

## IRM PROCEDURAL UPDATE

**DATE:** 12/08/2025

**NUMBER:** sbse-05-1225-3697

**SUBJECT:** SIMPLE Payment Plans Expanded to Include BMF

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

### **CHANGE(s):**

**IRM 5.19.1.2, Balance Due Overview - Added caution under paragraph (14) to clarify taxpayers must have documents completed and ready to submit while on the phone.**

(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) 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.

(14) 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, [www.irs.gov/sendmyreply](http://www.irs.gov/sendmyreply)

**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.

(15) 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 5.19.1.2.3, Disclosure Overview: Verifying Identity of Contact Party - Revised 2nd row of table under paragraph (1) to emphasize IRC 6103 allows disclosure of certain limited collection information to both taxpayers. Added Note to paragraph (5) to include research command codes.**

(1) For purposes of identification and to prevent unauthorized disclosures of tax information, follow the chart below:

If the contact is ...	Then ...
Taxpayer	See IRM 10.10.3, Centralized Authentication Policy – Centralizing Identity Proofing for Authentication Across All IRS Channels.
Taxpayers who filed jointly but are now divorced or separated	IRC 6103(e)(8) authorizes disclosures pertaining to deficiencies assessed with respect to persons who have filed jointly but are no longer married or no longer reside in the same household. IRC 6103(e)(8) states that certain limited collection information regarding one spouse <b>must</b> be disclosed to the other spouse, upon written request, relative to tax deficiencies with respect to a jointly filed return. This provision does not apply to deficiencies which may not be collected by reason of IRC 6502. See IRM 5.19.5.4.13, ACS and Disclosure, for examples. See IRM 11.3.2.4.1.1, Disclosure of Collection Activities with Respect to Joint Returns, for rules that apply for joint taxpayers who are no longer married or no longer reside in the same household. See IRM 11.3.41.6.3, Disclosure of Collection Activities with Respect to Joint Returns Pursuant to IRC 6103(e)(8).
Mailing and Faxing Tax Account Information	See IRM 21.1.3.9, Mailing and Faxing Tax Account Information, IRM 11.3.2.6, Methods for Communication of Confidential Information, IRM 21.2.3.5.5, Using Electronic Fax Services, and IRM 21.2.3.5.5.1, IRS Electronic Fax System.
Power of Attorney (POA), Form 2848, Power of Attorney and Declaration of Representative	See IRM 11.3.3, Disclosure to Designees and Practitioners, and IRM 21.1.3.3, Third Party (POA/TIA/F706) Authentication.
Tax Information Authorization (TIA) - Form 8821, Tax Information Authorization	See IRM 11.3.3.3, Disclosure to Third Parties Based Upon Taxpayer Request for Assistance. See IRM 11.3.3.4(1), Distinction Between Disclosure to Designees and the Conference and Practice Requirements. See IRM 11.3.3.4(2), Distinction Between Disclosure to Designees and the Conference and Practice Requirements. See IRM 21.1.3.3, Third Party (POA/TIA/F706) Authentication.  <b>Note:</b> Refer to IRM 5.19.1.2.3.1, Instructions for Form 8821, Taxpayer Information Authorization.
Oral Disclosure Consent	See IRM 11.3.3.3.2, Requirements for Oral Authorization. See IRM 10.10.3.3.10, Identity Proofing for Oral Disclosure Consent/Oral TIA

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If the contact is ...	Then ...
	(Paperless F8821). See IRM 21.1.3.3.2, Oral Disclosure Consent/Oral TIA (Paperless F8821).
Parent/Guardian of Minor	See IRM 11.3.2.4.10, Minors.
Hearing Impaired (including telecommunications device for the deaf (TDD) equipment	See IRM 11.3.2.3.2(2), Requirements for Verbal or Electronic Requests and IRM 21.2.1.56(5), Deaf/Hard of Hearing (DHOH) Callers and TTY/TDD Equipment.
Language or Sign Interpreter	See IRM 11.3.2.3.2(2), Requirements for Verbal or Electronic Requests and IRM 21.2.1.56, Deaf/Hard of Hearing (DHOH) Callers and TTY/TDD Equipment.
Checkbox Designee	See IRM 11.3.3.3.2, Requirements for Oral Authorization, and IRM 21.1.3.3.1, Third Party Designee Authentication.
Third-Party: Levy Source	See IRM 11.3.2.2, General Rules of Disclosure to Persons Having Material Interest. See IRM 11.3.21.7, Disclosure by Certain Officers and Employees for Investigative Purposes - IRC 6103(k)(6) and IRM 11.3.21.14, Disclosure of Levies on Certain Government Payments - IRC 6103(k)(8).
Third-party: Lien payoff	Refer Financial institutions requesting a lien payoff/release to the Lien Unit at: 800-913-6050. See IRM 11.3.11.10, Disclosure of Amount of Outstanding Lien, and IRM 5.19.4.6.5, Lien Releases.  <b>Note:</b> Advise taxpayers who have an IA to continue making their scheduled payments until the balance is paid.
Third-party: claiming a willingness and means to pay the balance due	See IRM 11.3.21.7, Disclosure by Certain Officers and Employees for Investigative Purposes - IRC 6103(k)(6) and IRM 11.3.21.14, Disclosure of Levies on Certain Government Payments - IRC 6103(k)(8).  <b>Note:</b> Wage levy sources requesting a levy payoff/release must be advised to continue sending payments until a levy release is received.
Third-party requesting account balance where the Notice of Levy or ACS letter advises the taxpayer to call for a detailed calculation of penalty and/or interest.	See IRM 11.3.21.7, Disclosure by Certain Officers and Employees for Investigative Purposes - IRC 6103(k)(6) and IRM 11.3.21.14, Disclosure of Levies on Certain Government Payments - IRC 6103(k)(8).

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If the contact is ...	Then ...
	<b>Note:</b> Calculate and assess the restricted penalty and/or interest. See IRM 20.2.1.4, Normal and Restricted Interest, IRM 20.2.1.4.2, Manual Calculation of Interest, and IRM 21.5.6.4, Freeze Code Procedures, for additional information on the manual computation of restricted interest and updating modules.
Third-Party claiming a material interest	See IRM 11.3.2.4, Persons Who May Have Access to Returns and Return Information Pursuant to IRC 6103(e).
Responsible Persons assessed a Trust Fund Recovery Penalty (TFRP)	See IRM 11.3.2.4.14, Trust Fund Recovery Penalties.

**Note:** If making out-calls and there is a valid POA on file, you **must** contact the POA and not the taxpayer.

(2) When responding to balance due inquiries, document the AMS narrative with the identity of the person initiating the inquiry. See IRM 5.19.1.2.4, Documenting Account Actions.

(3) The IAT Disclosure Tool assists the user in verifying the identity of a caller and determining if the caller is authorized to receive confidential tax information or represent the taxpayer.

- FA employees are required to use the IAT Disclosure tool to perform required and additional taxpayer authentication when the IRM requires it. See Exhibit 21.3.4-12, Field Assistance Mandated IAT Tools.
- ACS employees have the option to use AMS or the IAT Disclosure tool to perform required and additional authentication.

**Exception:** When transferring a call to or from a participating function, ACS employees are required to use IAT Disclosure tool to generate or validate a Transfer PIN, provided all requirements are met. See IRM 5.19.1.2.3.3, Transfer Personal Identification Number (PIN) Generation, IRM 5.19.1.2.3.3.1, Transfer Personal Identification Number (PIN) Acceptance, and IRM 5.19.1.2.8, Mandated IAT Tools.

(4) IRC 6304 precludes, among other things, the IRS from communicating with a represented taxpayer in connection with the collection of any unpaid tax unless the taxpayer has given prior consent to that communication. In accordance with the purpose of IRC 6304, a IRS employee may not work directly with a represented taxpayer to resolve an issue on the taxpayer's account unless **all** three (3) conditions shown in the following table are met:

<b>Required Conditions Before Communicating With a Represented Taxpayer ...</b>
The taxpayer initiates the contact to resolve the issue on the account, <b>and</b>
The taxpayer expresses a specific desire to resolve the issue without the involvement of the power of attorney after the IRS employee has advised the taxpayer of the current representation, <b>and</b>
The taxpayer's decision to not use their representative, per Centralized Authorization File (CAF), for that tax period and work directly with the IRS to resolve the issue is properly documented on AMS for each tax period affected.

**Note:** See IRM 11.3.3.2.1(5), General Requirements for Disclosure to Designee of Taxpayer.

(5) See IRM 5.19.1.2.3.2, Additional Taxpayer Authentication, when additional taxpayer authentication is necessary.

**Note:** Command Code (CC) NAMEB/NAMEE locates an EIN using the name provided by the caller. These CCs search for EINs for both primary name line and sort name line (trade names).

(6) If you determine that the person with whom you are speaking is being coached with the answers to the disclosure probes, you must verify if the caller is the taxpayer or someone else calling on the taxpayer's behalf. If the caller is not the taxpayer, ask to speak to the taxpayer.

- If the taxpayer is available, complete the required disclosure probes with the taxpayer. Then, secure verbal consent from the taxpayer to discuss the matter with the third-party caller.
- If the taxpayer is not available, advise the caller you cannot disclose any information related to the taxpayer without proper authorization. You may answer any general questions they have concerning obtaining authorization before disconnecting the call.

**Reminder:** IRS employees are authorized to accept a taxpayer's verbal consent to disclose return information to third parties assisting the taxpayer in resolving a tax matter. This consent may allow the third-party to review return or account information for the periods specified by the taxpayer, but the third-party is **not** authorized to act on behalf of the taxpayer (including resolving balance due cases). For additional information, see IRM 21.1.3.4, Other Third Party Inquiries, and IRM 11.3.3.3.2, Requirements for Oral Authorization.



**IRM 5.19.1.2.6, Case Processing Authority Levels - Revised paragraph (5) to reflect simple payment plan changes.**

(1) This subsection provides the authority levels for case processing by the type of disposition for each functional area.

(2) For specific guidance on what is required prior to disposition of case, employees must follow the procedures in the appropriate IRM section or subsection.

(3) For balances over the business unit dollar criteria, see IRM 5.19.1.4.1, Account Actions on Referrals/Redirects.

(4) If pre-assessed/unassessed taxes are included, the pre-assessed/unassessed liability plus unpaid balance of assessments (CC SUMRY) **must** be within the applicable dollar criteria shown.

(5) For Business Trust Fund accounts, employees in CSCO, FA, ACS and ACSS are only authorized to establish Simple Payment Plan (Business Trust Fund) agreements. See IRM 5.19.1.6.4.2, IA Requirements Simple Payment Plan (Business Trust Fund) Agreement, and IRM 5.19.1.6.4.2.1, Lump Sum Payment for Simple Payment Plan (Business Trust Fund) ONLY.

(6) All employees are required to secure managerial approval when appropriate, as directed by specific IRM procedures.

**IRM 5.19.1.2.6.2.1, Short Term Payment Plans - Field Assistance, FA, Employees - Revised table under paragraph (2) to include type of tax permitted for short term payment plans.**

(1) FA employees are subject to the following limitations for the specific case types mentioned.

**(2) Short Term Payment Plans:**

<b>When:</b>	<b>Type of Tax and Dollar Criteria:</b>	<b>Duration:</b>
All balance due modules in Notice Status or in ST 22 or ST 24,	<ul style="list-style-type: none"> <li>IMF, Out-of-Business (OOB) Sole Proprietor (any tax) &amp; BMF Non-Trust Fund- AAB (CC SUMRY) is # [REDACTED] # or less,</li> </ul>	No more than 180 days total (including previous Short Term Payment Plans, if previously granted).

When:	Type of Tax and Dollar Criteria:	Duration:
	<ul style="list-style-type: none"> <li>Business Trust Fund - AAB (CC SUMRY) is # [REDACTED] # or less,</li> </ul>	

(3) For criteria and procedures for Short Term Payment Plans, see IRM 5.19.1.6.3, Short Term Payment Plan Within 180 Days.

- If the taxpayer's AAB exceeds FA authority shown above, follow procedures in IRM 5.19.1.4.1.3, Account Actions on Referral/Redirect - FA Employees, to transfer the account to the appropriate function.
- If the taxpayer cannot full pay their balance within 180 days, or otherwise does not qualify for a Short Term Payment Plan, the taxpayer should consider an IA. See IRM 5.19.1.2.6.3, Installment Agreements, and IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs).

**IRM 5.19.1.2.6.2.2, Short Term Payment Plans - CSCO Employees - Revised table under paragraphs (2) and (3) to include type of tax permitted for short term payment plans.**

(1) CSCO employees are subject to the following limitations for the specific case types mentioned.

**Reminder:** Follow normal processing procedures when working FERDI accounts. See IRM 5.19.18.4, FERDI General Case Processing Overview.

**(2) Short Term Payment Plans:**

When:	Type of Tax and Dollar Criteria:	Duration:
Account includes <i>only</i> <b>Notice Status</b> balance due modules,	<ul style="list-style-type: none"> <li>IMF &amp; OOB Sole Proprietor (any tax) - AAB (CC SUMRY) is # [REDACTED] # or less,</li> <li>Business Trust Fund - AAB (CC SUMRY) is # [REDACTED] # or less,</li> </ul>	No more than 180 days total (including previous Short Term Payment Plans, if previously granted).

**Reminder:** Notice Status accounts in CSCO that update to ST 22 due to CC STAUP not input or updated timely will be worked by CSCO. See Note in IRM 5.19.1.3.5(1), For Other Account Issues Requiring Referrals or Redirect.

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**(3) Short Term Payment Plans:**

<b>When:</b>	<b>Type of Tax and Dollar Criteria:</b>	<b>Duration:</b>
Account includes <i>only</i> <b>Notice Status</b> balance due modules,	BMF Non-Trust Fund - AAB (CC SUMRY) is # [REDACTED] # or less,	No more than 180 days total (including previous Short Term Payment Plans, if previously granted).

**Reminder:** Notice Status accounts in CSCO that update to ST 22 due to CC STAUP not input or updated timely will be worked by CSCO. See Note in IRM 5.19.1.3.5(1), For Other Account Issues Requiring Referrals or Redirect.

(4) For criteria and procedures for Short Term Payment Plans, see IRM 5.19.1.6.3, Short Term Payment Plan Within 180 Days.

- If the taxpayer's AAB exceeds CSCO authority shown above, follow procedures in IRM 5.19.1.4.1.2, Account Actions on Referral/Redirect - CSCO Employees, to transfer the account to the appropriate function.
- If the taxpayer cannot full pay their balance within 180 days, or otherwise does not qualify for a Short Term Payment Plan, the taxpayer should consider an IA. See IRM 5.19.1.2.6.3, Installment Agreements, and IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs).

**IRM 5.19.1.2.6.2.3, Short Term Payment Plans - ACS and ACSS Employees - Revised table under paragraph (2) to incorporate paragraph (3) and include type of tax permitted for short term payment plans.**

(1) ACS and ACSS employees are subject to the following limitations for the specific case types mentioned.

**Note:** FERDI accounts are worked by specific ACS call sites. See IRM 5.19.1.3.4.3.5, ACS FERDI Issues, and IRM 5.19.18.4, FERDI General Case Processing Overview.

**(2) Short Term Payment Plans:**

<b>When:</b>	<b>Type of Tax and Dollar Criteria:</b>	<b>Duration:</b>
<b>All</b> balance due modules in Notice Status, ST 22, and/or 24,	<ul style="list-style-type: none"> <li>• IMF, OOB Sole Proprietor (any tax) &amp; BMF Non-Trust Fund - AAB (CC SUMRY) is # [REDACTED] # or less,</li> </ul>	No more than 180 days total (including previous Short Term Payment Plans, if previously granted).

When:	Type of Tax and Dollar Criteria:	Duration:
	<ul style="list-style-type: none"> <li>Business Trust Fund - AAB CC SUMRY) is # [REDACTED] # or less,</li> </ul>	

(3) For criteria and procedures for Short Term Payment Plans, see IRM 5.19.1.6.3, Short Term Payment Plan Within 180 Days.

- If the taxpayer's AAB exceeds ACS/ACSS authority shown above, follow procedures in IRM 5.19.1.4.1.1, Account Actions on Referral/Redirect - ACS and ACSS Employees, to transfer the account to the appropriate function.
- If the taxpayer cannot full pay their balance within 180 days, or otherwise does not qualify for a Short Term Payment Plan, the taxpayer should consider an IA. See IRM 5.19.1.2.6.3, Installment Agreements, and IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs).

**IRM 5.19.1.2.6.3, Installment Agreements - Revised table under paragraph (1) to list type of tax owed and definitions for purposes of installment agreements (IAs). Revised paragraph (2) to list types of IAs.**

(1) For purposes of an installment agreement throughout this IRM, refer to the following table for definitions of type of tax owed:

Type of Tax Owed	Definition
IMF	An individual who files tax returns under a SSN only.  <b>Note:</b> This may include a sole proprietor <b>not</b> operating under an EIN.
OOB Sole Proprietor	A Sole Proprietor who is no longer in business.  <b>Note:</b> The type of tax owed may include trust fund.
BMF Non-Trust Fund	Any business entity who files tax returns under an EIN and does not include trust fund liabilities.  <b>Note:</b> This may include a sole proprietor who has a BMF filing requirement.
Business Trust Fund	Any business entity who files tax returns under an EIN and includes trust fund liabilities. See IRM 5.19.1.6.4.5(5)a, Account Statuses Affecting IAs.  <b>Note:</b> This may include a sole proprietor who has a BMF filing requirement.

**Note:** Out of business BMF accounts will not have any open filing requirements.

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(2) Some installment types the dollar authority level and duration of the IA are the same for all business units. See IRM 5.19.1.2.6.3.1, Installment Agreements - All Employees, for the dollar authority level and duration for the following types of IAs:

- Guaranteed
- Simple Payment Plan
- Simple Payment Plan (Business Trust Fund)

(3) The following subsections provide the dollar authority levels and duration of IAs by business unit for Non-Simple Installment Agreements (NSIA) and Partial Pay Installment Agreement (PPIA).

- Field Assistance employees - IRM 5.19.1.2.6.3.2, Installment Agreements - Field Assistance Employees.
- CSCO employees - IRM 5.19.1.2.6.3.3, Installment Agreements - CSCO Employees.
- ACS and ACSS employees - IRM 5.19.1.2.6.3.4, Installment Agreements - ACS and ACSS Employees.

**Note:** See Exhibit 5.19.1-13, Installment Agreement Table, which provides a summary of the various IAs.

(4) All employees are required to secure managerial approval when appropriate, as directed by specific IRM procedures.

**IRM 5.19.1.2.6.3.1, Installment Agreements - All Employees - Revised paragraph (3) to reflect new simple payment plan criteria. Deleted paragraph (4) and renumbered subsequent paragraph with revised guidance for business trust fund simple payment plan.**

(1) All employees are subject to the following limitations for the specific case types mentioned below.

(2) **Guaranteed IAs - IMF Only:**

Dollar Criteria	Duration of IA
\$10,000 and less tax only (excludes P&I)	36 months (will full pay within CSED)

**Note:** For criteria and procedures for Guaranteed IAs, see IRM 5.19.1.6.4(8), Payment Plan/Installment Agreements (IAs).

(3) **Simple Payment Plans - IMF, OOB Sole Proprietor & BMF Non-Trust Fund:**

Dollar Criteria	Duration of IA
AAB (CC SUMRY) is \$50,000 or less,	The agreement <b>will</b> be fully paid prior to the CSED.

**Note:** When a BMF cross reference exists, see IRM 5.19.1.6.4.4, IMF/BMF Related Accounts.

**Note:** See IRM 5.19.1.6.8, Online Payment Agreements (OPA).

**(4) Simple Payment Plan (Business Trust Fund):**

Dollar Criteria	Duration of IA
AAB (CC SUMRY) is \$25,000 or less,	The agreement <b>will</b> be fully paid prior to the CSED.

**Note:** For criteria and procedures for Simple Payment Plan (Business Trust Fund), see IRM 5.19.1.6.4.2, IA Requirements Simple Payment Plan (Business Trust Fund).

**IRM 5.19.1.2.6.3.2, Installment Agreements - Field Assistance, FA, Employees - Deleted paragraph (2) to remove streamlined criteria, replaced by simple payment plans, and renumbered subsequent paragraphs.**

(1) FA employees are subject to the following limitations for the specific case types mentioned.

**(2) NSIAs - IMF & OOB Sole Proprietor:**

Dollar Criteria	Duration of IA
AAB (CC SUMRY) is # [REDACTED] # or less.	The agreement <b>will</b> be fully paid prior to the CSED.

**(3) PPIAs - IMF & OOB Sole Proprietor:**

Dollar Criteria	Duration of IA
AAB (CC SUMRY) is # [REDACTED] # or less,	Will not full pay within the CSED.

(4) For criteria and procedures for IAs, see IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs), IRM 5.19.1.6.5, PPIA.

- If the taxpayer's AAB exceeds FA authority shown above, follow procedures in IRM 5.19.1.4.1.3, Account Actions on Referral/Redirect - FA Employees, to transfer the account to the appropriate function.

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**IRM 5.19.1.2.6.3.3, Installment Agreements - CSCO Employees - Deleted paragraph (2) to remove streamlined criteria, replaced by simple payment plans, and renumbered subsequent paragraphs.**

(1) CSCO employees are subject to the following limitations for the specific case types identified below.

**Reminder:** Follow normal processing procedures when working FERDI accounts. See IRM 5.19.18.4, FERDI General Case Processing Overview.

**(2) NSIAs - IMF & OOB Sole Proprietor:**

Dollar Criteria	Duration of IA
AAB (CC SUMRY) is # [REDACTED] # or less,	The agreement <b>will</b> be fully paid prior to the CSED.

**(3) PPIAs - IMF & OOB Sole Proprietor:**

Dollar Criteria	Duration of IA
AAB (CC SUMRY) is # [REDACTED] # or less,	Will not full pay within the CSED.

(4) If the taxpayer's AAB exceeds ACS/ACSS/CSCO authority shown above, follow procedures in IRM 5.19.1.4.1.2, Account Actions on Referral/Redirect - CSCO Employees, to transfer the account to the appropriate function. For criteria and procedures for IAs, see IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs), IRM 5.19.1.6.5, PPIA.

**IRM 5.19.1.2.6.3.4, Installment Agreements - ACS and ACSS Employees - Deleted paragraph (2) to remove streamlined criteria, replaced by simple payment plans, and renumbered subsequent paragraphs.**

(1) ACS and ACSS employees are subject to the following limitations for the specific case types identified below.

**Note:** FERDI accounts are worked by specific ACS call sites. See IRM 5.19.1.3.4.3.5, ACS FERDI Issues, and IRM 5.19.18.4, FERDI General Case Processing Overview.

**(2) NSIAs:**

Type of Tax Owed	Dollar Criteria	Duration of IA
IMF and OOB Sole Proprietor	AAB (CC SUMRY) is # [REDACTED] # or less,	The agreement <b>will</b> be fully paid prior to the CSED.

(3) PPIAs:

Type of Tax Owed	Dollar Criteria	Duration of IA
IMF and OOB Sole Proprietor	AAB (CC SUMRY) is # [REDACTED] # or less,	Will <b>not</b> full pay within the CSED.

(4) If the taxpayer's AAB exceeds ACS/ACSS authority shown above, follow procedures in IRM 5.19.1.4.1.1, Account Actions on Referral/Redirect - ACS and ACSS Employees, to transfer to the field. For criteria and procedures for IAs, see IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs), IRM 5.19.1.6.4.2, IA Requirements Simple Payment Plan (Business Trust Fund), IRM 5.19.1.6.5, PPIA.

**IRM 5.19.1.2.6.4.1, Financial Analysis, Verification and Substantiation - All Employees - Deleted last row of table under paragraph (1) that is no longer applicable.**

(1) The table below provides guidance to all employees for when financial analysis is needed and when it is necessary to verify and obtain substantiation, by account balance and disposition type:

Dollar Criteria:	Disposition	Financial Analysis needed?
Less than # [REDACTED] # (AAB (CC SUMRY) plus accruals) (IMF)	CNC	No
AAB (CC SUMRY) is between # [REDACTED] # — # [REDACTED] #	PPIA & CNC	Yes, see IRM 5.19.13, Campus Procedures for Securing Financial Information.
Tax only (excludes P&I) up to \$10,000 (Must meet requirements in IRM 5.19.1.6.4(8), Payment Plan/Installment Agreements (IAs))	Guaranteed IA	No
AAB (CC SUMRY) \$50,000 and under,	Simple Payment Plan	No

**IRM 5.19.1.2.6.4.2, Financial Analysis, Verification and Substantiation - Field Assistance, FA, Employees - Deleted paragraph (2) to remove streamlined criteria, that is no longer applicable, and renumbered subsequent paragraphs.**



(1) The table below provides guidance to FA employees for when financial analysis is needed and when it is necessary to verify and obtain substantiation, by account balance and disposition type.

**(2) NSIAs - IMF & OOB Sole Proprietors:**

<b>Dollar Criteria:</b>	<b>Financial Analysis needed?</b>
AAB (CC SUMRY) is \$100,000 or less,	No, but: <ul style="list-style-type: none"> <li>AMS history <b>must</b> contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED, and</li> <li>A history item <b>must</b> be input on CC ENMOD indicating "NOCIS".</li> </ul>

**(3) PPIAs - IMF & OOB Sole Proprietors:**

<b>Dollar Criteria:</b>	<b>Financial Analysis needed?</b>
AAB (CC SUMRY) is \$100,000 or less,	Yes, see IRM 5.19.13, Campus Procedures for Securing Financial Information.

**IRM 5.19.1.2.6.4.3, Financial Analysis, Verification and Substantiation - CSCO Employees - Deleted paragraph (2) to remove streamlined criteria, that is no longer applicable, and renumbered subsequent paragraphs.**

(1) The tables below provide guidance to CSCO employees for when financial analysis is needed and when it is necessary to verify and obtain substantiation, by account balance and disposition type

**(2) NSIAs - IMF & OOB Sole Proprietors:**

<b>Dollar Criteria:</b>	<b>Financial Analysis needed?</b>
AAB (CC SUMRY) is \$250,000 or less,	No, but: <ul style="list-style-type: none"> <li>AMS history <b>must</b> contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED, and</li> <li>A history item <b>must</b> be input on CC ENMOD indicating "NOCIS".</li> </ul>

**Note:** See IRM 5.19.1.6.4(10), Payment Plan/Installment Agreements (IAs), for specific guidance.

**(3) PPIAs - IMF & OOB Sole Proprietors:**

Dollar Criteria:	Financial Analysis needed?
AAB (CC SUMRY) is \$250,000 or less,	Yes, see IRM 5.19.13, Campus Procedures for Securing Financial Information.

**Note:** See IRM 5.19.1.6.4(11), Payment Plan/Installment Agreements (IAs), for specific guidance.

**IRM 5.19.1.2.6.4.4, Financial Analysis, Verification and Substantiation - ACS and ACSS Employees - Deleted paragraph (2) to remove streamlined criteria, that is no longer applicable, and renumbered subsequent paragraphs.**

(1) The tables below provide guidance to ACS and ACSS employees for when financial analysis is needed and when it is necessary to verify and obtain substantiation, by account balance and disposition type.

**(2) NSIAs:**

Type of Tax Owed	Dollar Criteria	Financial Analysis needed?
IMF and OOB Sole Proprietor	AAB (CC SUMRY) is # [REDACTED] # or less,	No, but: <ul style="list-style-type: none"> <li>AMS history <b>must</b> contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED, and</li> <li>A history item <b>must</b> be input on CC ENMOD indicating "NOCIS".</li> </ul>
IMF and OOB Sole Proprietor	AAB (CC SUMRY) is more than # [REDACTED] # but less than # [REDACTED] # ,	Yes, see IRM 5.19.13, Campus Procedures for Securing Financial Information.

**Note:** See IRM 5.19.1.6.4(10), Payment Plan/Installment Agreements (IAs), for specific guidance.

(3) PPIAs:

Type of Tax Owed	Dollar Criteria	Financial Analysis needed?
IMF and OOB Sole Proprietor	AAB (CC SUMRY) is # [REDACTED] # or less,	Yes, see IRM 5.19.13, Campus Procedures for Securing Financial Information.

**Note:** See IRM 5.19.1.6.4(11), Payment Plan/Installment Agreements (IAs), for specific guidance.

**IRM 5.19.1.3.2.4, Revenue Officer (RO) Assignment - Added exception in last row of table under paragraph (2) for calls received after hours.**

(1) **Revenue Officer (RO) assignment:** If the account is in ST 26 and assigned to an RO or Group, proceed after noting the Exception information below:

**Exception:** There are two exceptions, MMIA and ASFR, where a ST 26 account is not assigned to an RO or group; IRM 5.19.1.4.1, Account Actions on Referral/Redirects.

- Manually Monitored IAs (MMIAs): the assignment code is "35XX6XXX".
- ASFR: the last four digits of the assignment code are "8000".

(2) Refer to the following table to determine the appropriate action:

If...	Then...
The case is assigned to a specific RO, with the last two digits of the assignment codes as <b>01-99</b> , and the taxpayer does not have the RO telephone number,	Provide the taxpayer with the group phone number available on the SERP, Who/Where tab to the RO by TSIGN/ZIP/STATE site.
The case is assigned to an RO group, but not yet assigned to a specific RO (last two digits of assignment code as <b>00</b> ),	<p>Inform the taxpayer verbally, or via Letter 0086C, Referring Taxpayer Inquiry/Forms to Another Office, another office has jurisdiction of their account and they will contact the taxpayer when the account is assigned.</p> <p><b>Caution:</b> Advise the taxpayer it could take up to 90 days before the RO contacts them.</p> <p><b>Note: Do not</b> transfer the call or provide a direct telephone number of a revenue officer.</p>

If...	Then...
The taxpayer already has the phone number of the RO,	Advise the taxpayer to contact the RO directly.  <b>Exception:</b> See steps in next row, if the taxpayer is calling to verify the identity of the RO.
The taxpayer is calling to verify the identity of the RO as an IRS employee,	<ul style="list-style-type: none"> <li>• Advise the taxpayer the IRS has a system in place to verify the RO's identity as an IRS employee,</li> <li>• Inform the taxpayer you will transfer them to the Physical Security Office who will ask for the RO's 10-digit identification number to verify their identity, and</li> <li>• Transfer the call to UCCE extension 3285 or direct dial via Finesse 413285.</li> </ul> <p><b>Exception:</b> If the call is received outside of Monday - Friday 6:00 am - 10:30 pm ET, advise taxpayer to call the telephone number on Document 13345 they were given by the RO between these hours.</p>

**Reminder:** Inform the taxpayer it is in their best interest to make payments on the balance due to reduce the penalty and interest continuing to accrue until the balance is paid in full. Advise the taxpayer of available payment options per IRM 5.19.1.2.7, Ways to Submit Payments, and IRM 5.19.1.2.7.1, Taxpayer Responsibilities - When Submitting Payments by Check or Money Order.

(3) If any correspondence is received for an account that is assigned to an RO, it must be forwarded to the RO. Follow instructions in paragraph (2) above.

**IRM 5.19.1.3.4.3.5, ACS FERDI Issues - Revised paragraph (3) to include TDI ST 03.**

(1) Employees can identify FERDI accounts by the following codes:

- AMS – "Federal Employee" in the Alerts box of the Account Summary screen,
- ACSWEB or ACS Green Screen – "FE" in the Alerts section,
- IDRS CC ENMOD screen – "FED-EMP>F",
- CFOL CC IMFOLE screen – "FED EMPLOY/RETIREE",

(2) **FERDI Calls on Notice Status Cases** (Not ST 22, 24 or 26): No special handling is required. ACS employees should follow guidelines in IRM 5.19.18.4(9), FERDI General Case Processing Overview, to process FERDI calls (not in TDA Status 22, 24 or 26).

**(3) FERDI Calls on TDA and TDI Status Cases - ST 22/24 and ST 03:**

- FERDI calls on TDA ST 22/24 and ST 03 are handled by the Jacksonville, Seattle or Atlanta Call Sites. If translation is needed for Spanish speaking FERDI taxpayers, Jacksonville, Seattle and Atlanta ACS employees will use OPI Service.
- All other ACS Call Sites - ACS employees at all other sites should transfer calls in ST 22/24 and ST 03 to the FERDI line:

<b>Call Site:</b>	<b>UCCE Extension ...</b>
Jacksonville, Seattle, & Atlanta (FERDI)	1082

**Note:** All FERDI calls needing Spanish translators should be transferred to the FERDI line as shown in the table above. They will utilize OPI Service instead of a Spanish assistor.

**Exception:** Employees not trained to handle BMF accounts will transfer calls from FERDI taxpayers that are in-business and have unresolved collection (TDA/TDI) issues under a cross referenced EIN to telephone transfer number 1085. If the caller is no longer in business or is in-business but does not have a BMF collection issue, the call should not be transferred and should be handled according to normal FERDI procedures.

**(4) FERDI Calls on TDA Status Cases - ST 26:** Follow procedures in IRM 5.19.1.3.2.4, Revenue Officer (RO) Assignment, and IRM 5.19.1.4.1, Account Actions on Referral/Redirects.

**(5) IRS Employee Calls:** If the call is from an IRS employee, follow procedures in IRM 5.19.18.3, IRS Employee FERDI Cases.

**IRM 5.19.1.3.4.3.7, Special Compliance Personnel (SCP) Calls - Revised paragraphs (1) through (3) to include guidance on advising taxpayers they are being transferred to another department in ACS.**

(1) The Fixing America's Surface Transportation (FAST) Act, signed into law December 4, 2015, requires the IRS to establish a Special Compliance Personnel (SCP) program funded by the retained earnings from the PDC program. See the Private Debt Collection website, and IRM 5.19.5.12, Special Compliance Personnel (SCP), for additional information.

**Note: #** [REDACTED]

**#**

(2) SCP employees are part of ACS and are assigned to ACS Status (ST22/03) accounts. SCP accounts can be identified by the ACSWeb SCP error message **267**

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**Not SCP Profile Transfer Call to SCP** and with an unreversed TC 971 AC 470. Do **not** transfer to SCP solely on the AMS Alert; verify SCP assignment via ACSWeb. **Only** SCP employees can work these accounts.

(3) Non-SCP employees who receive calls on accounts with the ACSWeb SCP error message, during their hours of operation 8:00 am to 8:00 pm (local time), must transfer the call to the SCP line. Advise taxpayers you are transferring them to another department in ACS:

SCP Line ...	UCCE Extension ...
English	1138
Spanish	1139

**Note:** If the call is received outside of the hours of operation, **do not** transfer the call. Instead, advise taxpayer of the hours of operation and to call 833-282-7220.

(4) SCP program case inventory has its own toll-free telephone number for incoming calls. The phone number will be on all outgoing ACS letters from the SCP inventory: 833-282-7220.

**IRM 5.19.1.4.4.1, Full Compliance Check - Revised paragraph (4) to clarify the current tax return must be addressed. Added new paragraph (8) to state express filing compliance check may be applied when considering an IA.**

(1) A full compliance check (FCC) is required to identify if the taxpayer filed and paid all types of tax, penalties and interest for which they are liable. Research IDRS to check for cross-reference IMF/BMF TINs. Ensure balance due and return delinquency modules, including cross-reference taxpayer identification numbers displayed on all MFs, are identified. Document full compliance check on AMS.

(2) Always review comments on AMS and IDRS to determine whether a FCC was previously performed. If completed within the last 90 days, it is not necessary to perform it again.

**Note:** For ACS users, ensure you also review the ACSWeb Comments screen.

(3) Establish whether the taxpayer filed all returns as required in IRM 5.19.2.6.4.5, IMF - Determining Liability, and IRM 5.19.22.5.3, BMF Return Delinquency Responses and Inquiries, or a module was closed or can be closed, with a satisfying transaction code. Individuals in business as sole proprietors must be in compliance with both individual and business filing requirements, including the following guidelines:

- a. If TDI modules closed with a TC 598, you must satisfy these modules by securing a tax return or making a determination the taxpayer is not required to file.

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- b. If the taxpayer is required to file, request the returns and reverse the TDI modules with a TC 592 with no cc.
- c. Determine liability to file; for IMF, see IRM 5.19.2.6.4.5, IMF - Determining Liability. For BMF, see IRM 5.19.22.5.3, BMF Return Delinquency Responses and Inquiries.

**Note:** If no MFT 32 or TC 971 AC 111 is present, request the return.

(4) If liable, the taxpayer must file the current tax return before an IA is established. When **speaking** to the taxpayer, address compliance on *current* tax return filing as follows:

If the taxpayer contact date is...	Then ...
<p>It is before:</p> <ul style="list-style-type: none"> <li>• The return due date, or approved extension date (TC 460) (IMF), or</li> <li>• The return due date (BMF),</li> </ul>	<p>Ask the taxpayer if the return was filed:</p> <ul style="list-style-type: none"> <li>a. If "Yes", ask if it is a balance due or refund return and when it was filed,               <ul style="list-style-type: none"> <li>○ If a refund return (regardless of when filed), proceed with the case disposition.</li> <li>○ If a balance due return and filed ten weeks ago (or less), include the liability in the case disposition.</li> <li>○ If a balance due return and filed more than ten weeks ago, document AMS and continue with normal case processing; securing the return is not required.</li> </ul> </li> <li>b. If "No", continue with normal case processing; securing the return is not required.</li> </ul>
<p>It is within:</p> <ul style="list-style-type: none"> <li>• 10 weeks of the return due date, or approved extension date (TC 460) (IMF), or</li> <li>• 20 weeks of the return due date (BMF),</li> </ul>	<p>Ask the taxpayer if the return was filed:</p> <ul style="list-style-type: none"> <li>a. If "Yes", ask if it is a balance due or refund return and when it was filed.               <ul style="list-style-type: none"> <li>○ If a refund return (regardless of when filed), proceed with the case disposition.</li> <li>○ If a balance due return was filed ten weeks ago (or less), include the liability in the case disposition.</li> <li>○ If a balance due return was filed more than ten weeks ago and it has not posted, you cannot grant an IA without securing them. The taxpayer does not meet pending IA</li> </ul> </li> </ul>

If the taxpayer contact date is...	Then ...
	<p>criteria. See IRM 5.19.1.6.4.7.1, Requests Not Meeting Pending IA Criteria.</p> <p><b>Note:</b> If an IMF taxpayer filed electronically and it is prior to cycle 20, an IA may be granted if all other criteria is met; include the liability in the case disposition. See IRM 5.19.1.6.4.15(4)(d), Pre-Assessed IA Requests.</p> <p><b>Note:</b> If the taxpayer is eligible for CNC hardship but has unfiled returns, IRM 5.19.17.2.4(4)-(5), CNC Unable to Pay - Hardship.</p> <p>b. If "No" the taxpayer has not filed all required returns; you cannot grant an IA without securing them. The taxpayer does not meet pending IA criteria. See IRM 5.19.1.6.4.7.1, Requests Not Meeting Pending IA Criteria.</p> <p><b>Note:</b> If the taxpayer is eligible for CNC hardship but has unfiled returns, IRM 5.19.17.2.4(4)-(5), CNC Unable to Pay - Hardship.</p>
<p>It is more than:</p> <ul style="list-style-type: none"> <li>• 10 weeks after the return due date, or approved extension date (TC 460) (IMF), or</li> <li>• 20 weeks of the return due date (BMF),</li> </ul>	<p>The taxpayer has not filed all required returns; you cannot grant an IA without securing the returns. The taxpayer does not meet pending IA criteria. See IRM 5.19.1.6.4.7.1, Requests Not Meeting Pending IA Criteria.</p> <p><b>Note:</b> If the taxpayer is eligible for CNC hardship but has unfiled returns, IRM 5.19.17.2.4(4)-(5), CNC Unable to Pay - Hardship.</p>

(5) While working correspondence, compliance should be addressed on the current tax return as follows:

If ...	Then ...
<p>It is before:</p> <ul style="list-style-type: none"> <li>• The return due date, or approved extension date (TC 460) (IMF), or</li> </ul>	<p>Process the correspondence. Continue with normal case processing; securing the return is not required.</p>

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If ...	Then ...
<ul style="list-style-type: none"> <li>The return due date (BMF),</li> </ul>	
<p>It is within:</p> <ul style="list-style-type: none"> <li>10 weeks of the return due date, or approved extension date (TC 460) (IMF), or</li> <li>20 weeks of the return due date (BMF),</li> </ul>	<p>Process the correspondence. Continue with normal case processing; securing the return is not required.</p>
<p>It is more than:</p> <ul style="list-style-type: none"> <li>10 weeks after the return due date, or approved extension date (TC 460) (IMF), or</li> <li>20 weeks after the return due date (BMF),</li> </ul>	<ol style="list-style-type: none"> <li>The taxpayer has not filed all required returns; you cannot grant an IA without securing the returns. The taxpayer does not meet pending IA criteria. See IRM 5.19.1.6.4.7.1, Requests Not Meeting Pending IA Criteria.</li> <li>Send an appropriate Correspondex letter requesting the return. Advise the taxpayer an IA cannot be considered at this time.</li> </ol> <p><b>Note:</b> If the taxpayer provides a financial statement that shows they meet CNC hardship criteria, follow the procedures in IRM 5.19.17.2.4(4)-(5), CNC Unable to Pay - Hardship.</p>

(6) If the taxpayer is liable to file and needs income information to file the return, use the Transcript Delivery System (TDS); for additional information, see IRM 21.2.3, Transcripts. TDS delivers tax account and return information to the taxpayer with an appropriate cover letter.

(7) If the taxpayer is liable to file, instruct them to file using the table below:

If...	Then...
<ul style="list-style-type: none"> <li>There is a balance due and all modules are in Notice Status, or</li> <li>All unfiled returns are in Status 02 (Return Delinquency),</li> </ul>	<p>Advise the taxpayer to mail the missing return to the appropriate CSCO mailing address.</p>
<ul style="list-style-type: none"> <li>There is a balance due and at least one module is in ST 22, or</li> </ul>	<p>Advise the taxpayer to mail the missing return to the appropriate ACSS Site based on BOD code and State mapping (W&amp;I (TS) Consolidated State</p>

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If...	Then...
<ul style="list-style-type: none"> <li>At least one unfiled return is in ST 03 (TDI),</li> </ul>	Mapping for ACS Support or SB/SE State Mapping).
There are no balance due modules, including accounts where it is assigned 8000 but there is no Dummy TC 150 present on the module,	Advise the taxpayer to mail the missing return to the appropriate address using SERP, Who/Where, Where to File - Forms and Payments.
The unfiled return delinquency is in ASFR and the taxpayer has received an ASFR notice,	Advise the taxpayer to mail the return to ASFR site's address that appears on the notice. See IRM 5.18.1.6.1(1), ASFR TC 971 AC 143, for instructions on how to identify an ASFR started case.

(8) Employees must use the Express Filing Compliance Check when performing the compliance check to determine if IA criteria is met. See IRM 5.19.1.4.4.1.1, Express Filing Compliance Check.

**Exception: #** [REDACTED] #

**IRM 5.19.1.5.12.1, CSCO Hostage Guidance - Revised table under paragraph (6) to consolidate similar guidance for telephone or correspondence inquiries.**

(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

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- 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 5.1.15.16.2, Reasonable Cause Penalty Abatements.

(6) 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>

(7) 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 (3) with guidance for inputting wrongful detainee indicator. Revised table under paragraph (6) to consolidate similar guidance for telephone or correspondence inquiries.**

(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. See IRM 5.1.15.16.2, Reasonable Cause Penalty Abatements.

(6) 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>

If...	Then...
	<b>Note:</b> Remove the "HSTG" indicator if the letter is not received after 60 days in suspense.
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>

(7) 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> <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>
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 5.19.1.6.3, Short Term Payment Plan Within 180 Days - Revised paragraphs (1) and (2) to indicate accounts that may be granted short term payment plans. Deleted paragraph (3) no longer applicable. Revised the example under paragraph (5) for clarity. Revised table under paragraph (14) to align with above revisions.**

(1) IMF and BMF taxpayers may be granted Short Term Payment Plans up to 180 days for modules in Notice Status and ST 22 (or ST 23 or ST 24), **if no prior Short Term Payment Plan has been granted.**

**Exception:** A request for a Short Term Payment Plan on post-petition liabilities is non-processable when a taxpayer is in bankruptcy. See IRM 5.19.1.5.2.2, Insolvency - Short Term Payment Plan/IA Requests on Post-Petition Periods.

(2) Such agreements may be granted on assessed or pre-assessed balances for all IMF and BMF taxpayers; see IRM 5.19.1.2.6.2, Short Term Payment Plans, for authority levels and duration of Short Term Payment Plans. Taxpayers do not qualify for 180 day Short Term Payment Plans if previously allowed the maximum days. A pre-assessed Short Term Payment Plan up to 180 days can be granted on correspondence; follow the same established criteria: IRM 5.19.1.6.4.15, Pre-Assessed IA Requests.

(3) Use CC INTST, the AMS Full Pay Calculator, the IAT Compliance Suite Payment Calculator, or CC COMPA to compute the payoff amount to the full pay date (see paragraph (5)). For restricted interest computation, refer to IRM 20.2.1.4, Normal and Restricted Interest, IRM 20.2.1.4.2, Manual Calculation of Interest, and IRM 21.5.6.4, Freeze Code Procedures.

(4) All actions taken on the account must be clearly documented on AMS. Refer to IRM 5.19.1.2.4, Documenting Account Actions.

If ...	Then ...
All modules are in Notice Status,	Input Short Term Payment Plan on IDRS. See <ul style="list-style-type: none"> <li>• Exhibit 5.19.1-4, IDRS Input of Short Term Payment Plans, 180 Days or Less, CC IAORG for ACS/ACSS/CSCO/FA, and</li> <li>• Exhibit 5.19.1-5, IDRS Input of Short Term Payment Plans, 180 Days or Less, CC IAREV for ACS/ACSS/CSCO/FA.</li> </ul>
Any modules are in Status 22,	Input Short Term Payment Plan on ACS. Move the case to the appropriate ACS inventory for the payment to post.

**Example:** The taxpayer states they can full pay within 90 days and there are balance due modules in ST 22 or 24 and there have been no prior Short Term Payment Plans given; grant the taxpayer's request. Inform the taxpayer payment must be received by IRS by the promised date. If the final notice was issued and there are levy sources present, move the case to E3 inventory; if the final notice was not issued and there are levy sources present, move to the case to E2 inventory. If there are no levy sources move to I7 inventory, with a follow up of 21 days past the promise date for payment receipt and processing. The taxpayer calls afterwards requesting additional time to full pay; up to 90 additional days may be granted from the original request date. The maximum of 180 days does not include the additional seven days for internal processing of the payment.

(5) These procedures also include taxpayers who claim they are filing a refund return or an amended return that will full pay their balance due.

(6) Existing Short Term Payment Plans may be revised by adding new modules or allowing additional time, *provided* the total time to full pay does not exceed 180 days from the original request date.

(7) If a taxpayer is in Notice Status and requests a Short Term Payment Plan for 90 days, and a prior request was granted for the maximum of 180 days, do not allow additional time unless there are unusual circumstances such as Combat Zone or a disaster area declared by the president. Document AMS in detail with the reason for granting the additional time. If additional time is not granted, other payment options and methods should be discussed.

(8) A **new** Short Term Payment Plan of up to 180 days may be granted **only after** all modules from any prior payment agreement have been full paid.

**Note:** You must consider all previously granted Short Term Payment Plans.

**Example:** A 180-day Short Term Payment Plan is granted for a taxpayer's 2016 and 2017 Form 1040 balances due. They full pay their liabilities within 180 days as promised. The taxpayer subsequently files a 2018 Form 1040 with a balance due and requests a new 180-day Short Term Payment Plan. The taxpayer may be allowed up to 180 days to pay off their new balance due.

**Caution:** ACS, ACSS or FA do not establish up to 180 day Short Term Payment Plans when any module is in ST 22 using CC IAGRE. These cases are being monitored on the ACS system for receipt of payment. ACS, ACSS, CSCO or FA will establish any up to 180-day Short Term Payment Plans when all modules are in notice status using CC IAGRE.

(9) If the taxpayer does not qualify for a Short Term Payment Plan of up to 180 days, determine if the taxpayer meets IA criteria. See IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs).

(10) If an IMF or BMF taxpayer has an open TDI, see return filing requirements. IRM 5.19.1.4.4.1, Full Compliance Check. Allow the Short Term Payment Plan for up to 180 days if it meets criteria and establish a firm date for filing the missing returns within the appropriate time frames.

**Caution:** IDRS will not allow the input of CC IAGRE when there is an open TDI. For these agreements, input a CC STAUP for the next Notice Status for 9 cycles. Document AMS of return requested and Short Term Payment Plan.

(11) When working correspondence, the date used to determine the start of the maximum Short Term Payment Plan is within 180 days time frame from the IRS received date on the correspondence, or postmark if no IRS receive date. Input the Short Term Payment Plan, except when ten days or less of the Short Term Payment

Plan time frame remains; In that instance, document AMS with the Short Term Payment Plan for up to 180 days information (number of days requested) and:

- a. For Notice Status accounts, if ST 21, input CC STAUP to 5805; all other statuses, input CC STAUP to 2205.
- b. For ST 22 accounts, reassign.

(12) If the taxpayer requests a Short Term Payment Plan for an IA in ST 6X, deny the request and inform them a Short Term Payment Plan does not extend their time for collection appeal rights. **Do not** convert a taxpayer request for an IA that is for 180 days or less to a Short Term Payment Plan.

**Caution:** IRC 7122(e)(2) and Treas. Reg. 301.6159-1(e)(5), provide appeal rights associated with an IA that *do not* apply to Short Term Payment Plans. Per IRC 7122 (e)(2), a taxpayer may appeal the rejection of an IA. Per Treas. Reg. 301.6159-1(e)(5), a taxpayer may appeal the modification or termination of an installment agreement.

**Reminder:** While we cannot *convert* an existing IA to a Short Term Payment Plan, **the taxpayer may submit full payment at any time**. Advise the taxpayer they may call 800-829-1040 to obtain a current pay off amount, when they are ready to send full payment.

(13) Use the following table when processing a Short Term Payment Plan and no TDIs are present:

**Note:** If the maximum days for a Short Term Payment Plan were previously granted, deny the request.

If ...	And ...	Then ...
ST 22 or ST 24,	Other periods in ST 71 with an unreversed TC 480 or TC 780 (-Y Freeze),	Advise the taxpayer to call the OIC Unit in the applicable Compliance Campus Location within 10 days. See SERP for a listing of OIC Sites under the Who/Where tab.  <ol style="list-style-type: none"> <li>1. Move case to the appropriate ACS inventory function with a 45 day follow up (<b>E2</b>- if final notice not issued, or <b>E3</b>- if final notice issued).</li> <li>2. Warn the taxpayer failure to pay could result in enforcement action per IRM 5.19.1.7, Warning of Enforcement Action and Enforced Collection.</li> </ol>
Notice Status,	With other unreversed TC 480 and TC 780 (ST 71) modules (-Y Freeze),	<ol style="list-style-type: none"> <li>1. Advise the taxpayer to call the OIC Unit in the applicable Compliance campus location within ten days. See SERP for a</li> </ol>



If ...	And ...	Then ...
		<p>listing of OIC Sites under the Who/Where tab.</p> <p>2. Enter CC STAUP 2206.</p>
ST 22,	This space left blank intentionally	<p>a. If a "FNL NOT" date is shown in the ACS MOD Screen for all balance due tax modules and levy sources are available, enter history code "TOE3XXX,FLPY".</p> <p>b. If a levy source is available but the "FNL NOT" is not shown for all modules, input "TOE2XXX,FLPY". Otherwise, input "TOI7XXX,FLPY".</p> <p>c. Extend the follow-up date for the first deadline plus 21 days for payment.</p> <p><b>Example:</b> The taxpayer is granted a Short Term Payment Plan for 180 days to full pay their ST 22 account and a "FNL NOT" date is shown on the ACS MOD screen for all the balance due modules and levy sources are available, enter history code "TOE3,201,FLPY".</p> <p>d. Release levies unless they are a condition of the Short Term Payment Plan for up to 180 days; for levy release procedures. See IRM 5.19.4.4.10, Levy Release: General Information.</p> <p>e. Warn the taxpayer failure to pay could result in enforcement action per IRM 5.19.1.7, Warning of Enforcement Action and Enforced Collection.</p>
ST 24,	This space left blank intentionally	<p>a. Document AMS. See IRM 5.19.1.4.1(3), Account Actions on Referral/Redirects.</p>
ST 60,	CTLV Continuous Wage Levy (ALN xx08),	<p>a. Leave CTLV in place, advise the taxpayer when they make full payment the levy will be released.</p>
ST 60,	Regular IA,	<p>Leave history in AMS, do not change the current IA. See paragraph (13) above.</p>
ST 53 or 23,	Not on IDRS (on CC IMFOLT/BMFOLT but not IDRS),	<p>IRM 5.19.1.6.4.5, Account Statuses Affecting IAs.</p> <p><b>Caution:</b> Input the IA before CC MFREQ or the computer will not allow CC IAGRE input.</p>

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If ...	And ...	Then ...
Notice Status,	This space left blank intentionally	a. Input the Short Term Payment Plan using CC IAGRE.

(14) AMS must be documented with the terms of filing and payment commitments; see IRM 5.19.1.2.4, Documenting Account Actions. Input the Short Term Payment Plan to IDRS using either Exhibit 5.19.1-4, IDRS Input of Short Term Payment Plans, 180 Days or Less, CC IAORG for ACS/ACSS/CSCO/FA, or Exhibit 5.19.1-5, IDRS Input of Short Term Payment Plans, 180 Days or Less, CC IAREV for ACS/ACSS/CSCO/FA.

(15) Send Letter 681C, Proposal to Pay Later Accepted, to confirm the Short Term Payment Plan including:

- Payment date,
- Amount due (computed to the payment date),
- Warning of enforcement action (when appropriate - see IRM 5.19.1.7, Warning of Enforcement Action and Enforced Collection), and
- Campus address to mail the payment.

**Note:** See IRM 5.19.1.2.5, Balance Due Outgoing Correspondence Guidelines.

**Note:** For the return and payment addresses, use the Service Center payment address based upon Submission Processing.  
See SERP, Who/Where tab, Collections Payment Addresses.

**Note:** During weekend processing, TC 971 AC 899 are systemically generated on all modules included in a Short Term Payment Plan that were input to IDRS; this entry identifies why the account became ST 60. The failure to pay rate is not reduced on Short Term Payment Plans.

**IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs) - Revised content throughout to reflect expansion of simple payment plan guidance.**

(1) For information on oral statements, see IRM 21.1.3.20, Oral Statement Authority.

(2) Payment plan or IA requests may be received orally or in writing (including Form 433-D, Installment Agreement, and Form 9465, Installment Agreement Request). Only process requests as a valid IA request where it is clear the taxpayer has requested to make payments on their tax debt. Written requests stating one or more of the following statements:

- I need to, or would like to make payments
- I can send payments
- Send me a bill every month

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- I would like to make installments

**Note:** If the IA was requested on Form 9465, Installment Agreement Request, enter "94" in the XX position of the ALN, **except** for DDIA's. See Exhibit 5.19.1-9, ALNs.

**Note:** Form 433-H, Installment Agreement Request and Collection Information Statement, is a new hybrid form that was introduced in May 2019. It combines an IA request with a Collection Information Statement (CIS), and is intended for IMF taxpayers who are wage earners only who do not meet simple payment plan criteria.

(3) You have the authority to grant an IA either orally or in writing unless it is a DDIA. If you orally grant an IA, you must still send a written confirmation of the agreement by mail to the taxpayer. A DDIA requires the taxpayer's signature. See IRM 5.19.1.6.4.13, DDIA.

(4) If Form 433 is received, input the financial data on AMS to determine if the taxpayers' ability to pay (full pay, Short Term Payment Plan, IA or is unable to pay), refer to IRM 5.19.13, Campus Procedures for Securing Financial Information.

**Exception:** If at any time during the process the taxpayer qualifies for, and agrees to a Simple Payment Plan, input of the financial information is not necessary. Input the IA as agreed to, document AMS with the IA information and destroy the Form 433.

**Exception:** If a taxpayer requests an IA on Form 433-H, Installment Agreement Request and Collection Information Statement, and the proposed IA meets Simple Payment Plan criteria, input of the financial information is not necessary. Input the IA as agreed to, document AMS with the IA information as described above. However, *if* the request is for a DDIA, the Form 433-H **must** be retained. Follow procedures in IRM 5.19.1.6.4.13, DDIA.

(5) Requests may be received by only one taxpayer on a joint liability wishing to establish an IA. "Mirroring" of Married Filing Joint (MFJ) accounts can be done to provide the ability for the secondary taxpayer to make payments in these situations, IRM 5.19.1.6.7.1, Front End Mirror Assessments Process for IA Closures.

(6) If receiving a request for an IA from the taxpayer via email, DO NOT respond via email. Use of email to contact the taxpayer is prohibited due to the risk of improper disclosure or exposure. See IRM 10.5.1.6.8.1, Emails to Taxpayers and Representatives. Contact the taxpayer by phone or correspondence. If using correspondence, advise the taxpayer to call the toll free number to request an IA.

(7) Consider which of the following types of IAs may be considered if the taxpayer meets all other IA criteria; filing and paying compliance, and are within the dollar criteria for each specific type of IA.

(8) **Guaranteed IA:** IRC 6159(c), requires the IRS to accept the taxpayer's proposal of an IA if the following conditions are met:

**Guaranteed IA Conditions**

The taxpayer is an individual and owes income tax of \$10,000 or less, excluding penalties and interest. See IRM 5.19.1.2.6.3.1, Installment Agreements - All Employees, for case processing authority levels.

**Note:** Unlike the criteria for simple payment plans, the dollar limit for guaranteed IAs of \$10,000 or less only applies to tax. The taxpayer may owe additional amounts in penalty and interest (both assessed and accrued) and qualify for a guaranteed IA, so long as the tax liability alone is not greater than \$10,000.

During the preceding five taxable years, the taxpayer (including their spouse if the requested IA is for a jointly filed return), has not failed to file or to pay income taxes, nor entered an IA for payment of taxes).

The taxpayer cannot pay the tax immediately.

**Exception:** As a matter of policy, the IRS grants guaranteed agreements even if taxpayers are able to fully pay their accounts.

The IA provides for full payment of the liability within three (3) years.

The taxpayer agrees to continue to comply with the tax laws and the terms of the IA for the period (up to three years) the IA is in place.

A Guaranteed IA must be allowed even if it is determined the taxpayer has the ability to make larger monthly payments; accept the IA regardless of the amount proposed. However, the payment amount **must** provide for full payment of the liability within three (3) years.

**Example:** A taxpayer's total outstanding liability is \$200, and they request an IA for \$10 per month. Compliance Suite shows that the proposed payment will full pay in three (3) years. If the account meets the remaining requirements, the proposed IA must be granted as a Guaranteed IA.

- a. **Guaranteed IA CIS Requirements:** A financial statement is **not** required.
- b. **Guaranteed IA Managerial Approval Requirements:** Managerial approval is **not** required.
- c. **Guaranteed IA NFTL Determination Requirements:** A NFTL determination is **not** required.
- d. **Guaranteed IA ALN:** A "36" should be entered in the YY position of the ALN, as for any Simple Payment Plan \$25,000 and under. See Exhibit 5.19.1-9, ALNs.

**(9) Simple Payment Plan \$50,000 and under**

<b>If ...</b>	<b>Then ...</b>
Type of tax owed is IMF, OOB Sole Proprietor & BMF Non-Trust Fund	The AAB (CC SUMRY) is \$50,000 or less and the agreement <b>will</b> be fully paid prior to the CSED.

**Reminder:** Employees considering simple payment plans can apply the Express Filing Compliance Check. See IRM 5.19.1.4.4.1.1, Express Filing Compliance Check.

- a. **Simple Payment Plan \$50,000 and under CIS Requirements:** A financial statement is **not** required.
- b. **Simple Payment Plan \$50,000 and under Managerial Approval Requirements:** Managerial approval is **not** required.
- c. **Simple Payment Plan \$50,000 and under NFTL Determination Requirements:** A NFTL determination is **not** required.
- d. **Simple Payment Plan \$50,000 and under ALN:** Normally, "36" should be entered in the YY position of the ALN if the AAB is \$25,000 and under, or "37" if the AAB is between \$25,001 and \$50,000; however, see Exhibit 5.19.1-9, ALNs, for further information on ALNs.

(10) **Non-Simple IA (NSIA) - IMF & OOB Sole Proprietors:** NSIA is considered when the taxpayer cannot qualify for a Simple Payment Plan. CSCO, ACS, ACSS and Field Assistance employees are authorized to establish NSIAs. The agreement **must** be fully paid prior to the CSED. See IRM 5.19.1.2.6.3, Installment Agreements, and IRM 5.19.13, Campus Procedures for Securing Financial Information.

**Reminder:** Employees considering NSIAs can apply the Express Filing Compliance Check. See IRM 5.19.1.4.4.1.1, Express Filing Compliance Check.

a. **NSIA CIS Requirements:**

If ...	Then ...
<p>AAB (CC SUMRY) is up to:</p> <ul style="list-style-type: none"> <li>o \$100,000 (FA),</li> <li>o \$250,000 (ACS, ACSS, and CSCO),</li> </ul>	<p>A financial statement is <b>not</b> required, but:</p> <ul style="list-style-type: none"> <li>o AMS history <b>must</b> contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED, and</li> <li>o A history item <b>must</b> be input on CC ENMOD indicating "NOCIS".</li> </ul> <p><b>Exception:</b> A financial statement <b>is</b> required when the IA request is made in conjunction with a request for levy release or the taxpayer's account is identified as having a seriously delinquent tax debt (presence of an unreversed TC 971 AC 641). See IRM 5.19.4.4.10, Levy Release: General Information, IRM 5.19.13, Campus Procedures for Securing Financial Information, and IRM 5.19.25.7,</p>

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If ...	Then ...
	Identification of Certified Seriously Delinquent Tax Debt.
AAB (CC SUMRY) is between \$250,001 and \$999,999 (ACS/ACSS),  <b>Note:</b> See IRM 5.19.1.2.6.3.4, Installment Agreements - ACS and ACSS Employees, for additional information.	A financial statement <b>is</b> required. See IRM 5.19.13, Campus Procedures for Securing Financial Information.

**Note:** If liquidation of any asset(s) or equity in an asset will result in full pay or a substantial partial payment, see IRM 5.19.13.3.4, Making the Collection Decision.

**Note:** If the financial analysis supporting a prior NSIA determination is no more than twelve months old, a new liability or liabilities may generally be closed using the same determination without further investigation for amounts up to (total of all modules) \$25,000 including previous modules included in the IA.

**b. NSIA Managerial Approval requirements:**

If ...	And ...	Then ...
AAB (CC SUMRY) is more than \$50,000,	"This space intentionally left blank."	Managerial approval <b>is</b> required.

**Note:** See IRM 5.19.1.2.6.3, Installment Agreements, and IRM 5.19.1.6.4.8, IA Managerial Approval.

- c. NSIA NFTL Determination Requirements:** A NFTL determination **is** required. For pre-filing considerations, see IRM 5.19.4.5.1, Notice of Federal Tax Lien Filing Determinations. For NFTL filing procedures see IRM 5.19.4.5.3.1, Before Filing NFTLs, and IRM 5.19.4.6.1, How to File a NFTL. If the taxpayer objects to the NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.
- d. NSIA ALN:** Normally, "09" should be entered in the YY position of the ALN for NSIAs; however, see Exhibit 5.19.1-9, ALNs, for further information on ALNs.

(11) **Partial Pay IA (PPIA) - IMF & OOB Sole Proprietors:** If full payment cannot be secured by the CSED and the taxpayer has requested to make payments or has some ability to pay, a PPIA should be considered. See IRM 5.19.1.2.6.3, Installment Agreements, for dollar criteria. See IRM 5.19.1.6.5, PPIA, for PPIA procedures, even if the taxpayer qualifies for a CNC (establish account as a back up TC 530).

**Note:** Taxpayers entering PPIAs who have defaulted an IA in the past 24 months will be required to make monthly payments via DDIA or PDIA unless they are unbanked and unemployed/self employed. (Taxpayer must authorize DDIA or PDIA before PPIA is reinstated to qualify.) See IRM 5.19.1.6.5.3.2, Revising/Reinstating PPIAs.

- a. **PPIA CIS Requirements:** A financial statement **is** required. See IRM 5.19.13, Campus Procedures for Securing Financial Information.
- b. **PPIA Managerial Approval Requirements:**

If ...	Then ...
AAB (CC SUMRY) is \$25,000 or less,	Managerial approval is <b>not</b> required.
AAB (CC SUMRY) is more than \$25,000,	Managerial approval <b>is</b> required.

**Note:** See IRM 5.19.1.2.6.3, Installment Agreements, and IRM 5.19.1.6.4.8, IA Managerial Approval.

- c. **PPIA NFTL Determination Requirements:** A NFTL determination **is** required. For pre-filing considerations, see IRM 5.19.4.5.1, Notice of Federal Tax Lien Filing Determinations. For NFTL filing procedures see IRM 5.19.4.5.3.1, Before Filing NFTLs, and IRM 5.19.4.6.1, How to File a NFTL. If the taxpayer objects to the NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.
- d. **PPIA ALN:** Normally, "12" should be entered in the YY position of the ALN; however, see IRM 5.19.1.6.5.3.1, Input of PPIAs, and Exhibit 5.19.1-9, ALNs, for further information on ALNs.

(12) **Simple Payment Plan (Business Trust Fund):** CSCO, ACS, ACSS and Field Assistance employees are authorized to establish Simple Payment Plan (Business Trust Fund) up to AAB (CC SUMRY) of \$25,000.

- a. **Simple Payment Plan (Business Trust Fund) Requirements:**
- b. **Simple Payment Plan (Business Trust Fund) Managerial Approval Requirements:** Managerial approval is **not** required, but AMS history **must** contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED.
- c. **Simple Payment Plan (Business Trust Fund) NFTL Determination Requirements:** A NFTL determination is not required but may be filed if the NFTL will protect the government's interest, such as if a property sale is imminent. For pre-filing considerations, see IRM 5.19.4.5.1, Notice of Federal Tax Lien Filing Determinations. For NFTL filing procedures see IRM 5.19.4.5.3.1, Before Filing NFTLs, and IRM 5.19.4.6.1, How to File a NFTL. If the taxpayer objects to the NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.

- d. **Simple Payment Plan (Business Trust Fund) ALN:** A "15" should be entered in the YY position of the ALN; however, see IRM 5.19.1.6.4.2, IA Requirements Simple Payment Plan (Business Trust Fund), and Exhibit 5.19.1-9, ALNs.

**Note:** See IRM 5.19.1.2.6.3, Installment Agreements for case processing authority levels, and IRM 5.19.1.6.4.2, IA Requirements Simple Payment Plan (Business Trust Fund), for additional information.

(13) An IA cannot be considered unless all filing and payment compliance has been addressed. See IRM 5.19.1.4.4.1, Full Compliance Check. To determine if the account meets campus authority level for the AAB (CC SUMRY) modules, see IRM 5.19.1.2.6.3, Installment Agreements, for case processing authority levels, and IRM 5.19.1.6.4.5, Account Statuses Affecting IAs.

(14) **Payoff Requests:** Taxpayers may submit full payment **at any time**. If a taxpayer on an IA wants to pay off their balance, do not convert their IA to a Short Term payment plan (See IRM 5.19.1.6.3(12), Short Term Payment Plan Within 180 Days. Use CC INTST, the AMS Full Pay Calculator, the IAT Compliance Suite Payment Calculator, or CC COMPA to compute the payoff amount to the full pay date as described in IRM 5.19.1.6.2(5), Can Full Pay Balance Due Now (Payoff). For restricted interest computation, refer to IRM 20.2.1.4, Normal and Restricted Interest, IRM 20.2.1.4.2, Manual Calculation of Interest, and IRM 21.5.6.4, Freeze Code Procedures.

**Note:** If it has not been paid yet, advise the taxpayer of the user fee.

**IRM 5.19.1.6.4.1, Determining Appropriate IA - Revised content throughout to reflect expansion of simple payment plan guidance and added option for other appropriate letter that may be sent for IAs.**

(1) Determine if the account meets Simple Payment Plan criteria, based on the AAB (CC SUMRY) or if the IA requires securing a financial statement. See IRM 5.19.1.2.6.3, Installment Agreements.

**Note:** The payment amount need not be the same throughout the term of the agreement for a Simple Payment Plan; the IA can have increasing payments, provided the AAB (CC SUMRY) is fully paid within the term of the agreement.

**Note:** If an IA determination cannot be made within 24 hours, and the request meets pending IA criteria: See IRM 5.19.1.6.4.7, Pending IA Criteria. You must input a TC 971 AC 043 to stop any collection activity while making an IA determination.

**Caution:** Do not input a pending IA for an existing IA that is not reversed or terminated. (A TC 971 AC 063 not followed by a TC 972 AC 063 or a TC 971 AC 163).



(2) When speaking to the taxpayer or working correspondence **and** the AAB (CC SUMRY) amount is \$25,000 or less (including any modules in ST 53 or 23, as well as pre-assessed/unassessed modules), follow the procedures in the table below:

**Exception:** For Simple Payment Plan (Business Trust Fund), see IRM 5.19.1.6.4.2, IA Requirements Simple Payment Plan (Business Trust Fund).

**Note:** Refer to IRM 5.19.1.4.1(3), Account Actions on Referral/Redirects, for modules in ST 24.

**Reminder: ACS Employees:** Refer to Exhibit 5.19.1-3, ACS Call Flow.

**Reminder:** See Exhibit 5.19.1-9, ALNs, to determine the appropriate ALN.

If ...	And ...	Then ...
<ul style="list-style-type: none"> <li>• Form 433-D, Installment Agreement,</li> <li>• Form 9465, Installment Agreement Request (any revision date),</li> <li>• Form 433-H, Installment Agreement Request and Collection Information Statement</li> <li>• Correspondence,</li> <li>• Phone request, or</li> <li>• Face to face request</li> </ul>	<p>A monthly payment amount is proposed that <b>meets</b> Guaranteed IA criteria (See IRM 5.19.1.6.4(8), Payment Plan/Installment Agreements (IAs),</p>	<ol style="list-style-type: none"> <li>1. Process as a Guaranteed IA for the monthly payment amount proposed by the taxpayer.</li> <li>2. Send Letter 2273C, Installment Agreement Accepted; Terms Explained, (or other appropriate letter). See IRM 5.19.1.2.5, Balance Due Outgoing Correspondence Guidelines.</li> <li>3. Document AMS.</li> </ol>
<ul style="list-style-type: none"> <li>• Form 433-D, Installment Agreement,</li> <li>• Form 9465, Installment Agreement Request (any revision date),</li> <li>• Form 433-H, Installment</li> </ul>	<p>The agreement <b>will</b> be fully paid prior to the CSED,</p>	<ol style="list-style-type: none"> <li>1. Process as a Simple payment plan for the monthly payment amount proposed by the taxpayer.</li> <li>2. Send Letter 2273C, Installment Agreement Accepted; Terms Explained, (or other appropriate letter). See IRM 5.19.1.2.5, Balance</li> </ol>

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If ...	And ...	Then ...
Agreement Request and Collection Information Statement <ul style="list-style-type: none"> <li>• Correspondence,</li> <li>• Phone request, or</li> <li>• Face to face request</li> </ul>		Due Outgoing Correspondence Guidelines. 3. Document AMS.
<ul style="list-style-type: none"> <li>• Form 433-D, Installment Agreement,</li> <li>• Form 9465, Installment Agreement Request (revision 12-2011 or earlier), or</li> <li>• Correspondence</li> </ul>	<b>No</b> monthly payment amount is proposed,	<ol style="list-style-type: none"> <li>1. The proposal <b>does not</b> meet pending IA criteria.</li> <li>2. Follow instructions in IRM 5.19.1.6.4.7.1, Requests Not Meeting Pending IA Criteria.</li> </ol>
<ul style="list-style-type: none"> <li>• Phone request, or</li> <li>• Face to face request,</li> </ul>	<b>No</b> monthly payment amount is proposed,	<ol style="list-style-type: none"> <li>1. The proposal <b>does not</b> meet pending IA criteria.</li> <li>2. Inform the taxpayer that their IA request cannot be processed without a proposed amount. Advise them of the minimum monthly payment amount we can accept.             <ul style="list-style-type: none"> <li>○ If the taxpayer proposes or agrees to a monthly payment amount that meets Simple Payment Plan criteria, grant the agreement.</li> <li>○ If the taxpayer proposes a monthly payment that does not meet simple payment plan criteria, grant the IA following NSIA</li> </ul> </li> </ol>

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If ...	And ...	Then ...
		<p>procedures. Obtain managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval.</p> <ul style="list-style-type: none"> <li>○ If the taxpayer proposes a monthly payment amount that <b>does not</b> meet the CSED, request financial information. <ul style="list-style-type: none"> <li>a. If the taxpayer immediately provides the financial information (verbally, by the DUT or EEFax during the phone contact) and an NSIA or PPIA can be granted, process it accordingly. See IRM 5.19.13, Campus Procedures for Securing Financial Information. Obtain managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval.</li> <li>b. If you <b>cannot</b> secure the financial information immediately</li> </ul> </li> </ul>

If ...	And ...	Then ...
		<p>(verbally, by the DUT or EEFax during the phone contact), follow the instructions in paragraphs (3)-(6) below.</p> <ol style="list-style-type: none"> <li>3. If the taxpayer meets <b>all</b> Pending IA criteria, including a proposed monthly payment amount, input TC 971 AC 043. See IRM 5.19.1.6.4.7, Pending IA Criteria.</li> <li>4. Send Letter 2272C, Installment Agreement Cannot Be Considered, (or other appropriate letter) to the taxpayer. <ul style="list-style-type: none"> <li>o Ask the taxpayer to complete and submit Form 433-F, Collection/Information Statement, within 30 days from the date of the letter. Enclose Form 433-F, Collection/Information Statement.</li> </ul> </li> <li>5. Allow the taxpayer time to submit financial information. See IRM 5.19.1.6.4.7.2, Requests Meeting Pending IA Criteria.</li> <li>6. Document AMS.</li> </ol>
<ul style="list-style-type: none"> <li>• Form 9465, Installment Agreement Request (revision 12-2012 or later) ,</li> <li>or</li> <li>• Form 433-H, Installment</li> </ul>	<p><b>No</b> monthly payment amount is proposed,</p>	<ol style="list-style-type: none"> <li>1. Establish an IA, using the minimum monthly payment amount to meet Simple Payment Plan criteria.</li> <li>2. Send Letter 2274C, Your Request For Installment Agreement Has Been Granted, (or other appropriate letter). See IRM</li> </ol>

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If ...	And ...	Then ...
<p>Agreement Request and Collection Information Statement</p>		<p>5.19.1.2.5, Balance Due Outgoing Correspondence Guidelines.</p> <ul style="list-style-type: none"> <li>○ Provide the terms of the IA granted.</li> <li>○ Inform them if they cannot pay the minimum monthly payment amount, they should complete and submit Form 433-F, Collection/Information Statement. Enclose Form 433-F, Collection/Information Statement.</li> </ul> <p>3. Document AMS.</p>
<ul style="list-style-type: none"> <li>• Form 433-D, Installment Agreement,</li> <li>• Form 9465, Installment Agreement Request (any revision date),</li> <li>• Form 433-H, Installment Agreement Request and Collection Information Statement</li> <li>• Correspondence,</li> <li>• Phone request, or</li> <li>• Face to face request</li> </ul>	<p>A monthly payment amount is proposed that <b>does not meet CSED</b> and the taxpayer has provided financial information (if required).</p> <p><b>Example:</b> Completed Form 433-F, Collection/Information Statement, or Form 433-H, Installment Agreement Request and Collection Information Statement.</p>	<ol style="list-style-type: none"> <li>1. If IA cannot be input immediately, input TC 971 AC 043. See IRM 5.19.1.6.4.7, Pending IA Criteria.</li> <li>2. Analyze financial statement to determine if the proposed payment amount can be accepted. See IRM 5.19.13, Campus Procedures for Securing Financial Information. <ul style="list-style-type: none"> <li>a. If the proposed NSIA or PPIA <b>can</b> be accepted, grant the IA. Obtain managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval.</li> <li>b. If the proposed NSIA or PPIA <b>cannot</b> be accepted, prepare for rejection of the IA and follow rejection procedures. See IRM</li> </ul> </li> </ol>

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If ...	And ...	Then ...
		<p>5.19.1.6.4.9, IA Rejection Criteria.</p> <p>3. Document AMS.</p>
<ul style="list-style-type: none"> <li>• Form 433-D, Installment Agreement,</li> <li>• Form 9465, Installment Agreement Request (any revision date),</li> <li>• Correspondence,</li> <li>• Phone request, or</li> <li>• Face to face request</li> </ul>	<p>A monthly payment amount is proposed that <b>does not meet CSED and</b> the taxpayer has <b>not</b> provided financial information (if required).</p>	<p>1. If speaking with the taxpayer, inform them that their IA request cannot be processed without further information. Advise them of the minimum monthly payment amount we can accept.</p> <ul style="list-style-type: none"> <li>○ If the taxpayer agrees to a monthly payment amount that meets Simple Payment Plan criteria, grant the agreement.</li> <li>○ If the taxpayer does not agree to a monthly payment amount that meets simple payment plan criteria, but counter-proposes a monthly payment that <b>does</b> meet the CSED, grant the IA following NSIA procedures. Obtain managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval.</li> <li>○ If the taxpayer does not agree to a monthly payment amount that meets the CSED, request financial information.</li> </ul> <p><b>Exception:</b> If the balance is less than deferral levels per IRM 5.19.1.2.6.1, Tolerance and Deferral - All Employees, then close the</p>

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If ...	And ...	Then ...
		<p>case using deferral procedures.</p> <p><b>Note:</b> If working correspondence, request financial information. See paragraph b) below.</p> <ol style="list-style-type: none"> <li>a. If the taxpayer immediately provides the financial information (verbally, by the DUT or EEFax during the phone contact), process it accordingly. See IRM 5.19.13, Campus Procedures for Securing Financial Information.</li> <li>b. If you <b>cannot</b> secure the financial information immediately (verbally, by the DUT or EEFax during the phone contact) or working correspondence, follow the instructions in paragraphs (2)-(5) below.</li> </ol> <ol style="list-style-type: none"> <li>2. <b>Do not</b> input TC 971 AC 043. See IRM 5.19.1.6.4.7, Pending IA Criteria.</li> <li>3. Send Letter 2272C, Installment Agreement Cannot Be Considered, (or other appropriate letter) to the taxpayer. <ul style="list-style-type: none"> <li>o Include the minimum monthly payment amount we can accept.</li> <li>o Inform them if they cannot pay the minimum monthly payment amount, they should complete and submit Form 433-F, Collection/Information Statement. Enclose Form 433-F,</li> </ul> </li> </ol>

If ...	And ...	Then ...
		Collection/Information Statement. <ul style="list-style-type: none"> <li>○ Ask the taxpayer to respond with the requested information within 30 days from the date of the letter.</li> </ul> 4. Allow the taxpayer time to respond with the requested information. 5. Document AMS, including the initial payment amount requested.

**Reminder:** The first monthly payment should be at least the amount of the applicable user fee when the proposed payment amount is less than the user fee; subsequent payments revert to the requested payment amount.

**Note:** If the taxpayer will make a Voluntary Lump Sum Payment (VLSP), see IRM 5.19.1.6.4.21, VLSP.

(3) When speaking to the taxpayer or working correspondence and the AAB (CC SUMRY) amount is more than \$25,000 (including any modules in ST 53 or 23, as well as pre-assessed/unassessed modules), follow the procedures in the table below. See IRM 5.19.1.2.6.3, Installment Agreements.

**Exception:** For Simple Payment Plan (Business Trust Fund) IRM 5.19.1.6.4.2, IA Requirements Simple Payment Plan (Business Trust Fund).

**Note:** Refer to IRM 5.19.1.4.1(3), Account Actions on Referral/Redirects, for modules in ST 24.

**Reminder:** See Exhibit 5.19.1-9, ALNs, to determine the appropriate ALN.

If ...	And ...	Then ...
The taxpayer indicates they will make a payment that will reduce the balance due to \$50,000 <b>or less</b> ,	The agreement <b>will</b> be fully paid prior to the CSED,	1. Suspend the account to wait on the VLSP, following procedures in IRM 5.19.1.6.4.21, VLSP.



If ...	And ...	Then ...
<p><b>Caution: Do not</b> establish an IA including a VLSP. The VLSP <b>must</b> be received before the IA can be granted.</p>		
<p>The tax owed is IMF, OOB Sole Proprietor or only and the balance is between:</p> <ul style="list-style-type: none"> <li>• \$50,001 and \$100,000 (FA),</li> <li>• \$50,001 and \$250,000 (CSCO),</li> <li>• \$50,001 and \$999,999 (ACS and ACSS),</li> </ul> <p><b>Note:</b> See IRM 5.19.1.2.6.3.4, Installment Agreements - ACS and ACSS Employees, for additional information.</p>	<p>A monthly payment amount is proposed that <b>will</b> fully pay by the CSED,</p>	<ol style="list-style-type: none"> <li>1. Follow NSIA procedures.</li> <li>2. Obtain managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval.</li> <li>3. Document AMS.</li> </ol>
<p>The tax owed is IMF or OOB Sole Proprietor only and the balance is between:</p> <ul style="list-style-type: none"> <li>• \$50,001 and</li> </ul>	<p>A monthly payment amount is proposed, but:</p> <ul style="list-style-type: none"> <li>• The agreement <b>cannot</b> be full paid by the CSED, <b>and</b></li> </ul>	<ol style="list-style-type: none"> <li>1. If IA cannot be input immediately, input TC 971 AC 043. See IRM 5.19.1.6.4.7, Pending IA Criteria.</li> <li>2. Analyze financial statement. Determine whether the proposed payment amount can be accepted. See IRM 5.19.13, Campus Procedures</li> </ol>

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If ...	And ...	Then ...
<p>\$100,000 (FA),</p> <ul style="list-style-type: none"> <li>• \$50,001 and \$250,000 (CSCO),</li> <li>• \$50,001 and \$999,999 (ACS and ACSS),</li> </ul> <p><b>Note:</b> See IRM 5.19.1.2.6.3.4, Installment Agreements - ACS and ACSS Employees, for additional information.</p>	<ul style="list-style-type: none"> <li>• The taxpayer provides financial information,</li> </ul>	<p>for Securing Financial Information.</p> <ul style="list-style-type: none"> <li>a. If a NSIA or PPIA can be accepted, grant the IA. Obtain managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval.</li> <li>b. If a PPIA cannot be accepted, prepare for rejection of the IA and follow rejection procedures. See IRM 5.19.1.6.4.9, IA Rejection Criteria.</li> </ul> <p>3. Document AMS.</p>
<p>The tax owed is IMF or OOB Sole Proprietor only and the balance is between:</p> <ul style="list-style-type: none"> <li>• \$50,001 and \$100,000 (FA),</li> <li>• \$50,001 and \$250,000 (CSCO),</li> <li>• \$50,001 and \$999,999 (ACS and ACSS),</li> </ul> <p><b>Note:</b> See IRM 5.19.1.2.6.3.4, Installment Agreements - ACS and ACSS Employees, for</p>	<p>A monthly payment amount is proposed, but:</p> <ul style="list-style-type: none"> <li>• The agreement <b>cannot</b> be full paid by the CSED, <b>and</b></li> <li>• The taxpayer <b>does not</b> provide financial information,</li> </ul>	<p>1. If speaking with the taxpayer, inform them that their IA request cannot be processed without further information. Ask them to provide a financial statement.</p> <p><b>Note:</b> If working correspondence, request financial information. See paragraph b) below.</p> <ul style="list-style-type: none"> <li>a. If the taxpayer immediately provides the financial information (verbally, by the DUT or EEFax during the phone contact), process it accordingly. See IRM 5.19.13, Campus Procedures for Securing Financial Information.</li> <li>b. If you <b>cannot</b> secure the financial information immediately (verbally,</li> </ul>

If ...	And ...	Then ...
additional information.		<p>by the DUT or EEFax during the phone contact) or working correspondence, follow the instructions in paragraphs (2)-(5) below.</p> <ol style="list-style-type: none"> <li>2. <b>Do not</b> input TC 971 AC 043. See IRM 5.19.1.6.4.7, Pending IA Criteria.</li> <li>3. Send Letter 2272C, Installment Agreement Cannot Be Considered, (or other appropriate letter). <ul style="list-style-type: none"> <li>o Ask the taxpayer to complete and submit Form 433-F, Collection/Information Statement, within 30 days of the date of the letter. Enclose Form 433-F, Collection/Information Statement.</li> </ul> </li> <li>4. Allow the taxpayer time to submit financial information.</li> <li>5. Document AMS.</li> </ol>

(4) For NSIA accounts of more than \$10,000, make a NFTL determination. For NFTL filing procedures see IRM 5.19.4.5.3.1, Before Filing NFTLs, and IRM 5.19.4.6.1, How to File a NFTL. If the taxpayer objects to the NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.

(5) When tools such as CC ICOMP or the IAT Compliance Suite Payment Calculator are used to assist with case processing, document results in AMS history.

(6) Special handling is required for IA requests received from a Sole Proprietor involving both IMF and BMF delinquencies. For procedures, see IRM 5.19.1.6.4.4, IMF/BMF Related Accounts. For additional information on BMF Trust Fund liabilities, see IRM 5.19.1.6.4.2, IA Requirements Simple Payment Plan (Business Trust Fund).

**IRM 5.19.1.6.4.2, IA Requirements Simple Payment Plan (Business Trust Fund) - Revised title to IA Requirements Simple Payment Plan (Business Trust Fund). Revised content throughout to reflect expansion of simple payment plan guidance for BMF taxpayers.**

(1) SB/SE CSCO, ACS/ACSS and Field Assistance employees may offer Simple Payment Plan (Business Trust Fund) to small businesses who have an unpaid balance of assessment of **\$25,000 or less**.

**Note:** This type of IA is for ALL BMF accounts with a trust fund liability, which include in business Sole Proprietors. For out of business Sole Proprietors, see IRM 5.19.1.6.4.1, Determining Appropriate IA.

(2) Calls or correspondence received by any functions other than those listed above should be routed as indicated below:

- a. For correspondence: Notice Status – Forward to appropriate SB/SE CSCO Campus, or ST 22 - Forward to appropriate SB/SE ACSS Campus.
- b. Calls: Follow IRM 5.19.1.3.4.3.6, BMF Taxpayer.

(3) In order to participate in the Simple Payment Plan (Business Trust Fund), taxpayers must meet the following criteria:

- Simple Payment Plan (Business Trust Fund) Agreements up to AAB (CC SUMRY) \$25,000 **do not** require managerial approval.
- Taxpayers must be in filing compliance. See IRM 5.19.1.4.4.1, Full Compliance Check. If not, the IA will not be granted.
- Taxpayers have to meet the dollar criteria at the time the Simple Payment Plan (Business Trust Fund) is granted. The entire liability may not exceed \$25,000 AAB (CC SUMRY) when the request is made.

**Note:** If a taxpayer owes more than \$25,000, they can choose to reduce their liability to \$25,000 or less by making a lump sum payment in order to participate. The lump sum payment **MUST** be made prior to the establishment of the IA. The taxpayer must be advised that if the lump sum payment is not received by the promised date that the account will be transferred to an RO. See IRM 5.19.1.6.4.2.1, Lump Sum Payment for Simple Payment Plan (Business Trust Fund) ONLY, for additional guidance on handling these types of cases.

- The entire liability including accruals must be fully paid by the CSED. To help determine if the account will be fully satisfied within the CSED, use the IAT Compliance Suite Payment Calculator.

(4) If the taxpayer has a Simple Payment Plan (Business Trust Fund) IA, they can convert to a Simple Payment Plan (Business Trust Fund) DDIA per IRM 5.19.1.6.4.13.1(8), DDIA - Form 433-D, Installment Agreement, and Form 9465, Installment Agreement Request, and meet all of the requirements listed in paragraph (2) above.

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(5) Request full payment. If the taxpayer is unable to full pay today:

- a. Simple Payment Plan (Business Trust Fund) up to AAB (CC SUMRY) \$25,000 **do not** require managerial approval.
- b. Grant the Simple Payment Plan (Business Trust Fund) (if it meets the requirements).
- c. Financial is not required.
- d. A NFTL determination is not required but may be filed if the NFTL will protect the government's interest, such as if a property sale is imminent.
- e. If for any reason rejection of the IA is planned, refer to the Independent Reviewer.

(6) Forward requests for an Simple Payment Plan (Business Trust Fund) exceeding the dollar criteria to the field for processing. (This includes requests received on accounts with delinquent returns.)

1. Enter history item "EXCDIAAUTH" on IDRS CC ENMOD.
2. If the request meets pending IA criteria, document AMS history and input TC 971 AC 043. Refer to IRM 5.19.1.6.4.7, Pending IA Criteria.
3. For cases in ST 22, reassign the case "TOI7,TFRO". See IRM 5.19.5.8.4, I7 - Transfer Actions.
4. For cases in Notice Status, input CC STAUP 2209.

(7) If you are speaking with the taxpayer and there are delinquent returns following the procedures in IRM 5.19.1.4.4.1(3) and (4). Then **complete all steps in the list below:**

- a. Attempt to get the taxpayer to agree to full pay.
- b. Complete the conversation by addressing the FTD requirements; if not current, see IRM 5.19.1.4.4.2, Balance Due Taxpayer Education (Cause and Cure). Explain to the taxpayer they must be current with payments by the specific deadline given for filing delinquent returns.
- c. Input AMS narrative.
- d. Reassign as follows:

If ...	Then ...
ACS	Reassign the case "TOI7 45,RESUBMIT". See IRM 5.19.5.8.4, I7 - Transfer Actions.
Notice Status	Input CC STAUP 2209.

(8) If you are working correspondence and there are delinquent returns, deny the request for an IA; accounts with delinquent returns do not qualify for independent review or appeal rights: See IRM 5.19.1.6.4.7.1, Requests Not Meeting Pending IA

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Criteria. Refer the case to the field following the procedures in paragraph (10)(c) or (d) above, as appropriate.

(9) When the taxpayer is not current in making FTD deposits in the current quarter and there are **no** delinquent returns, **complete all steps in the list below:**

- a. The account meets pending I/A criteria, input a TC 971 AC 043. See IRM 5.19.1.6.4.7, Pending IA Criteria.
- b. Follow rejection procedures with appeal rights and independent review. See IRM 5.19.1.6.4.9(2), IA Rejection Criteria.
- c. Refer the case to the field following the procedures in paragraph (10)(c) or (d) above, as appropriate, after the 60 day appeal period.

(10) Input the Simple Payment Plan (Business Trust Fund) using Agreement Locator Number (ALN) XX15. XX15 was "previously" set aside for revenue officers but is now required for all functions in relationship to Simple Payment Plan (Business Trust Fund). Exhibit 5.19.1-9, ALNs

**Note:** The agreement should be input with a regular Originator Code (such as 76, 72, etc.). See Exhibit 5.19.1-10, IA Originator Codes.

(11) After the IA is input, ACS employees must input action history: ACS: "TOC0, 21,IADONE" ACSS: "TOS0, 21,IADONE".

(12) After all qualifications are met, and Simple Payment Plan (Business Trust Fund) is granted, send Letter 2273C, Installment Agreement Accepted - Terms Explained, (or other appropriate letter). See IRM 5.19.1.2.5, Balance Due Outgoing Correspondence Guidelines.

**IRM 5.19.1.6.4.2.1, Lump Sum Payment for Simple Payment Plan (Business Trust Fund) ONLY - Revised title to "Lump Sum Payment for Simple Payment Plan (Business Trust Fund) ONLY" and content to align with business trust fund simple payment plans.**

(1) If a taxpayer owes more than \$25,000 AAB (CC SUMRY), they can choose to reduce their liability to \$25,000 or less by making a lump sum payment in order to participate.

**Note:** The taxpayer may also make a lump sum payment to full pay the trust fund liability so they could qualify for a Simple Payment Plan (BMF Non-Trust Fund).

(2) The **maximum** amount of **time** allowed for the taxpayer to submit the payment will be **30 days**. Allow an additional 15 days to the deadline for the payment to post. AMS histories must be clearly documented.

- a. SBSE CSCO tax examiners must suspend the case, using the Activity Code to "WFIBPD" and maintain the case in their inventory under their control until the payment posts.
- b. SB/SE ACS/ACSS employees will suspend the case and reassign the account "TOR5, 45,SBTF/LS" (ACS) or "TOS5, 45,SBTF/LS" (ACSS).

(3) If the lump sum payment has not been received by the follow-up date, transfer the account to an RO, following the procedures in IRM 5.19.1.6.4.2(6), IA Requirements Simple Payment Plan (Business Trust Fund).

**Note:** All other procedures related to VLSPs are to be followed. See IRM 5.19.1.6.4.21, VLSP.

**IRM 5.19.1.6.4.8, IA Managerial Approval - Revised table under paragraph (1) to align with simple payment plan criteria.**

(1) The following table shows when different types of IAs must be approved by a manager or the manager designee:

Type of IA ...	Managerial Approval Required ...
Guaranteed IA,	No
Simple Payment Plan	No
NSIA AAB (CC SUMRY) more than \$50,000,	Yes
PPIA AAB (CC SUMRY) \$25,000 or less,	No
PPIA AAB (CC SUMRY) more than \$25,000,	Yes
Simple Payment Plan (Business Trust Fund) AAB (CC SUMRY) \$25,000 or less,	No, but AMS history <b>must</b> contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED.

**Note:** Managerial approval is also required when: The taxpayer defaults for a second time on an IA within the last twelve months, unless meeting Simple Payment Plan criteria. See IRM 5.19.1.6.4.7.2.1, Solely to Delay.

**Exception:** If the **only** change to an existing NSIA or PPIA in ST 60 (or ST 63) is the due date, **no** managerial approval is necessary.

**Exception:** If the **only** change to an existing regular NSIA or PPIA in ST 60 (or ST 63) is converting to either a DDIA or PDIA, then **no** managerial approval is necessary.

**Note:** TAC employees follow ACS procedures when granting an IA; if an ITAS accepts payment from the taxpayer, they must prepare a Form 433-D, Installment

Agreement, secure the taxpayer's signature, and submit the signed Form 433-D to their manager for approval and assignment. ITAS inputs the IA online provided it meets Simple Payment Plan criteria; update comments on AMS, ACS or ICS, as appropriate.

(2) **Submit IAs for managerial review without delay.** The approval should normally be that of the recommending employee's immediate manager. Document the proposed IA or PPIA terms on AMS. See IRM 5.19.1.6.4.12(6), Input of IA.

If ...	Then ...
ACS,	<p>Input history:</p> <ul style="list-style-type: none"> <li>• "TOXX, 05,433D" for a regular IA</li> <li>• "TOXX, 05,PPIA" for a PPIA</li> <li>• "TOXX, 05,2159" for a PDIA</li> <li>• "TOXX, 05,DDIA" for a DDIA</li> </ul> <p><b>Note:</b> XX = "C0" for ACS call site employees or "S0" for ACSS employees.</p>
All Other Functions,	Document on AMS the IA was sent to the manager for approval and the type of IA.

(3) Rejections of requests solely to delay collection action require managerial approval. See IRM 5.19.1.6.4.7.2.1, Solely to Delay.

(4) When a manager reviews an IA request for approval, take the following actions:

If ...	And...	Then ...
ACS / ACSS managers	At least one module is in ST22	<ol style="list-style-type: none"> <li>1. Add ACS history code: <ul style="list-style-type: none"> <li>○ "OADT, 21,PPIAAPP" for PPIA approvals.</li> <li>○ "OADT, 21,60APP" for all other IA approvals.</li> </ul> </li> <li>2. Document AMS comments.</li> <li>3. If approved, the manager or lead must input the IA.</li> </ol>
All other function managers	All non-ST22 modules	<ol style="list-style-type: none"> <li>1. Document AMS comments: <ul style="list-style-type: none"> <li>○ "60APP" for all other IA approvals.</li> <li>○ "PPIAAPP" for a PPIA.</li> </ul> </li> </ol> <p>or similar documentation to note the review was completed and approved.</p> <p><b>Exception:</b> ACS, ACSS and CSCO: if approved the manager or lead must input the IA.</p>



**Reminder:** For guidance about acting and designated managers, see IRM 1.4.20.26.1, Acting Manager Assignments and Designations.

**Note:** If AMS is unavailable, input a history on CC ENMOD.

(5) If the manager does not agree the IA should be granted, return the case to the originating employee for follow-up. The manager should document the reason the IA was not approved in AMS comments. For ACS/ACSS managers rejecting the IA request, input "OADT, 05,IAREJ".

**Note:** If the manager cannot approve the IA because additional information is needed, contact the taxpayer for the additional information.

(6) For **telephone contact** requests requiring managerial review, advise the taxpayer they will receive a letter from us with our determination of the request within 14 days. If the IA is accepted, input the IA and send a Letter 2273C, Installment Agreement Accepted; Terms Explained, with IA terms and conditions (or other appropriate letter). See IRM 5.19.1.2.5, Balance Due Outgoing Correspondence Guidelines.

**IRM 5.19.1.6.4.10, Proposal to Reject IA to Independent Review - Revised paragraph (3)e to remove documentation not required by independent review.**

(1) IRC 7122(e) requires the IRS to review all proposed rejections of taxpayer requests for IAs prior to communicating the rejection to the taxpayer and giving the taxpayer the opportunity to appeal. Only requests meeting all Pending IA criteria are required to have an independent review prior to rejecting the request to make payments and be given appeal rights. For criteria see IRM 5.19.1.6.4.7, Pending IA Criteria. The IAR SharePoint site was established for Campus Collection to help track and process the reviews.

(2) If during a telephone contact the taxpayer requests an IA and you propose for rejection, advise the taxpayer:

- a. The IA is subject to review and approval.
- b. Collection actions are suspended until the taxpayer is given a decision regarding the request.
- c. You will attempt to call back within ten (10) days.
- d. If unable to reach the taxpayer by phone, they will receive a letter with our determination of the request within 14 days.

(3) Take the following actions to prepare the case for review before informing the taxpayer of the rejection:

- a. Ensure the account meets pending IA criteria and the TC 971 AC 043 is input on all balance due modules.

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- b. Ensure the proposed payment amount and due date are documented in AMS comments.

**Note:** This information may be used to establish the IA if the Independent Reviewer does not uphold the rejection of the IA.

- c. Input the following history items to annotate the account referral to Independent Review for rejection:

If ...	Then ...
<b>Notice Status accounts,</b>	Input CC STAUP 2209 and open a control base; enter "INDREV" in the activity code field and update comments in AMS.
<b>ACSS Sites,</b>	Input history "TOS5, 15,INDREV" in ACS and update comments in AMS.
<b>ACS Call Sites,</b>	Input history "TOR6, 05,INDREV" and update comments in AMS.

- d. Prepare Form 12233, Request for Installment Agreement - Independent Review Prior to Rejection.
- e. Attach all relevant correspondence, AMS comments, financial information, CC ICOMP or the IAT Compliance Suite Payment Calculator, etc. supporting your decision to reject the IA with Form 12233 , Request for Installment Agreement - Independent Review Prior to Rejection. If the Campus Collection Independent Review Consolidated SharePoint is not available, include a completed Form 4442, Inquiry Referral .

(4) Forward the completed Form 12233, Request for Installment Agreement - Independent Review Prior to Rejection, using the table below.

Function...	Then...
FA,	Forward the completed Form 12233, Request for Installment Agreement - Independent Review Prior to Rejection, with attachments to the Independent Reviewer in your site.
ACS, ACSS & CSCO,	Upload the completed Form 12233, Request for Installment Agreement - Independent Review Prior to Rejection, with attachments, to the Campus Collection Independent Review Consolidated SharePoint (if available).  <b>Reminder:</b> All documentation uploaded must be 508 Compliant.

**IRM 5.19.1.6.4.12.1, IA Originator Codes - Revised content throughout to reflect expansion of simple payment plan guidance.**

- (1) The originator code:

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- Identifies the function initiating the IA.
- Indicates whether the IA is under the Simple Payment Plan or is a regular IA where a financial statement is required.
- Tracks the dollars collected on each IA; for additional information: See Exhibit 5.19.1-10, IA Originator Codes.

(2) Simple payment plan originator codes must be input on IAs that meet simple payment plan criteria up to \$50,000 AAB (CC SUMRY). See IRM 5.19.1.2.6.3, Installment Agreements.

(3) Regular term IA originator codes must be input on all IAs requiring financial statements, including the AMS financial screen, Form 433-F, Collection/Information Statement, or the ACS financial screen. Regular term IAs include:

- All IAs over \$25,000 AAB (CC SUMRY).

**Exception:** Simple Payment Plans may be granted for balances over \$25,000. Simple payment plan originator codes must be input on IAs that meet Simple Payment Plan over \$25,000 criteria. See IRM 5.19.1.2.6.3, Installment Agreements.

**Reminder:** It is particularly important that IA accounts are coded correctly, as we are required to report dollars collected to Congress on such cases. For revisions to IAs that are no longer in IA status (6X), input the appropriate originator code.

(4) Select the originator code applicable to the IA; for additional information, see Exhibit 5.19.1-10, IA Originator Codes.

(5) After input of the originator code when the IA is established, you may update the originator code when the IA left ST 6X and is being re-established; however, provided it is any ST 6X status, you are blocked from changing the originator code. Effective January 2006, CC IAGRE was updated allowing changes to the originator code after input as long as it is within the same cycle the IA is established.

**Example:** You input the IA on Monday, and quality or managerial review finds you used the wrong originator code; you have until Friday of that week until the computer is brought down for the weekend update to change the originator code; times can vary by sites, 12:00 am, 1:00 am., etc.

**IRM 5.19.1.6.4.13, DDIA - Revised table under paragraph (17) to reflect expansion of simple payment plan guidance.**

(1) A DDIA is an IA for which the taxpayer authorizes the IRS to request electronic transfer of funds from their checking account or shared draft account to the IRS; such payments are withdrawn on the same date each month.

**Reminder:** A savings accounts **cannot** be used for a DDIA.

(2) If the taxpayer requests to make Electronic Funds Transfer Payments (EFT) through the internet using online banking methods (or other electronic payment methods), it is considered a regular IA and **not** a DDIA.

(3) Advantages to the taxpayer include:

- Reduced user fee.
- User fee is waived for low-income taxpayers who enter into DDIA's on or after 4/10/2018.
- No check to be mailed.
- Postage savings.
- No check processing charges.
- No problem remembering to make the monthly payment.

(4) If a NFTL was previously filed, advise the taxpayer of IRM 5.19.4.6.4.1, Withdrawal of NFTL for Direct Debit Installment Agreements. Consider providing the taxpayer Pub 4235, Collection Advisory Offices Contact Information and Form 12277, Application for Withdrawal of Filed Form 668(Y), Notice of Federal Tax Lien, if the taxpayer has additional questions about the NFTL or refer the taxpayer to IRS.gov to retrieve the above documents.

(5) To establish a DDIA, the taxpayer must submit a voided check or the routing and account number with their request.

(6) DDIA requests may be received in the following formats:

- Form 433-D, Installment Agreement. This may be either an original form (including a submission from the taxpayer via the DUT or EEFax during telephone contact), or a EEFax forwarded by an employee from any other function during telephone contact.
- Form 9465, Installment Agreement Request. This may be an original form received attached to a tax return or received separately or submitted by the taxpayer via the DUT or EEFax during telephone contact.
- Form 433-H, Installment Agreement Request and Collection Information Statement, is a new hybrid form that was introduced in May 2019. It combines an IA request with a Collection Information Statement (CIS), and is intended for IMF taxpayers who are wage earners only who do not meet simple payment plan criteria. This may be either an original form (including a submission from the taxpayer via the DUT or EEFax during telephone contact), or a EEFax forwarded by an employee from any other function during telephone contact.
- Electronic signature via Form 9465, Installment Agreement Request, sent with electronically-filed tax returns; these forms come with "TRPRT" printed at the top.
- Photocopied Form 9465, Installment Agreement Request, with "9465W/AUR Assess" notated at the top of the page in red.

- Taxpayer correspondence.

**Reminder:** All DDIA requests must be completed and include all necessary information to establish a DDIA, including the taxpayer's signature.

**Note:** Signatures can be accepted anywhere on the Form 433-D, Installment Agreement. Other electronic signatures may be accepted if they meet the criteria in IRM 10.10.1.6.1, Accepting Images of Signatures and Digital Signatures in Certain Taxpayer Interactions.

(7) Monthly reminder notices are not issued on DDIA's. Taxpayers not keeping up-to-date records often default on their IA due to insufficient funds in their bank accounts. When a DDIA is input to IDRS, advise the taxpayer to keep their records up to date to avoid a default of their IA.

(8) All non-ST 22 DDIA requests received in functions other than CSCO are routed to the CSCO campus with jurisdiction for the taxpayer account, per SB/SE Campus Collection.

**Exception:** If a non-ST 22 DDIA request is received in SB/SE PSC ACSS, it should be routed to PSC CSCO.

(9) All ST 22 DDIA requests received in other functions will be routed to the appropriate ACSS site based on BOD Code and state mapping (W&I (TS) Consolidated State Mapping for ACS Support or SB/SE State Mapping).

(10) All ST 26 DDIA requests secured by ROs will be routed to CCP.

(11) The DDIA process does not begin until their balance due tax return has posted or their assessment is made. As a result, the DDIA process takes longer on Pre-Assessed IAs. The taxpayer should be advised to send payments until the DDIA begins.

**Note:** Pre-Assessed IAs **cannot** be processed for first-time filers. This is because the initial return establishes their entity. If a first-time filer requests a Pre-Assessed IA, advise them that we are unable to process their request. Ask them to contact us for a DDIA after their return has been processed and they receive their initial balance due notice.

(12) Banking law requires the IRS to maintain a file of all DDIA's, either by paper or electronic media. ACS, ACSS, CSCO and CCP employees should follow IRM 5.19.1.8, DDIA Monitoring Procedures, to input DDIA's through IDRS and process the authorizations.

(13) DDIA requests received in CSCO should be input by the receiving CSCO campus; the receiving campus must maintain these files to work various listings generated by the DDIA program. See IRM 5.19.1.8, DDIA Monitoring Procedures - CSCO Processing.

(14) Any subsequent revisions to a DDIA are input through IDRS by the receiving ACS, ACSS, CSCCO or CCP site. See IRM 5.19.1.8.6, Revising DDIA's.

(15) If necessary to review the paper DDIA request, use the Service Center Contact listing on SERP under Campus DDIA Liaisons; the site forwards the case file or notification the file cannot be found by EEFax within 48 hours to the requestor.

(16) Some international taxpayers and taxpayers living in U.S. Territories **may** qualify for a DDIA. These taxpayers **must** agree to a DDIA using a bank account that is:

- With a bank located in the U.S.,
- With a U.S. bank that has a branch located in one of the U.S. Territories, or a foreign country, or
- With a bank that offers US dollar accounts. The bank account must have a 9 digit US Routing number and a corresponding account number.

**Note:** If an international taxpayer does not have a bank that meets the criteria above, they **do not** qualify for a DDIA.

(17) If a taxpayer makes a telephonic request for a DDIA:

If ...	And ...	Then ...
The taxpayer indicates they can submit the DDIA request (via the DUT or EEFax during the phone contact),	It is a: <ul style="list-style-type: none"> <li>• Simple Payment Plan,</li> <li>• NSIA, or</li> <li>• PPIA,</li> </ul>	<ol style="list-style-type: none"> <li>1. Have the taxpayer provide the Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, to you during the call.               <p><b>Note:</b> Employees should follow local procedures, where available, for the taxpayer to submit the DDIA form within a reasonable time after the call.</p> </li> <li>2. NSIAs or PPIAs:               <ul style="list-style-type: none"> <li>○ Secure necessary managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval.</li> <li>○ If the balance due meets or exceeds the established criteria, make a NFTL determination and advise the taxpayer of NFTL filing when appropriate; for criteria; for NFTL filing procedures, see IRM 5.19.4.5.1(2), Notice of Federal Tax Lien Filing Determinations, and IRM 5.19.4.6.1, How to File</li> </ul> </li> </ol>

If ...	And ...	Then ...
		<p>a NFTL. If the taxpayer objects to the NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.</p> <p>3. Document AMS with the terms of the IA as required in IRM 5.19.1.2.4, Documenting Account Actions, and IRM 5.19.1.6.4.12, Input of IA.</p> <p>4. Annotate the top of the DDIA with the method of receipt,</p> <p><b>Example: "Received by Fax" or "Received by DUT".</b></p> <p>5. FA employees:</p> <p>a. Input TC 971 AC 043. <b>Do not</b> input to ST 60.</p> <p>b. If the account is in:</p> <ul style="list-style-type: none"> <li>▪ Notice Status, input CC STAUP the account to the next notice status for 9 cycles. Fax to the appropriate CSCO site (based on state mapping).</li> <li>▪ ST 22, input "TOR5,60,IAPND". Fax to the appropriate ACSS Site based on BOD code and State mapping (W&amp;I (TS) Consolidated State Mapping for ACS Support or SB/SE State Mapping).</li> </ul> <p>6. ACS, ACSS and CSCO employees will input the DDIA request to IDRS.</p>
<p>The taxpayer does <b>not</b> indicate they can submit the DDIA request (includes</p>	<p>It is a:</p> <ul style="list-style-type: none"> <li>• Simple Payment Plan,</li> <li>• NSIA, or</li> </ul>	<p>1. For NSIAs or PPIAs:</p> <ul style="list-style-type: none"> <li>○ Secure necessary managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval.</li> </ul>

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If ...	And ...	Then ...
correspondence requests),	<ul style="list-style-type: none"> <li>• PPIA,</li> </ul> <p><b>and</b> a DDIA is <b>not</b> a required condition of the agreement,</p>	<ul style="list-style-type: none"> <li>○ If the balance due meets or exceeds established criteria, make a NFTL determination and advise the taxpayer of NFTL filing when appropriate; for criteria; for NFTL filing procedures, see IRM 5.19.4.5.1(2), Notice of Federal Tax Lien Filing Determinations, and IRM 5.19.4.6.1, How to File a NFTL. If the taxpayer objects to the NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.</li> </ul> <ol style="list-style-type: none"> <li>2. Input to ST 60. See IRM 5.19.1.6.4.12, Input of IA.</li> <li>3. Inform the taxpayer they will need to make payments manually until we receive and process their DDIA authorization. <ul style="list-style-type: none"> <li>a. Send them a Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, to complete.</li> <li>b. Inform the taxpayer the agreed monthly payment amount on Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, <b>cannot</b> be less than the current agreed payment amount.</li> <li>c. Advise them that once we receive their authorization, we will convert their IA to a DDIA.</li> <li>d. If the account is in: <ul style="list-style-type: none"> <li>▪ Notice Status, provide the appropriate CSCO site return address (based on state mapping).</li> <li>▪ ST 22, provide the appropriate ACSS Site based on BOD code and State mapping (W&amp;I (TS) Consolidated State Mapping for ACS</li> </ul> </li> </ul> </li> </ol>

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If ...	And ...	Then ...
		<p>Support or SB/SE State Mapping).</p> <p>4. ACSS and CSCO employees will revise to a DDIA upon receipt of the request.</p> <p><b>Note:</b> If the taxpayer does not have all of the required information to establish a DDIA, review the IAT Compliance Suite or Exhibit 5.19.1-12, OPA Referral Criteria, to determine if they qualify to use OPA. If so, encourage them to use the OPA site.</p>
<p>The taxpayer does <b>not</b> indicate they can submit the DDIA request (includes correspondence requests),</p>	<p>A DDIA is a required condition of the agreement,</p>	<p>1. Input TC 971 AC 043. <b>Do not</b> input an IA.</p> <p>2. Send the taxpayer a Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, to complete.</p> <p>a. Inform the taxpayer the agreed monthly payment amount on Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, cannot be less than the current agreed payment amount.</p> <p>b. Mail the Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, to the taxpayer using IDRS Letter 2272C, Installment Agreement Cannot be Considered/Extension of time to pay Cannot be Considered (or other appropriate letter).</p> <p>c. If the account is in:</p> <ul style="list-style-type: none"> <li>▪ Notice Status, provide the appropriate CSCO site return address (based on state mapping). Input CC STAUP the account to the next notice status for 9 cycles.</li> <li>▪ ST 22, provide the appropriate ACSS Site</li> </ul>

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If ...	And ...	Then ...
		<p>based on BOD code and State mapping (W&amp;I (TS) Consolidated State Mapping for ACS Support or SB/SE State Mapping).ST 22, input "TOR5,60,IAPND".</p> <ol style="list-style-type: none"> <li>3. Document AMS with the terms of the IA as required in IRM 5.19.1.2.4, Documenting Account Actions, and IRM 5.19.1.6.4.12, Input of IA.</li> <li>4. ACSS and CSCO employees will input the DDIA upon receipt of the request.</li> </ol> <p><b>Note:</b> If the taxpayer does not have all of the required information to establish a DDIA, review the IAT Compliance Suite or Exhibit 5.19.1-12, OPA Referral Criteria, to determine if they qualify to use OPA. If so, encourage them to use the OPA site.</p>
<p>The taxpayer indicates they can submit the DDIA request (via the DUT or EEFax during the phone contact),</p>	<p>The proposed IA is a Simple Payment Plan (Business Trust Fund),</p>	<ol style="list-style-type: none"> <li>1. Have the taxpayer provide the Form 433-D, Installment Agreement, to you during the call.</li> </ol> <p><b>Note:</b> Employees should follow local procedures, where available, for the taxpayer to submit the DDIA form within a reasonable time after the call.</p> <ol style="list-style-type: none"> <li>2. Make a NFTL determination and advise the taxpayer of NFTL filing when appropriate; See IRM 5.19.1.6.4.2, IA Requirements Simple Payment Plan (Business Trust Fund), IRM 5.19.4.5.1(2), Notice of Federal Tax Lien Filing Determinations, and IRM 5.19.4.6.1, How to File a NFTL. If the taxpayer objects to the NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.</li> <li>3. Document AMS with the terms of the IA as required in IRM 5.19.1.2.4, Documenting Account Actions, and IRM 5.19.1.6.4.12, Input of IA.</li> </ol>

If ...	And ...	Then ...
		<p>4. Annotate the top of the DDIA with the method of receipt,</p> <p><b>Example: "Received by Fax" or "Received by DUT"</b></p> <p>5. FA employees:</p> <ol style="list-style-type: none"> <li>a. Input TC 971 AC 043. <b>Do not</b> input to ST 60.</li> <li>b. If the account is in: <ul style="list-style-type: none"> <li>▪ Notice Status, input CC STAUP the account to the next notice status for 9 cycles. Fax to the appropriate CSCO site (based on state mapping).</li> <li>▪ ST 22, input "TOR5,60,IAPND". Fax to the appropriate ACSS Site based on BOD code and State mapping (W&amp;I (TS) Consolidated State Mapping for ACS Support or SB/SE State Mapping).</li> </ul> </li> </ol> <p>6. ACS, ACSS and CSCO employees will input the DDIA request to IDRS.</p>
<p>The taxpayer does <b>not</b> indicate they can provide the DDIA request (includes correspondence requests),</p>	<p>The proposed IA is a Simple Payment Plan (Business Trust Fund),</p>	<ol style="list-style-type: none"> <li>1. Input to ST 60. See IRM 5.19.1.6.4.12, Input of IA.</li> <li>2. Inform the taxpayer they will need to make payments manually until we receive and process their DDIA authorization. <ol style="list-style-type: none"> <li>a. Send them a Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, to complete.</li> <li>b. Inform the taxpayer the agreed monthly payment amount on Form 433-D, Installment Agreement, or Form 9465, Installment Agreement</li> </ol> </li> </ol>

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If ...	And ...	Then ...
		<p>Request, <b>cannot</b> be less than the current agreed payment amount.</p> <p>c. Advise them that once we receive their authorization, we will convert their IA to a DDIA.</p> <p>d. If the account is in:</p> <ul style="list-style-type: none"> <li>▪ Notice Status, provide the appropriate CSCO site return address (based on state mapping).</li> <li>▪ ST 22, provide the appropriate ACSS Site based on BOD code and State mapping (W&amp;I (TS) Consolidated State Mapping for ACS Support or SB/SE State Mapping).</li> </ul> <p>3. ACSS and CSCO employees will revise to a DDIA upon receipt of the request.</p> <p><b>Note:</b> If the taxpayer does not have all of the required information to establish a DDIA, encourage them to use the OPA site.</p>

**Note:** When issuing a letter on non-ST 22 accounts, use the CSCO Campus address for the letter return address. The CSCO Campus address is determined based upon Compliance Back-end mapping. See SERP, Who/Where tab, Collection Payments/Addresses/Issues, Service Center Addresses for Collection Operations. Select the appropriate return address based on the taxpayer's BOD and state of residence. When issuing a letter on ST 22 accounts, use the ACSS Campus address for the letter return address based on state mapping. See W&I State Mapping or SB/SE State Mapping.

**Note:** For the payment address, the Campus payment address is determined based upon Submission Processing mapping. See SERP, Who/Where tab, Collection Payments/Addresses/Issues, Collection Payments. Select the appropriate payment address based on the taxpayer's BOD and state of residence. Select the address shown in the "Without the CP521/523 Notice (Payment to Campus)" column.

**Caution: Do not provide Lockbox Bank addresses verbally or via Correspondex letters.** Lockbox will **only** process payments that are accompanied

by a CP 521, Installment Agreement Reminder Notice, or CP 523, Installment Agreement Default Notice.

**Reminder:** It is possible that different Campuses will be used for the return and payment addresses.

**Example:** A TS taxpayer in Notice Status residing in Texas requests an IA to full pay their account. The confirmation letter should show the Atlanta CSCO Campus for the return address and the Austin Submission Processing Campus for the payment address.

**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.

**IRM 5.19.1.6.4.13.1, DDIA - Form 433-D, Installment Agreement, and Form 9465, Installment Agreement Request - Revised table under paragraph (6) to reflect expansion of simple payment plan guidance.**

(1) Banking law regulations require the taxpayer, or one of the taxpayers for a joint account, named on the bank account to authorize the direct debit process by signing the request for new DDIA's and DDIA's where the taxpayer is:

- Changing banks,
- Changing routing numbers,
- Changing account information, and/or
- Increasing their monthly payment amount.

(2) Instruct the taxpayer to send a signed copy of the new or updated request to the appropriate site per IRM 5.19.1.6.4.13(8)-(9). All functions can accept a signed request for a new or revised DDIA by the DUT or EEFax.

(3) Taxpayers may also go to IRS.gov and enter a DDIA through the OPA site.

(4) **Only** ACS, ACSS, CSCO and CCP employees input, update and reinstate DDIA's on IDRS to avoid problems with withdrawing payments.

(5) Before forwarding the DDIA to CSCO for input, FA should take the following actions:

- a. Ensure the IA request meets IA requirements and pending IA criteria.
- b. If unable to establish an IA, see IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs).
- c. Follow rejection procedures in IRM 5.19.1.6.4.9, IA Rejection Criteria.
- d. If a financial statement was input, include the Form 433-F, Collection/Information Statement, and/or the AMS financial screen.

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(6) For revised DDIA's do the following:

a. **All Employees:**

If ...	And ...	Then ...
<p>The taxpayer is</p> <ul style="list-style-type: none"> <li>○ Changing banks,</li> <li>○ Changing routing numbers,</li> <li>○ Changing account information, and/or</li> <li>○ Increasing their monthly payment amount.</li> </ul>	<p>"This space intentionally left blank"</p>	<p>Advise the taxpayer to visit the OPA site or secure a new Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, with a new signature and a voided check or new routing and account numbers.</p> <ul style="list-style-type: none"> <li>a. Inform the taxpayer they will receive a letter of confirmation once their new DDIA has been input.</li> <li>b. Advise the taxpayer monthly reminder notices are not issued on DDIA's. Taxpayers not keeping up-to-date records often default on their IA due to insufficient funds in their bank accounts. Advise the taxpayer to keep their records up to date to avoid a default of their IA.</li> </ul>
<p>The taxpayer's request does not include necessary information to establish a DDIA,</p>	<p>It is a:</p> <ul style="list-style-type: none"> <li>○ Simple Payment Plan,</li> <li>○ Simple Payment Plan (Business Trust Fund),</li> <li>○ NSIA, or</li> </ul>	<p>Establish the IA, requiring the taxpayer to send in payments each month and then:</p> <ul style="list-style-type: none"> <li>a. Correspondence - notify the taxpayer a DDIA could not be established due to insufficient information and they are required to send in their monthly payments</li> </ul>

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If ...	And ...	Then ...
	<ul style="list-style-type: none"> <li>○ PPIA,</li> </ul>	<p>until we receive complete information to establish the DDIA; send Letter 1961C, Installment Agreement for Direct Debit Form 433-D Not Granted, or Letter 2273C, Installment Agreement Accepted - Terms Explained, (or other appropriate letter). See IRM 5.19.1.2.5, Balance Due Outgoing Correspondence Guidelines. Enclose Form 433-D, Installment Agreement or Form 9465, Installment Agreement Request.</p> <p>b. Telephone - advise they will receive a letter with instructions on how to request a DDIA. Request they complete Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, and return it, in order to establish a DDIA, or advise them to visit the OPA site where they can request the IA themselves.</p> <p>c. Provide the address of the appropriate consolidated CSCO site.</p>
The taxpayer's request does not include necessary information to establish a DDIA,	This space left blank intentionally	Request the taxpayer submit Form 433-D or Form 9465, Installment Agreement

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If ...	And ...	Then ...
		Request, or provide financial information.

**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.

- b. **ACS, ACSS, CSCO and CCP employees ONLY:** Follow IRM 5.19.1.8.5, Input of DDIA's.

**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.

(7) All employees outside of ACS, ACSS, CSCO and CCP, Express Mail requests for existing DDIA's to the CSCO campus with jurisdiction over the taxpayer's account, using Form 3210, Document Transmittal; note on Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, "REVISED DDIA".

(8) For requests to update or reinstate an existing DDIA (ST 6X) received outside of ACS, ACSS, CSCO and CCP, prepare Form 4442, Inquiry Referral, and EEFax the information to the appropriate CSCO Operation within 24 hours.

**Exception:** If the taxpayer is changing banks, getting a new account, routing number or increasing their monthly payment, on an existing DDIA, they **must** submit a new signed DDIA authorization. See paragraph (1) above.

**IRM 5.19.1.6.4.13.2, Taxpayer Problems With DDIA - Revised content under paragraphs (4) and (5) to reflect expansion of simple payment plan guidance.**

(1) Common issues or problems that may arise from a DDIA include:

- a. The taxpayer requests to change the financial institution, routing number or account number on the DDIA. These changes may **not** be processed via Form 4442, Inquiry Referral. Instead, a new DDIA authorization is required. See IRM 5.19.1.6.4.13.1(1), DDIA - Form 433-D, Installment Agreement, and Form 9465, Installment Agreement Request.

**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.

- b. The taxpayer requests a payment change. Payment **decreases** may be processed via Form 4442, Inquiry Referral, **provided the appropriate IA**



**criteria is met.** If rejection of a payment decrease is planned, follow instructions in IRM 5.19.1.6.4.9, IA Rejection Criteria.

**Exception:** Payment **increases** may not be processed via Form 4442, Inquiry Referral. Instead, a new DDIA authorization is required. See IRM 5.19.1.6.4.13.1(1), DDIA - Form 433-D, Installment Agreement and Form 9465, Installment Agreement Request.

- c. The taxpayer requests a date change.
- d. An error in debiting the taxpayer's account.
- e. Multiple payments deducted from the taxpayer's account in a single month.
- f. Required payments not deducted from the designated account.
- g. The taxpayer requests to "discontinue" the DDIA.

**Exception:** IDRS automatically calculates the amount of the taxpayer's final installment payment. They do not need to contact us for a "final pay-off" amount. Once the account is full paid, DDIA payments will stop.

- h. The taxpayer requests a "skip".

**Note:** Skip criteria must be met, IRM 5.19.1.6.4.18, Payment Skips (Missed Payments).

**Reminder:** If EEFaxing to a CSCO Liaison, advise the taxpayer revisions require a minimum of ten (10) business days prior to the payment date to take effect, ensuring time for receipt and processing. Changes not requested at least 10 business days prior to the due date will not happen until the following month.

**Caution:** Once the payment request is transmitted to the bank, we cannot stop the payment.

**Note:** The last payment for a DDIA is automatically computer-adjusted based on the remaining balance due, if less than the normal monthly payment amount.

(2) All other employees prepare Form 4442, Inquiry Referral, and EEFax to the CSCO, DDIA liaisons at the campus having jurisdiction of the taxpayer account. Forward all pertinent information including

- Nature of the problem.
- Taxpayer telephone numbers.
- Both routing number and account number, if available.
- Best time to call.

**Reminder:** Please check AMS history. If a Form 4442, Inquiry Referral, has been submitted for the same issue within the last 30 days - **DO NOT** re-issue the Form 4442, Inquiry Referral.

**Caution:** Neither CC MFREQ nor CC RECON are necessary when preparing the Form 4442, Inquiry Referral, if there is an active module on CC SUMRY or CC TXMODA. Using CC MFREQ or CC RECON delays the input of IAs (including DDIAs) for two (2) cycles. **DO NOT** use unless absolutely necessary.

**Exception:** Field Collection does not use Form 4442, Inquiry Referral. All reports of DDIA problems from Field Collection, will be on Form 4844, Request for Terminal Action.

(3) If the taxpayer requests to change financial institutions, routing number, account number, or increase their monthly payment amount, an original signature requesting the change is required. See IRM 5.19.1.6.4.13.1(1), DDIA - Form 433-D, Installment Agreement, and Form 9465, Installment Agreement Request.

- a. If speaking to the taxpayer and they are able to send their signed request via the DUT or EEFax, allow the taxpayer to submit their request electronically. For signature requirements of requests received electronically, See IRM 5.19.1.6.4.13, DDIA.
- b. If the taxpayer is unable to send their request using the DUT or EEFax, or if working correspondence, send the taxpayer Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, and instruct they mail it to the campus having jurisdiction of their account. The taxpayer may also make changes to their DDIA on OPA.

(4) If the taxpayer already closed the current account, will close it before the next scheduled payment is due or the taxpayer requests their DDIA be discontinued, convert the DDIA to a regular IA. See paragraph (5) below

**Note:** These instructions apply when the taxpayer wants to stop the direct debit aspect of their IA and make their payments by another method, such as mailing in their payments. These instructions do not apply if the taxpayer is merely requesting to change their banking institution and/or account number.

(5) When converting the DDIA to a regular IA:

- a. All functions other than ACS, ACSS, CSCO and CCP:

If ...	Then ...
It is a: <ul style="list-style-type: none"> <li>○ Simple Payment Plan,</li> <li>○ NSIA,</li> <li>○ PPIA, or</li> </ul>	<ol style="list-style-type: none"> <li>1. Prepare Form 4442, Inquiry Referral.</li> <li>2. Fax the form to the CSCO, DDIA Liaison at the campus having jurisdiction of the taxpayer</li> </ol>

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If ...	Then ...
<ul style="list-style-type: none"> <li>○ Simple Payment Plan (Business Trust Fund),</li> </ul>	account, within 24 hours of creation.

b. ACS, ACSS, CSCO and CCP employees:

If ...	Then ...
<p>It is a:</p> <ul style="list-style-type: none"> <li>• Simple Payment Plan,</li> <li>• NSIA,</li> <li>• PPIA, or</li> <li>• Simple Payment Plan (Business Trust Fund),</li> </ul>	<ol style="list-style-type: none"> <li>1. Change to a regular IA requiring the taxpayer to mail payments until the DDIA information is updated.</li> <li>2. Update the ALN.</li> <li>3. Turn off the DDIA indicator.</li> <li>4. Charge revision fee. See IRM 5.19.1.6.4.6, IA Payment Methods and User Fees (UF) Overview.</li> </ol>

**Reminder:** The CSCO employee will make contacts with the taxpayer **IF** additional information is needed or there are problems with the request; CSCO must expedite Form 4442, Inquiry Referral, regarding DDIA changes (such as payment decreases, changes to due dates and payment skips) to avoid erroneous withdrawals or defaults. Due to the sensitivity regarding voluntary bank debits, the processing time frame is within 72 hours (3 business days) from the date received in CSCO. **DO NOT** advise the taxpayer they will be contacted by CSCO by phone. CSCO is responsible for sending closing letters on all DDIA's they establish.

(6) Occasionally, the IRS may erroneously debit a taxpayer's bank account. Erroneous debits include IRS initiated duplicate debit entries, debit entries in an amount greater than authorized under the DDIA, and debit entries initiated for settlement earlier than authorized by the taxpayer under the DDIA.

(7) If the IRS erroneously debits the taxpayer's bank account in violation of the DDIA, and the taxpayer does not seek compensation directly from their bank, then the IRS must return the erroneous payment to the taxpayer. Thus, once an erroneous debit has been identified, and the IRS has confirmed that the taxpayer is not seeking compensation from their bank, the IRS should immediately take steps to return the erroneously debited funds using manual refund procedures. IRM 5.1.12.20.1, Manual Refund Procedures.

**Note:** In order to initiate the return of the erroneous debit, all that needs to be established is that the debit entry is erroneous and that the taxpayer is not also seeking compensation from their bank. The taxpayer need not establish hardship or

any other criteria. If, however, the taxpayer instructs the IRS to apply the erroneous debit entry to the tax liability, the IRS may follow the taxpayer's instructions.

(8) Under the Small Claims Act, the IRS may reimburse taxpayers for bank fees incurred due to a IRS error in implementing a DDIA if the fees were incurred solely because of the IRS's error and the taxpayer did not compound the problem. The claim must be filed within one year after the fee is imposed by the bank. Follow the procedures for filing a claim for bank charges due to erroneous levies found in IRM 5.19.6.12.9, Reimbursement of Bank Charges Due to Direct Debit Installment Agreement Processing Errors.

**IRM 5.19.1.6.4.14, Form 2159, Payroll Deduction Agreement - Revised table under paragraph (2) to reflect expansion of simple payment plan guidance.**

(1) If a taxpayer is a wage earner, offer a PDIA to satisfy the outstanding liability.

(2) If a customer makes a telephonic request for a PDIA:

If ...	And ...	Then ...
The customer indicates they <b>can</b> EEFax the PDIA request,	Any kind of IA (Simple Payment Plan, NSIA or PPIA),	<ol style="list-style-type: none"> <li>1. Have the customer EEFax the Form 2159, Payroll Deduction Agreement, to you during the call.</li> <li>2. For NSIAs or PPIAs:               <ul style="list-style-type: none"> <li>o Secure necessary managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval.</li> <li>o If the balance due meets or exceeds established criteria, make a NFTL determination and advise the taxpayer of NFTL filing when appropriate; for criteria; for NFTL filing procedures, see IRM 5.19.4.5.1(2), Notice of Federal Tax Lien Filing Determinations, and IRM 5.19.4.6.1, How to File a NFTL. If the taxpayer objects to the NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.</li> </ul> </li> <li>3. Input to ST 60 per IRM 5.19.1.6.4.14.1, Input of PDIA.</li> </ol>

If ...	And ...	Then ...
<p>The customer does <b>not</b> indicate they can EEFax the PDIA request (includes correspondence requests),</p>	<p>It is a:</p> <ul style="list-style-type: none"> <li>• Simple Payment Plan,</li> <li>• NSIA, or</li> <li>• PPIA,</li> </ul>	<ol style="list-style-type: none"> <li>1. For NSIAs or PPIAs: <ul style="list-style-type: none"> <li>○ Secure necessary managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval.</li> <li>○ If the balance due meets or exceeds established criteria, make a NFTL determination and advise the taxpayer of NFTL filing when appropriate; for criteria; for NFTL filing procedures, see IRM 5.19.4.5.1(2), Notice of Federal Tax Lien Filing Determinations, and IRM 5.19.4.6.1, How to File a NFTL. If the taxpayer objects to the NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.</li> </ul> </li> <li>2. Input to ST 60. See IRM 5.19.1.6.4.12, Input of IA.</li> <li>3. Inform the taxpayer you have established the IA as a regular IA requiring they send in monthly payments because you did not have sufficient information to establish the PDIA; advise the taxpayer of the IA user fee: IRM 5.19.1.6.4.6, IA Payment Methods and User Fee (UF) Overview.</li> <li>4. Ask the taxpayer to send the required information to establish a PDIA if they are still interested in a PDIA; enclose a blank Form 2159, Payroll Deduction Agreement, for them to complete.</li> <li>5. Inform the taxpayer the agreed monthly payment amount on Form 2159, Payroll Deduction Agreement, cannot be less than the current agreed payment amount.</li> <li>6. Mail the entire Form 2159, Payroll Deduction Agreement, to the taxpayer using IDRS Letter 2273C, Installment Agreement Accepted; Terms Explained. Send a return address for the CSCO Operation campus having jurisdiction of the taxpayer account; see Collection</li> </ol>

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If ...	And ...	Then ...
		Payments/Addresses/Issues for the Campus address under the Who/Where tab on SERP.

(3) Advise the taxpayer to present all parts (copies) of Form 2159, Payroll Deduction Agreement, to their employer and make necessary arrangements to begin payroll deduction. When done, the signed copy of Form 2159, Payroll Deduction Agreement, (Part 1) must be returned to the Campus.

**Note:** If the employer contacts IRS requesting our agency's EIN for payroll processing, provide the following EIN: "72-0564834".

(4) If the taxpayer's employer is a Federal Agency, see IRM 5.19.18.5.10.1, Installment Agreements.

(5) Ask the taxpayer to return Part 1 of the completed Form 2159, Payroll Deduction Agreement, to IRS within 14 days of the date of the letter.

(6) If the monthly payment is less than the user fee, advise the taxpayer the first payment must be for the user fee amount, and include the completed Form 2159, Payroll Deduction Agreement; a return envelope is provided for this purpose.

(7) Letter 2571C, To Employer: Discontinue/Adjust Payroll Deduction, is automatically sent to the employer when the account goes to ST 12 telling them to discontinue payroll deductions. If requested, EEFax or mail a new letter to the employer or taxpayer.

**IRM 5.19.1.6.4.15.1, Pre-Assessed IA Request- (ASFR) Return Not Filed or Unagreed Proposed Assessment Amount - Revised table under paragraph (1) to reflect expansion of simple payment plan guidance.**

(1) If the taxpayer has not filed the (ASFR) return or does not agree with the proposed assessment amount (ASFR, Underreporter, Examination, etc.), follow procedures in the table below.

**Note:** If these accounts are still open in ASFR, Examination or Underreporter after inputting the CC IAPND, employees from other functions must route such requests to these areas so they are aware of the taxpayer request and update their case files or take action on the assessment.

If ...	And ...	Then ...
The taxpayer has not filed the return (ASFR)	The proposed payment	1. Input the IA using CC IAPND.

If ...	And ...	Then ...
or agreed to the proposed assessment (ASFR, Examination, Underreporter, etc.),	amount will full pay by the CSED,	<p>2. If adding a pre-assessed module to an existing IA, enter the tax period and proposed amount of the un-assessed module on AMS.</p> <p><b>Example:</b> "UM30 200212 \$4000" or "UM30 200512 \$6700".</p> <p>3. If inputting the IA using CC IAPND, input "0" in the assessment indicator field.</p> <p>4. Input the assessment indicator "1" if using CC IAGRE (the taxpayer has other assessed balances due in Notice Status, ST 22, ST 24, etc.) or if adding this new balance due to an IA already established (modules already in ST 60, IA status).</p>
The taxpayer has not filed the return (ASFR) or agreed to the proposed assessment (ASFR, Examination, Underreporter, etc.),	The proposed payment amount DOES NOT full pay by the CSED,	<p>1. Prepare for rejection and send for independent review if it meets criteria: See IRM 5.19.1.6.4.10, Proposal to Reject IA to Independent Review.</p> <p>2. If not meeting criteria, prepare for rejection without appeal rights or independent review: IRM 5.19.1.6.4.10, Proposal to Reject IA to Independent Review.</p> <p>3. Send Form 433-F, Collection/Information Statement, and Form 433-D, Installment Agreement, to the taxpayer.</p> <p>4. Advise the taxpayer to return both completed forms with the Balance Due Notice after the assessment is made or they file their return.</p>

**IRM 5.19.1.6.4.19, Revision/Reinstatement of IAs - Deleted references to SIA, no longer applicable.**

(1) When an IA is defaulted (ST 64) by the taxpayer, CP 523, Installment Agreement Default Notice, is issued to the taxpayer. This notice states the following:

- The reason for the proposed termination of the IA.

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- The corrective action needed to reverse the taxpayer's actions/omissions.
- This is our notice of intent to levy.
- The taxpayer's right to appeal the proposed termination. See IRM 5.19.8.4.16.4, How Does the Taxpayer Appeal an IRS Action.

**Note:** After the IRS provides notice, CP 523, Installment Agreement Default Notice, the taxpayer's appeal period expires 30 days from the date of the CP 523. See IRM 5.19.8.4.16.5, Appeals on Defaulted and Rejected Installment Agreements

- If they disagree with the proposed termination, the taxpayer has the right to request an appeal by completing Form 9423, Collection Appeal Request, or *its equivalent*. See IRM 5.19.8.4.16.6, Sending Cases to Appeals.
- If corrective action is not taken, the IA will be terminated 30 days from the date of the notice.
- No levy may be made during this 30-day period, plus 30 days thereafter. If the taxpayer timely appeals, no levy can be made during the appeal process.

**Note:** Refer to IRM 5.19.8.4.16.5, Appeals on Defaulted and Rejected Installment Agreements, for procedures related to an appeal of a terminated IA.

- The taxpayer is charged a user fee if the IA is reinstated. See IRM 5.19.1.6.4.6(4), IA Payment Methods and User Fees (UF) Overview, for a table of IA user fee rates.

(2) IAs are terminated for various reasons:

- Missed payments (usually the skipped payment and a second missed payment).
- New liabilities are not paid when due.

**Exception:** A GII automation tool may be used to add new liabilities to agreements that have been proposed for default via the IAAL process. See IRM 5.19.10.10, Installment Agreement Accounts List (IAAL).

- Bad check.
- Taxpayer failed to provide financial update when requested.

(3) If the taxpayer contacts IRS and requests a Short Term Payment Plan within up to 180 days, see IRM 5.19.1.6.3, Short Term Payment Plan Within 180 Days.

(4) Determine if an IA should be reinstated by researching the IA terms using CC IADIS.

- a. If the taxpayer corrected the reason for default per instructions on the CP 523, Installment Agreement Default Notice, such as full paid the new module or made up missing payment within 45 days of the CP 523, Installment Agreement Default Notice, issuance, reinstate the IA regardless of unfiled

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returns or CSED issues. We cannot legally terminate an IA for CSED or unfiled returns.

- b. If the taxpayer has not corrected the reason for default within 45 days of the CP 523, Installment Agreement Default Notice, issuance, termination or rejection of the request to reinstate is legally allowed. If there is a new liability and you decide the IA should not be reinstated, after considering paragraphs (5) thru (7) below to determine the best resolution of the account, do not take steps to reinstate or terminate the IA.

**Note:** The taxpayer received their appeal rights with the CP 523, Installment Agreement Default Notice, and has time to appeal. Check for unfiled returns or CSED issues. See IRM 25.6.1.12, Collection Statute Expiration Date (CSED), for CSED issues.

- c. Ensure all returns are filed; you must secure returns related to any TDI modules previously closed using TC 598, if the taxpayer meets filing requirements. IRM 5.19.1.4.4.1, Full Compliance Check. Do not reinstate an IA, unless it meets criteria in "a" above, until all delinquent returns are secured for the preceding six years per applicable procedures: IRM 5.19.1.4.4.1, Full Compliance Check.

**Note:** If the taxpayer requests to revise/reinstate a DDIA, EEFax Form 4442, Inquiry Referral, to the CSCO liaison within 24 hours at the Campus having jurisdiction of the taxpayer's account. Do NOT revise the DDIA using CC IAREV. Only employees in ACS, ACSS, CSCO and CCP should input revisions to DDIA's.

**Caution:** If the account is no longer in ST 6X, such as moved to ST 22, ST 24, ST 26, etc., it is considered a new original IA. Reset the skip indicator to allow a skip; for input instructions, see IRM 5.19.1.6.4.6, IA Payment Methods and User Fees (UF) Overview. See Exhibit 5.19.1-7, IDRS Input of IAs, CC IAREV.

(5) If the request for reinstatement or revision meets Simple Payment Plan criteria:

- No managerial approval is required.
- No NFTL determination is required.
- No financial statement is required.

(6) Use the table below to determine if a defaulted IA can be revised or reinstated. CC IAREV is returned for entering the new IA terms.

**Reminder:** If the taxpayer requests reinstatement of a DDIA or PDIA: See IRM 5.19.1.6.4.13, DDIA, or IRM 5.19.1.6.4.14.1, Input of PDIA, for resolution; these accounts require special handling.

If ...	And ...	Then ...
The taxpayer made the required payment	Not applicable	a. Reinstate/revise the IA.

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If ...	And ...	Then ...
after CP 523, Installment Agreement Default Notice, issuance,		b. Advise the taxpayer of the reinstatement user fee.
The taxpayer has not skipped any payments,	The terms of the IA do not change,	a. Reinstate/revise the IA. b. Advise the taxpayer of the reinstatement user fee.
The taxpayer's financial condition changed,	They are now able to keep up with their payments,	a. Reinstate/revise the IA. b. Advise the taxpayer of the reinstatement user fee.
The taxpayer's financial condition changed,	They are unable to keep up with the current payment amount or make up any payments, or requests to lower payments <b>AND</b> The account is above deferral and <b>does not</b> meet Simple Payment Plan criteria,	a. Secure financial information to determine the taxpayer's ability to pay. b. If the taxpayer is unable to provide financial information, prepare the request to lower payments for rejection; do not input TC 971 AC 043 or default or terminate the IA if in ST 6X. c. Reinstate the IA, if appropriate, after financial review. d. If the CSED is an issue after completing financial statement processing, then see IRM 5.19.1.6.5, PPIA, for a PPIA. e. Advise the taxpayer of the reinstatement user fee. f. If the balance is above \$10,000, make NFTL determination; for NFTL filing procedures: See IRM 5.19.4.5.3.1, Before Filing NFTLs. See IRM 5.19.4.6.1, How to File a NFTL. If the taxpayer objects to the

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If ...	And ...	Then ...
		NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.
The taxpayer's financial condition changed,	They are unable to keep up with their current payment amount or make up any payments, and requests to lower payment amount. The account is above deferral, <b>does meet</b> Simple Payment Plan criteria,	<ul style="list-style-type: none"> <li>a. Reinstate the IA and revise the payment amount.</li> <li>b. Advise the taxpayer of reinstatement user fee.</li> </ul>
The taxpayer's financial condition changed,	<p>They are unable to keep up with their current payment amount or make up any payments, <b>AND</b> The account is below deferral, <b>AND</b> The CSED is not an issue,</p> <p><b>Note:</b> If the CSED is not protected, follow procedures below.</p>	<ul style="list-style-type: none"> <li>a. Reinstate the IA and revise the amount.</li> <li>b. Advise the taxpayer of the reinstatement user fee.</li> </ul>
The taxpayer's financial condition changed,	They are unable to keep up with or make up any payments, <b>AND</b> After completing financial statement processing, the taxpayer is unable to pay the account in full before the CSED expires,	<ul style="list-style-type: none"> <li>a. See IRM 5.19.13.3.1, Income Determination.</li> <li>b. If the taxpayer is unable to full pay within the CSED, refer to PPIA procedures; see IRM 5.19.1.6.5, PPIA.</li> </ul>
<p>The IA defaulted due to IRS error,</p> <p><b>Example:</b> Misapplied payment, or rejected for open TDI.</p>	Not applicable	<ul style="list-style-type: none"> <li>a. If a TDI, request the taxpayer file the return and document in AMS history if the taxpayer promises to file.</li> <li>b. Shelve the TDI module with a TC 598 cc 082, allowing the current IA to continue.</li> <li>c. Reinstate the IA.</li> </ul> <p><b>Note:</b> If you determine that an IA was defaulted</p>

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If ...	And ...	Then ...
		<p>erroneously, restore the IA at the previous terms. If the previous terms required managerial approval or exceeded functional authority, manager review is required to confirm that the default was erroneous and that it is being restored at the previous terms.</p> <p><b>Example:</b> An IA defaulted because a new liability posted. The taxpayer full paid the new liability, but the payment posted after the IA defaulted. The IA exceeded Campus authority. The employee should obtain managerial concurrence, then restore the IA at the previous terms.</p> <p>d. If the account is other than ST 6X, enter the "original agreement acceptance date" on Line 7 of CC IAORG.</p> <p><b>Note:</b> See Exhibit 2.4.30-3, Command Code IAORG, Item 21, to ensure correct failure to pay penalty is charged.</p> <p>e. Waive the reinstatement user fee.</p>
<p>The IA defaulted due to accruals posting with a no change audit closure (PC 5),</p>	<p>Not applicable</p>	<p>IA defaulted erroneously.</p> <p>a. Reinstatement the IA.</p> <p>b. If the account is other than ST 6X, enter the "original agreement acceptance date" on Line 7 of CC IAORG.</p>

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If ...	And ...	Then ...
		<p><b>Note:</b> See Exhibit 2.4.30-3, Command Code IAORG, Item 21, to ensure correct failure to pay penalty is charged.</p> <p>c. Waive the reinstatement user fee.</p>
The taxpayer wants to add another liability to the IA,	Not applicable	<p>a. See IRM 5.19.1.6.4.20, Adding New Liability to an Existing IA, for processing instructions.</p> <p>b. Advise the taxpayer of the user fee if the IA is reinstated, unless it meets one of the criteria to waive; see IRM 5.19.1.6.4.6(10), IA Payment Methods and User Fee (UF) Overview.</p>
The taxpayer wants to add another liability of \$200 or less to the IA,	Not applicable	<p>a. See IRM 5.19.1.6.4.20(2), Adding New Liability to an Existing IA, for processing instructions.</p> <p>b. Waive the user fee if the IA is reinstated.</p>

**Caution: DO NOT** allow another skip unless the account is not in ST 6X and the taxpayer is granted a new IA. CC IAREV is returned for entering the new IA terms.

(7) The above list is not all-inclusive; if you determine the taxpayer is making a reasonable effort to pay the liability, and the government's interest, is not in jeopardy, reinstate the IA provided the remaining payments full pays the liability within the CSED, as provided in IRM 25.6.1, Statute of Limitations Processes and Procedures. If the liability will not full pay within the CSED, follow applicable procedures for PPIAs, see IRM 5.19.1.6.5, PPIA.

(8) If the taxpayer wants to revise an existing IA in ST 60 (or ST 63), follow IRM 5.19.1.6.4.1, Determining Appropriate IA.

**Exception:** If the **only** change to an existing NSIA or PPIA in ST 60 (or ST 63) is the due date, **no** managerial approval is necessary.

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**Exception:** If the **only** change to an existing regular NSIA or PPIA in ST 60 (or ST 63) is converting to either a DDIA or PDIA, then **no** managerial approval is necessary.

(9) Change the payment amount, payment due date, payment due cycle, and any other data requiring updates using CC IAGRE to generate CC IAREV.

**Caution:** If the taxpayer's user fee code is a "ON" or "DN", the origination fee is due; do not change the user fee code to "R", revised/reinstatement fee due. The taxpayer is responsible for the origination fee, in this circumstance, has not yet paid it. Do not charge for the origination and the revised/reinstatement fees simultaneously.

If There is an Installment Payment Available and ...	Then ...
The user fee module is established,	Input a credit transfer to move the appropriate amount to pay origination fee in the user fee module; for additional information: See IRM 5.19.1.6.4.6.3, User Fee Payment Transfer/User Fee Abatements.
There is no user fee module established,	Establish the user fee module and transfer the appropriate fee amount with a PDC of "2"; for additional information: See IRM 5.19.1.6.4.6.2, Manual Establishment of User Fee Module.

**Reminder:** Once the origination fee is paid, update the user fee to "Y", revised/reinstated fee due.

(10) Advise the taxpayer to continue making all payments, as now agreed, using Letter 2273C, Installment Agreement Accepted; Terms Explained, (or other appropriate letter) giving the taxpayer the terms of the reinstated IA. See IRM 5.19.1.2.5, Balance Due Outgoing Correspondence Guidelines.

**Reminder:** IA accounts reinstated that do not meet simple payment plan criteria and the AAB (CC SUMRY) is above \$10,000, a NFTL determination must be made. See IRM 5.19.4.5.3.1, Before Filing NFTLs, and IRM 5.19.4.6.1, How to File a NFTL, for NFTL filing procedures. If the taxpayer objects to the NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.

(11) If setting up a new IA and your response is CC IAREV instead of CC IAORG, revise the review date three years. Input 156 cycles in the Review Agreement cycle field. If converting a Short Term Payment Plan of up to 180 days to an IA, re-set the skip indicator to 1.

**Exception:** If establishing a PPIA, follow associated procedures for establishing a review date; for additional information: See IRM 5.19.1.6.5, PPIA.

**IRM 5.19.1.6.4.19.1, Withdrawal of IA Requests - Revised title to Withdrawal of Pending IA. Revised content throughout to clarify guidance when a taxpayer may choose to voluntarily withdraw an IA request.**

(1) A taxpayer's withdrawal of an IA request applies only to pending IAs. They are generally made when an alternative case resolution is determined to be more appropriate.

(2) Taxpayers may choose to withdraw an IA request for reasons which may include:

- Currently Not Collectible (CNC), or
- Offer in Compromise (OIC)

(3) Withdrawals should **not** be solicited by IRS employees. However, the option to withdraw an IA request can be explained to the taxpayer.

(4) When a request is received to withdraw an IA request, take the following actions:

- a. Ask the taxpayer the reason for their voluntary request for a withdrawal.
- b. Inform the taxpayer their withdrawal of IA request will be effective immediately without appeal rights.
- c. Document AMS history that the taxpayer voluntarily requests to withdrawal their IA request and include the reason.
- d. Input TC 972 AC 043 on all appropriate modules using CC REQ77/CC FRM77 with the effective date of the withdrawal.
- e. Proceed with appropriate closing actions.

**Note:** If the IA request was a joint request on a jointly filed return, both taxpayers must agree to a withdrawal for the request to be honored.

**Reminder:** No independent review or appeal rights are required in this situation.

**IRM 5.19.1.6.4.21, Voluntary Lump Sum Payment (VLSP) - Revised content throughout to reflect expansion of simple payment plan guidance.**

(1) Normally, if the taxpayer calls or writes in indicating they cannot pay the amount due today or within 60 or 180 days, and the balance due exceeds Simple Payment Plan criteria, a financial statement may be required. However, the taxpayer may offer to make a VLSP to reduce the balance due to meet Simple Payment Plan criteria. In addition, the need for a VLSP may also be identified through financial analysis for taxpayers who are being considered for NSIAs or PPIAs. The VLSP must be made within 30 days. If additional time is requested, the manager or lead must document their approval on AMS with the additional time granted and reason.

**Caution: Do not** establish an IA including a VLSP. The VLSP **must** be received and posted before the IA can be granted.

(2) Suspend the account to wait on the VLSP by entering: **Notice Status**

- Input a CC STAUP to the next status for 6 cycles.
- Send Form 4442, Inquiry Referral, to CSCO with the amount and date of the promised VLSP included in the comments.

If ...	Then ...
ACS	"TOR5, XX,VLSP"
ACSS	"TOS5, XX,VLSP"

**Note:** XX = number of days for the VLSP to be received, plus 21.

(3) If pending IA criteria is met, input TC 971 AC 043. See IRM 5.19.1.6.4.7, Pending IA Criteria.

(4) Notate in AMS, the amount of the promised VLSP, the date the taxpayer promises to pay it and the terms and conditions of the IA (i.e., total tax liability, payment amount and payment dates, user fee; see IRM 5.19.1.6.4.16, IA Terms and Conditions) agreed to by the taxpayer and the CR if VLSP is received.

**Note:** Undesignated payments are normally applied to the oldest period(s) first. If the account includes balances for multiple periods, this may mean that part of the VLSP is applied to accrued interest and penalties. As a result, if the VLSP is being made to meet Simple Payment Plan criteria, it would not reduce the balance sufficiently. If this is a possible issue, advise the taxpayer to designate the payment to ensure it is applied to assessed amounts only. Document AMS to show that this was discussed.

(5) Inform the taxpayer if the VLSP is not received by the promised date, the IA will not be considered and provide WOEAs as applicable per IRM 5.19.1.7, Warning of Enforcement Action and Enforced Collection.

- If the VLSP is received by the target date and the account now qualifies for Simple Payment Plan criteria, grant it.

**Note:** If the taxpayer made the agreed VLSP to meet Simple Payment Plan criteria, but the account balance still exceeds \$50,000 because the VLSP was not applied as designated, honor the taxpayer's intent and grant the agreement following Simple Payment Plan criteria if the other requirements are met. Document AMS.

- If the VLSP is received as agreed by the target date and the account is a NSIA or PPIA, follow instructions in IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs), or IRM 5.19.1.6.5, PPIAs.
- If the VLSP is not received by the target date, send the case to Independent Review. See IRM 5.19.1.6.4.9, IA Rejection Criteria.



**IRM 5.19.1.6.4.22.1, CSCO IA Considerations for Individual SRP Modules - Revised content throughout to reflect expansion of simple payment plan guidance.**

(1) If there is an existing IA, and the taxpayer has a new liability for MFT 35/65 only, follow the procedures below to include the MFT 35/65 module(s). The taxpayer's request may be received on:

- Form 9465, Installment Agreement Request,
- Form 433-D, Installment Agreement, or
- Correspondence.

(2) If the taxpayer's request shows the Individual SRP liability (MFT 35/65), and:

- a. The proposal meets simple payment plan criteria (See IRM 5.19.1.6.4(9), Payment Plan/Installment Agreements (IAs), input the IA.
- b. The proposal requires financial information, request financial information. If the taxpayer provides financial information, process per IRM 5.19.13, Campus Procedures for Securing Financial Information. If the taxpayer does not provide financial information, **do not** default existing IA. The MFT 35/65 module(s) will be systemically recessed (TC 530 cc 35).

(3) If the taxpayer's request **does not** show the Individual SRP liability, see IRM 5.19.1.6.4.22(2), IA Considerations for Individual SRP Modules. If you cannot determine whether the IA request includes the Individual SRP liability, ask the taxpayer (via phone contact or correspondence) if they want to include the SRP and suspend the case.

- a. If the taxpayer responds, agreeing to include the SRP in the IA, process per paragraph (2) above.
- b. If the taxpayer responds, stating that they do not agree to include the SRP in the IA, **do not** default the existing IA. The MFT 35/65 module(s) will be systemically recessed (TC 530 cc 35).

(4) If the taxpayer's balance now exceeds \$50,000, ask if they can make a VLSP to meet simple payment plan criteria. See IRM 5.19.1.6.4.21, VLSP.

- a. If a VLSP is received, the payment is applied to the earliest outstanding period, unless designated to MFT 35/65.
- b. If the proposal requires financial information, request financial information. If the taxpayer provides financial information, follow IRM 5.19.13, Campus Procedures for Securing Financial Information.

**IRM 5.19.1.6.8.3.2, SCP Follow-up on OPA Referrals - Revised table under paragraph (1) to reflect simple payment plan changes.**

(1) ACS Function/Unit "P5" (SCP Function/Unit "N1") contains pending IAs and cases that may require a release of levy. Expired cases in "P5" (SCP inventory "N1") should be reviewed daily by the sites. Use the table below to take the next action:

If ...	Then ...
<p>Account is in ST 60 on IDRS,</p> <p><b>Note:</b> The account may contain the literal "OPALEVY",</p> <p><b>Note:</b> Case will fall off ACS over weekend processing.</p>	<ol style="list-style-type: none"> <li>a. Determine if wage levy was released by ACSS during OPA MAR list processing.</li> <li>b. If not, release the wage levy per IRM 5.19.4.4.10, Levy Release: General Information.</li> <li>c. Fax the Release of Levy (ROL) if EEFax number is available.</li> <li>d. Update AMS comments.</li> </ol>
<p>Account is not in Status 60 but AMS reflects proposed IA (that meets Simple Payment Plan criteria), and contains unreversed TC 971 AC 043 with the literal "OPALEVY" or "OPAGREE",</p>	<ol style="list-style-type: none"> <li>a. Input the IA based on the information provided in AMS history, in accordance with IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs).</li> </ol> <p><b>Note:</b> If AMS does not contain enough information to establish the IA, make an outcall. If unable to make outcall, issue LT27 &amp; reassign "TOR5, 30,IAPND".</p> <ol style="list-style-type: none"> <li>b. Send an IA confirmation letter, per IRM 5.19.1.6.4.12, Input of IA.</li> <li>c. Input "TOCO, 30,OPAMUNL" on ACS status cases to indicate the agreement was manually input after taxpayer previously agreed to use OPA and did not.</li> </ol> <p><b>Note:</b> When the literal "OPALEVY" is present, release the wage levy, per IRM 5.19.4.4.10, Levy Release: General Information. Fax the ROL if EEFax number is available.</p>

**Exhibit 5.19.1-3, ACS Call Flow - Added new note to table under paragraph a for International and FERDI cases. Deleted second reminder from table under paragraph d no longer applicable due to new simple payment plan guidance.**

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>"Are you calling about a balance due or missing return for an individual or business account?" If no, transfer call. If yes, "I can help you with that. I will need to access your account."</i></p> <p><i>"Are you authorized</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> </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,</li> </ul>

Suggested Questions/Statements	Corresponding Research/Actions	References
<p>on Form 8821?"</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 business accounts. I can transfer you to someone who can help you."</i></p>	<p>2. Follow IRM procedures to transfer or refer the following calls when:</p> <ul style="list-style-type: none"> <li>• The call is not regarding a balance due or missing return.</li> <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-</p>	<p>Taxpayer Information Authorization</p> <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>

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Suggested Questions/Statements	Corresponding Research/Actions	References
	<p>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>	
<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>	<ul style="list-style-type: none"> <li>• Inform the caller you need to ask some questions to verify their identity.</li> <li>• Ask for the TIN and ask all required disclosure probes.</li> <li>• 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> <li>• Ask for the contact number.</li> </ul> <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>	<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>

**b. Account Research:**

<b>Suggested Questions/Statements</b>	<b>Corresponding Research/Actions</b>	<b>References</b>
<p><i>"May I place you on hold for no more than 5 minutes while I research your account?"</i></p>	<ul style="list-style-type: none"> <li>• 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>• Give the caller a promised wait time of no more than five minutes and return within that time frame.</li> <li>• Repeat for any subsequent holds.</li> </ul>	<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 meantime, I encourage</i></p>	<ul style="list-style-type: none"> <li>• Research the status of all modules, including cross-reference accounts.</li> <li>• 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</li> </ul>	<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> <li>○ IRM 5.19.1.4.1, Account Actions on Referral/Redirects</li> <li>○ IRM 5.19.1.5.21, Special</li> </ul>

Suggested Questions/Statements	Corresponding Research/Actions	References
<p><i>you to make voluntary payments."</i></p>	<p>issues) go to <b>Closing Actions</b> below and transfer to the appropriate extension.</p> <ul style="list-style-type: none"> <li>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>.</li> </ul> <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> <ul style="list-style-type: none"> <li>Review AMS history. If extensive</li> </ul>	<p>Compliance Personnel (SCP) Program</p> <ul style="list-style-type: none"> <li>IRM 5.19.1.5.20, Private Debt Collection</li> </ul>

Suggested Questions/Statements	Corresponding Research/Actions	References
	<p>history is available, target the last six months.</p>	
<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 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>	<ul style="list-style-type: none"> <li>• Complete a Full Compliance Check if not done in the past 90 days.</li> <li>• Follow IRM procedures to determine if the taxpayer must file any delinquent returns.</li> </ul> <p><b>Note:</b> If the taxpayer has requested an IA, determine if they are eligible for Express FCC before requesting any returns.</p> <ul style="list-style-type: none"> <li>• 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.</li> </ul>	<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> <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>

**c. Balance Due Resolution:**

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Suggested Questions/Statements	Corresponding Research/Actions	References
<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>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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</li> </ul>	<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> <li>○ IRM 5.19.1.6.1, Taxpayer Refuses to Pay</li> </ul>

Suggested Questions/Statements	Corresponding Research/Actions	References
	<p style="text-align: right;">to <b>Closing Actions.</b></p> <ul style="list-style-type: none"> <li>• 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></li> </ul> <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>	

d. **Taxpayer Can Pay:**

Suggested Questions/Statements	Corresponding Research/Actions	References
<i>"If you full pay your agreement now or</i>	<ul style="list-style-type: none"> <li>• If the taxpayer</li> </ul>	<ul style="list-style-type: none"> <li>○ IRM 5.19.1.6.2,</li> </ul>

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Suggested Questions/Statements	Corresponding Research/Actions	References
<p><i>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>	<p>agrees to full pay now or within 180 days, follow IRM procedures and go to <b>Closing Actions</b>.</p> <ul style="list-style-type: none"> <li>• 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> </ul>	<p>Can Full Pay Balance Due Now (Payoff)</p> <ul style="list-style-type: none"> <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>	<ul style="list-style-type: none"> <li>• Determine if an IMF account meets OPA criteria.</li> <li>• Refer a taxpayer (but not a POA) to OPA if they appear to qualify and agree to use it.</li> </ul>	<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</li> </ul>

Suggested Questions/Statements	Corresponding Research/Actions	References
	<ul style="list-style-type: none"> <li>• If the taxpayer previously attempted to use OPA but was unsuccessful, determine the reason and if they should be referred again.</li> <li>• If the taxpayer is referred to OPA, follow IRM procedures and go to <b>Closing Actions</b>.</li> </ul>	<p>Problems with OPA</p>
<p><i>"Please mail Form 433-D by MM/DD/YYYY so we can establish your agreement and avoid filing tax liens."</i></p>	<ul style="list-style-type: none"> <li>• Determine the type of IA the taxpayer qualifies for.</li> <li>• 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</li> </ul>	<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> </ul>

Suggested Questions/Statements	Corresponding Research/Actions	References
	<p style="text-align: right;">appropriate extension.</p> <p><b>Reminder:</b> Include related accounts (IMF/IMF or IMF/BMF) in one IA.</p> <ul style="list-style-type: none"> <li>• If an IA (or CNC 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> </ul>	<ul style="list-style-type: none"> <li>○ IRM 5.19.1.6.4.4, IMF/BMF Related Accounts</li> <li>○ IRM 5.19.1.6.4.16, IA Terms and Conditions</li> </ul>

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>	<ul 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</li> </ul>	<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> </ul>

Suggested Questions/Statements	Corresponding Research/Actions	References
	<p>to <b>Closing Actions.</b></p> <ul style="list-style-type: none"> <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> </ul>	<ul style="list-style-type: none"> <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>	<ul style="list-style-type: none"> <li>• 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>• Document case actions on AMS, using a checklist or by adding an issue and narrative.</li> </ul>	<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</li> </ul>

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Suggested Questions/Statements	Corresponding Research/Actions	References
	<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> <ul style="list-style-type: none"> <li>Briefly recap the conversation and end or transfer the call.</li> </ul>	

**Exhibit 5.19.1-13, Installment Agreement Table - Deleted column referencing streamlined no longer applicable. Revised content throughout to reflect new guidance for simple payment plans.**

The following table provides a summary of IAs

"This space intentionally left blank"	Guaranteed (IMF Only)	Simple Payment Plan	Simple Payment Plan (Business Trust Fund)	NSIA	PPIA
<b>Type of Tax Owed</b>	IMF Income Tax Only	IMF, <b>BMF Non Trust Fund</b> , OOB Sole Proprietor	<b>Business Trust Fund</b>	IMF, BMF OOB Sole Proprietor	IMF, BMF OOB Sole Proprietor
<b>Maximum AAB</b>	\$10,000 (excluding penalties and interest)	\$50,000	\$25,000	<ul style="list-style-type: none"> <li>\$100,000 (FA – IMF &amp; BMF OOB Sole</li> </ul>	<ul style="list-style-type: none"> <li>\$100,000 (FA – IMF &amp; BMF OOB Sole</li> </ul>

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"This space intentionally left blank"	Guaranteed (IMF Only)	Simple Payment Plan	Simple Payment Plan (Business Trust Fund)	NSIA	PPIA
				<ul style="list-style-type: none"> <li>• Proprietor)</li> <li>• \$250,000 (CSCO – IMF &amp; BMF OOB Sole Proprietor)</li> <li>• \$999,999 (ACS and ACSS – IMF &amp; BMF OOB Sole Proprietor)</li> </ul>	<ul style="list-style-type: none"> <li>• Proprietor)</li> <li>• \$250,000 (CSCO – IMF &amp; BMF OOB Sole Proprietor)</li> <li>• \$999,999 (ACS and ACSS – IMF &amp; BMF OOB Sole Proprietor)</li> </ul>
<b>Terms and Duration</b>	Fully paid in 36 months, including accruals, by CSED	Fully paid including accruals, by CSED	Fully paid including accruals, by CSED	Fully paid by CSED	None (Until CSED expires)
<b>CIS Required</b>	No	No	No	No, unless the Exception in IRM 5.19.1.6.4(10) applies. See IRM 5.19.1.6.4(10)(a), Payment Plan/Installment Agreements (IAs) or the AAB is more than \$250,000.	Yes, with a Financial Review every 2 years

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"This space intentionally left blank"	Guaranteed (IMF Only)	Simple Payment Plan	Simple Payment Plan (Business Trust Fund)	NSIA	PPIA
<b>NFTL Determination Required</b>	No	No	No	Yes	Yes
<b>DDIA or PDIA Required</b>	No	No	No	No	No, unless IA defaulted in past 24 months and TP has a bank account or job
<b>Managerial Approval</b>	No	No	No	Yes	Yes, if AAB is more than \$25,000
<b>Reference</b>	IRM 5.19.1.2.6, Case Processing Authority Levels, and IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs)	IRM 5.19.1.2.6, Case Processing Authority Levels, and IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs)	IRM 5.19.1.2.6, Case Processing Authority Levels, and IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs)	IRM 5.19.1.2.6, Case Processing Authority Levels, and IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs)	IRM 5.19.1.2.6, Case Processing Authority Levels, and IRM 5.19.1.6.4, Payment Plan/Installment Agreements (IAs)

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