2026

Instructions for Form 945

Annual Return of Withheld Federal Income Tax

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about developments related to Form 945 and its instructions, such as legislation enacted after they were published, go to *IRS.gov/Form945*.

What's New

Information reporting threshold increased for certain payments. For payments made after calendar year 2025, P.L. 119-21, commonly known as the One Big Beautiful Bill Act, increases the information reporting (for example, Forms 1099-MISC and Forms 1099-NEC) payment threshold from $600 to $2,000 in a calendar year for certain payments to persons engaged in a trade or business and payments for services. The threshold also increases to $2,000 for wage reporting (Forms W-2, Wage and Tax Statement) if no federal income, social security, or Medicare tax was withheld, including for payments to H-2A visa holders. This threshold will be adjusted for inflation for each calendar year after 2026. For more information, see the General Instructions for Forms W-2 and W-3 and Pub. 1099, General Instructions for Certain Information Returns.

Backup withholding. The backup withholding rate remains 24% because P.L. 119-21 permanently extended the individual tax rates enacted in P.L. 115-97. For reportable payments made under section 6041(a) or 6041A(a) that are made in calendar year 2026 and subject to backup withholding, P.L. 119-21 increases the aggregate reportable payment threshold from $600 to $2,000. This threshold will be adjusted for inflation for each calendar year after 2026. For more information about backup withholding, see Part N in Pub. 1099.

New automatic penalty relief for Form 945 filers. Beginning in July 2026, the IRS implemented a new Automatic Exemption from Penalty (AEP) program for the 2025 tax year and future tax periods. AEP is an administrative penalty relief program that replaces First Time Abate (FTA) relief. Form 945 filers may qualify for AEP based on their filing and payment history. You qualify if you timely filed Form 945 and timely paid any tax due for the prior 3 years. If you qualify, the IRS won't assess the following penalties when processing your return.

- Failure to file.
- Failure to pay.
- Failure to deposit, unless the penalty is for failing to make deposits by electronic funds transfer (EFT).

If you don't qualify for AEP, you may still request penalty relief based on reasonable cause.

Not all returns qualify for AEP. For example, information returns, such as Form W-2 and Forms 1099, and returns filed only for specific transactions or infrequent events generally aren't eligible.

Reminders

Form 945 return transcripts are available electronically. You can access your Form 945 return transcript for tax years 2023 and later using your IRS business tax account. For more information, go to *IRS.gov/BusinessTranscript*. To access your IRS business tax account, go to *IRS.gov/BusinessAccount*.

Correcting a previously filed Form 945. If you discover an error on a previously filed Form 945, or if you otherwise need to amend a previously filed Form 945, make the correction using Form 945-X, Adjusted Annual Return of Withheld Federal Income Tax or Claim for Refund. Form 945-X is filed separately from Form 945. For more information, see the Instructions for Form 945-X or go to *IRS.gov/CorrectingEmploymentTaxes*.

Electronic filing of Form 945-X. You can file Form 945-X electronically using Modernized e-File (MeF). For more information on electronic filing, go to *IRS.gov/EmploymentEfile*.

Federal tax deposits must be made by electronic funds transfer (EFT). You must use EFT to make all federal tax deposits. An EFT can be made using the Electronic Federal Tax Payment System (EFTPS), IRS Direct Pay, or your IRS business tax account. If you don't want to use one of these methods, you can arrange for your tax professional, financial institution, payroll service, or other trusted third party to make electronic deposits on your behalf. Also, you may arrange for your financial institution to initiate a same-day wire payment on your behalf. EFTPS is a free service provided by the Department of the Treasury. Payments made using IRS Direct Pay or through your IRS business tax account are also free. Services provided by your tax professional, financial institution, payroll service, or other third party may have a fee.

For more information about IRS Direct Pay, go to *IRS.gov/DirectPay*. For more information about making a payment through your IRS business tax account, go to *IRS.gov/BusinessAccount*. Also see *IRS.gov/ModernPayments*.

For more information on making federal tax deposits, see section 11 of Pub. 15. To get more information about EFTPS or to enroll in EFTPS, go to *EFTPS.gov* or call 800-555-4477. To contact EFTPS using Telecommunications Relay Services (TRS) for people who are deaf, hard of hearing, or have a speech disability, dial 711 and then provide the TRS assistant the 800-555-4477

number or 800-733-4829. Additional information about EFTPS is also available in Pub. 966.

Caution: EFTPS accepts same-day payments of $1 million or less if the payment is submitted before 3:00 p.m. Eastern time on a business day. If your payment is more than $1 million, you must submit the deposit by 8:00 p.m. Eastern time the day before the date the deposit is due.

Same-day wire payment option. If you fail to submit a timely deposit transaction on EFTPS, you can still make your deposit on time by using the Federal Tax Collection Service (FTCS) to make a same-day wire payment. To use the same-day wire payment method, you will need to make arrangements with your financial institution ahead of time. Check with your financial institution regarding availability, deadlines, and costs. Your financial institution may charge you a fee for payments made this way. To learn more about the information you will need to give your financial institution to make a same-day wire payment, go to *IRS.gov/SameDayWire*.

Timeliness of federal tax deposits. If a deposit is required to be made on a day that isn't a business day, the deposit is considered timely if it is made by the close of the next business day. A business day is any day other than a Saturday, Sunday, or legal holiday. The term "legal holiday" for deposit purposes includes only those legal holidays in the District of Columbia. Legal holidays in the District of Columbia are provided in section 11 of Pub. 15.

Electronic payments and direct deposit. If you have access to U.S. banking services or electronic payment systems, you should use direct deposit for any refunds. The IRS requires paying electronically whenever possible. Options to pay electronically include using your bank account with Direct Pay, your debit or credit card, your digital wallet, or your online account. Go to *IRS.gov/Payments* to see all your payment options. Also see *IRS.gov/ModernPayments*.

Electronic filing. Businesses can enjoy the benefits of filing tax returns electronically. Whether you rely on a tax professional or handle your own taxes, the IRS offers you convenient and secure programs to make filing easier. Spend less time worrying about taxes and more time running your business. Use *e-file* to your benefit. Go to *IRS.gov/EmploymentEfile* for additional information. A fee may be charged to file electronically.

Caution: If you're filing your tax return or paying your federal taxes electronically, a valid employer identification number (EIN) is required at the time the return is filed or the payment is made. If a valid EIN isn't provided, the return or payment won't be processed. This may result in penalties. See *Employer Identification Number (EIN)*, later, for more information about applying for an EIN.

Electronic funds withdrawal (EFW). If you file Form 945 electronically, you can *e-file* and use EFW to pay the balance due in a single step using tax preparation software or through a tax professional. However, don't use EFW to make federal tax deposits. For more information on paying your taxes using EFW, go to *IRS.gov/EFW*.

Credit or debit card payments. You can pay the balance due shown on Form 945 by credit or debit card. You may be charged a processing fee. Don't use a credit or debit card to make federal tax deposits. For more information on paying your taxes with a credit or debit card, go to *IRS.gov/PayByCard*.

Form 1099-NEC, Nonemployee Compensation. Use Form 1099-NEC to report nonemployee compensation paid in 2026 and any backup withholding on the compensation.

Paid preparers. If you use a paid preparer to complete Form 945, the paid preparer must complete and sign the paid preparer's section of the form.

Outsourcing your tax duties. Generally, you're responsible to ensure that tax returns are filed and deposits and payments are made, even if you contract with a third party to perform these acts. You remain responsible if the third party fails to perform any required action. Before you choose to outsource any of your tax duties (that is, withholding, reporting, and paying over federal income tax) to a third-party payer, such as a payroll service provider or reporting agent, go to *IRS.gov/OutsourcingPayrollDuties* for helpful information on this topic. For more information on the different types of third-party payer arrangements, see section 16 of Pub. 15.

How to get forms, instructions, and publications. Go to *IRS.gov/Forms* to download current- and prior-year forms, instructions, and publications. Some forms available for download are for your records or reference only and should not be used for filing or furnishing, including certain forms that require special red ink. You can go to *IRS.gov/OrderForms* to order current forms, instructions, and publications or call 800-829-3676 to order prior-year forms and instructions. The IRS will process your order as soon as possible. Don't resubmit requests you've already sent us.

Where can you get telephone help? For answers to your questions about completing Form 945 or tax deposit rules, call the IRS at 800-829-4933 or 800-829-4059 (TDD/TTY for persons who are deaf, hard of hearing, or have a speech disability), Monday–Friday from 7:00 a.m. to 7:00 p.m. local time (Alaska and Hawaii follow Pacific time).

Photographs of missing children. The IRS is a proud partner with the *National Center for Missing & Exploited Children® (NCMEC)*. Photographs of missing children selected by the Center may appear in instructions on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

General Instructions

Purpose of Form 945

These instructions give you some background information about Form 945. They tell you who must file Form 945, how to complete it line by line, and when and where to file it.

Use Form 945 to report federal income tax withheld (or required to be withheld) from nonpayroll payments. Nonpayroll payments include:

- Pensions (including distributions from tax-favored retirement plans, for example, section 401(k), section 403(b), and governmental section 457(b) plans), annuities, and IRA distributions;
- Military retirement;
- Gambling winnings;
- Indian gaming profits;
- Certain government payments on which the recipient elected voluntary income tax withholding;
- Dividends and other distributions by an Alaska Native Corporation (ANC) on which the recipient elected voluntary income tax withholding; and
- Payments subject to backup withholding.

Report all federal income tax withholding from nonpayroll payments or distributions annually on one Form 945. Don't file more than one Form 945 for any calendar year.

All federal income tax withholding reported on Forms 1099 (for example, Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.; Form 1099-MISC, Miscellaneous Information; or Form 1099-NEC) or Form W-2G, Certain Gambling Winnings, must be reported on Form 945.

Don't report federal income tax withholding from wages on Form 945. All federal income tax withholding and employment taxes reported on Form W-2, Wage and Tax Statement, must be reported on Form 941, Employer's QUARTERLY Federal Tax Return; Form 943, Employer's Annual Federal Tax Return for Agricultural Employees; Form 944, Employer's ANNUAL Federal Tax Return; Schedule H (Form 1040), Household Employment Taxes; or Form CT-1, Employer's Annual Railroad Retirement Tax Return, as appropriate.

Don't report on Form 945 federal income tax withheld on distributions to participants from nonqualified pension plans (including nongovernmental section 457(b) plans) and some other deferred compensation arrangements that are treated as wages and are reported on Form W-2. Report such withholding on Form 941 or 944. See *Distributions from nonqualified pension plans and deferred compensation plans* under *Reminders* in Pub. 15 for more information.

Compensation paid to H-2A visa holders. Generally, report compensation of $2,000 or more paid to foreign agricultural workers who entered the country on H-2A visas on Form W-2 and Form 943. However, if an H-2A visa worker didn't provide the employer with a taxpayer identification number, the employee is subject to backup withholding. The employer must report the wages and backup withholding on Form 1099-MISC. The employer must also report the backup withholding on Form 945, line 2. For more information on foreign agricultural workers on H-2A visas, go to *IRS.gov/H2A*.

Who Must File

If you withhold or are required to withhold federal income tax (including backup withholding) from nonpayroll payments, you must file Form 945. See *Purpose of Form 945*, earlier. You don't have to file Form 945 for those years in which you don't have a nonpayroll tax liability. Don't report on Form 945 withholding that is required to be reported on Form 1042, Annual Withholding Tax Return for U.S. Source Income of Foreign Persons.

If you file Form 945, you may also be required to file Form 945-A, Annual Record of Federal Tax Liability. See the line 7 instructions for details.

When To File

For 2026, file Form 945 by February 1, 2027. However, if you made deposits on time in full payment of the taxes due for the year, you may file the return by February 10, 2027.

If we receive Form 945 after the due date, we will treat Form 945 as filed on time if the envelope containing Form 945 is properly addressed, contains sufficient postage, and is postmarked by the U.S. Postal Service (USPS) on or before the due date, or sent by an IRS-designated private delivery service (PDS) on or before the due date. However, if you don't follow these guidelines, we will consider Form 945 filed when it is actually received. For more information about PDSs, see *Where To File*, later.

If any due date for filing falls on a Saturday, Sunday, or legal holiday, you may file your return on the next business day.

Where To File

You're encouraged to file Form 945 electronically. Go to *IRS.gov/EmploymentEfile* for more information on electronic filing. If you file a paper return, where you file depends on whether you include a payment with Form 945. Mail your return to the address listed for your location in the table that follows.

PDSs can't deliver to P.O. boxes. You must use the USPS to mail an item to a P.O. box address. Go to *IRS.gov/PDS* for the current list of PDSs. For the IRS mailing address to use if you're using a PDS, go to *IRS.gov/PDSstreetAddresses*. Select the mailing address listed on the webpage that is in the same state as the address to which you would mail returns filed without a payment, as shown in the table that follows.

Mailing Addresses for Form 945

If you're in...	Without a payment...	With a payment...
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0042	Internal Revenue Service P.O. Box 932300 Louisville, KY 40293-2300

If you're in...	Without a payment...	With a payment...
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wisconsin, Wyoming	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0042	Internal Revenue Service P.O. Box 932300 Louisville, KY 40293-2300
No legal residence or principal place of business in any state	Department of the Treasury Internal Revenue Service P.O. Box 409101 Ogden, UT 84409	Internal Revenue Service P.O. Box 932300 Louisville, KY 40293-2300
Special filing address for exempt organizations; governmental entities; and Indian tribal governmental entities, regardless of location	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0042	Internal Revenue Service P.O. Box 932300 Louisville, KY 40293-2300

Employer Identification Number (EIN)

If you don't have an EIN, you may apply for one online by going to *IRS.gov/EIN*. You may also apply for an EIN by faxing or mailing Form SS-4 to the IRS. If the principal business was created or organized outside of the United States or U.S. territories, you may also apply for an EIN by calling 267-941-1099 (not toll free). If you have applied for an EIN but don't have your EIN by the due date of Form 945, file a paper return and write "Applied For" and the date you applied in this entry space.

Caution: If you're filing your tax return electronically, a valid EIN is required at the time the return is filed. If a valid EIN isn't provided, the return won't be accepted. This may result in penalties.

Tip: Always be sure the EIN on the form you file exactly matches the EIN the IRS assigned to your business. Don't use your social security number (SSN) or individual taxpayer identification number (ITIN) on forms that ask for an EIN. The name and EIN on Form 945 must match the name and EIN on your information returns where federal income tax withholding is reported (for example, backup withholding reported on Form 1099-NEC). Filing a Form 945 with an incorrect EIN or using another business's EIN may result in penalties and delays in processing your return.

If You Change Your Business Name, Business Address, or Responsible Party

Notify the IRS immediately if you change your business name, business address, or responsible party.

- Write to the IRS office where you file your returns (using the *Without a payment* address under *Where To File*, earlier) to notify the IRS of any business name change. See Pub. 1635 to see if you need to apply for a new EIN.
- Complete and mail Form 8822-B to notify the IRS of a business address or responsible party change. Don't mail Form 8822-B with your Form 945. For a definition of "responsible party," see the Instructions for Form SS-4.

Penalties and Interest

There are penalties for filing Form 945 late and for paying or depositing taxes late, unless filing and/or paying late are due to reasonable cause and not due to willful neglect. There are also penalties for failure to file information returns (for example, Forms 1099-MISC, 1099-NEC, 1099-R, or W-2G) and for failure to furnish payee statements to payees.

Penalties and interest are charged on taxes paid late and returns filed late at a rate set by law. See sections 11 and 12 of Pub. 15 for details. Also see *New automatic penalty relief for Form 945 filers* under *What's New*, earlier.

Use Form 843 to request abatement of assessed penalties or interest. Don't request abatement of assessed penalties or interest on Form 945 or 945-X.

If you receive a notice about a penalty after you file this return, reply to the notice with an explanation and we will determine if you meet reasonable-cause criteria. Don't attach an explanation when you file your return.

Caution: If taxes that must be withheld (that is, trust fund taxes) aren't withheld or aren't deposited or paid to the U.S. Treasury, the trust fund recovery penalty may apply. The penalty is 100% of the unpaid trust fund taxes. If these unpaid taxes can't be immediately collected from the employer or business, the trust fund recovery penalty may be imposed on all persons who are determined by the IRS to be responsible for collecting, accounting for, or paying over these taxes, and who acted willfully in not doing so. For more information, see section 11 of Pub. 15.

Voluntary Income Tax Withholding

States must allow unemployment compensation recipients to elect to have federal income tax withheld at a 10% rate. Recipients paid under the Railroad Unemployment Insurance Act may also elect withholding at a 10% rate.

Recipients of any of the following payments may request federal income tax withholding at a rate of 7%, 10%, 12%, or 22%.

- Social security and Tier 1 railroad retirement benefits.
- Certain crop disaster payments.
- Commodity Credit Corporation loans.
- Dividends and other distributions by an ANC.

The payee may request voluntary withholding on Form W-4V or you may develop your own substitute form. Any voluntary withholding on these payments must be reported on Form 945 (and on the required information return—Form 1099-DIV, Dividends and Distributions; Form 1099-G, Certain Government Payments; Form SSA-1099; or Form RRB-1099) and is subject to the deposit rules.

Backup Withholding

Interest (including tax-exempt interest and exempt-interest dividends), dividends, rents, royalties, commissions, nonemployee compensation, and certain other payments (including broker and barter exchange transactions, compensation paid to an H-2A visa holder who did not furnish a TIN, reportable gross proceeds paid to attorneys, gambling winnings, payment card and third-party network transactions, and certain payments made by fishing boat operators) may be subject to backup withholding at a 24% rate. For more information about backup withholding, see Part N in Pub. 1099.

Additional Information About Nonpayroll Payments

- Pub. 15-A includes information on federal income tax withholding from pensions and annuities (section 8).
- Pub. 15-T includes information on federal income tax withholding from Indian gaming profits (section 7).
- The Instructions for Forms 1099-R and 5498 provide information about pensions, annuities, IRAs, and military retirement.
- The Instructions for Forms W-2G and 5754 provide information on withholding from gambling winnings.
- Part N in Pub. 1099 provides information on backup withholding.
- For more information about dividends and other distributions by an ANC, see Notice 2013-77, 2013-50 I.R.B. 632, available at *IRS.gov/irb/2013-50_IRB#NOT-2013-77*.
- Go to *IRS.gov/EmploymentTaxes* for additional information about employment taxes.

Depositing Withheld Taxes

Deposit all nonpayroll (Form 945) withheld federal income tax, including backup withholding, by EFT. An EFT can be made using EFTPS, IRS Direct Pay, or your IRS business tax account. For more information, see *Federal tax deposits must be made by electronic funds transfer (EFT)* under *Reminders*, earlier. Combine all Form 945 taxes for deposit purposes. Don't combine deposits for Forms 941, 943, 944, or CT-1 with deposits for Form 945. Also don't combine Form 945 taxes with taxes for Forms 941, 943, 944, or CT-1 for purposes of determining any of the deposit rules discussed next, such as whether the $2,500 threshold is applicable, whether you're a monthly or semiweekly schedule depositor, or whether the $100,000 next-day deposit rule applies.

Generally, the deposit rules that apply to Form 941 also apply to Form 945. However, because Form 945 is an annual return, the rules for determining your deposit schedule (discussed below) are different from those for Form 941. See section 11 of Pub. 15 for a detailed discussion of the deposit rules.

Tip: If the total amount of tax for 2026 is less than $2,500, you're not required to make deposits during the year.

Determining Your Deposit Schedule

There are two deposit schedules—monthly and semiweekly—that determines when you deposit withheld federal income tax. These schedules tell you when a deposit is due after a tax liability arises, such as when you make a payment subject to federal income tax withholding, including backup withholding. Before the beginning of each calendar year, you must determine which of the two deposit schedules you're required to use.

For 2027, you're a monthly schedule depositor for Form 945 if the total tax reported on your 2025 Form 945 (line 3) was $50,000 or less. If the total tax reported for 2025 was more than $50,000, you're a semiweekly schedule depositor.

Caution: If you're a monthly schedule depositor and accumulate a tax liability of $100,000 or more on any day during a calendar month, your deposit schedule changes on the next day to semiweekly for the remainder of the year and for the following year. For more information, see *$100,000 Next-Day Deposit Rule* in section 11 of Pub. 15.

Specific Instructions

Line A. Final Return

If you go out of business or end operations and you won't have to file Form 945 in the future, file a final return. Be sure to check the box on line A and enter the date that final nonpayroll payments were made. Also attach a statement to your return showing the name of the person keeping the payment records and the address where those records will be kept.

If you sell or transfer your business during the year, you and the new owner must each file a Form 945 for the year in which the transfer occurred. Report only the taxes you withheld.

When two businesses merge, the continuing firm must file a return for the year in which the change took place and the other firm should file a final return.

Changing from one form of business to another, such as from a sole proprietorship to a partnership or corporation, is considered a transfer. If a transfer occurs, you may need a new EIN. See Pub. 1635 and section 1 of Pub. 15 for more information.

Attach a statement to your return with all the following information.

- The new owner's name (or the new name of the business).
- Whether the business is now a sole proprietorship, partnership, or corporation.
- The kind of change that occurred (a sale or transfer).
- The date of the change.
- The name of the person keeping the payroll records and the address where those records will be kept.

If no sale or transfer occurred, or you don't know the name of the person to whom the business was sold or transferred, that fact should be included in the statement.

Completing Form 945

Enter dollars to the left of the preprinted decimal point and cents to the right of it. Don't round entries to whole dollars. Always show an amount for cents, even if it is zero.

Line 1. Federal Income Tax Withheld

Enter the federal income tax that you withheld (or were required to withhold) from pensions

(including distributions from tax-favored retirement plans, for example, section 401(k), section 403(b), and governmental section 457(b) plans), annuities, IRA distributions, military retirement, Indian gaming profits, and gambling winnings (regular gambling withholding only; backup withholding on gambling winnings is reported on line 2). Also enter any voluntary amount that you withheld on certain government payments, and on dividends and other distributions by an ANC.

Caution: Federal income tax withholding reported on Form W-2 must be reported on Form 941, Form 943, Form 944, or Schedule H (Form 1040), as appropriate.

Line 2. Backup Withholding

Enter any backup withholding that you withheld (or were required to withhold), including backup withholding on gambling winnings. See Part N in Pub. 1099 for more information on backup withholding.

Regulated investment companies (RICs) and real estate investment trusts (REITs) must report any backup withholding on Form 945 in the year that the dividends are actually paid. This includes January payments of dividends declared during October, November, and December of the prior year. See the Instructions for Form 1099-DIV for special reporting requirements.

Line 3. Total Taxes

Add lines 1 and 2. If total taxes are $2,500 or more, the amount reported on line 3 must equal the total liability for the year reported on line 7m of the Monthly Summary of Federal Tax Liability, or line M of Form 945-A.

Line 4. Total Deposits

Enter your total Form 945 deposits for the year, including any overpayment that you applied from filing Form 945-X in 2026, and any overpayment that you applied from your 2025 return.

Line 5. Balance Due

If line 3 is more than line 4, enter the difference on line 5. Otherwise, see the instructions for line 6a, later. **Never make an entry on both lines 5 and 6a.**

You don't have to pay if line 5 is under $1. Generally, you should have a balance due only if your total taxes for the year (line 3) are less than $2,500. If you made payments under the accuracy of deposits rule, see section 11 of Pub. 15.

If you were required to make federal tax deposits, pay the amount shown on line 5 by EFT. If you weren't required to make federal tax deposits or you're a monthly schedule depositor making a payment under the accuracy of deposits rule (see section 11 of Pub. 15), pay the amount shown on line 5 by EFT or another available payment option. The IRS requires paying electronically whenever possible. Options to pay electronically include using your bank account with Direct Pay, your debit or credit card, your digital wallet, or your online account. Go to *IRS.gov/Payments* to see all your payment options. Also see *IRS.gov/ModernPayments*.

If you pay electronically, file your return using the *Without a payment* address under *Where To File*, earlier, and don't file Form 945-V, Payment Voucher.

If your only option is to pay by check or money order because you don't have access to U.S. banking services or electronic payment systems, make it payable to "United States Treasury." Enter your EIN, "Form 945," and the tax year on your check or money order. Complete Form 945-V and enclose with Form 945.

If line 3 is $2,500 or more and you deposited all taxes when due, the amount on line 5 should be zero.

Caution: If you didn't make deposits as required and instead pay the taxes with Form 945, you may be subject to a penalty.

What if you can't pay in full? If you can't pay the full amount of tax you owe, you can call the phone number on your notice or 800-829-4933 or 800-829-4059 (TDD/TTY for persons who are deaf, hard of hearing, or have a speech disability), Monday–Friday from 7:00 a.m. to 7:00 p.m. local time (Alaska and Hawaii follow Pacific time) to request a payment plan.

Line 6a. Overpayment

If line 4 is more than line 3, enter the difference on line 6a. **Never make an entry on both lines 5 and 6a.**

Line 6b. Choose to have your overpayment applied to your next return or refunded. If you deposited more than the correct amount for the year, you can have the overpayment refunded (complete lines 6c–6e for direct deposit) or applied to your next return by checking the appropriate box. Check only one box on line 6b. If you don't check either box or if you check both boxes, generally we will apply the overpayment to your next return. Regardless of any box you check or don't check on line 6b, we may apply your overpayment to any past due tax account that is shown in our records under your EIN. If you check the box to have your overpayment refunded but you don't complete lines 6c–6e for direct deposit, your refund may be delayed, and the IRS may contact you for additional information about direct deposit, an alternative electronic payment method, or an available exception.

If line 6a is under $1, we will send a refund or apply it to your next return only if you ask us in writing to do so.

Direct Deposit

The benefits of a direct deposit include a faster refund, the added security of a paperless payment, and the savings of tax dollars associated with the reduced processing costs. To have your refund direct deposited, you must complete lines 6c–6e.

Line 6c. Routing number. The routing number must be 9 digits. The first 2 digits must be 01 through 12 or 21 through 32. Verify that your financial institution will accept a direct deposit.

Ask your financial institution for the correct routing number to enter on line 6c if:

- The routing number on a deposit slip is different from the routing number on your checks,
- Your deposit is to a savings account that doesn't allow you to write checks, or
- Your checks state they're payable through a financial institution different from the one at which you have your checking account.

Line 6d. Type of account. Check the appropriate box for the type of account. Don't check more than one box. You must check the correct box to ensure your deposit is accepted. If you're unsure which box to check for the account you wish the deposit to be applied to, consult your financial institution.

Line 6e. Account number. The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank.

If the direct deposit to your account is different from the amount you expected, you'll receive an explanation in the mail about 2 weeks after your refund is deposited.

Reasons Your Direct Deposit Request Will Be Rejected

If any of the following apply, your direct deposit request will be rejected and the IRS may contact you to request additional information to correct the problem before issuing a paper check.

- The name on your account doesn't match the name on the refund, and your financial institution won't allow a refund to be deposited unless the name on the refund matches the name on the account.
- Your business is a corporation and the receiving financial institution is a foreign bank or a foreign branch of a U.S. bank.
- You haven't given a valid account number.
- Any numbers or letters on lines 6c–6e are crossed out or whited out.

Caution: The IRS isn't responsible for a lost refund if you enter the wrong account information. Check with your financial institution to get the correct routing and account numbers and to make sure your direct deposit will be accepted.

Line 7. Monthly Summary of Federal Tax Liability

Caution: This is a summary of your monthly tax liability, not a summary of deposits made. If line 3 is less than $2,500, don't complete line 7 or Form 945-A.

Complete line 7 only if you were a **monthly schedule depositor** for the entire year and line 3 is $2,500 or more. See *Determining Your Deposit Schedule*, earlier.

Caution: The amount entered on line 7m must equal the amount reported on line 3.

Report your liabilities on Form 945-A instead of on line 7 if either of the following applies.

- You were a **semiweekly schedule depositor** during 2026. Don't complete entries a through m of line 7. Instead, complete and file Form 945-A with Form 945.
- You were a **monthly schedule depositor** for 2026 and during any month you accumulated nonpayroll taxes of $100,000 or more. Because this converted you to a semiweekly schedule depositor for the remainder of 2026 (and for 2027), you must report your liabilities on Form 945-A for the entire year. Don't complete entries a through m of line 7. For more information, see *$100,000 Next-Day Deposit Rule* in section 11 of Pub. 15.

Third-Party Designee

If you want to allow an employee, a paid tax preparer, or another person to discuss your Form 945 with the IRS, check the "Yes" box in the Third-Party Designee section of Form 945. Enter the name, phone number, and 5-digit personal identification number (PIN) of the specific person to speak with—not the name of the firm that prepared your tax return. The designee may choose any 5 numbers as their PIN.

By checking "Yes," you authorize the IRS to talk to the person you named (your designee) about any questions we may have while we process your return. You also authorize your designee to do all of the following.

- Give us any information that is missing from your return.
- Call us for information about processing your return.
- Respond to certain IRS notices that you've shared with your designee about math errors and return preparation. The IRS won't send notices to your designee.

You're not authorizing your designee to bind you to anything (including additional tax liability) or to otherwise represent you before the IRS. If you want to expand your designee's authorization, see Pub. 947.

The authorization will automatically expire 1 year from the due date (without regard to extensions) for filing your Form 945. If you or your designee wants to terminate the authorization, write to the IRS office for your location using the *Without a payment* address under *Where To File*, earlier.

Who Must Sign (Approved Roles)

The following persons are authorized to sign the return for each type of business entity.

- **Sole proprietorship—**the individual who owns the business.
- **Corporation (including a limited liability company (LLC) treated as a corporation)—**the president, the vice president, or another principal officer duly authorized to sign.
- **Partnership (including an LLC treated as a partnership) or unincorporated organization—**a responsible and duly authorized partner, member, or officer having knowledge of its affairs.
- **Single-member LLC treated as a disregarded entity for federal income tax purposes—**the owner of the LLC or a principal officer duly authorized to sign.
- **Trust or estate—**the fiduciary.

Form 945 may also be signed by a duly authorized agent of the taxpayer if a valid power of attorney has been filed.

Alternative signature method. Corporate officers or duly authorized agents may sign Form 945 by rubber stamp, mechanical device, or computer software program. For details and required documentation, see Rev. Proc. 2005-39, 2005-28 I.R.B. 82, available at *IRS.gov/irb/2005-28_IRB#RP-2005-39*.

Paid Preparer Use Only

A paid preparer must sign Form 945 and provide the information in the Paid Preparer Use Only section if the preparer was paid to prepare Form 945 and isn't an employee of the filing entity. Paid preparers must sign

paper returns with a manual signature. The preparer must give you a copy of the return in addition to the copy to be filed with the IRS.

If you're a paid preparer, enter your preparer tax identification number (PTIN) in the space provided. Include your complete address. If you work for a firm, enter the firm's name and the EIN of the firm. You can apply for a PTIN online or by filing Form W-12. For more information about applying for a PTIN online, go to *IRS.gov/PTIN*. You can't use your PTIN in place of the EIN of the tax preparation firm.

Generally, don't complete this section if you're filing the return as a reporting agent and have a valid Form 8655 on file with the IRS. However, a reporting agent must complete this section if the reporting agent offered legal advice, for example, advising the client on determining whether federal income tax withholding is required on certain payments.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on Form 945 to carry out the Internal Revenue laws of the United States. We need it to figure and collect the right amount of tax. Sections 3402, 3405, and 3406 of the Internal Revenue Code require taxpayers to pay over to the IRS federal income tax withheld from certain nonpayroll payments and distributions, including backup withholding. Form 945 is used to report these withholdings. Section 6011 requires you to provide the requested information if the tax is applicable to you. Section 6109 requires you to provide your identification number. If you fail to provide this information in a timely manner, or provide false or fraudulent information, you may be subject to penalties.

You're not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

Generally, tax returns and return information are confidential, as required by section 6103. However, section 6103 allows or requires the IRS to disclose or give the information shown on your tax return to others described in the Code. For example, we may disclose your tax information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

The time needed to complete and file Form 945 will vary depending on individual circumstances. The estimated burden for filers of Form 945 is approved under OMB control number 1545-0029 and is included in the estimates shown in the Instructions for Form 941.