IRS launches tool for nonfilers to receive stimulus payments

The IRS has launched an [online portal for taxpayers](#) who are eligible to receive an economic impact payment but who are not normally required to file an income tax return because their income is too low ($12,200 for individuals or $24,400 for married couples filing jointly for 2019). The online portal allows people to enter their required information, which the IRS will use to confirm their eligibility and then calculate and send them a payment.

Under the Coronavirus Aid, Relief and Economic Security (CARES) Act. P.L.116-136, eligible individuals will receive an economic impact payment of up to $1,200 for individuals or $2,400 for married couples. Parents also receive $500 for each qualifying child. The payments phase out for individuals with adjusted gross income over $150,000 for married taxpayers filing jointly, $112,500 for taxpayers who file as head of household, and $75,000 for other individuals.

The IRS is providing these payments automatically for most people, including those who filed returns in 2018 or 2019 (and announced that those payments would begin next week) and Social Security (including Social Security disability recipients) or Railroad Retirement beneficiaries (who will receive their payments in the near future). All other taxpayers must register with the IRS to receive their payments.

To use the portal, taxpayers must have the following information available:

- Full name, current mailing address, and an email address;
- Date of birth and valid Social Security number;
- Bank account number, type of account (checking or savings), and bank routing number, if the taxpayer has one;
- Identity Protection Personal Identification Number (IP PIN) received from the IRS, if the taxpayer has one;
- Driver's license or state-issued ID, if the taxpayer has one;
- For each qualifying child who will receive the $500 payment: name, Social Security number or Adoption Taxpayer Identification Number, and the child's relationship to the taxpayer or the taxpayer's spouse.

Once the taxpayer clicks on "Non-filers: Enter Payment Info Here" button, the website will direct him or her to a Free File Fillable Forms portal, an IRS partner. This is what will happen on that site:

- The taxpayer will create an account by providing an email address and phone number and establishing a user ID and password.
- The taxpayer will be directed to a screen to input filing status and personal information.
- The taxpayer should be sure he or she has a valid Social Security number (and for the spouse if the taxpayer was married at the end of 2019) unless the taxpayer is filing "married filing jointly" with a 2019 member of the military. Taxpayers should also be sure they have a valid Social Security number or Adoption Taxpayer

Identification Number for each dependent they want to claim for the $500 economic impact payment.

- Check the "box" if someone can claim the taxpayer or the taxpayer's spouse as a dependent.
- Complete the bank information noted above or the IRS will send a check.
- The last step is a screen to enter personal information to verify the taxpayer's identity. Taxpayers are directed to simply follow the instructions. Taxpayers should enter driver's license (or state-issued ID) information, but they can leave it blank if they do not have either one.

After the taxpayer completes those steps, he or she will receive an email from customer service at Free File Fillable Forms that either acknowledges the taxpayer has successfully submitted the information or that there is a problem and how to correct it. Free File Fillable Forms will use the information entered to automatically complete a Form 1040, *U.S. Individual Income Tax Return*, and transmit it to the IRS to compute and send the taxpayer a payment.

The IRS says it is still reviewing automatic payment options to figure out how to get the economic impact payments to everyone who qualifies for them, including Supplemental Security Income recipients.

— **Sally P. Schreiber**, *J.D., (*Sally.Schreiber@aicpa-cima.com*) is a* JofA *senior editor.*