax-exempt interest dividends, *Amount*
<ORIGSTATE>	Originating state aggregate. Should be used when <EXEMPTINTDIV> is present with nonzero value, *0 or more*
<ORIGSTATECODE>	State/territory code for state in which dividends were earned, *A-2*

Tag	Description
<ORIGSTATEALLOCAMT>	Amount of tax-exempt interest dividend allocated to this state, *Amount*
</ORIGSTATE	
<SPECIFIEDPABINTDIV>	Specified PAB interest dividends subject to AMT, *Amount*
EITHER	
<STATECODE>	2 character postal code abbreviation, *A-2*
<STATEIDNUM>	Payer state identification number, *A-32*
<STATETAXWHELD>	State income tax withheld, *Amount*
OR	
<ADDLSTATETAXWHAGG>	Optional state tax withholding aggregate that handles tax withholding declarations for one or more states (*0 or more*). This aggregate may not be used if the <STATECODE> tag above is used.
<STATECODE>	Payer's state code, *A-2*
<STATEIDNUM>	Payer's state ID number, *A-32*
<STATETAXWHELD>	State income tax withheld, *Amount*
</ADDLSTATETAXWHAGG>	
<PAYERADDR>	Payer address aggregate, defined in 2.2.7
</PAYERADDR>	
<PAYERID>	Payer's Federal Identification Number, *A-32*
<RECADDR>	Recipient address aggregate, defined in 2.2.8
</RECADDR>	
<RECID>	Recipient's identification number, *A-32*
<RECACCT>	Recipient's account number, *A-32*
<TINNOT>	Second TIN notification, *Boolean*
<FATCA>	Foreign Account Tax Compliance Act, *Boolean*
</TAX1099DIV_V100>	

2.2.14 Form 1099-OID: Original Issue Discount

Data sent in the TAX1099OID_V100 aggregate must exactly match the tax data reported on the 1099-OID form issued to the recipient.

Tag	Description
<TAX1099OID_V100>	1099-OID aggregate
<SRVRTID>	ID assigned by host server to the form, *ServerIdType*
<TAXYEAR>	Tax year of this form, in format "YYYY", *N-4*
<VOID>	Y if the form is void, *Boolean*
<CORRECTED>	Y if this is a corrected form, *Boolean*
<ORIGISDISC>	Original issue discount, *Amount*
<OTHERPERINT>	Other periodic interest, *Amount*
<ERLWITHPEN>	Early withdrawal penalty, *Amount*
<FEDTAXWH>	Federal income tax withheld, *Amount*
<MARKETDISCOUNT>	Market discount, *Amount*
<ACQPREMIUM>	Acquisition premium, *Amount*
<DESCRIPTION>	Description, *A-2000*
<OIDONUSTRES>	Original issue discount on U.S. Treasury obligations, *Amount*
<INVESTEXP>	Investment expenses, *Amount*
<BONDPREMIUM>	Bond premium, *Amount*
<TAXEXEMPTOID>	Tax-exempt OID, *Amount*
<ORIGSTATE>	Originating state aggregate. Should be used when <TAXEXEMPTOID> is present with nonzero value, *0 or more*
<ORIGSTATECODE>	State / territory code for state in which interest was earned, *A-2*
<ORIGSTATEALLOCAMT>	Amount of tax-exempt interest allocated to this state, *Amount*
</ORIGSTATE>	
<PRIVACTBONDAMT>	Private activity bond amount of tax-exempt OID subject to AMT, *Amount *Does not appear on 2019 IRS 1099-OID form*
<PRIVACTBONDINT>	Private activity bond interest percentage, *Percent *Does not appear on 2019 IRS 1099-OID form*
EITHER	
<STATECODE>	2 character postal code abbreviation, *A-2*
<STATEIDNUM>	Payer state identification number, *A-32*
<STATETAXWHELD>	State income tax withheld, *Amount*
OR	
<ADDLSTATETAXWHAGG>	Optional state tax withholding aggregate that handles tax withholding declarations for one or more states (*0 or more*). This aggregate may not be used if the <STATECODE> tag above is used.
<STATECODE>	Payer's state code, *A-2*
<STATEIDNUM>	Payer's state ID number, *A-32*

Tag	Description
<STATETAXWHELD>	State income tax withheld, *Amount*
</ADDLSTATETAXWHAGG>	
<PAYERADDR>	Payer address aggregate, defined in 2.2.7
</PAYERADDR>	
<PAYERID>	Payer's Federal Identification Number, *A-32*
<RECADDR>	Recipient address aggregate, defined in 2.2.8
</RECADDR>	
<RECID>	Recipient's identification number, *A-32*
<RECACCT>	Recipient's account number, *A-32*
<TINNOT>	Second TIN notification, *Boolean*
<FATCA>	Foreign Account Tax Compliance Act, *Boolean*
</TAX1099OID_V100>	

2.2.15 Form 1099-NEC: Non-Employee Compensation

Data sent in the TAX1099NEC_V100 aggregate must exactly match the tax data reported on the 1099-NEC form received by the account holder.

New for Tax Year 2020: This is a new OFX form.

Tag	*Description*
<TAX1099NEC_V100>	1099-NEC aggregate
<SRVRTID>	ID assigned by host server to the form, *ServerIdType*
<TAXYEAR>	Tax year of this form, in format “YYYY”, *N-4*
<VOID>	Y if the form is void, *Boolean*
<CORRECTED>	Y if this is a corrected form, *Boolean*
<NONEMPCOMP>	Non-employee compensation, *Amount*
<FEDTAXWH>	Federal income tax withheld, *Amount*
EITHER	
<STTAXWH>	State tax withheld. PAYERSTATE must also be provided, *Amount*
<PAYERSTATE>	Payer’s state code, *A-2*
<PAYERSTID>	Payer’s state ID number, *A-32*
<STINCOME>	State income amount, *Amount*
OR	
<ADDLSTTAXWHAGG>	State tax withheld when more than one state must be reported (*0 or more*). This aggregate may not be used if the <STTAXWH> tag above is used. This is enforced by the schema.
<STTAXWH>	State tax withheld, *Amount*
<PAYERSTATE>	Payer’s state code, *A-2*
<PAYERSTID>	Payer’s state ID number, *A-32*
<STINCOME>	State income amount, *Amount*
</ADDLSTTAXWHAGG>	
<PAYERADDR>	Payer address aggregate, defined in 2.2.7
</PAYERADDR>	
<PAYERID>	Payer’s Federal Identification Number, *A-32*
<RECADDR>	Recipient address aggregate, defined in 2.2.8
</RECADDR>	
<RECID>	Recipient’s identification number, *A-32*
<RECACCT>	Recipient’s account number, *A-32*
<TINNOT>	Second TIN notification, *Boolean*
<FATCA>	Foreign Account Tax Compliance Act, *Boolean*
</TAX1099NEC_V100>	

2.2.16 1099 Status Codes

Use of status codes is explained in this document in section 1.6. Further detail is available in OFX 2.2.

The status codes listed here are specific to OFX Tax for 1099 forms included in this specification.

Code	Meaning
0	Success *(INFO)*
2000	General error *(ERROR)*
2001	Invalid account *(ERROR)*
2002	General account error *(ERROR)*
2003	Account not found *(ERROR)*
2004	Account closed *(ERROR)*
2005	Account not authorized *(ERROR)*
14500	1099 forms not yet available for tax year *(ERROR)*
14501	1099 forms not available for user ID *(ERROR)*
14502	1099 form data exceeds import capacity (ERROR)
15000	Must change user password *(INFO)*
15500	Unsuccessful <SONRQ> *(ERROR)*
15501	Customer account already in use *(ERROR)*
15502	User password lockout *(ERROR)*

2.2.17 Direct Deposit of Tax Refund into Financial Accounts

Optional aggregate added to the 1099 response <TAX1099RS> allowing a Financial Institution to send the account information required to deposit a tax refund directly to a taxpayers financial account(s).

Tag	***Description***
<FIDIRECTDEPOSITINFO>	Optional direct deposit aggregate. *Occurs n times.*
<FINAME_DIRECTDEPOSIT>	Name of the financial institution, *A-32*
<FIROUTINGNUM>	Routing number, *N-9*
<FIACCTNUM>	Account number, *A-22*
<FIACCOUNTNICKNAME>	Account nickname, *A-32*
</FIDIRECTDEPOSITINFO>	

Example: This example shows sending more than one account for Direct Deposit.

The <FIDIRECTDEPOSITINFO> aggregate must appear in the <TAX1099RS> before the TAX1099x_Vy aggregates.

```
…
<TAX1099RS>
<RECID>111423815</RECID>
<FIDIRECTDEPOSITINFO>
    <FINAME_DIRECTDEPOSIT>Your FI name here</FINAME_DIRECTDEPOSIT>
    <FIROUTINGNUM>122000247</FIROUTINGNUM>
    <FIACCTNUM>080808080808</FIACCTNUM>
</FIDIRECTDEPOSITINFO>
<FIDIRECTDEPOSITINFO>
    <FINAME_DIRECTDEPOSIT>Your FI name here</FINAME_DIRECTDEPOSIT>
    <FIROUTINGNUM>933000247</FIROUTINGNUM>
    <FIACCTNUM>090809080808</FIACCTNUM>
    <FIACCOUNTNICKNAME>James' nest egg</FIACCOUNTNICKNAME>
</FIDIRECTDEPOSITINFO>
<TAX1099B_V100>
          …
</TAX1099B_V100>
</TAX1099RS>
</TAX1099TRNRS>
</TAX1099MSGSRSV1>
</OFX>
```

2.2.18 Other Consolidated Statement Information

New for Tax Year 2019: Optional aggregate added to the 1099 response <TAX1099RS> allowing a Financial Institution to send extra tax-related information reported on the consolidated brokerage or mutual fund statement prepared for 1099 recipients.

Tag	*Description*
<TAX1099CONSOLIDATEDSTMTINFO>	Optional consolidated info aggregate. *Occurs n times.*
<SRVRTID>	ID assigned by host server to the form, *ServerIdType*
<TAXYEAR>	Tax year of this form, in format “YYYY”, *N-4*
<MARGININTERESTPAID>	Margin interest paid, *Amount*
<PAYMENTINLIEUPAID>	Payment in lieu of taxes paid, *Amount*
<ADVISORFEESPAID>	Advisor fees paid, *Amount*
<OTHERFEESPAID>	Other fees paid, *Amount*
<CORPORATEBONDINTPAID>	Accrued interest paid offset to corporate bond interest income amount reported on 1099-INT, *Amount. Should be represented by positive amount value and consumed by client as offset to income.*
<INTUSBNDTRSPAID>	Accrued interest paid offset to U.S. Treasury notes and bonds interest income reported on 1099-INT, *Amount. Should be represented by positive amount value and consumed by client as offset to income.*
<TAXEXEMPTINTPAID>	Accrued interest paid offset to tax exempt interest income from municipal bonds, *Amount. Should be represented by positive amount value and consumed by client as offset to income.*
<SPECIFIEDPABINTPAID>	Accrued interest paid offset to tax exempt interest income from private activity bonds, *Amount. Should be represented by positive amount value and consumed by client as offset to income.*
</TAX1099CONSOLIDATEDSTMTINFO>	

2.2.19 Portable Document Format Response

New for Tax Year 2019: Optional aggregate added to the 1099 response <TAX1099RS> and 1098 response <TAX1098RS> allowing a Financial Institution to send one or more PDF documents that should be filed with the recipient's tax return.

Tag	*Description*
<TAXPDF_V100>	Optional consolidated info aggregate. *Occurs n times.*
<SRVRTID>	ID assigned by host server to the form, *ServerIdType*
<TAXYEAR>	Tax year of this form, in format "YYYY", *N-4*
<PDFCATEGORY>	Category of the attachment, *A-96. See Schema for categories.*
<PDFDESCRIPTION>	Description of the attachment, *A-128*
<PDFFILENAME>	File name of the attachment, *A-64*
<PDFCONTENT>	File content, *base64Binary, 80MB. Per page 41 of Pub 4164 each individual PDF cannot exceed 60 megabytes uncompressed. Since Base64 string lengths are 4/3 of original binary file length, maxLength here is 80Mb = 83886080.*
</TAXPDF_V100>	

2.3 Examples

2.3.1 Request

```
<?xml version="1.0" encoding="UTF-8"?>
<?OFX OFXHEADER="200" VERSION="220" SECURITY="NONE" OLDFILEUID="NONE"
NEWFILEUID="NONE"?>

<OFX>
	<SIGNONMSGSRQV1>
		<SONRQ>
			<DTCLIENT>20190130132510</DTCLIENT>
			<USERID>123456789</USERID>
			<USERPASS>money</USERPASS>
			<LANGUAGE>ENG</LANGUAGE>
			<APPID>TTWin</APPID>
			<APPVER>2019</APPVER>
		</SONRQ>
	</SIGNONMSGSRQV1>

	<TAX1099MSGSRQV1>
		<TAX1099TRNRQ>
			<TRNUID>12345</TRNUID>
			<TAX1099RQ>
				<RECID>123456789</RECID>
				<TAXYEAR>2019</TAXYEAR>
			</TAX1099RQ>
		</TAX1099TRNRQ>
	</TAX1099MSGSRQV1>
</OFX>
```

2.3.2 Unsuccessful Response

Sample response with unsuccessful sign-on due to invalid credentials.


```xml
<?xml version="1.0" encoding="UTF-8"?>
<?OFX  OFXHEADER="200" VERSION=“202” SECURITY="NONE" OLDFILEUID="NONE"
NEWFILEUID="NONE"?>


<OFX>
	<SIGNONMSGSRSV1>
		<SONRS>
			<STATUS>
				<CODE>0</CODE>
				<SEVERITY>INFO</SEVERITY>
			</STATUS>
			<DTSERVER>20190127132510</DTSERVER>
			<LANGUAGE>ENG</LANGUAGE>
		</SONRS>
	</SIGNONMSGSRSV1>

	<TAX1099MSGSRSV1>
		<TAX1099TRNRS>
			<TRNUID>12345</TRNUID>
			<STATUS>
				<CODE>14501</CODE>
				<SEVERITY>ERROR</SEVERITY>
				<MESSAGE>1099 Forms Unavailable for User</MESSAGE>
			</STATUS>
		</TAX1099TRNRS>
	</TAX1099MSGSRSV1>
</OFX>
```


2.3.3 Successful Response

Sample response with successful sign-on and two 1099 forms returned: one 1099-INT and one 1099-DIV.


```xml
<?xml version="1.0" encoding="UTF-8"?>
<?OFX  OFXHEADER="200" VERSION="220" SECURITY="NONE" OLDFILEUID="NONE"
NEWFILEUID="NONE"?>


<OFX>
	<SIGNONMSGSRSV1>
		<SONRS>
			<STATUS>
				<CODE>0</CODE>
				<SEVERITY>INFO</SEVERITY>
			</STATUS>
			<DTSERVER>20190130132510</DTSERVER>
			<LANGUAGE>ENG</LANGUAGE>
		</SONRS>
	</SIGNONMSGSRSV1>

	<TAX1099MSGSRSV1>
		<TAX1099TRNRS>
```

```
                <TRNUID>12345</TRNUID>
                <STATUS>
                    <CODE>0</CODE>
                    <SEVERITY>INFO</SEVERITY>
                </STATUS>
                <TAX1099RS>
                    <RECID>123456789</RECID>
                    <TAX1099INT_V100>
                        <SRVRTID>2345</SRVRTID>
                        <TAXYEAR>2019</TAXYEAR>
                        <INTINCOME>3000.12</INTINCOME>
                        <FEDTAXWH>200.56</FEDTAXWH>
                        <PAYERADDR>
                            <PAYERNAME1>Charles Schwab</PAYERNAME1>
                            <ADDR1>123 Schwab Way</ADDR1>
                            <CITY>Philadelphia</CITY>
                            <STATE>PA</STATE>
                            <POSTALCODE>26433</POSTALCODE>
                        </PAYERADDR>
                        <PAYERID>2331243</PAYERID>
                        <RECADDR>
                            <RECNAME1>Mr Investor</RECNAME1>
                            <ADDR1>464 Investor Way</ADDR1>
                            <CITY>Mountain View</CITY>
                            <STATE>CA</STATE>
                            <POSTALCODE>96433</POSTALCODE>
                        </RECADDR>
                        <RECID>123456789</RECID>
                        <RECACCT>12345</RECACCT>
                    </TAX1099INT_V100>

                    <TAX1099DIV_V100>
                        <SRVRTID>2346</SRVRTID>
                        <TAXYEAR>2019</TAXYEAR>
                        <TOTCAPGAIN>34000</TOTCAPGAIN>
                        <P28GAIN>34000</P28GAIN>
                        <PAYERADDR>
                            <PAYERNAME1>Charles Schwab</PAYERNAME1>
                            <ADDR1>123 Schwab Way</ADDR1>
                            <CITY>Philadelphia</CITY>
                            <STATE>PA</STATE>
                            <POSTALCODE>26433</POSTALCODE>
                        </PAYERADDR>
                        <PAYERID>2331243</PAYERID>
                        <RECADDR>
                            <RECNAME1>Mr Investor</RECNAME1>
                            <ADDR1>464 Invester Way</ADDR1>
                            <CITY>Mountain View</CITY>
                            <STATE>CA</STATE>
                            <POSTALCODE>96433</POSTALCODE>
                        </RECADDR>
                        <RECID>123456789</RECID>
                        <RECACCT>12345</RECACCT>
                    </TAX1099DIV_V100>
                </TAX1099RS>
            </TAX1099TRNRS>
        </TAX1099MSGSRSV1>
    </OFX>
```

Chapter 3 W2

3.1 W2 Message Set Profile Information

If W2 tax form download is supported, the following aggregate must be included in the profile <MSGSETLIST> response.

Tag	Description
<TAXW2MSGSET>	W2 message set profile information aggregate
<TAXW2MSGSETV1>	Opening tag for the message set profile information
<MSGSETCORE>	Common message set information, defined in the OFX specification, Chapter 7, “FI Profile”
</MSGSETCORE>	
<TAXW2DNLD>	Y if server supports W2 tax form download, *Boolean*
<TAXYEARSUPPORTED>	Years supported for W2 download for this server *(1 or more*). If more than one year is supported, a <TAXYEARSUPPORTED> element is sent for each year, in format “YYYY”, *N-4*
</TAXW2MSGSETV1>	
</TAXW2MSGSET>	

3.2 W2 Download

A client will request to download a W2 form from a payroll service provider using the SSN of the employee.

3.2.1 W2 Message Set Request <TAXW2MSGSRQV1>

Tag	Description
<TAXW2MSGSRQV1>	W2 message set request
<TAXW2TRNRQ>	W2 request transaction aggregate (1 or more), defined in 3.2.3
</TAXW2TRNRQ>	
</TAXW2MSGSRQV1>	

3.2.2 W2 Message Set Response <TAXW2MSGSRSV1>

Tag	Description
<TAXW2MSGSRSV1>	W2 message set response
<TAXW2TRNRS>	W2 request transaction aggregate (1 or more), defined in 3.2.4
</TAXW2TRNRS>	
</TAXW2MSGSRSV1>	

3.2.3 W2 Transaction Request <TAXW2TRNRQ>

Tag	Description
<TAXW2TRNRQ>	W2 transaction request
<TRNUID>	Client assigned transaction ID, *trnuid (A-36)*
<CLTCOOKIE>	Not used in W2 messages, but part of the overall OFX specification, included here for reference, *A-32*
<TAN>	Optional identifier. Can be used to pass the Federal Employer Identification Number (FEIN), *A-80*
<TAXW2RQ>	W2 request aggregate, defined in 3.2.5
</TAXW2RQ>	
</TAXW2TRNRQ>	

3.2.4 W2 Transaction Response <TAXW2TRNRS>

Tag	*Description*
<TAXW2TRNRS>	W2 transaction response
<TRNUID>	Echoed transaction ID, *trnuid (A-36)*
<STATUS>	Status aggregate, for details see OFX spec, section 3.1.4
<CODE>	Error code, *N-6*
<SEVERITY>	Severity of the error: INFO, WARN or ERROR
<MESSAGE>	A textual explanation from the FI, *A-255*
</STATUS>	
<CLTCOOKIE>	Not used in W2 messages, but part of the overall OFX specification, included here for reference, *A-32*
<TAXW2RS>	W2 response aggregate, defined in 3.2.6
</TAXW2RS>	
</TAXW2TRNRS>	

3.2.5 W2 Request <TAXW2RQ>

This requests the W2 tax form from the server. The client requests the tax year of the forms using the <TAXYEAR> element. If this element is not provided, the server shall return tax forms for the current tax year.

Tag	*Description*
<TAXW2RQ>	W2 request
<SSN>	Social Security Number of the employee, *A-32*
<TAXYEAR>	The tax year of the requested forms (0 or more), in format “YYYY”, *N-4*
</TAXW2RQ>	

3.2.6 W2 Response <TAXW2RS>

A W2 download response can include W2 or W2C tax forms for any tax year. These are represented by the <TAXW2_Vy> wildcard entry below. Tax forms for different years may be sent together.

Tag	Description
<TAXW2RS>	W2 response
<SSN>	Social security number of employee, *A-32*
<TAXW2_Vy>	W2 and/or W2C data aggregates. The "y" represents the version of that form – y=200 is the only currently supported value *(1 or more)*
</TAXW2_Vy>	
and/or	
<TAXW2C_Vy>	
</TAXW2C_Vy>	
</TAXW2RS>	

3.2.7 Form W-2: Wage and Tax Statement

Data sent in the TAXW2_V200 aggregate must exactly match the tax data reported on the W-2 form received by the account holder.

Tag	Description
<TAXW2_V200>	W2 aggregate for tax years >= 2001
<TAXYEAR>	Tax year of this form, in format "YYYY", N-4
<CNTRLNO>	Control number, *A-32*
<VOID>	Y if this W2 is void and a new W2 will be provided, *Boolean*
<EMPLOYER>	Employer info aggregate, defined in 3.2.9
</EMPLOYER>	
<EMPLOYEE >	Employee info aggregate, defined in 3.2.10
</EMPLOYEE>	
<WAGES>	Wages, tips, other compensation, *Amount*
<FEDTAXWH>	Federal tax withheld, *Amount*
<SSWAGES>	Social security wages, *Amount*
<SSTAXWH>	Social security tax withheld, *Amount*
<MEDICAREWAGES>	Medicare wages and tips, *Amount*
<MEDICARETAXWH>	Medicare tax withheld, *Amount*
<SSTIPS>	Social security tips, *Amount*
<ALLOCATEDTIPS>	Allocated tips, *Amount*
<ADVANCEDEIC>	Advance EIC payment, *Amount*

Tag	Description
<DEPCAREBENEFIT>	Dependent care benefits, *Amount*
<NONQUALPLAN>	Non-qualified plan, *Amount*
<CODES>	Code aggregate: code and amount for Box 12 *(0 or more)*
<CODE>	Box 12 code, *A-2*
<CODEAMOUNT>	Box 12 entry dollar amount, *Amount*
</CODES>	
<OTHER>	Other aggregate. Description and amount for Box 14 *(0 or more)*
<OTHERDESC>	Box 14 entry description, *A-32*
<OTHERAMOUNT>	Box 14 entry dollar amount, *Amount*
</OTHER>	
<STATUTORY>	Statutory employee, *Boolean*
<RETIREMENTPLAN>	Retirement plan, *Boolean*
<THIRDPARTYSICKPAY>	Third party sick pay, *Boolean*
<STATEINFO>	State income aggregate *(0 or more)*, defined in 3.2.11
</STATEINFO>	
<LOCALINFO>	Local income aggregate *(0 or more)*, defined in 3.2.12
</LOCALINFO>	
<W2VERIFICATIONCODE>	Verification code, A-19 formatted as XXXX-XXXX-XXXX-XXXX ([A-Z0-9]{4}-){3}[A-Z0-9]{4} **Not expected for use as of 2019*
<ESPPQUALDIS>	ESPP Qualified Disposition, *Amount*
<ESPPNONQUALDIS>	ESPP Nonqualified Disposition, *Amount*
</TAXW2_V200>	

3.2.8 Form W-2C: Corrected Wage and Tax Statement

Data sent in the TAXW2C_V200 aggregate must exactly match the tax data reported on the W-2C form received by the account holder.

New for Tax Year 2020: This is a new OFX form.

<TAXW2C_V200>	W2 aggregate for tax years >= 2001
<TAXYEAR>	Tax year of this form, in format “YYYY”, N-4
<CNTRLNO>	Control number, *A-32*
<VOID>	Applies to W2, not W2C (can be ignored), *Boolean*
<EMPLOYER>	Employer info aggregate, defined in 3.2.9
</EMPLOYER>	
<EMPLOYEE>	Employee info aggregate, defined in 3.2.10
</EMPLOYEE>	
<CORRECTEDSSNORNAME>	Box E to verify if corrected SSN and/or name, *Boolean*
<PREVIOUSSSN>	Employee's previously reported SSN, *A-32*
<PREVIOUSNAME>	Employee's previously reported name
<FIRSTNAME>	Previous first name, *A-32*
<MIDDLENAME>	Previous middle name or initial, *A-32*
<LASTNAME>	Previous last name, *A-32*
<SUFFIX>	Previous suffix, *A-32*
</PREVIOUSNAME>	Social security tax withheld, *Amount*
<ORIGINALW2>	Previously reported Wage and Tax Statement; elements are defined in the table in Section 3.2.7.
</ORIGINALW2>	
<CORRECTEDW2>	Corrected Wage and Tax Statement; elements are defined in the table in Section 3.2.7.
</CORRECTEDW2>	
</TAXW2C_V200>	

3.2.9 <EMPLOYER>

Tag	*Description*
<EMPLOYER>	
<FEDIDNUMBER>	Employer federal ID number, *A-32*
<NAME1>	Employer name, line 1, *A-32*
<NAME2>	Employer name, line 2, *A-32*
<ADDR1>	Employer address, line 1, *A-32*
<ADDR2>	Employer address, line 2, *A-32*

Tag	Description
<ADDR3>	Employer address, line 3, *A-32*
<CITY>	Employer city, *A-32*
<STATE>	Employer state or province, *A-5*
<POSTALCODE>	Employer postal code, *A-11*
<COUNTRYSTRING>	Employer country; do not abbreviate, *A-32*
</EMPLOYER>	

3.2.10 <EMPLOYEE>

Tag	Description
<EMPLOYEE>	
<SSN>	Employee Social Security number, *A-32*
<FIRSTNAME>	Employee first name, *A-32*
<MIDDLENAME>	Employee middle name or initial, *A-32*
<LASTNAME>	Employee last name, *A-32*
<SUFFIX>	Employee suffix, *A-32*
<ADDR1>	Employee address, line 1, *A-32*
<ADDR2>	Employee address, line 2, *A-32*
<ADDR3>	Employee address, line 3, *A-32*
<CITY>	Employee city, *A-32*
<STATE>	Employee state or province, *A-5*
<POSTALCODE>	Employee postal code, *A-11*
<COUNTRYSTRING>	Employee country; do not abbreviate, *A-32*
</EMPLOYEE>	

3.2.11 <STATEINFO>

Use this repeatable aggregate to declare any employee state income. Use one aggregate for each state.

Tag	Description
<STATEINFO>	
<STATECODE>	State code, *A-2*
<EMPLOYERSTID>	Employer state ID, *A-32*
<STATEWAGES>	State wages, tips, etc., *Amount*
<STATETAXWH>	State income tax withheld, *Amount*
</STATEINFO>	

3.2.12 <LOCALINFO>

Tag	***Description***
<LOCALINFO>	
<LOCALITY>	Locality name, *A-32*
<LOCALWAGES>	Local wages, tips, etc., *Amount*
<LOCALTAXWH>	Local tax withheld, *Amount*
<LOCALITYSTATE>	Two character state associated with this locality, *A-2*
</LOCALINFO>	

3.2.13 W2 Status Codes

Use of status codes is explained in this document in section 1.6. Further detail is available in OFX 2.2.

The status codes listed here are specific to OFX Tax for W2 forms included in this specification.

Code	***Meaning***
0	Success *(INFO)*
2000	General error *(ERROR)*
2001	Invalid account *(ERROR)*
2002	General account error *(ERROR)*
2003	Account not found *(ERROR)*
2004	Account closed *(ERROR)*
2005	Account not authorized *(ERROR)*
14600	W2 forms not yet available for tax year *(ERROR)*
14601	W2 forms not available for user ID *(ERROR)*
14602	W2 form data exceeds import capacity (ERROR)
15000	Must change user password *(INFO)*
15500	Unsuccessful <SONRQ> *(ERROR)*
15501	Customer account already in use *(ERROR)*
15502	User password lockout *(ERROR)*

3.3 Examples

3.3.1 W2 Request


```
<?xml version="1.0"? encoding="UTF-8">
<?OFX OFXHEADER="200" VERSION="220" SECURITY="NONE" OLDFILEUID="NONE"
NEWFILEUID="NONE"?>
<OFX>
	<SIGNONMSGSRQV1>
		<SONRQ>
			<DTCLIENT>20190130153909</DTCLIENT>
			<USERID>123456789</USERID>
			<USERPASS>money</USERPASS>
			<LANGUAGE>ENG</LANGUAGE>
			<APPID>TTMac</APPID>
			<APPVER>2019</APPVER>
		</SONRQ>
	</SIGNONMSGSRQV1>

	<TAXW2MSGSRQV1>
		<TAXW2TRNRQ>
		<TRNUID>12345</TRNUID>
			<TAXW2RQ>
				<SSN>123456789</SSN>
				<TAXYEAR>2019</TAXYEAR>
			</TAXW2RQ>
		</TAXW2TRNRQ>
	</TAXW2MSGSRQV1>
</OFX>
```

3.3.2 W2 Response


```
<?xml version="1.0"? encoding="UTF-8">
<?OFX OFXHEADER="200" VERSION="220" SECURITY="NONE" OLDFILEUID="NONE"
NEWFILEUID="NONE"?>

<OFX>
	<SIGNONMSGSRSV1>
		<SONRS>
			<STATUS>
				<CODE>0</CODE>
				<SEVERITY>INFO</SEVERITY>
			</STATUS>
			<DTSERVER>20190130153910</DTSERVER>
			<LANGUAGE>ENG</LANGUAGE>
		</SONRS>
	</SIGNONMSGSRSV1>

	<TAXW2MSGSRSV1>
		<TAXW2TRNRS>
			<TRNUID>12345</TRNUID>
			<STATUS>
				<CODE>0</CODE>
				<SEVERITY>INFO</SEVERITY>
			</STATUS>
			<TAXW2RS>
				<SSN>123456789</SSN>
				<TAXW2_V200>
					<TAXYEAR>2019</TAXYEAR>
					<EMPLOYER>
						<FEDIDNUMBER>12-2345678</FEDIDNUMBER>
						<NAME1>Joe Employer</NAME1>
						<ADDR1>1234 Joe Way</ADDR1>
						<CITY>Motor</CITY>
						<STATE>MI</STATE>
						<POSTALCODE>54321</POSTALCODE>
					</EMPLOYER>
					<EMPLOYEE>
						<SSN>123456789</SSN>
						<FIRSTNAME>Bill></FIRSTNAME>
						<LASTNAME>Employee</LASTNAME>
```

```
                    <ADDR1>122 Maple Street</ADDR1>
                    <CITY>Motor</CITY>
                    <STATE>MI</STATE>
                    <POSTALCODE>54322</POSTALCODE>
                </EMPLOYEE>
                <WAGES>50000</WAGES>
                <FEDTAXWH>25000</FEDTAXWH>
                <SSWAGES>55000</SSWAGES>
            </TAXW2_V200>
        </TAXW2RS>
    </TAXW2TRNRS>
</TAXW2MSGSRSV1>
</OFX>
```

Chapter 4 1098

4.1 1098 Message Set Profile Information

If 1098 tax form download is supported, the following aggregate must be included in the profile <MSGSETLIST> response.

Tag	Description
<TAX1098MSGSET>	1098 message set profile information aggregate
<TAX1098MSGSETV1>	Opening tag for the message set profile information
<MSGSETCORE>	Common message set information, defined in the OFX specification, Chapter 7, "FI Profile"
</MSGSETCORE>	
<TAX1098DNLD>	Y if server supports 1098 tax form download, *Boolean*
<TAXYEARSUPPORTED>	Years supported for 1098 download for this server *(1 or more)*. If more than one year is supported, a <TAXYEARSUPPORTED> element is sent for each year, in format "YYYY", *N-4*
</TAX1098MSGSETV1>	
</TAX1098MSGSET>	

4.2 1098 Download

A client can request to download all available 1098 forms from an FI using the SSN of the borrower.

4.2.1 1098 Message Set Request <TAX1098MSGSRQV1>

Tag	Description
<TAX1098MSGSRQV1>	1098 message set request
<TAX1098TRNRQ>	1098 request transaction aggregate, defined in 4.2.3
</TAX1098TRNRQ>	
</TAX1098MSGSRQV1>	

4.2.2 1098 Message Set Response <TAX1098MSGSRSV1>

Tag	Description
<TAX1098MSGSRSV1>	1098 message set response

Tag	Description
<TAX1098TRNRS>	1098 response transaction aggregate, defined in 4.2.4
</TAX1098TRNRS>	
</TAX1098MSGSRSV1>	

4.2.3 1098 Transaction Request <TAX1098TRNRQ>

Tag	Description
<TAX1098TRNRQ>	1098 transaction request
<TRNUID>	Client assigned transaction ID, *trnuid (A-36)*
<CLTCOOKIE>	Not used in 1098 messages, but part of the overall OFX specification, included here for reference, *A-32*
<TAN>	Not used in 1098 messages, but part of the overall OFX specification, included here for completeness, *A-80*
<TAX1098RQ>	1098 request aggregate, defined in 4.2.5
</TAX1098RQ>	
</TAX1098TRNRQ>	

4.2.4 1098 Transaction Response <TAX1098TRNRS>

Tag	Description
<TAX1098TRNRS>	1098 transaction response
<TRNUID>	Echoed transaction ID, *trnuid (A-36)*
<STATUS>	Status aggregate, for details see OFX spec, section 3.1.4
<CODE>	Error code, *N-6*
<SEVERITY>	Severity of the error: INFO, WARN or ERROR
<MESSAGE>	A textual explanation from the FI, *A-255*
</STATUS>	
<CLTCOOKIE>	Not used in 1098 messages, but part of the overall OFX specification, included here for reference, *A-32*
<TAX1098RS>	1098 response aggregate, defined in 4.2.6
</TAX1098RS>	
</TAX1098TRNRS>	

4.2.5 1098 Request <TAX1098RQ>

This requests all 1098 tax forms from the server. The client requests the tax year of the forms using the <TAXYEAR> element. If this element is not provided, the server shall return tax forms for the current tax year.

New for Tax Year 2019: Optional element <INCLUDEPDFATTACHMENTS> has been added to allow a client to indicate whether a PDF document will be allowed in the response.

Tag	*Description*
<TAX1098RQ>	1098 request
<ACCTNUM>	Account number of borrower, if different from SSN, *A-32*
<SSN>	Borrower's social security number, *A-32*
<TAXYEAR>	The tax year of the requested forms (0 or more), in format "YYYY", *N-4*
<INCLUDEPDFATTACHMENTS>	Indicates whether client is able to consume PDF documents in the 1098 response, *Boolean*
</TAX1098RQ>	

4.2.6 1098 Response <TAX1098RS>

A 1098 download response can include 1098 tax forms for any tax year. These are represented by the <TAX1098_Vy> wildcard entry below. Tax forms for different years may be sent together.

New for Tax Year 2019: New aggregate TAXPDF_V100 is available in the 1098 response to store attachments intended for filing with the recipient's tax return.

Tag	***Description***
<TAX1098RS>	1098 response
<ACCTNUM>	Account number of borrower, if different from SSN, *A-32*
<SSN>	Borrower's social security number, *A-32*
<TAXPDF_Vy>	PDF document(s) attached for filing with recipient's tax return. The y represents the version of that form. See 2.2.18 *(0 or more)*
</TAXPDF_Vy>	
<TAX1098x_Vy>	1098 data aggregates. The x represents the various types of 1098 forms that may be returned and the y represents the version of that form *(1 or more)*
</TAX1098x_Vy>	
</TAX1098RS>	

4.2.7 Form 1098: Mortgage Interest Statement

New for Tax Year 2019: New optional element <DATEACQ> was added after <NUMMORTGAGEDPROP>.

Tag	*Description*
<TAX1098_V100>	1098 aggregate
<SRVRTID>	ID assigned by the host server to the form, *ServerIdType*
<TAXYEAR>	Tax year of this form, in format "YYYY", *N-4*
<MORTGAGEINTEREST>	Mortgage interest received from borrower(s), *Amount*
<OUTSTANDINGPRINCIPAL>	Outstanding principal loan value, *Amount*
<ORIGINATIONDATE>	Date of loan origination, *Date*
<POINTS>	Points paid on purchase of principal residence, *Amount*
<OVERPAIDREFUND>	Refund of overpaid interest, *Amount*
<MORTGAGEINSPREM>	Mortgage insurance premium, *Amount*
<PROPERTYTAX>	Property taxes, *Amount*
<OTHERLOANINFO>	Additional details provided by lender, *A-32*
<PROPADDRSAMEASBORROWER>	Address of property securing mortgage is the same as borrower's address, *Boolean*
<PROPADDRESS>	Property address aggregate, defined in 4.2.14
</PROPADDRESS>	
<PROPDESCRIPTION>	Address or description of property securing mortgage, *A-255*
<LENDERADDR>	Lender address aggregate, defined in 4.2.10
</LENDERADDR>	
<LENDERID>	Lender's Federal Identification Number, *A-32*
<BORROWERADDR>	Borrower address aggregate, defined in 4.2.12
</BORROWERADDR>	
<BORROWERID>	Borrower's Social Security number, *A-32*
<ACCOUNTNUMBER>	Account number, *A-32*
<NUMMORTGAGEDPROP>	Total number of properties secured by this mortgage, if more than one property, *N-4*
<DATEACQ>	Mortgage acquisition date, *Date*
</TAX1098_V100>	

4.2.8 Form 1098E: Student Loan Interest Statement

Tag	*Description*
<TAX1098E_V100>	1098-E aggregate
<SRVRTID>	ID assigned by the host server to the form, *ServerIdType*
<TAXYEAR>	Tax year of this form, in format "YYYY", *N-4*
<LENDERADDR>	Lender address aggregate, defined in 4.2.10
</LENDERADDR>	
<LENDERID>	Lender's Federal Identification Number, *A-32*
<BORROWERID>	Borrower's Social Security number, *A-32*
<BORROWERADDR>	Borrower address aggregate, defined in 4.2.12
</BORROWERADDR>	
<STUDENTLOANINTEREST>	Student loan interest received by the lender, *Amount*
<LOANPRIORSEP2004ANDNOLOF>	Loan made prior to 9/1/2004 and no LOF in box 1, *Boolean*
<ACCOUNTNUMBER>	Account number, *A-32*
</TAX1098E_V100>	

4.2.9 Form 1098T: Tuition Statement

Tag	***Description***
<TAX1098T_V100>	1098-E aggregate
<SRVRTID>	ID assigned by the host server to the form, *ServerIdType*
<TAXYEAR>	Tax year of this form, in format “YYYY”, *N-4*
<FILERID>	Filer’s Federal Identification Number, A-32
<STUDENTSOCSECNO>	Student’s Social Security number, *A-32*
<ACCOUNTNUMBER>	Account number, *A-32*
<FILERADDR>	Filer address aggregate, defined in 4.2.11
</FILERADDR>	
<STUDENTADDR>	Student’s address aggregate, defined in 4.2.13
</STUDENTADDR>	
<QUALIFIEDTUITION>	Payment received for qualified tuition and expenses, *Amount*
<BILLEDEXPENSE>	Amount billed for tuition and expenses, *Amount*
<CHANGEMETHOD>	Change of reporting method, *Boolean *Not expected for use as of 2019*
<ADJPRIORYEAR>	Adjustments for prior year, *Amount*
<SCHOLARSHIPS>	Scholarships or grants, *Amount*
<ADJSCHOLARSHIPS>	Adjustments to scholarships or grants, *Amount*
<INCLUDEJANMARCH>	Includes amounts January and March, *Boolean*
<HALFTIME>	At least half-time student, *Boolean*
<GRADUATE>	Graduate student, *Boolean*
<INSURREIMB>	Insurance reimbursement/refund, *Amount*
</TAX1098T_V100>	

4.2.10 Lender Address <LENDERADDR>

Tag	Description
<LENDERADDR>	Lender address aggregate
<LENDERNAME>	Name of lender, *A-32*
<ADDR1>	Lender address, line 1, *A-32*
<ADDR2>	Lender address, line 2, *A-32*
<ADDR3>	Lender address, line 3, *A-32*
<CITY>	Lender address, city, *A-32*
<STATE>	Lender address, state, *A-5*
<POSTALCODE>	Lender address, postal code, *A-11*
</LENDERADDR>	

4.2.11 Filer Address <FILERADDR>

Tag	Description
<FILERADDR>	Filer address aggregate
<FILERNAME>	Name of filer, *A-32*
<ADDR1>	Filer address, line 1, *A-32*
<ADDR2>	Filer address, line 2, required if ADDR3 is specified, *A-32*
<ADDR3>	Filer address, line 3, *A-32*
<CITY>	Filer address, city, *A-32*
<STATE>	Filer address, state, *A-5*
<POSTALCODE>	Filer address, postal code, *A-11*
<PHONE>	Filer telephone number, *A-32*
<COUNTRYSTRING>	File address, country, *A-32*
</FILERADDR>	

4.2.12 Borrower Address <BORROWERADDR>

Tag	Description
<BORROWERADDR>	Borrower address aggregate
<BORROWERNAME>	Name of borrower, *A-32*
<ADDR1>	Borrower address, line 1, *A-32*
<ADDR2>	Borrower address, line 2, *A-32*
<ADDR3>	Borrower address, line 3, *A-32*
<CITY>	Borrower address, city, *A-32*
<STATE>	Borrower address, state, *A-5*
<POSTALCODE>	Borrower address, postal code, *A-11*
</BORROWERADDR>	

4.2.13 Student Address <STUDENTADDR>

Tag	Description
<STUDENTADDR>	Student address aggregate
<STUDENTNAME>	Name of student, *A-32*
<ADDR1>	Student address, line 1, *A-32*
<ADDR2>	Student address, line 2, required if ADDR3 is specified, *A-32*
<ADDR3>	Student address, line 3, *A-32*
<CITY>	Student address, city, *A-32*
<STATE>	Student address, state, *A-5*
<POSTALCODE>	Student address, postal code, *A-11*
<COUNTRYSTRING>	Student address, country, *A-32*
</STUDENTADDR>	

4.2.14 Property Address <PROPADDRESS>

Tag	Description
<PROPADDRESS>	Property address aggregate
<ADDR1>	Property address, line 1, *A-32*
<ADDR2>	Property address, line 2, required if ADDR3 is specified, *A-32*
<ADDR3>	Property address, line 3, *A-32*
<CITY>	Property address, city, *A-32*
<STATE>	Property address, state, *A-5*
<POSTALCODE>	Property address, postal code, *A-11*
</PROPADDRESS>	

4.2.15 1098 Status Codes

Use of status codes is explained in this document in section 1.6. Further detail is available in OFX 2.2.

The status codes listed here are specific to OFX Tax for 1098 forms included in this specification.

Code	Meaning
0	Success *(INFO)*
2000	General error *(ERROR)*
2001	Invalid account *(ERROR)*
2002	General account error *(ERROR)*
2003	Account not found *(ERROR)*
2004	Account closed *(ERROR)*
2005	Account not authorized *(ERROR)*
14700	1098 forms not yet available for tax year *(ERROR)*
14701	1098 forms not available for user ID *(ERROR)*
14702	1098 form data exceeds import capacity (ERROR)
15000	Must change user password *(INFO)*
15500	Unsuccessful <SONRQ> *(ERROR)*
15501	Customer account already in use *(ERROR)*
15502	User password lockout *(ERROR)*

4.3 Examples

4.3.1 1098 Request

```
<?xml version="1.0" encoding="UTF-8">
<?OFX  OFXHEADER="200" VERSION="220" SECURITY="NONE" OLDFILEUID="NONE"
NEWFILEUID="NONE"?>

<OFX>
	<SIGNONMSGSRQV1>
		<SONRQ>
			<DTCLIENT>20190127</DTCLIENT>
			<USERID>123456789</USERID>
			<USERPASS>money</USERPASS>
			<LANGUAGE>ENG</LANGUAGE>
			<APPID>TTWeb</APPID>
			<APPVER>2019</APPVER>
		</SONRQ>
	</SIGNONMSGSRQV1>
	<TAX1098MSGSRQV1>
		<TAX1098TRNRQ>
			<TRNUID>12345</TRNUID>
			<TAX1098RQ>
				<SSN>123456789</SSN>
				<TAXYEAR>2019</TAXYEAR>
			</TAX1098RQ>
		</TAX1098TRNRQ>
	</TAX1098MSGSRQV1>
</OFX>
```

4.3.2 1098 Response


```
<?xml version="1.0" encoding="UTF-8">
<?OFX  OFXHEADER="200" VERSION="220" SECURITY="NONE" OLDFILEUID="NONE"
NEWFILEUID="NONE"?>

<OFX>
    <SIGNONMSGSRSV1>
        <SONRS>
            <STATUS>
                <CODE>0</CODE>
                <SEVERITY>INFO</SEVERITY>
            </STATUS>
            <DTSERVER>20190127</DTSERVER>
            <LANGUAGE>ENG</LANGUAGE>
        </SONRS>
    </SIGNONMSGSRSV1>
    <TAX1098MSGSRSV1>
        <TAX1098TRNRS>
            <TRNUID>12345</TRNUID>
            <STATUS>
                <CODE>0</CODE>
                <SEVERITY>INFO</SEVERITY>
            </STATUS>
            <TAX1098RS>
                <ACCTNUM>12345</ACCTNUM>
                <SSN>123456789</SSN>
                <TAX1098_V100>
                   <SRVRTID>34253234</SRVRTID>
                   <TAXYEAR>2019</TAXYEAR>
                   <MORTGAGEINTEREST>12500.00</MORTGAGEINTEREST>
                   <POINTS>1.5</POINTS>
                   <LENDERADDR>
                        <LENDERNAME>First Mortgage USA</LENDERNAME>
                        <ADDR1>123 Loans Way.</ADDR1>
                        <CITY>Philadelphia</CITY>
                        <STATE>PA</STATE>
                        <POSTALCODE>26433</POSTALCODE>
                   </LENDERADDR>
                   <LENDERID>2331243</LENDERID>
                   <BORROWERADDR>
                        <BORROWERNAME>Mr Home Buyer</BORROWERNAME>
                        <ADDR1>464 My House Way</ADDR1>
                        <CITY>Mountain View</CITY>
                        <STATE>CA</STATE>
                        <POSTALCODE>96433</POSTALCODE>
                   </BORROWERADDR>
                   <BORROWERID>123459999</BORROWERID>
                </TAX1098_V100>
```

```
                <TAX1098E_V100>
                    <SRVRTID>34253234</SRVRTID>
                    <TAXYEAR>2019</TAXYEAR>
                    <LENDERADDR>
                    <LENDERNAME>First Student</LENDERNAME>
                        <ADDR1>123 Loans Way.</ADDR1>
                        <CITY>Philadelphia</CITY>
                        <STATE>PA</STATE>
                        <POSTALCODE>26433</POSTALCODE>
                    </LENDERADDR>
                    <LENDERID>11-1234567</LENDERID>
                    <BORROWERID>123459999</BORROWERID>
                    <BORROWERADDR>
                        <BORROWERNAME>John Student</BORROWERNAME>
                        <ADDR1>464 IMINDEBT St</ADDR1>
                        <CITY>Mountain View</CITY>
                        <STATE>CA</STATE>
                        <POSTALCODE>96433</POSTALCODE>
                    </BORROWERADDR>
                    <STUDENTLOANINTEREST>1200.00</STUDENTLOANINTEREST>
                </TAX1098E_V100>

                <TAX1098T_V100>
                    <SRVRTID>34253234</SRVRTID>
                    <TAXYEAR>2019</TAXYEAR>
                    <FILERID>11-1234567</FILERID>
                    <STUDENTSOCSECNO>123459999</STUDENTSOCSECNO>
                    <ACCOUNTNUMBER>12345DOE</ACCOUNTNUMBER>
                    <FILERADDR>
                        <FILERNAME>SUNY  Oswego</FILERNAME>
                        <ADDR1>123 Loans Way.</ADDR1>
                        <CITY>Oswego</CITY>
                        <STATE>NY</STATE>
                        <POSTALCODE>13126</POSTALCODE>
                    </FILERADDR>
                    <STUDENTADDR>
                        <STUDENTNAME>John S  Doe</STUDENTNAME>
                        <ADDR1>464 IMINDEBT St</ADDR1>
                        <CITY>Mountain View</CITY>
                        <STATE>CA</STATE>
                        <POSTALCODE>96433</POSTALCODE>
                    </STUDENTADDR>
                     <QUALIFIEDTUITION>12000.00</QUALIFIEDTUITION>
                    <HALFTIME>Y</HALFTIME>
                </TAX1098T_V100>
            </TAX1098RS>
        </TAX1098TRNRS>
    </TAX1098MSGSRSV1>
</OFX
```