

## **IRM PROCEDURAL UPDATE**

**DATE: 03/16/2026**

**NUMBER: sbse-05-0326-0331**

**SUBJECT: Reducing Unnecessary ACS Transfers**

**AFFECTED IRM(s)/SUBSECTION(s): 5.19.1**

**CHANGE(s):**

**IRM 5.19.1.2, Balance Due Overview - Added new paragraph (13) to align with zero paper initiative and IGM SBSE-05-0126-0020.**

(1) Assisting taxpayers in resolving their balance due account(s) is the responsibility of all contact employees, whether speaking with a taxpayer or answering correspondence.

**Note:** The Internal Revenue Code provides taxpayers specific rights. The Taxpayer Bill of Rights (TBOR) groups these rights into ten (10) fundamental rights, which provide the nation's taxpayers with a better understanding of their rights and helps reinforce the fairness of the tax system. In 2015, Congress charged the Commissioner with ensuring IRS employees are familiar with and act in accord with the taxpayer rights as afforded by the Code. IRS employees must be informed about taxpayer rights and be conscientious in the performance of their duties to honor, respect and effectively communicate those rights which may aid in reducing taxpayer burden. For additional information, see IRM 1.2.1.2.36, Policy Statement 1-236, Fairness and Integrity in Enforcement Selection, IRM 5.19.1.3.2.3, Taxpayer Advocate Service (TAS), Pub 1, Your Rights As A Taxpayer, IRC 7803(a)(3), or the TBOR at IRS.gov – Taxpayer Bill of Rights.

(2) A balance due account occurs when the taxpayer has an outstanding liability for taxes, penalties and/or interest.

(3) Balance due accounts are automatically monitored through computer analysis and placed in a specific status based on age and/or activities.

(4) As a result of computer analysis, several notices are generated to the taxpayer informing them of the balance due outstanding liability.

(5) When a taxpayer balance due inquiry is received, it is necessary to access the account. Review the account history to help the taxpayer resolve their liability.

**Exception:** ACS employees are not required to access an account if it meets one of the conditions for a pre-disclosure transfer described in Exhibit 5.19.1-3, ACS Call Flow.

**Reminder:** It is important you are aware of the Master File (MF) and Collection Status Codes to determine whether you should work the account; see IRM 5.19.1.3, Referrals or Redirect.

(6) For Automated Collection System (ACS) Incoming Calls, see the Electronic Automated Collection System Guide (e-ACSG) on the Servicewide Electronic Research Program (SERP) under the IRM Supplements tab for procedures and telephone techniques to utilize in addressing all compliance issues and controlling the conversation.

(7) For Automated Collection System Support (ACSS) working correspondence, see the ACS Support e-Guide on SERP under the IRM Supplements tab for procedures in addressing all compliance issues.

(8) For Compliance Services Collection Operations (CSCO) working correspondence, see the CSCO e-Guide on SERP under the IRM Supplements tab for procedures in addressing all compliance issues.

(9) Written requests received in CSCO and ACSS Operations must be controlled within 21 days from the IRS received date in order for an interim letter to be issued timely. If a case is received from another site/operation without a control, the case must be controlled within 5 days of CSCO received date to be considered timely. GII exception prints will be considered "from another site". When a final response cannot be initiated within 30 days, an interim response will be initiated by the 30th calendar day from the IRS received date. Sites using Accounts Management System (AMS) for controlling and monitoring inventory follow AMS guidelines for case control and acknowledgment of taxpayer correspondence. If correspondence is received from a previous area after the 30 days expires and no interim letter was issued, you must send an interim letter within five business days of receipt in your area. Subsequent interims may be required if you are unable to respond as promised, see IRM 21.3.3.4.2.2, Interim Responses. Follow all other Integrated Data Retrieval System (IDRS) control procedures in IRM 21.5.1.4.2.2, Integrated Data Retrieval System (IDRS) — Control Procedures.

**Exception:** CSCO ONLY: For peak processing periods, the target time frame for working cases to closure and sending a final response, if required is extended to 45 days. An interim response is still required by the 30th day. (Peak processing time frames can be found in the CSCO Operating Guidelines.)

(10) All "physical" work (including IAs) closed by individual employees, must be marked for disposal when work is completed.

**Exception:** IA requests (except Direct Debit Installment Agreement (DDIA)) submitted on Form 9465, Installment Agreement Request, or other work processed in bulk through special applications, such as the Generalized IDRS Interface (GII), may be secured together in batches. Batches may be marked "Destroy" with a cover sheet.

**Exception:** Electronic documents are not considered "physical". Electronic documents include GII exception printouts.

(11) Throughout the IRM, all deadline dates, target dates or parameters are counted by calendar days, not business days. Start counting with the first day you notify the taxpayer (by telephone or letter), or the first day of actions taken (i.e., IDRS, AMS, etc...), or the first day of entering follow-up items on ACS.

**Example:** If the calculated call-back date falls on a Saturday, Sunday or Holiday, the taxpayers call-back date will be the next business day. Remember to add an additional 4 days to your follow-up on ACS.

**Example:** Other follow-up time added to your deadline date are additional 15 days follow-up date for decedent cases and additional 30 days follow-up date for "generally" all others.

**Example:** When providing the taxpayer a deadline date, calculate the time frame leading up to the deadline by starting with the current day. The total follow-up time could include a grace period of up to 5 days.

**Example:** When sending a letter requesting additional information from the taxpayer, allow up to 30 days for the taxpayer to respond and 15 days for mail delivery, for a total of 45 days.

(12) An Automated Bot is a computer program, also known as a digital or virtual assistant. It can interpret and process user requests and give prompt, relevant answers, and can interact through voice, text, or user-driven guided menu picks. In December 2021, the IRS launched an Automated Chatbot on the IRS.gov "Payments" and "Additional Information on Payment Plans" web pages. An Automated Voice Bot was launched on several ACS and balance due toll free lines. These Automated Bots are offered in English and Spanish. They provide self-help options for taxpayers to resolve common collection issues including: How to make One-Time Payments, Answers to Frequently Asked Questions and Notice Clarification. Although most taxpayer interactions with the Bots are unauthenticated, authenticated Voice Bot options for qualified taxpayers to set up certain payment plans via self-service were deployed in June 2022 and additional self-service options are planned for deployment in the future.

**Note:** Taxpayers who request to speak/chat with a live assistor will be placed in queue for English or Spanish ACS telephone or live text chat assistance. ACS assistors should continue to follow normal procedures throughout IRM 5.19.1, Balance Due, and IRM 5.19.5.11, ACS Text Chat and ACS Chatbot Overview, for telephone calls and text chats escalated from the Bot.

(13) When requesting information, employees must offer and encourage taxpayers and their representatives to use available digital communication tools, including the Enterprise e-Fax system (EEFax) and Document Upload Tool (DUT), to submit necessary information or documents, prioritizing the taxpayers preferred digital communication method. Taxpayers

are not required to use digital tools, however these digital options must be offered and declined before paper correspondence is used. Postal mail should be offered only when the taxpayer cannot or chooses not to use available digital communication methods.

(14) The Document Upload Tool (DUT) is an application on IRS.gov where taxpayers can upload documentation they are requested or required to provide; by using a one-time use only Unique Access Code (10-digit alphanumeric code provided by an IRS employee). The DUT provides employees with an option to receive necessary documentation from taxpayers in real time while on the phone. It also provides taxpayers with an alternative to provide necessary documentation securely to the requesting employee. Wherever EEfax is referenced as an acceptable means of securing documents throughout IRM 5.19.1 the DUT will also be acceptable, when available.

(15) If taxpayers have the necessary documents **readily** available while on the telephone, inform them they may submit the documents to you using the DUT by following the steps below:

- Generate a Unique Access Code
- Provide the taxpayer the Unique Access Code and URL to the DUT site,

**Note:** *ONLY* documents with the following file extensions can be uploaded; **.pdf**, **.jpg** and **.png**. Multiple files can be uploaded, up to a maximum size of **15 mb** per file/document.

- Advise the taxpayer they should read and follow the screen prompts that will be displayed.
- Files may be retrieved as soon as they are uploaded by the taxpayer. Files received via the DUT will be labeled with the date and time much like correspondence received via fax.

**Caution:** If the documents are not readily available, taxpayers **should not** complete forms or gather documents while on the phone.

(16) Beginning in 2023, some taxpayers will receive a link to upload documents via DUT on certain outgoing correspondence. CSCO and ACSS will process these uploads as incoming receipts.

**IRM 5.19.1.3.4, For All ACS Employees - Revised paragraph (4) to require employees to address taxpayer inquiries to the best of their ability, including refund inquiries.**

(1) **NMF:** For calls on an NMF account, advise the taxpayer they must call 833-972-8965.

(2) **Spanish-speaking Taxpayers:** When the taxpayer requests a Spanish-speaking employee, transfer the call as follows:

Account Type ...	UCCE Extension ...
IMF	1071
BMF	1076

**Exception:** Special Compliance Personnel (SCP) employees who do not speak Spanish but receive calls from Spanish speaking taxpayers calling about SCP accounts before 4 p.m. Central Time should transfer the call to UCCE Extension 1139. See IRM 5.19.1.3.4.3.7, Special Compliance Personnel (SCP) Calls. Staff receiving these calls **after** 4 p.m. Central **must** offer the OPI service according to paragraph (4) instructions in IRM 5.19.1.3.4.1, Multilingual Services, and should **not** transfer calls to ACS Spanish IMF, ACS Spanish Or SCP Spanish applications.

(3) For **Multilingual** calls, refer to IRM 5.19.1.3.4.1, Multilingual Services.

(4) Attempt to assist taxpayers with their inquiry to the best of your ability, including refund inquiries. For tax law inquiries that are outside the scope of your knowledge and training, refer to IRM 5.19.1.3.4.2, Tax Law Inquiry, to determine the correct transfer number for when transferring the taxpayer's call.

(5) For **Non Tax Law Inquiries**, refer to IRM 5.19.1.3.4.3, Non Tax Law Inquiry.

**IRM 5.19.1.3.4.3, Non Tax Law Inquiry - Revised paragraph (1) to require employees to address taxpayer inquiries to the best of their ability, including refund inquiries.**

(1) ACS employees should transfer non tax law related inquiries using the IRM references below **only** after attempting to address all taxpayer inquiries to the best of their ability within the scope of their knowledge and training, including refund inquiries.

(2) For **Account Issues**, refer to IRM 5.19.1.3.4.3.1, Account Issues.

(3) For **Refund Inquiries**, refer to IRM 5.19.1.3.4.3.2, Refund Inquiries.

(4) For **Exam Issues**, refer to IRM 5.19.1.3.4.3.3, Exam Issues.

(5) For **AUR Issues**, refer to IRM 5.19.1.3.4.3.4, AUR Issues.

(6) For **ACS FERDI Issues**, refer to IRM 5.19.1.3.4.3.5, ACS FERDI Issues.

(7) For **BMF Taxpayers**, refer to IRM 5.19.1.3.4.3.6, BMF Taxpayer.

(8) For **Special Compliance Personnel (SCP) Calls**, refer to IRM 5.19.1.3.4.3.7, Special Compliance Personnel (SCP) Calls.

(9) For **International Inquiries**, refer to IRM 5.19.19.2.2.1, General Information.

**IRM 5.19.1.5.2.1.4, Insolvency Request for ACS - Deleted subsection no longer applicable.**

**IRM 5.19.1.5.12, Taxpayers Taken Hostage in Terrorist Action (HSTG) - Added new bullet under paragraph (5) with new IRM reference for ST 22 cases. Added new paragraph (6) with information about bi-annual reviews performed on hostage program work.**

(1) The U.S. Department of State (DOS) and Federal Bureau of Investigation (FBI) provide IRS with a list of persons who have been declared as hostages, or as wrongful detainees. They will provide the name, SSN, capture date and/or release date 30 days after the hostage incident or wrongful detainee declaration. Twice a year, they will provide a summary list of all names to ensure IRS has all of the needed names.

(2) The DOS and FBI lists are sent to the IRS by secured email and routed to Kansas City CSCO, who will analyze and research the taxpayer's account to determine if there are any open collection (Bal Due or Del Ret) issues.

(3) Taxpayers on the lists who are declared as a hostage or wrongful detainee will be designated as a hostage for IRS collection purposes and will have the hostage indicator ("**HSTG**") placed on their account.

**Note:** The hostage literal ("**HSTG**") displays on CC ENMOD, CC SUMRY, CC TXMODA or CC TDINQ. This causes an entity freeze preventing issuance of TDA, TDI, and enforcement-related notices. It will also prevent a TC 150, TC 290 or TC 300 from posting to the account.

(4) Use the table below to notify KC CSCO if you receive a communication regarding a taxpayer with:

- A "**HSTG**" literal,
- A TC 971 AC 199 with "**HSTGPND**" in the MISC field, or
- An indication that a taxpayer is currently or was previously held as a hostage or wrongful detainee but there is no "**HSTG**" literal or a TC 971 AC 199.

If...	Then...
Correspondence,	Use Form 4442 to route the correspondence to Kansas City CSCO: # [REDACTED]

	██████████ ██████████████████████ #
Call or face to face contact,	Advise to call the Hostage Program phone line 800-908-0368

(5) The following subsections provide guidance to Kansas City CSCO employees only who process hostage program work:

- Hostage - See IRM 5.19.1.5.12.1, CSCO Hostage Guidance
- Wrongful Detainee - See IRM 5.19.1.5.12.2, CSCO Wrongful Detainee Guidance
- ST 22 Hostage Guidance - See IRM 5.19.1.5.12.3, ST 22 Hostage Program Referrals

(6) Headquarters Collection Policy will review accounts with hostage indicators twice each year. They will compare these accounts to the hostage and wrongful detainee lists received from the Department of State and the FBI. This review ensures the indicators are applied correctly, the IRS accounts match the partner agency lists, and any indicators added in error are removed.

**IRM 5.19.1.5.12.1, CSCO Hostage Guidance - Added new paragraph (6) with guidance for accounts with a remaining balance after penalty abatement.**

(1) This subsection provides guidance to Kansas City CSCO employees only who process hostage program work.

(2) When working a case, you are required to document actions taken on AMS including the capture date and release date.

**Example:** When the indicator is placed on the account, input on AMS "Hostage Program-Indicator on IDRS- Capture date MM/DD/YYYY" (Use the capture date from the hostage-wrongful detainee list). When it is removed from the account, input on AMS "Hostage Program- Indicator removed from IDRS- Release date MM/DD/YYYY". See IRM 5.19.1.2.4, Documenting Account Actions.

(3) When a taxpayer is declared as a hostage, KC CSCO will CC MFREQ/CC ENMOD the account and use CC ENREQ to update the Killed in Terrorist Action ("KITA") Indicator field with an indicator of **2**.

(4) When a taxpayer is released, CSCO will use CC ENREQ to update the "KITA" indicator field with a **9** to remove the "HSTG" indicator. If there is a collection issue on the account, take the following actions:

- Input a TC 470 with no closing code, and
- Input a TC 971 AC 199 with the hostage release date and "HSTGPND" in the MISC field.

**Note:** The case will be controlled and suspended for 180 days. After the time has expired, the TC 470 will be reversed with a TC 471 to return the account to normal processing.

(5) After the suspension period, abate all penalties from the date the captivity started through the end of the suspension period. See IRM 20.1.1.3.2.2.1, Death, Serious Illness, or Unavoidable Absence.

(6) After the abatement is applied, if a balance remains on the account, issue Letter 34C to inform the taxpayer of the remaining amount due. Input a STAUP to suspend collection activity for 45 days to ensure the taxpayer has time to receive the notice before collection resumes.

(7) If information is received from the taxpayer, their authorized representative, or a family member stating the taxpayer is a hostage and the "HSTG" indicator is not on the account, refer the taxpayer or their family to the FBI with their hostage information. The FBI will verify the name and contact IRS. Use the table below to address hostage cases:

If...	Then...
Telephone call or correspondence and the taxpayer's account has an open collection issue,	<ol style="list-style-type: none"> <li>1. Input the "HSTG" indicator</li> <li>2. Suspend the account for 60 days pending contact from the FBI</li> <li>3. Remove the suspense if there is no contact from the FBI within the suspense period</li> </ol> <p><b>Note:</b> Remove the "HSTG" indicator if there is no contact from the FBI.</p>
Telephone call or correspondence and the taxpayer's account does <b>not</b> have any open collection issues,	<ol style="list-style-type: none"> <li>1. Suspend the account for 60 days pending contact from the FBI</li> <li>2. Input the "HSTG" indicator on the account if there is contact from the FBI within the suspense period</li> </ol> <p><b>Note:</b> Remove the suspense if there is no contact from the FBI within 60 days.</p>

(8) If you receive information from the taxpayer, their authorized representative, or a family member on an open case stating that a taxpayer is a former hostage but there is no "HSTG" literal, verify the hostage status of the taxpayer. If there is no indicator in the system and the taxpayer was a hostage, refer the taxpayer to the FBI with their hostage information. The FBI will verify the name and contact IRS.

**IRM 5.19.1.5.12.2, CSCO Wrongful Detainee Guidance - Added new paragraph (6) with guidance for accounts with a remaining balance after penalty abatement.**

(1) This subsection provides guidance to Kansas City CSCO employees only who process hostage program work.

(2) When working a case, you are required to document actions taken on AMS including the capture date and release date.

**Example:** When the indicator is placed on the account, input on AMS "Hostage Program-Indicator on IDRS- Capture date MM/DD/YYYY" (Use the capture date from the hostage-wrongful detainee list). When it is removed from the account, input on AMS "Hostage Program- Indicator removed from IDRS- Release date MM/DD/YYYY". See IRM 5.19.1.2.4, Documenting Account Actions.

(3) When a taxpayer is declared as a wrongful detainee, KC CSCO will CC MFREQ/CC ENMOD the account and use CC ENREQ to update the Killed in Terrorist Action ("KITA") Indicator field with an indicator of **2**.

(4) When a taxpayer is released, CSCO will use CC ENREQ to update the "KITA" indicator field with a **9** to remove the "HSTG" indicator. If there is a collection issue on the account, take the following actions:

- Input a TC 470 with no closing code, and
- Input a TC 971 AC 199 with the hostage release date and "HSTGPND" in the MISC field.

**Note:** The case will be controlled and suspended for 180 days. After the time has expired, the TC 470 will be reversed with a TC 471 to return the account to normal processing.

(5) After the suspension period, abate all penalties from the date the captivity started through the end of the suspension period, in accordance with reasonable cause abatement criteria. See IRM 20.1.1.3.2.2.1, Death, Serious Illness, or Unavoidable Absence.

(6) After the abatement is applied, if a balance remains on the account, issue Letter 34C to inform the taxpayer of the remaining amount due. Input a STAUP to suspend collection activity for 45 days to ensure the taxpayer has time to receive the notice before collection resumes.

(7) If information is received from the taxpayer, their authorized representative, or a family member stating the taxpayer is a wrongful detainee and the "HSTG" indicator is not on the account, refer the taxpayer or their family to the DOS to request a copy of the DOS letter stating that the taxpayer has been declared a wrongful detainee. Use the table below to address wrongful detainee cases:

If...	Then...
Telephone call or correspondence and the taxpayer's account has an open collection issue,	<ol style="list-style-type: none"> <li>1. Input the "HSTG" indicator</li> <li>2. Suspend the account for 60 days pending receipt of the DOS letter</li> <li>3. Remove the suspense if the letter is received within the suspense period</li> </ol> <p><b>Note:</b> Remove the "HSTG" indicator if the letter is not received after 60 days in suspense.</p>
Telephone call or correspondence and the taxpayer's account does <b>not</b> have any open collection issues,	<ol style="list-style-type: none"> <li>1. Suspend the account for 60 days pending receipt of the DOS letter</li> <li>2. Input the "HSTG" indicator on the account if the letter is received within the suspense period</li> </ol> <p><b>Note:</b> Remove the suspense if the letter is not received within 60 days.</p>

(8) If the taxpayer *was a former* wrongful detainee, contact the taxpayer and request a copy of the DOS letter stating that the taxpayer is no longer a wrongful detainee. Use the table below to address wrongful detainee actions:

If...	Then...
Telephone call or correspondence and there is an open collection issue,	<ol style="list-style-type: none"> <li>1. Input the "HSTG" indicator</li> <li>2. Suspend the account for 60 days pending receipt of the DOS letter</li> <li>3. Remove the "HSTG" indicator, input TC 470 no closing code and suspend the account for 180 days from release date</li> </ol>

	<b>Exception:</b> If the letter is <i>NOT</i> received after 60 days in suspense, do <b>not</b> input TC 470 or suspend the account
Telephone call or correspondence and there are no open collection issues,	<ol style="list-style-type: none"> <li>1. Input the "HSTG" indicator</li> <li>2. Suspend the account for 60 days pending receipt of the DOS letter</li> <li>3. Remove the "HSTG" indicator, input TC 470 no closing code and suspend the account for 180 days from release date</li> </ol> <p><b>Exception:</b> If the letter is <i>NOT</i> received after 60 days in suspense, do <b>not</b> input TC 470 or suspend the account</p>

**IRM 5.19.1.5.12.3, ST 22 Hostage Program Referrals - Insert new subsection with guidance when working hostage program accounts in ST 22.**

(1) This subsection provides guidance to Kansas City CSCO employees who process hostage program accounts in ST 22 accounts and ACSS employees.

(2) When working a case, you are required to document actions taken on AMS including the capture date and release date.

**Example:** When the indicator is placed on the account, input on AMS "Hostage Program-Indicator on IDRS- Capture date MM/DD/YYYY" (Use the capture date from the hostage-wrongful detainee list). When it is removed from the account, input on AMS "Hostage Program- Indicator removed from IDRS- Release date MM/DD/YYYY". See IRM 5.19.1.2.4, Documenting Account Actions.

(3) Kansas City CSCO employees follow the procedures in the following table:

If...	Then...
The hostage case needs an indicator and is in ST 22,	<ol style="list-style-type: none"> <li>1. Input the "HSTG" indicator.</li> <li>2. Input a TC 470 on the account.</li> <li>3. Contact the Federal Payment Levy Program (FPLP) coordinator to remove the account from FPLP and update AMS with their actions.</li> </ol>

	<ol style="list-style-type: none"> <li>4. Email the ACS Support Liaison based on BOD code and state mapping ACSS Liaison requesting that they initiate their hostage procedures.</li> <li>5. Monitor the case while in the hostage program.</li> </ol>
The hostage case needs to be removed and is in ST 22,	<ol style="list-style-type: none"> <li>1. Remove the hostage indicator.</li> <li>2. Email the ACS Support Liaison based on BOD code and state mapping ACSS Liaison requesting that they remove their hostage hold.</li> </ol>

(4) ACSS employees will review the CSCO email request and follow the procedures in the following table:

If...	Then...
The email requests hostage protection,	<ol style="list-style-type: none"> <li>1. Reassign the case on ACSWeb by inputting "TOH3,999,HSTG".</li> <li>2. Release any outstanding ACS levies.</li> <li>3. Document AMS with actions taken.</li> <li>4. Reply to the CSCO hostage team via email with the follow up date.</li> </ol>
The email requests removal of hostage protection,	<ol style="list-style-type: none"> <li>1. Remove the case from H3.</li> <li>2. Reassign the account to the next appropriate function for ACS processing.</li> </ol>

**IRM 5.19.1.5.20.4, ACS and FA Taxpayer Contacts on Private Debt Collection Accounts - Revised table under paragraph (3) to provide additional context on PDC inquiries.**

(1) If the taxpayer contacts the IRS (by phone or in person) instead of the PCA, follow the guidance below:

- **Disclosure:** Follow current disclosure/authentication guidelines as outlined in IRM 5.19.1.2.3, Disclosure Overview: Verifying Identity of Contact Party.
- **Documentation:** Document the account history and notate account actions on AMS/IDRS, and recap conversation with taxpayer.

- **Verify:** PDC ID Number and PDC-AUTH-ID> on IDRS as described in IRM 5.19.1.5.20.2.1, Private Debt Collection Account Identification.

(2) If the taxpayer questions the validity of a PDC Agency:

If ...	Then ...
The company is listed in IRM 5.19.1.5.20.2(1), Private Collection Agencies,	Advise the taxpayer: <ol style="list-style-type: none"> <li>1. The company is contracted by the IRS to assist in the collection of the debt.</li> <li>2. The company should never ask to have a payment made out or mailed directly to them.</li> <li>3. Provide taxpayer with the payment options available on IRS Website - Payments. See IRM 5.19.1.2.7, Ways to Submit Payments.</li> <li>4. Refer them back to the PCA and provide the website: IRS Private Debt Collection</li> </ol>
The company is not on the list in IRM 5.19.1.5.20.2(1), Private Collection Agencies,	Advise the taxpayer: <ol style="list-style-type: none"> <li>1. The company does <b>not</b> have an agreement with the IRS.</li> <li>2. Not to make payments to any company other than the IRS for IRS debt.</li> <li>3. Refer the taxpayer to TIGTA Office of Investigations to report the scam:               <ul style="list-style-type: none"> <li>○ Online: Hotline   U.S. Treasury Inspector General for Tax Administration OIG (tigta.gov)</li> <li>○ By phone: 1-800-366-4484</li> </ul> </li> </ol>

**Note:** A list of the PDC agencies is also available on IRS.gov; search "Private Debt Collection".

(3) If the taxpayer's account is assigned to an IRS contracted PCA and the taxpayer indicates as follows:

If ...	Then ...

The taxpayer wants to full pay their liability,	<ol style="list-style-type: none"> <li>1. Advise the taxpayer of available payment options per IRM 5.19.1.2.7, Ways to Submit Payments.</li> <li>2. Provide the following: <ul style="list-style-type: none"> <li>○ Pay off amount per IRM 5.19.1.6.2, Can Full Pay Balance Due Now (Payoff).</li> <li>○ Applicable information for making payment by check per IRM 5.19.1.2.7.1, Taxpayer Responsibilities - When Submitting Payments by Check.</li> </ul> </li> </ol>
The taxpayer wants to discuss their ability or inability to pay (including payment options),	<p>Advise the taxpayer they must work directly with the PCA and provide the PCA phone number.</p> <p><b>Note:</b> PCA's will discuss how the taxpayer can establish a "Payment Arrangement" (PA).</p>
The taxpayer states they <b>do not</b> want to work with the PCA,	Advise the taxpayer to submit a written request to their assigned PCA.
The taxpayer states they don't agree with the liability or request an abatement,	Follow procedures in IRM 5.19.1.4.3, Determine Correct Tax Liability, <b>AND advise the taxpayer they must work directly with the PCA to pay (resolve) their remaining account balance as long as account remains assigned to the PCA. .</b>
The taxpayer requests account information,	<ol style="list-style-type: none"> <li>1. Provide the taxpayer with the requested account information (for example: PCA phone number, balance owed, 10-digit Taxpayer Authentication Number (TAN), reason for liability, or how to correct the tax owed.</li> <li>2. Use TDS when appropriate. TDS delivers tax account and return information to the taxpayer with an appropriate cover letter. See IRM 21.2.3.4, TDS Transcript Delivery Methods.</li> <li>3. <b>Advise the taxpayer that they must work directly with the PCA to pay (resolve) their account balance as long as account remains assigned to the PCA.</b></li> </ol>
The taxpayer meets TAS referral criteria,	Follow IRM 5.19.1.3.2.3, Taxpayer Advocate Service (TAS).

<p>If the taxpayer states they:</p> <ul style="list-style-type: none"> <li>• Feel they are being threatened,</li> <li>• Have reason to believe they are being scammed, or</li> <li>• Have a complaint about the PCA or how the PCA is handling their account,</li> </ul>	<p>1. Advise the taxpayer to contact the TIGTA Office of Investigations:</p> <ul style="list-style-type: none"> <li>○ Online: Hotline   U.S. Treasury Inspector General for Tax Administration OIG (<a href="http://tigta.gov">tigta.gov</a>).</li> <li>○ By phone: 1-800-366-4484.</li> </ul>
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**Exception:** If the TC 971 AC 054 is reversed by a posted or pending TC 971 AC 459 or TC 972 AC 054, then the account is no longer assigned to PDC and the case should be worked normally. See IRM 5.19.1.5.20.2.1, Private Debt Collection Account Identification.

(4) A taxpayer may be liable for modules assigned to an IRS contracted PCA, as well as modules that are not assigned to PDC (including X-refs). When this occurs, follow the guidance below:

- a. **Cross-reference Modules Not Assigned to PDC:** Work with the taxpayer to resolve any cross-reference modules that are **not** assigned to PDC

**Example:** An individual balance on a secondary taxpayer, business account (BMF), etc.).

**Reminder:** If an IA is granted for cross-reference modules, it **must** be processed as a Manually Monitored Installment Agreement (MMIA). See IRM 5.19.1.6.6, Manually Monitored Installment Agreement, MMIA and will not include the TIN assigned to PDC.

- b. **New Modules on Accounts Assigned to PDC:** A new module with a balance due will be assigned to PDC, three weeks after the first notice. Advise the taxpayer to contact the PCA for account resolution if they are unable to full pay the new module and provide the PCA phone number. There are legislative exclusions that would cause the IRS to recall an account from the PCA. See IRM 5.19.1.5.20.3.1, Legislative Exclusions to Private Debt Collection Criteria, for examples.

**Reminder:** Do not set up an MMIA for a new module not yet assigned to PDC.

**Note:** See IRM 5.19.1.5.20.2.1, Private Debt Collection Account Identification, to identify PDC modules.

(5) If you encounter situations that are not addressed in the procedures above, you can request assistance through your management chain. This can be done by sending an email asking for assistance through your manager and including the results of your research. If the issue cannot be resolved, forward the message to the PDC Analyst with the subject heading "PDC Questions" at: \*SBSE PDC Questions.

(6) Frontline IRS employees should **not** attempt to contact a PCA directly.

**IRM 5.19.1.6.8, Online Payment Agreements (OPA) - Revised paragraphs (1) and (3) to remove BMF references no longer applicable as of January 2026. Added new paragraph (7) with changes to OPA for BMF.**

(1) OPA is a web application that taxpayers and tax practitioners may use to establish IAs via the internet. There are exclusion criteria preventing some individuals from establishing IAs through OPA; if the account meets exclusion criteria, the user is directed to call a toll-free number and is routed to CAS or ACS, depending on their account status.

(2) Customer Service and Collection Representatives in CAS and ACS, respectively, may receive questions regarding OPA access. Follow instructions in IRM 5.19.1.6.8.3, Referring Taxpayers to OPA.

(3) For additional information concerning OPA, including registration and login requirements, see IRM 21.2.1.57, Online Payment Agreement (OPA) for IMF Debts.

(4) Online Account (OLA) is an additional online tool that allows taxpayers to see information about existing payment plans and eligibility and payment options. See IRM 21.2.1.62, Online Account, for more information.

(5) As of March 2025, IMF taxpayers accessing OPA are redirected to OLA for all payment plan actions.

(6) As of May 2025, pending IAs can no longer be established through online channels, including OPA and OLA.

(7) As of January 2026, BMF taxpayers can no longer establish payment plans through online channels, including OPA and OLA.

**IRM 5.19.1.6.8.1, OPA Management Action Reports (MAR) - Deleted subsection no longer applicable due to BMF OPA changes.**

**IRM 5.19.1.8.6, Revising DDIA's - Revised paragraph (6) to remove guidance no longer applicable.**

(1) ACS, ACSS, CSCO and CCP may receive requests to change the:

- Bank information.
- Payment due date.
- Payment amount.

**Reminder:** Changes to bank information, routing number, account number and/or payment increases require a new signed authorization document.

**Reminder:** IMF taxpayers may use Form 433-H, Installment Agreement Request and Collection Information Statement, in place of Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, to request a DDIA.

(2) For signature requirements, see IRM 5.19.1.6.4.13.1(2), DDIA - Form 433-D, Installment Agreement, and Form 9465, Installment Agreement Request.

**Note:** Signatures can be accepted anywhere on the DDIA form 433-D.

(3) Requests for a change in the payment date or a decrease to the payment amount **ONLY** do not require a signature.

(4) By law, DDIA documents must be retained on file until the DDIA is no longer in effect. These documents are also used to perfect the DDIA if the account displays on one of the EFT error listings, which are worked in CSCO.

(5) Check CC EFTAD to see if the taxpayer's scheduled payment is present; follow the chart below to update the account:

<b>If ...</b>	<b>Then ...</b>
The payment request status is displayed on CC EFTAD is "[ ]"	Use CC EFTOF to turn it off.
A payment decrease or date change is needed	Use CC IAREV, cycle date to next month and send the taxpayer a letter advising them of the change. Advise the taxpayer of their first payment date.  <b>Note:</b> A proposed payment decrease may be granted, provided the appropriate IA criteria is met. If rejection of a payment decrease request is planned, follow instructions in IRM 5.19.1.6.4.9, IA Rejection Criteria.
The payment request status is NOT displayed (no brackets)	1. No action is required other than revising the DDIA.

	<ol style="list-style-type: none"> <li>2. Use CC IAGRE to revise the payment terms of the DDIA, ensure the cycle is moved to the next month to ensure the DDIA continues timely.</li> </ol>
The payment request status displayed on CC EFTAD is "[A]"	<ol style="list-style-type: none"> <li>1. It is too late to change the payment request.</li> <li>2. Notify the taxpayer the requested changes will be made for the following month, ensure cycles are set for the next month. Advise the taxpayer of their next payment date.</li> <li>3. Ensure the skip indicator is on to prevent the account from defaulting.</li> </ol>
<p>The taxpayer notifies us of a change in bank account data; routing number, account number and/or a payment increase,</p> <p><b>Reminder:</b> These changes <b>require</b> a new signed authorization document.</p>	<ol style="list-style-type: none"> <li>1. Revise the DDIA using CC IAGRE and CC EFTNTF.</li> <li>2. The DDIA payment must be cycled at least three (3) weeks from the input date.</li> <li>3. Send Letter 1962-C, Direct Debit Installment Agreement (Form 433-D) Granted/Revised. Advise the taxpayer of their first payment date under the revised DDIA.</li> </ol>

(6) These documents will then be treated in the same manner as the original DDIA documents and be retired to FRC after 60 days (or when no longer needed). See IRM 5.19.1.8(6), DDIA Monitoring Procedures - CSCO Processing.

**Note:** DDIA modifications will no longer be associated with the original DDIA input document.

**Exhibit 5.19.1-3, ACS Call Flow - Revised guidance to require employees to address taxpayer inquiries to the best of their ability, including refund inquiries.**

The ACS Call Flow is designed to provide a framework for efficiently answering common ACS calls. It is divided into six sections (Opening/Disclosure, Account Research, Balance Due Resolution, Taxpayer Can Pay, Taxpayer Cannot Pay, Closing Actions) for improved readability.

**Caution:** It is **not** intended to provide exhaustive procedural guidance or address every situation that you may encounter. See the Electronic Automated Collection System Guide (e-ACSG) to assist you in addressing compliance issues. The IAT Compliance Suite is

highly recommended to assist in IDRS research/inputs and determining correct case resolutions.

ACS employees taking incoming phone calls **must** use the following call flow:

a) **Opening/Disclosure:**

<b>Suggested Questions/Statements</b>	<b>Corresponding Research/Actions</b>	<b>References</b>
<p><i>"Thank you for calling the IRS. This is {state name}. My ID number is _____."</i></p> <p><i>"How may I help you?"</i></p> <p><i>"I'm not hearing a response from you, so I will need to disconnect and take the next call."</i></p>	<ol style="list-style-type: none"> <li>1. Greet the caller and identify yourself. Disconnect if the caller does not respond within 30 seconds or if a connection service is being used.</li> <li>2. Use the Over-the-Phone Interpretation (OPI) service for callers speaking languages other than Spanish.</li> <li>3. Ask for the purpose of the call and determine if it involves a personal or business account.</li> </ol>	<ul style="list-style-type: none"> <li>• IRM 5.19.5.4.12, Telephone Techniques and Communication Skills</li> <li>• IRM 21.1.1.8.1, Lucy Phone/Fast Customer</li> <li>• IRM 5.19.1.3.4.1, Multilingual Services</li> <li>• IRM 5.19.1.3, Referrals or Redirect</li> </ul>
<p><i>"I can help you with that. I will need to access your account."</i></p> <p><i>"Are you authorized on Form 8821?"</i></p> <p><i>"I'm sorry, but I'm not able to provide account information to you. Would you like me to explain how you can get that information online?"</i></p> <p><i>"I'm sorry, but I'm not trained to handle</i></p>	<ol style="list-style-type: none"> <li>1. If necessary, target the caller's response by paraphrasing to ensure you understand the issue, but avoid discussing it in detail until you have accessed and reviewed the account.</li> <li>2. Attempt to assist taxpayers to the best of your ability, including refund inquiries. Follow IRM procedures to transfer or refer the following calls when: <ul style="list-style-type: none"> <li>○ The call involves an issue outside the scope of your knowledge <b>and</b> training.</li> </ul> </li> </ol>	<ul style="list-style-type: none"> <li>• IRM 5.19.19.2.2.1, General Information</li> <li>• IRM 5.19.25.12(2), Taxpayer Contacts</li> <li>• IRM 5.19.1.2.3.1, Instructions for Form 8821, Taxpayer Information Authorization</li> </ul>

<p><i>business accounts. I can transfer you to someone who can help you."</i></p>	<ul style="list-style-type: none"> <li>○ A Spanish speaking representative is needed.</li> <li>○ The call involves an EIN and you are not BMF trained.</li> <li>○ The call is from an international or U.S. Territory taxpayer living abroad.</li> </ul> <p><b>Note:</b> For calls involving both FERDI &amp; International, send to the FERDI function. See IRM 5.19.18.4.5, International Case Processing, for guidance.</p> <ul style="list-style-type: none"> <li>○ The caller asks about passport certification.</li> </ul> <p><b>Note:</b> For cases involving both FERDI &amp; Passport issues send to the FERDI function, once the balance due portion is resolved; FERDI will then provide the phone number Domestic: 855-519-4965 International: 267-941-1004 to the Philadelphia passport function.</p> <ul style="list-style-type: none"> <li>○ The caller is authorized on Form 8821, Taxpayer Information Authorization.</li> </ul>	<ul style="list-style-type: none"> <li>• IRM 5.19.1.3, Referrals or Redirect</li> <li>• IRM 5.19.18, Federal Employee/Retiree Delinquency Initiative (FERDI)</li> </ul>
<p><i>"I need to ask you a few questions to verify your identity"</i></p> <p><i>"May I have the primary Social Security Number on the account?"</i></p>	<ol style="list-style-type: none"> <li>1. Inform the caller you need to ask some questions to verify their identity.</li> <li>2. Ask for the TIN and ask all required disclosure probes.</li> <li>3. If you are speaking to a third-party who is not authorized to resolve the case, follow the relevant IRM procedures and go to <b>Closing Actions</b> below.</li> </ol>	<ul style="list-style-type: none"> <li>• IRM 5.19.1.2.3, Disclosure Overview: Verifying Identity of Contact Party</li> <li>• IRM 5.19.1.4.2, Taxpayer Information</li> </ul>

	<p>4. Ask for the contact number.</p> <p><b>Exception:</b> If documentation is present that indicates contact numbers were addressed within the past 13 cycles, then you are not required to request telephone numbers.</p>	
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b) Account Research:

Suggested Questions/Statements	Corresponding Research/Actions	References
<p><i>"May I place you on hold for no more than 5 minutes while I research your account?"</i></p>	<ol style="list-style-type: none"> <li>1. If you must place the caller on hold while you do research, provide the reason, ask for permission, and wait for a response.</li> <li>2. Give the caller a promised wait time of no more than five minutes and return within that time frame.</li> <li>3. Repeat for any subsequent holds.</li> </ol>	<ul style="list-style-type: none"> <li>• IRM 5.19.5.4.12(13), Telephone Techniques and Communication Skills</li> </ul>
<p><i>"I'm sorry, but I'm not trained to handle your case. I can transfer you to a representative who can assist you."</i></p> <p><i>"I'm sorry, but your case is assigned to another area. I can transfer you there."</i></p> <p><i>"I'm sorry, but I need to transfer your case to a Revenue Officer. It may take up to 90 days before you are contacted. In the</i></p>	<ol style="list-style-type: none"> <li>1. Research the status of all modules, including cross-reference accounts.</li> <li>2. Determine the extent to which you are authorized to work the case. If the case is beyond the scope of your training (e.g., ST 22 or related BMF issues) go to <b>Closing Actions</b> below and</li> </ol>	<ul style="list-style-type: none"> <li>• IAT Compliance Suite</li> <li>• Document 6209</li> <li>• Exhibit 5.19.1-2, Command Codes for IRM 5.19.1</li> <li>• IRM 5.19.1.2.6, Case Processing Authority Levels</li> <li>• IRM 5.19.1.3, Referrals or Redirect.</li> </ul>

<p><i>meantime, I encourage you to make voluntary payments."</i></p>	<p>transfer to the appropriate extension.</p> <p>3. If you need to transfer or refer a caller because the case is assigned to another function or it exceeds your authority, take any actions required by the IRM and go to <b>Closing Actions</b>.</p> <p><b>Reminder:</b> Access ACSWeb to determine if a ST 22 or TDI-ST 03 case, including any cross-reference accounts, is assigned to SCP. If ACSWeb is not available, research CC: TXMOD for an unreversed TC 971 AC 470.</p> <p><b>Note:</b> If the case is assigned to PDC, complete a Full Compliance Check and Cause and Cure as required. Follow IRM procedures to address non-PDC modules.</p> <p>4. Review AMS history. If extensive history is available, target the last six months.</p>	<ul style="list-style-type: none"> <li>• IRM 5.19.1.4.1, Account Actions on Referral/Redirects.</li> <li>• IRM 5.19.1.5.21, Special Compliance Personnel (SCP) Program</li> <li>• IRM 5.19.1.5.20, Private Debt Collection</li> </ul>
<p><i>"Our records indicate we have not received your tax return for YYYY. I need to ask some questions to determine if you have to file the return."</i></p> <p><i>"My research shows that no estimated tax payments were received. Publication 505, will explain how to make these</i></p>	<p>1. Complete a Full Compliance Check if not done in the past 90 days.</p> <p>2. Follow IRM procedures to determine if the taxpayer must file any delinquent returns.</p>	<ul style="list-style-type: none"> <li>• IRM 5.19.1.4.4.1, Full Compliance Check</li> <li>• IRM 5.19.2.6.4.5, IMF-Determining Liability</li> </ul>

<p><i>payments. If you have Internet access, you can get this publication at IRS.gov, or I can mail it to you."</i></p> <p><i>"My research shows that you did not have enough tax withheld from your pay to cover your tax liability. Have you corrected your W-4 form?"</i></p>	<p><b>Note:</b> If the taxpayer has requested an IA, determine if they are eligible for Express FCC before requesting any returns.</p> <p>3. If the taxpayer requests information about how to prevent future tax delinquencies, determine the cause of any balance due or return delinquency and educate the taxpayer on how they can avoid future non-compliance.</p>	<ul style="list-style-type: none"> <li>• IRM 5.19.22.5.3.1, BMF Response with No Returns</li> <li>• IRM 5.19.1.4.4.1.1, Express Filing Compliance Check</li> <li>• IRM 5.19.1.4.4.2, Balance Due Taxpayer Education (Cause and Cure)</li> <li>• IAT Compliance Suite</li> </ul>
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c) **Balance Due Resolution:**

<b>Suggested Questions/Statements</b>	<b>Corresponding Research/Actions</b>	<b>References</b>
<p><i>"I show a balance due of \$nnn.nn for tax year(s) YYYY. Paying it off as soon as possible will reduce the amount of interest and penalty."</i></p> <p><i>"Do you recall receiving a letter about income that was not reported on your tax return?"</i></p> <p><i>"I've located the missing payment and transferred it to your account."</i></p> <p><i>"I can give you time to submit a request for reconsideration of the audit."</i></p>	<p>1. Inform the taxpayer of their current balance. Ask how they intend to resolve the balance if they have not already told you. Explain the benefits of paying as soon as possible to reduce penalty and interest.</p> <p>2. If the taxpayer questions the liability, follow applicable IRM procedures to address the concern. If you need to allow time for the issue to be resolved, or if you resolve the balance in full through an adjustment or credit transfer, go to <b>Closing Actions</b>.</p>	<ul style="list-style-type: none"> <li>• IRM 5.19.1.6, Methods of Payment</li> <li>• IRM 5.19.1.4.3, Determine Correct Tax Liability</li> <li>• IRM 5.19.1.5.2.1.1, Insolvency Debt - Discharged, Written Off or Forgiven</li> <li>• IRM 5.19.17.3, Offer in Compromise (OIC) Procedures</li> </ul>

	<p>3. If the taxpayer indicates they can full pay or make payments, go to <b>Taxpayer Can Pay</b>. If they indicate they cannot pay, go to <b>Taxpayer Cannot Pay</b>. If they want to file an OIC or refuse to pay, follow IRM procedures and go to <b>Closing Actions</b>.</p> <p><b>Note:</b> If the taxpayer requests an OIC and you have not been trained in financial analysis, transfer the call to the appropriate extension.</p>	<ul style="list-style-type: none"> <li>• IRM 5.19.1.6.1, Taxpayer Refuses to Pay</li> </ul>
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d) **Taxpayer Can Pay:**

<b>Suggested Questions/Statements</b>	<b>Corresponding Research/Actions</b>	<b>References</b>
<p><i>"If you full pay your agreement now or within 180 days, you will avoid the one-time user fee we charge for an installment agreement."</i></p> <p><i>"We can't setup an installment agreement until we have received all required returns."</i></p>	<ol style="list-style-type: none"> <li>1. If the taxpayer agrees to full pay now or within 180 days, follow IRM procedures and go to <b>Closing Actions</b>.</li> <li>2. If the taxpayer requests an IA and is not in filing compliance, inform them an IA cannot be considered until the required returns have been received. Follow IRM procedures and go to <b>Closing Actions</b>.</li> </ol>	<ul style="list-style-type: none"> <li>• IRM 5.19.1.6.2, Can Full Pay Balance Due Now (Payoff)</li> <li>• IRM 5.19.1.6.3, Short Term Payment Plan Within 180 Days</li> <li>• IRM 5.19.1.6.4.7.1, Requests Not Meeting Pending IA Criteria</li> <li>• IRM 5.19.1.6.4.2(10), IA Requirements Simple Payment Plan (Business Trust Fund)</li> </ul>

<p><i>"It appears you are eligible to set up an installment agreement online at our web site. This is to your benefit as the one-time fee we charge to establish an agreement is lower. Would you like me to explain how to do this?"</i></p>	<ol style="list-style-type: none"> <li>1. Determine if an IMF account meets OPA criteria.</li> <li>2. Refer a taxpayer (but not a POA) to OPA if they appear to qualify and agree to use it.</li> <li>3. If the taxpayer previously attempted to use OPA but was unsuccessful, determine the reason and if they should be referred again.</li> <li>4. If the taxpayer is referred to OPA, follow IRM procedures and go to <b>Closing Actions</b>.</li> </ol>	<ul style="list-style-type: none"> <li>• IAT Compliance Suite</li> <li>• Exhibit 5.19.1-12, OPA Referral Criteria</li> <li>• IRM 5.19.1.6.8.3, Referring Taxpayers to OPA</li> <li>• IRM 5.19.1.6.8.3.1, Taxpayer Problems with OPA</li> </ul>
<p><i>"Please mail Form 433-D by MM/DD/YYYY so we can establish your agreement and avoid filing tax liens."</i></p>	<ol style="list-style-type: none"> <li>1. Determine the type of IA the taxpayer qualifies for.</li> <li>2. If you determine that an IA type for which you are not trained is required, go to <b>Closing Actions</b> and transfer the call to the appropriate extension.</li> </ol> <p><b>Reminder:</b> Include related accounts (IMF/IMF or IMF/BMF) in one IA.</p> <ol style="list-style-type: none"> <li>3. If an IA (or CNC if applicable) is granted or forwarded for approval, or if additional actions are</li> </ol>	<ul style="list-style-type: none"> <li>• IAT Compliance Suite</li> <li>• IRM 5.19.1.2.6, Case Processing Authority Levels</li> <li>• IRM 5.19.1.2.6.3.1, Installment Agreements - All Employees</li> <li>• IRM 5.19.1.2.6.3.4, Installment Agreements - ACS and ACSS Employees</li> <li>• IRM 5.19.1.6.4.4, IMF/BMF Related Accounts</li> </ul>

	required, follow IRM procedures and go to <b>Closing Actions</b> .	<ul style="list-style-type: none"> <li>IRM 5.19.1.6.4.16, IA Terms and Conditions</li> </ul>
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e) Taxpayer Cannot Pay:

Suggested Questions/Statements	Corresponding Research/Actions	References
<p><i>"Based on your circumstances, we can temporarily delay collection of the balance until your financial situation improves."</i></p> <p><i>"I need to ask you some questions about your income and expenses to determine your ability to pay."</i></p>	<ol style="list-style-type: none"> <li>Determine if Deferral or Exception CNC criteria is met, or if a new balance can be closed based on prior CNC. If so, follow IRM procedures and go to <b>Closing Actions</b>.</li> <li>Inform the taxpayer you need to take financial information to determine their ability to pay.</li> <li>If you are not trained in financial analysis, go to <b>Closing Actions</b> and transfer the call to the appropriate extension.</li> <li>If CNC (or an IA, if applicable) is granted or forwarded for approval, or if additional actions are required, follow IRM procedures and go to <b>Closing Actions</b>.</li> </ol>	<ul style="list-style-type: none"> <li>IRM 5.19.17.2, Currently Not Collectible (CNC) Procedures</li> <li>IRM 5.19.13, Campus Procedures for Securing Financial Information</li> <li>IRM 5.19.1.2(11), Balance Due Overview</li> </ul>

## f) Closing Actions:

Suggested Questions/Statements	Corresponding Research/Actions	References
<p><i>"I agree to release all but \$nnn.nn from your bank levy. Do you have a fax number for the bank?"</i></p> <p><i>"If you do not make the payment(s) as agreed, we may file a federal tax lien and/or levy your bank account and your wages."</i></p> <p><i>"Please hold while I transfer you to the refund line."</i></p>	<ol style="list-style-type: none"> <li>1. Take the following actions if applicable: <ul style="list-style-type: none"> <li>○ Make a levy release determination.</li> <li>○ Give a WOEA.</li> <li>○ Enter required ACS history codes and/or IDRS inputs.</li> <li>○ Address any other issues the caller may have.</li> <li>○ Generate a Transfer PIN if transferring the call to an application that accepts it and a TIN is secured.</li> </ul> </li> <li>2. Document case actions on AMS, using a checklist or by adding an issue and narrative.</li> </ol> <p><b>Reminder:</b> You <b>must</b> verbally inform the taxpayer of any IA user fee.</p> <p><b>Reminder:</b> It is not necessary to verbally inform the taxpayer of the terms and conditions of an IA, CNC, or OIC when issuing a confirmation letter (or Letter 278C for OIC).</p> <ol style="list-style-type: none"> <li>3. Briefly recap the conversation and end or transfer the call.</li> </ol>	<ul style="list-style-type: none"> <li>• IRM 5.19.4.4.10, Levy Release: General Information</li> <li>• IRM 5.19.18.5.10(6), Telephone Contact Procedures</li> <li>• IRM 5.19.1.7, Warning of Enforcement Action and Enforced Collection</li> <li>• IRM 5.19.1.3.5, For Other Account Issues Requiring Referrals or Redirect</li> <li>• IRM 5.19.1.2.3.3, Transfer Personal Identification Number (PIN) Generation)</li> <li>• IRM 5.19.1.2.4, Documenting Account Actions</li> </ul>

**Exhibit 5.19.1-12, Referral To Online Payment Plans (OPA/OLA) - Added new row to reflect changes to OPA for BMF.**

**Do NOT** refer the taxpayer to OPA or OLA if any of the following conditions are present on the account:

<b>Conditions Precluding Referral</b>
Account is assigned to Private Collection Agency – an unreversed TC 971 AC 054 is present on the account. Advise the taxpayer they must work directly with the PCA and provide the PCA phone number.
BMF Taxpayers can no longer establish payment plans through online channels, including OPA and OLA, as of January 2026.
Taxpayer has AAB over \$50,000. See IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs), and IRM 5.19.1.6.4.1, Determining Appropriate IA.
Taxpayer has open TDIs or unresolved unfiled returns within the last 1 year. See IRM 5.19.1.4.4.1, Full Compliance Check, or IRM 5.19.1.4.4.1.1, Express Filing Compliance Check, as applicable.  <b>Exception:</b> Taxpayers with unresolved unfiled returns (not TDIs) can request a short-term payment plan via OPA.
Module has restricted FTP Penalty or Interest Freeze Codes: – I or G –. See IRM 5.19.1.3.2.1(2), General Transfer and Referral Information.
Taxpayer has a cross-referenced account with IMF/BMF tax module present with debit balance. See IRM 5.19.1.6.4.4, IMF/BMF Related Accounts
If the account needs to be mirrored. See IRM 5.19.1.6.7, Mirroring Accounts.
If the account must be manually monitored. See IRM 5.19.1.6.6, Manually Monitored Installment Agreement (MMIA).
If the taxpayer requests a Payroll Deduction Agreement. See IRM 5.19.1.6.4.14, Form 2159, Payroll Deduction Agreement.
Freeze Codes: <ul style="list-style-type: none"> <li>• M – (Account transfer out freeze).</li> <li>• I – (Credit Interest Restriction).</li> <li>• – A (Duplicate Return).</li> </ul>

<ul style="list-style-type: none"> <li>• – J (Math Error).</li> </ul> <p>See IRM 5.19.1.3.2.1(2), General Transfer and Referral Information.</p>
<p>Innocent Spouse Pending: Unreversed TC 971 AC 065. See IRM 5.19.1.5.18, Innocent Spouse.</p>
<p>Bankruptcy Pending:</p> <ul style="list-style-type: none"> <li>• Module in ST 72.</li> <li>• Freeze Code: – V.</li> <li>• Unreversed TC 520 with CC 83/85-89 or 60-67.</li> </ul> <p>See IRM 5.19.1.5.2, Insolvency Issues.</p>
<p>OIC Pending:</p> <ul style="list-style-type: none"> <li>• Module in ST 71.</li> <li>• Freeze Code: – Y.</li> <li>• Unreversed TC 480 or 780.</li> </ul> <p>See IRM 5.19.17.3, Offer In Compromise (OIC) Procedures.</p>
<p>Claim Pending: Module with unreversed TC 470. See IRM 5.19.1.4.3, Determine Correct Liability.</p>
<p>ID Theft-Data Loss: Unreversed TC 971 AC 505 with incident number other than CR20170228961 and a secondary date of 01/31/2017. See IRM 25.23.2.10, Get Transcript Breach, IRM 25.23.2.11, Get an Electronic Filing PIN Incident – How to Identify These Accounts, and IRM 25.23.2.13, Incident Numbers CR20170421067 and LR20170421067. Also, see IRM 25.23.2.12, Free Application for Federal Student Aid (FAFSA) Breach.</p>
<p>Disabled accounts: A TC 971 AC 527 indicates an account is disabled. The taxpayer cannot create a Secure Access account. See IRM 25.23.2.8.6, Disabled Online Accounts TC 971 AC 527.</p>
<p>CC MFREQ (or CC RECON) module(s). See IRM 5.19.1.6.4.5, Account Statuses Affecting IAs.</p>
<p>Proposed IA includes tiered payment amounts.</p>
<p>Proposed IA contains both assessed and unassessed modules (including adding an unassessed module to an existing IA on assessed balances).</p>
<p>Proposed IA is for NSIA or PPIA.</p>

Revisions when the agreement was established or revised through OPA or VBD in the last 180 days, *except* if the taxpayer is revising a non-DDIA to a DDIA.

**Throughout - Revised text for editorial changes throughout, rearrange content for clarity, correct IRM references and update or remove broken links for consistency.**