Attention:

Which Revision To Use for Which Year. We issue information returns up to a year in advance of when issuers will first file them. For all forms that we do not issue annually (such as Form 1040), the year of the revision date is the first year for which issuers are to use the form to report amounts. For example, we issued an April 2025 revision of Form 1099-NEC, Nonemployee Compensation, to use first to report amounts for calendar year 2025. Filers will first file the April 2025 revision with the IRS beginning in January 2026, to report amounts for 2025. Likewise, we are developing a December 2026 revision of Form 1099-NEC, to use first to report amounts for calendar year 2026 with the first filings with the IRS beginning in January 2027.

We release these and other information return forms and their instructions up to a year in advance of when you, as an issuer, are required to file them with the IRS. We do this because the information return forms have multiple uses. We also provide a copy of the form for the form issuer to use to furnish a copy of the form to the recipient. We require filers of information returns, including Forms 1099-NEC and 1099-S, to furnish a copy of what is or will be filed with the IRS to the recipient. In many cases, issuers of 1099 forms prefer to furnish the information return to the recipient at the time they know what they will have to report to the IRS beginning the following January. For example, you cannot file the December 2026 revision of Form 1099-S with the IRS for a reportable home sale occurring in January 2026 until January 2027. However, you may want to furnish the recipient (the seller of the home) their copy of Form 1099-S at the closing of the sale, to avoid issues with mailing the Form 1099-S the following January, a year later, when the recipient may have a new mailing address. We therefore make the Form 1099-S for use in reporting 2026 sales available just before 2026, so issuers can use it to meet their responsibility to furnish a copy to the recipient for sales beginning in 2026, even though the form can't be filed with the IRS until January 2027. We also post drafts and final revisions of information returns well in advance so that issuers will know at the beginning of a year what information they need to collect during that year so they can report it to the IRS beginning in January of the following year.

Note: We make available Copy A for informational purposes only. Copy A appears in red, similar to the official printed form. However, official printed versions of Copy A are scannable, but self-printed copies of Copy A from this PDF are not. Do **not** print and file copy A of this PDF; we may impose a penalty for filing information return forms that we can't scan. See part O in Publication 1099, General Instructions for Certain Information Returns, at IRS.gov/Form1099 for more information about penalties.

You may download and print Copy B and other copies of this form, which appear in black, to satisfy the requirement to furnish the information to the recipient.

If you have 10 or more information returns, in the aggregate, to file, you may be required to e-file information returns. You'll find that it is easier and faster to e-file using our free Information Return Intake System (IRIS). See IRS.gov/InfoReturn and IRS.gov/IRIS for details.

To order official IRS information returns, which include a scannable Copy A for filing with the IRS and all other applicable copies of the form, go to IRS.gov/EmployerForms. We'll mail you the forms you request and their instructions, as well as any publications you may order.

Note: The order limit for most information returns is 10 due to the e-file requirement.

See IRS Publications 1141, 1167, and 1179 for more information about these tax forms.

1010 ☐ VOID ☐ CORRECTED

FILER'S name			1a Gross amount of payment card/third party network transactions $	OMB No. 1545-2205 Form **1099-K** (Rev. December 2026)	**Payment Card and Third Party Network Transactions**
Street address		Room or suite no.	1b Card Not Present transactions $	**For calendar year**	
City or town		Telephone number	1c Cash tips $	1d TTOC	**Copy A For Internal Revenue Service Center**
State or province	Country	ZIP or foreign postal code	2 Merchant category code	3 Number of payment transactions	
Check to indicate if FILER is a (an): Payment settlement entity (PSE) ☐ Electronic payment facilitator (EPF)/Other third party ☐	Check to indicate transactions reported are: Payment card ☐ Third party network ☐		4 Federal income tax withheld $		For filing information, Privacy Act, and Paperwork Reduction Act Notice, see the **General Instructions for Certain Information Returns**. *www.irs.gov/Form1099*
FILER'S TIN	PAYEE'S TIN		5a January $	5b February $	
PAYEE'S name			5c March $	5d April $	
Street address		Apt. no.	5e May $	5f June $	
City or town			5g July $	5h August $	
State or province	Country	ZIP or foreign postal code	5i September $	5j October $	
PSE'S name and telephone number			5k November $	5l December $	2nd TIN not. ☐
Account number (see instructions)			6 State income tax withheld $	7 State identification no.	8 State

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☐ VOID ☐ CORRECTED

FILER'S name			1a Gross amount of payment card/third party network transactions $	OMB No. 1545-2205 Form **1099-K** (Rev. December 2026)	**Payment Card and Third Party Network Transactions**
Street address		Room or suite no.	1b Card Not Present transactions $	**For calendar year** ____	
City or town		Telephone number	1c Cash tips $	1d TTOC	**Copy 1 For State Tax Department**
State or province	Country	ZIP or foreign postal code	2 Merchant category code	3 Number of payment transactions	
Check to indicate if FILER is a (an): Payment settlement entity (PSE) ☐ Electronic payment facilitator (EPF)/Other third party ☐	Check to indicate transactions reported are: Payment card ☐ Third party network ☐		4 Federal income tax withheld $		
FILER'S TIN	PAYEE'S TIN		5a January $	5b February $	
PAYEE'S name			5c March $	5d April $	
Street address		Apt. no.	5e May $	5f June $	
City or town			5g July $	5h August $	
State or province	Country	ZIP or foreign postal code	5i September $	5j October $	
PSE'S name and telephone number			5k November $	5l December $	
Account number (see instructions)			6 State income tax withheld $ $	7 State identification no.	8 State

☐ CORRECTED (if checked)

FILER'S name			1a Gross amount of payment card/third party network transactions	OMB No. 1545-2205	**Payment Card and Third Party Network Transactions**
			$	Form **1099-K** (Rev. December 2026)	
Street address		Room or suite no.	1b Card Not Present transactions	**For calendar year**	
			$		
City or town		Telephone number	1c Cash tips	1d TTOC	**Copy B For Payee**
			$		
State or province	Country	ZIP or foreign postal code	2 Merchant category code	3 Number of payment transactions	This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported.
Check to indicate if FILER is a (an): Payment settlement entity (PSE) ☐ Electronic payment facilitator (EPF)/Other third party ☐		Check to indicate transactions reported are: Payment card ☐ Third party network ☐	4 Federal income tax withheld $		
FILER'S TIN	PAYEE'S TIN		5a January $	5b February $	
PAYEE'S name			5c March $	5d April $	
Street address		Apt. no.	5e May $	5f June $	
			5g July $	5h August $	
City or town			5i September $	5j October $	
State or province	Country	ZIP or foreign postal code	5k November $	5l December $	
PSE'S name and telephone number			6 State income tax withheld $ $	7 State identification no.	8 State
Account number (see instructions)					

Instructions for Payee

You have received this form because you have either (a) accepted payment cards for payments, or (b) received payments through a third party network in the calendar year reported on this form. Merchant acquirers and third party settlement organizations, as payment settlement entities (PSEs), must report the proceeds of payment card and third party network transactions made to you on Form 1099-K under Internal Revenue Code section 6050W. The PSE may have contracted with an electronic payment facilitator (EPF) or other third party payer to make payments to you.

If you have questions about the amounts reported on this form, contact the FILER whose information is shown in the upper-left corner on the front of this form. If you do not recognize the FILER shown in the upper-left corner of the form, contact the PSE whose name and phone number are shown in the lower-left corner of the form above your account number.

Note: For more information on why you received your Form 1099-K, go to *www.irs.gov/KnowYour1099K*. For information on what to do with your Form 1099-K, go to *www.irs.gov/businesses/what-to-do-with-form-1099-k*.

If the Form 1099-K is related to your business, see Pub. 334 for more information. If the Form 1099-K is related to your work as part of the gig economy, go to *www.irs.gov/GigEconomy*.

See the separate instructions for your income tax return for using the information reported on this form.

Payee's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account number or other unique number the PSE assigned to distinguish your account.

Box 1a. Shows the aggregate gross amount of payment card/third party network transactions made to you through the PSE during the calendar year.

Note: The gross amount is the total dollar amount of total reportable payment transactions without regard to any adjustments for credits, cash equivalents, discount amounts, fees, refunded amounts, shipping amounts, or any other amounts. The dollar amount of each transaction is determined on the date of the transaction.

Box 1b. Shows the aggregate gross amount of all reportable payment transactions made to you through the PSE during the calendar year where the card was not present at the time of the transaction or the card number was keyed into the terminal. Typically, this relates to online sales, phone sales, or catalogue sales. If the box for third party network is checked, or if these are third party network transactions, Card Not Present transactions will not be reported.

Box 1c. Shows the total amount of cash tips reported by the filer. "Cash tips" include tips received in cash or charged. This amount is also included in the amount reported in box 1a. Use the amount in box 1c in determining the deduction for qualified tips in Part II of Schedule 1-A (Form 1040).

Box 1d. Shows up to two Treasury Tipped Occupation Code(s) (TTOC) for your tipped occupation(s). Use this code(s) in determining the deduction for qualified tips in Part II of Schedule 1-A (Form 1040). If the occupation code 000 is used, **and no other code is included in box 1d**, your cash tips are not qualified tips; do not use the amount reported in box 1c for the deduction for qualified tips.

Box 2. Shows the merchant category code used for payment card/third party network transactions (if available) reported on this form.

Box 3. Shows the number of payment transactions (not including refund transactions) processed through the payment card/third party network.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, and Pub. 505. Include this amount on your income tax return as tax withheld.

Boxes 5a–5l. Show the gross amount of payment card/third party network transactions made to you for each month of the calendar year.

Boxes 6–8. Show state and local income tax withheld from the payments.

Future developments. For the latest information about developments related to Form 1099-K and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/Form1099K.*

Free File Program. Go to *www.irs.gov/FreeFile* to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

☐ CORRECTED (if checked)

FILER'S name			1a Gross amount of payment card/third party network transactions	OMB No. 1545-2205	**Payment Card and Third Party Network Transactions**
			$	Form **1099-K** (Rev. December 2026)	
Street address		Room or suite no.	1b Card Not Present transactions	**For calendar year**	
			$		
City or town		Telephone number	1c Cash tips	1d TTOC	**Copy 2**
			$		
State or province	Country	ZIP or foreign postal code	2 Merchant category code	3 Number of payment transactions	
Check to indicate if FILER is a (an):	Check to indicate transactions reported are:		4 Federal income tax withheld		
Payment settlement entity (PSE) ☐	Payment card ☐		$		
Electronic payment facilitator (EPF)/Other third party ☐	Third party network ☐				
FILER'S TIN	PAYEE'S TIN		5a January	5b February	
			$	$	
PAYEE'S name			5c March	5d April	To be filed with the recipient's state income tax return, when required.
			$	$	
Street address		Apt. no.	5e May	5f June	
			$	$	
City or town			5g July	5h August	
			$	$	
State or province	Country	ZIP or foreign postal code	5i September	5j October	
			$	$	
PSE'S name and telephone number			5k November	5l December	
			$	$	
Account number (see instructions)			6 State income tax withheld	7 State identification no.	8 State
			$		