

IRM PROCEDURAL UPDATE

DATE: 03/03/2025

NUMBER: sbse-05-0325-0296

SUBJECT: New Simple Payment Plan for IMF Taxpayers

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

CHANGE(s):

IRM 5.19.1.2, Balance Due Overview Added Simple Payment Plan to exception under paragraph (10).

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

Exception: Streamlined IA (SIA) or Simple Payment Plan 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.

IRM 5.19.1.2.5, Balance Due Outgoing Correspondence Guidelines Added Example under paragraph (8)g to list telephone numbers for outgoing correspondence.

(8) The following information should be included in outgoing balance due correspondence addressing IA issues:

- a. Cause and Cure,
- b. Penalties and interest continue to accrue and how they are calculated,
- c. The CSCO campus with jurisdiction mailing address on SERP under Who/Where tab, Collection Pmts/Add/Issues,
- d. Check annotation,
- e. Appropriate forms (or directions to obtain online),
- f. Any refunds due will be applied to the balance due until paid in full,
- g. Appropriate telephone number,

Example: Taxpayer Services (ST 22/24/03): 800-829-7650
 SB/SE (ST 22/24/03): 800-829-3903
 International: 267-941-1004
 SCP (ST 22/03): 833-282-7220
 Other than ST 22/24/03: 833-678-7020

- h. Envelopes,
- i. Ensure payments are mailed ten days prior to the due date, and
- j. User Fee and eligibility for reduction and possible waiver or reimbursement in User Fee, if certain conditions apply.

Note: If the IA will include Individual Shared Responsibility Payment (SRP) balances under the Affordable Care Act (ACA), include a paragraph that provides taxpayer information about their Individual SRP. See IRM 5.19.1.5.16.1.1, Standalone SRP.

IRM 5.19.1.2.6.2.1, Short Term Payment Plans - Field Assistance, FA, Employees Revised paragraph (2) to add BMF to OOB Sole Proprietors for clarity and consistency.

(2) Short Term Payment Plans - IMF & BMF Out-of Business (OOB) Sole Proprietors:

When:	Dollar Criteria:	Duration:
All balance due modules in Notice Status or in ST 22 or ST 24,	AAB (CC SUMRY) is # [REDACTED] # or less,	No more than 180 days total (including previous Short Term Payment Plans, if previously granted).

IRM 5.19.1.2.6.2.2, Short Term Payment Plans - CSCO Employees Revised paragraph (2) to add BMF to OOB Sole Proprietors for clarity and consistency.

(2) Short Term Payment Plans - IMF & BMF OOB Sole Proprietors:

When:	Dollar Criteria:	Duration:
Account includes <i>only</i> Notice Status balance due modules,	AAB (CC SUMRY) is # [REDACTED] # and 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.

IRM 5.19.1.2.6.2.3, Short Term Payment Plans - ACS and ACSS Employees Revised paragraph (2) to add BMF to OOB Sole Proprietors for clarity and consistency.

(2) Short Term Payment Plans - IMF & BMF OOB Sole Proprietors:

When:	Dollar Criteria:	Duration:
All balance due modules in Notice Status, ST 22, and/or 24,	AAB (CC SUMRY) is # [REDACTED] # or less,	No more than 180 days total (including previous Short Term Payment Plans, if previously granted).

IRM 5.19.1.2.6.3, Installment Agreements Added new paragraph (1) and table to provide guidance on IMF and BMF as it pertains to installment agreements. Added Simple Payment Plan to type of installment agreements list.

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

Entity	Definition
IMF	An individual who files tax returns under a SSN only. Note: This may include a sole proprietor not operating under an EIN.
BMF	Any business entity who files tax returns under an EIN. Note: This may include a sole proprietors who has a BMF filing requirement.

(2) For 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 (IMF Only)
- Streamlined Installment Agreement (SIA) \$25,000 and under
- In-Business Trust Fund (IBTF)

IRM 5.19.1.2.6.3.1, Installment Agreements - All Employees Added new paragraph (3) for Simple Payment Plan criteria.

(3) Simple Payment Plans - IMF Only:

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

Note: All other IA options, including streamlined, should be considered when a BMF cross reference exists. See IRM 5.19.1.6.4.4, IMF/BMF Related Accounts.

IRM 5.19.1.2.6.3.2, Installment Agreements - Field Assistance, FA, Employees Revised paragraphs (2) through (4) to add BMF to OOB Sole Proprietors for clarity and consistency.

(2) Streamlined IAs over \$25,000 - BMF OOB Sole Proprietors:

Dollar Criteria	Duration of IA
AAB (CC SUMRY) is between \$25,001 and \$50,000,	<ul style="list-style-type: none"> The AAB balance will be fully paid in 72 months, or The agreement will be fully paid prior to the CSED, <p><i>whichever comes first.</i></p>

(3) NSIAs - IMF & BMF OOB Sole Proprietors:

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

(4) PPIAs - IMF & BMF OOB Sole Proprietors:

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

IRM 5.19.1.2.6.3.3, Installment Agreements - CSCO Employees Revised paragraphs (2) through (4) to add BMF to OOB Sole Proprietors for clarity and consistency.

(2) Streamlined IAs over \$25,000 - BMF OOB Sole Proprietors:

Dollar Criteria	Duration of IA
AAB (CC SUMRY) is between	<ul style="list-style-type: none"> The AAB balance will be fully paid in

Dollar Criteria	Duration of IA
\$25,001 - \$50,000,	72 months, or <ul style="list-style-type: none"> The agreement will be fully paid prior to the CSED, <i>whichever</i> comes first.

(3) NSIAs - IMF & BMF OOB Sole Proprietors:

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

(4) PPIAs - IMF & BMF OOB Sole Proprietors:

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

IRM 5.19.1.2.6.3.4, Installment Agreements - ACS and ACSS Employees
Revised paragraphs (2) through (4) to add BMF to OOB Sole Proprietors for clarity and consistency.

(2) Streamlined IAs over \$25,000:

Entity	Dollar Criteria	Duration of IA
BMF OOB Sole Proprietor	AAB (CC SUMRY) is between \$25,001 and \$50,000,	<ul style="list-style-type: none"> The AAB balance will be fully paid in 72 months, or The agreement will be fully paid prior to the CSED, <i>whichever</i> comes first.

(3) NSIAs:

Entity	Dollar Criteria	Duration of IA
IMF and BMF OOB Sole Proprietor	AAB (CC SUMRY) is # [REDACTED] # or less,	The agreement will be fully paid prior to the CSED.

(4) PPIAs:

Entity	Dollar Criteria	Duration of IA
IMF and BMF OOB Sole Proprietor	AAB (CC SUMRY) is # [REDACTED] # or less,	Will not full pay within the CSED.

IRM 5.19.1.2.6.4.1, Financial Analysis, Verification and Substantiation - All Employees Added new row to table under paragraph (1) for Simple Payment Plans.

(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), Installment Agreements (IAs))	Guaranteed IA	No
AAB (CC SUMRY) \$50,000 and under,	Simple Payment Plan	No
AAB (CC SUMRY) is \$25,000 or less,	SIA \$25,000 and under	No

IRM 5.19.1.2.6.4.2, Financial Analysis, Verification and Substantiation - Field Assistance, FA, Employees Revised paragraphs (2) through (4) to add BMF to OOB Sole Proprietors for clarity and consistency.

(2) SIAs over \$25,000 - BMF OOB Sole Proprietors:

Dollar Criteria:	Financial Analysis needed?
AAB (CC SUMRY) between \$25,001 and \$50,000,	No

(3) NSIAs - IMF & BMF OOB Sole Proprietors:

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

Dollar Criteria:	Financial Analysis needed?
	CC ENMOD indicating "NOCIS".

(4) PPIAs - IMF & BMF OOB Sole Proprietors:

Dollar Criteria:	Financial Analysis needed?
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 Revised paragraphs (2) through (4) to add BMF to OOB Sole Proprietors for clarity and consistency.

(2) SIA over \$25,000 - BMF OOB Sole Proprietors:

Dollar Criteria:	Financial Analysis needed?
AAB (CC SUMRY) between \$25,001 and \$50,000,	No

(3) NSIAs - IMF & BMF OOB Sole Proprietors:

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

Note: See IRM 5.19.1.6.4(12), Installment Agreements, for specific guidance.

(4) PPIAs - IMF & BMF 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(13), Installment Agreements, for specific guidance.

IRM 5.19.1.2.6.4.4, Financial Analysis, Verification and Substantiation - ACS and ACSS Employees Revised paragraphs (2) through (4) to add BMF to OOB Sole Proprietors for clarity and consistency.

(2) SIA over \$25,000:

Entity	Dollar Criteria:	Financial Analysis needed?
BMF OOB Sole Proprietor	AAB (CC SUMRY) between \$25,001 and \$50,000,	No

(3) NSIAs:

Entity	Dollar Criteria	Financial Analysis needed?
IMF and BMF OOB Sole Proprietor	AAB (CC SUMRY) is # [REDACTED] # or less,	No, but: <ul style="list-style-type: none"> AMS history must contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED, and A history item must be input on CC ENMOD indicating "NOCIS".
IMF and BMF 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(12), Installment Agreements, for specific guidance.

(4) PPIAs:

Entity	Dollar Criteria	Financial Analysis needed?
IMF and BMF 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(13), Installment Agreements, for specific guidance.

IRM 5.19.1.3.4.3.7, Special Compliance Personnel (SCP) Calls Revised paragraphs (2) and (3) to clarify when accounts are worked by SCP only.

(2) SCP employees in ACS are assigned to ACS Status (ST22/03) accounts. These accounts can be identified by the ACSWeb SCP error message “267 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:

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.

IRM 5.19.1.4.2, Taxpayer Information Remove the word "best" from contact number for clarification.

(1) This subsection provides procedures for changing taxpayer entity information, such as address, name and obtaining the taxpayer's contact number(s), if possible.

Note: DO NOT verify/delete additional existing numbers during phone contacts.

Note: If working correspondence, update the contact number as appropriate.

Exception: If documentation is present that indicates contact numbers were addressed within the past 13 cycles, then you are **not** required to request telephone numbers.

Exception: Deleting a contact number in the "HOME FIELD" or "BUSINESS FIELD" is acceptable if it is being replaced by a more current contact number.

(2) **ACS and ACSS employees (includes Field Assistance employees working ACS cases):** When working a ST 22, ACS case, and telephone contact indicates an incorrect contact number, use the table below to update the taxpayer account:

If ...	And ...	Then ...
The account has modules on ACS (ST 22),	AMS is available and ACSWeb is open on AMS,	Make changes using the AMS Update Contact tool.
The account has	AMS is not available and/or	Make changes on the ACS

If ...	And ...	Then ...
modules on ACS (ST 22),	ACSWeb is not open on AMS,	Entity Screen.
The account does not have modules on ACS,	AMS is available,	Make changes using the AMS Update Contact tool.
The account does not have modules on ACS,	AMS is not available,	Make changes using IDRS CC TELEA, CC TELEC, CC TELED or CC DOALL.

Note: When working an account on ACS and the telephone number is on ACS, you are **not** required to add the telephone number to IDRS.

Note: If working correspondence, update the contact number as appropriate.

(3) **CSCO, Field Assistance employees (including ACS and ACSS employees working non-ACS cases):** You must attempt to secure the contact number when speaking to taxpayers (or their authorized representatives) on all accounts if there is a balance due of any kind. If working correspondence and a phone number was provided, then update account if there is a balance due.

Exception: Field Assistance TAC employees only: When contact is solely for the purpose of hand-delivering a payment **and** the account is in ST 60.

- a. If AMS is available, you may make changes using the AMS Update Contact tool.

Exception: If AMS is **not** available, then make changes using IDRS CC TELEA, CC TELEC, CC TELED or CC DOALL.

- b. You are **not** required to secure/verify telephone numbers on the following accounts:
 - If the account is **not** active on IDRS.
 - ST 03: CSRs transferring cases to ACS **without** ACS access.
 - ST 12: No balance due modules. This also includes instances where the account balance is resolved within the same day, contact numbers are **not** required.

Example: Payment Tracer - money located to full pay the balance, or on-line adjustment full paying the balance due, ST 12.

- ST 22, 23 or 24: CSRs transferring cases to ACS **without** ACS access.
- ST 26: Assigned to an RO. See IRM 5.19.1.4.1(5), Account Actions on Referral/Redirects.
- ST 71: **Unless** modules in other statuses are present.
- ST 72.

Note: The TC 520 Closing Code Chart determines where the case resides: CDP/Appeals, Bankruptcy/Litigation, Tax Court or a Civil Penalty with Appeal Rights. Follow the TC 520 Closing Code Chart in Document 6209, IRS Processing Codes and Information, for the definitions of the CC to ensure the case is routed properly. Secure the contact number if mixed statuses are present.

IRM 5.19.1.4.4.1.1, Express Filing Compliance Check Revised paragraphs (1) thru (3) to include Simple Payment Plans.

(1) Employees may use the Express Filing Compliance Check when performing the compliance check for Simple Payment Plans or SIAs.

(2) Express Filing Compliance Checks will be performed using the following guidelines:

- # [REDACTED] #
- # [REDACTED] #

Note: # [REDACTED] #

- # [REDACTED] #

(3) Taxpayers who meet the above criteria, have no other filing compliance issues and otherwise qualify for a Simple Payment Plan or SIA, will be considered to be in filing compliance.

IRM 5.19.1.5.12, Taxpayers Taken Hostage in Terrorist Action (HSTG) Added new paragraph (6) with IRM references for CSCO employees only who process hostage program work.

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

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

If...	Then...
Correspondence,	Use Form 4442 to route the correspondence to Kansas City CSCO: # ████████████████████ ██████████ ████████████████████ #
Call or face to face contact,	Advise to call the Hostage Program phone line 800-908-0368

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

- Hostage - See IRM 5.19.1.5.12.1, CSCO Hostage Guidance
- Wrongful Detainee - See IRM 5.19.1.5.12.2, CSCO Wrongful Detainee Guidance

IRM 5.19.1.5.12.1, CSCO Hostage Guidance Revised subsection title and content throughout for CSCO employees who process hostage program work.

CSCO Hostage Guidance

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

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

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

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

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

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

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

(5) After the suspension period, abate all penalties from the date the captivity started through the end of the suspension period. See IRM 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.

(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 Insert new subsection for CSCO employees who process wrongful detainee work.

CSCO Wrongful Detainee Guidance

(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 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.

(4) 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.

(5) 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...
Correspondence and the taxpayer's account has an open collection issue,	<ol style="list-style-type: none"> 1. Input the "HSTG" indicator 2. Suspend the account for 60 days pending receipt of the DOS letter 3. Remove the suspense if the letter is received within the suspense period <p>Note: Remove the "HSTG" indicator if the letter is not received after 60 days in suspense.</p>
Correspondence and the taxpayer's account does not have any open collection issues,	<ol style="list-style-type: none"> 1. Suspend the account for 60 days pending receipt of the DOS letter 2. Input the "HSTG" indicator on the account if the letter is received within the suspense period <p>Note: Remove the suspense if the letter is not received within 60 days.</p>
Telephone call and the taxpayer's account has an open collection issue,	<ol style="list-style-type: none"> 1. Input the "HSTG" indicator 2. Suspend the account for 60 days pending receipt of the DOS letter 3. Remove the suspense if the letter is received within the suspense period <p>Note: Remove the "HSTG" indicator if the letter is not received after 60 days in suspense.</p>
Telephone call and the taxpayer's account does not have any open collection issues,	<ol style="list-style-type: none"> 1. Suspend the account for 60 days pending receipt of the DOS letter 2. Input the "HSTG" indicator on the account if the letter is received within the suspense period <p>Note: Remove the suspense if the letter is not received within 60 days.</p>

(6) 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...
Correspondence and there is an open collection issue,	<ol style="list-style-type: none"> 1. Input the "HSTG" indicator 2. Suspend the account for 60 days pending receipt of the DOS letter 3. Remove the "HSTG" indicator, input TC 470 no closing code and suspend the account for 180 days from release date <p>Exception: If the letter is <i>NOT</i> received after 60 days in suspense, do not input TC 470 or suspend the account</p>
Correspondence and there are no open collection issues,	<ol style="list-style-type: none"> 1. Input the "HSTG" indicator 2. Suspend the account for 60 days pending receipt of the DOS letter 3. Remove the "HSTG" indicator, input TC 470 no closing code and suspend the account for 180 days from release date <p>Exception: If the letter is <i>NOT</i> received after 60 days in suspense, do not input TC 470 or suspend the account</p>
Telephone call and there is an open collection issue,	<ol style="list-style-type: none"> 1. Input the "HSTG" indicator 2. Suspend the account for 60 days pending receipt of the DOS letter 3. Remove the "HSTG" indicator, input TC 470 no closing code and suspend the account for 180 days from release date <p>Exception: If the letter is <i>NOT</i> received after 60 days in suspense, do not input TC 470 or suspend the account</p>
Telephone call and there are no open collection issues,	<ol style="list-style-type: none"> 1. Input the "HSTG" indicator 2. Suspend the account for 60 days pending receipt of the DOS letter 3. Remove the "HSTG" indicator, input TC 470 no closing code and suspend the account for 180 days from release date <p>Exception: If the letter is <i>NOT</i> received after 60 days in suspense, do not input TC 470 or suspend the account</p>

IRM 5.19.1.5.21.4, ACS and FA Taxpayer Contacts on Private Debt Collection Accounts Revised paragraph (4) for clarity.

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

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

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

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

- b. **New Modules on Accounts Assigned to PDC:** A new module with a balance due will be assigned to PDC, three weeks after the first notice. Advise the taxpayer to contact the PCA for account resolution if they are unable to full pay the new module and provide the PCA phone number. There are legislative exclusions that would cause the IRS to recall an account from the PCA. See IRM 5.19.1.5.21.3.1, Legislative Exclusions to Private Debt Collection Criteria, for examples.

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

Note: See IRM 5.19.1.5.21.2.1, Private Debt Collection Account Identification, to identify PDC modules.

IRM 5.19.1.5.22, Special Compliance Personnel (SCP) Program Revised paragraph (2) to delete "SCP will not answer notice status calls" as they now will.

(2) SCP employees will answer calls from both SCP call site inventory accounts and other ACS status accounts. The account does not have to be assigned to SCP. SCP employees will handle the call and move the case to the applicable "N" Function on ACSWeb to change the ownership to SCP.

IRM 5.19.1.6.4, Installment Agreements (IAs) Revised subsection title, added new paragraph (9), and revised content throughout to include Simple Payment Plan.

Payment Plan/Installment Agreements (IAs)

(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
- 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 SIA 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 or SIA, 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 or SIA 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 SIAs, 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 SIA or Simple Payment Plan \$25,000 and under. See Exhibit 5.19.1-9, ALNs.

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

If ...	Then ...
Type of entity is IMF Only	The AAB (CC SUMRY) is \$50,000 or less and the agreement will 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) SIA \$25,000 and under:

If ...	Then ...
Type of entity: <ul style="list-style-type: none"> • BMF OOB Sole Proprietor • BMF Non-Trust Fund 	The AAB (CC SUMRY) is \$25,000 or less and: <ul style="list-style-type: none"> • The AAB (CC SUMRY balance) will be fully paid in 72 months, or • The agreement will be fully paid prior to the CSED, whichever comes first.

Note: # [REDACTED]
 [REDACTED]
 [REDACTED]
 [REDACTED]
 [REDACTED] #

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

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

Note: If the taxpayer meets TAS referral criteria, see IRM 5.19.1.3.2.3, Taxpayer Advocate Service (TAS).

(11) **SIA over \$25,000:** CSCO, ACS, ACSS and Field Assistance employees are authorized to establish IAs for balances using SIA over \$25,000 criteria (BMF OOB Sole Proprietors only) when the AAB (CC SUMRY) is between \$25,001 and \$50,000 *and* the AAB (CC SUMRY balance) **will** be fully paid in 72 months, or the agreement **will** be fully paid prior to the CSED, whichever comes first.

Note: # [REDACTED]
 [REDACTED]
 [REDACTED]
 [REDACTED]
 [REDACTED] #

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

- a. **SIA over \$25,000 CIS Requirements:** A financial statement is **not** required.
- b. **SIA over \$25,000 Managerial Approval Requirements:** Managerial approval is **not** required.
- c. **SIA over \$25,000 NFTL Determination Requirements:**

If ...	Then ...
IA is established as a DDIA or PDIA,	NFTL determination is not required. (Taxpayer must authorize DDIA or PDIA before IA is established to qualify.) See IRM 5.19.1.6.4.13, DDIA, and IRM 5.19.1.6.4.14, Form 2159, Payroll Deduction Agreement.
Regular IA,	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)

If ...	Then ...
	Procedures, for CAP information. Exception: If the taxpayer's liability is only for tax year 2019 and the module is still in Notice Status, a NFTL determination is not required.

- d. **SIA over \$25,000 ALN:** Normally, "37" should be entered in the YY position of the ALN; however, see Exhibit 5.19.1-9, ALNs, for further information on ALNs.

(12) Non-Streamlined IA (NSIA) or Regular IA - IMF & BMF OOB Sole

Proprietors: NSIA is considered when the taxpayer cannot qualify for a Simple Payment Plan or SIA. 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.

a. **NSIA CIS Requirements:**

If ...	Then ...
AAB (CC SUMRY) is up to: <ul style="list-style-type: none"> o \$100,000 (FA), o \$250,000 (ACS, ACSS, and CSCO), 	A financial statement is not required, but: <ul style="list-style-type: none"> o AMS history must contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED, and o A history item must be input on CC ENMOD indicating "NOCIS". <p>Exception: A financial statement is 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, Identification of Certified Seriously Delinquent Tax Debt.</p>
AAB (CC SUMRY) is between \$250,001 and \$999,999 (ACS/ACSS), Note: See IRM 5.19.1.2.6.3.4, Installment	A financial statement is required. See IRM 5.19.13, Campus Procedures for Securing Financial Information.

If ...	Then ...
Agreements - ACS and ACSS Employees, for additional 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 \$25,000 or less,	"This space intentionally left blank."	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.
AAB (CC SUMRY) is between \$25,001 and \$50,000,	<ul style="list-style-type: none"> ○ There is no history of IA defaults for any module to be included in the IA, and ○ No modules are in ST 22 or ST 24. 	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.
AAB (CC SUMRY) is between \$25,001 and \$50,000,	<ul style="list-style-type: none"> ○ There is history of IA defaults for any module to be included in the IA, or ○ One or more modules are in ST 22 or ST 24. 	Managerial approval is required.
AAB (CC SUMRY) is more than \$50,000,	"This space intentionally left blank."	Managerial approval is 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.

(13) **Partial Pay IA (PPIA) - IMF & BMF 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 not required.
AAB (CC SUMRY) is more than \$25,000,	Managerial approval is 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.

(14) **IBTF Express:** CSCO, ACS, ACSS and Field Assistance employees are authorized to establish IBTF Express Agreements up to AAB (CC SUMRY) of \$25,000.

a. **IBTF Express Payment Method Requirements:**

If ...	Then ...
AAB (CC SUMRY) is less than \$10,000,	The IBTF Express may be established using any payment method.
AAB (CC SUMRY) is between \$10,000 and \$25,000,	The IBTF Express must be established as a DDIA. (Taxpayer must authorize DDIA before IA is established to qualify.) See IRM 5.19.1.6.4.2, IA Requirements IBTF Express Agreement, and IRM 5.19.1.6.4.13, DDIA.

- b. **IBTF Express 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 within 24 months.
- c. **IBTF Express 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. **IBTF Express ALN:** A "15" should be entered in the YY position of the ALN; however, see IRM 5.19.1.6.4.2, IA Requirements IBTF Express Agreement, 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 IBTF Express Agreement, for additional information.

(15) An IA cannot be considered unless all filing and payment compliance has been addressed for IMF and Out-of-Business Sole Proprietor, 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.

(16) **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 include guidance for simple payment plans.

(1) Determine if the account meets Simple Payment Plan or SIA 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 SIA or Simple Payment Plan; the IA can have increasing payments provided the AAB (CC SUMRY) is full 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 IBTF Express Agreements, see IRM 5.19.1.6.4.2, IA Requirements IBTF Express Agreement.

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"> • Form 433-D, Installment Agreement, • Form 9465, Installment Agreement Request (any 	A monthly payment amount is proposed that meets Guaranteed IA criteria (See IRM 5.19.1.6.4(8), IAs),	<ol style="list-style-type: none"> 1. Process as a Guaranteed IA for the monthly payment amount proposed by the taxpayer. 2. Send Letter 2273C, Installment Agreement

If ...	And ...	Then ...
<ul style="list-style-type: none"> • revision date), • Form 433-H, Installment Agreement Request and Collection Information Statement • Correspondence , • Phone request, or • Face to face request 		<p>Accepted; Terms Explained, (or other appropriate letter). See IRM 5.19.1.2.5, Balance Due Outgoing Correspondence Guidelines.</p> <ol style="list-style-type: none"> 3. Document AMS.
<ul style="list-style-type: none"> • Form 433-D, Installment Agreement, • Form 9465, Installment Agreement Request (any revision date), • Form 433-H, Installment Agreement Request and Collection Information Statement • Correspondence , • Phone request, or • Face to face request 	<p>The agreement will be fully paid prior to the CSED,</p>	<ol style="list-style-type: none"> 1. Process as a Simple payment plan for the monthly payment amount proposed by the taxpayer. 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. 3. Document AMS.
<ul style="list-style-type: none"> • Form 433-D, Installment Agreement, • Form 9465, Installment Agreement Request (any revision date), • Form 433-H, Installment 	<ul style="list-style-type: none"> • The AAB (CC SUMRY balance) will be fully paid in 72 months, or • The agreement will be fully paid prior to the CSED, <p>whichever comes first,</p>	<ol style="list-style-type: none"> 1. Process as a SIA \$25,000 and under for the monthly payment amount proposed by the taxpayer. 2. Send Letter 2273C, Installment Agreement Accepted; Terms Explained, (or other appropriate letter).

If ...	And ...	Then ...
Agreement Request and Collection Information Statement <ul style="list-style-type: none"> • Correspondence • Phone request, or • Face to face request 		See IRM 5.19.1.2.5, Balance Due Outgoing Correspondence Guidelines. <ol style="list-style-type: none"> 3. Document AMS.
<ul style="list-style-type: none"> • Form 433-D, Installment Agreement, • Form 9465, Installment Agreement Request (revision 12-2011 or earlier), or • Correspondence 	No monthly payment amount is proposed,	<ol style="list-style-type: none"> 1. The proposal does not meet pending IA criteria. 2. Follow instructions in IRM 5.19.1.6.4.7.1, Requests Not Meeting Pending IA Criteria.
<ul style="list-style-type: none"> • Phone request, or • Face to face request, 	No monthly payment amount is proposed,	<ol style="list-style-type: none"> 1. The proposal does not meet pending IA criteria. 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"> ○ If the taxpayer proposes or agrees to a monthly payment amount that meets Simple Payment Plan or SIA criteria, grant the agreement. ○ If the taxpayer proposes a monthly payment

If ...	And ...	Then ...
		<p>that does not meet SIA or simple payment plan criteria, grant the IA following NSIA procedures. Obtain managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval.</p> <ul style="list-style-type: none"> ○ If the taxpayer proposes a monthly payment amount that does not meet the CSED, request financial information. <ul style="list-style-type: none"> 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.

If ...	And ...	Then ...
		<p>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.</p> <p>b. If you cannot secure the financial information immediately (verbally, by the DUT or EEFax during the phone contact), follow the instructions in paragraphs (3)-(6) below.</p> <p>3. If the taxpayer meets all Pending IA criteria, including a proposed monthly payment amount, input</p>

If ...	And ...	Then ...
		<p>TC 971 AC 043. See IRM 5.19.1.6.4.7, Pending IA Criteria.</p> <ol style="list-style-type: none"> 4. Send Letter 484C, Collection Information Statement Requested (Form 433-F/433D); Inability to Pay, to the taxpayer. <ul style="list-style-type: none"> 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. 5. Allow the taxpayer time to submit financial information. See IRM 5.19.1.6.4.7.2, Requests Meeting Pending IA Criteria. 6. Document AMS.
<ul style="list-style-type: none"> • Form 9465, Installment Agreement Request (revision 12-2012 or later), or • Form 433-H, Installment Agreement Request and Collection Information Statement 	<p>No monthly payment amount is proposed,</p>	<ol style="list-style-type: none"> 1. Establish an IA, using the minimum monthly payment amount to meet Simple Payment Plan or SIA \$25,000 and under criteria. 2. Send Letter 2274C, Your Request For Installment Agreement Has Been Granted. See IRM 5.19.1.2.5, Balance Due Outgoing Correspondence Guidelines. <ul style="list-style-type: none"> o Provide the terms of the IA granted.

If ...	And ...	Then ...
		<ul style="list-style-type: none"> ○ 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. <p>3. Document AMS.</p>
<ul style="list-style-type: none"> • Form 433-D, Installment Agreement, • Form 9465, Installment Agreement Request (any revision date), • Form 433-H, Installment Agreement Request and Collection Information Statement • Correspondence • Phone request, or • Face to face request 	<p>A monthly payment amount is proposed that will not full pay within 72 months, but does meet the CSED,</p>	<ol style="list-style-type: none"> 1. Consider a Simple Payment Plan for IMF only. Otherwise, follow NSIA procedures. 2. Obtain managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval. 3. Document AMS.
<ul style="list-style-type: none"> • Form 433-D, Installment Agreement, • Form 9465, Installment Agreement Request (any revision date), • Form 433-H, 	<p>A monthly payment amount is proposed that does not meet CSED and the taxpayer has provided financial information (if required).</p> <p>Example: Completed Form 433-F,</p>	<ol style="list-style-type: none"> 1. If IA cannot be input immediately, input TC 971 AC 043. See IRM 5.19.1.6.4.7, Pending IA Criteria. 2. Analyze financial statement to determine if the proposed payment amount can be

If ...	And ...	Then ...
<p>Installment Agreement Request and Collection Information Statement</p> <ul style="list-style-type: none"> • Correspondence , • Phone request, or • Face to face request 	<p>Collection/Information Statement, or Form 433-H, Installment Agreement Request and Collection Information Statement.</p>	<p>accepted. See IRM 5.19.13, Campus Procedures for Securing Financial Information.</p> <ol style="list-style-type: none"> a. If the proposed 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. b. If the proposed NSIA or 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. <p>3. Document AMS.</p>
<ul style="list-style-type: none"> • Form 433-D, Installment Agreement, • Form 9465, Installment Agreement Request (any revision date), • Correspondence , • Phone request, or • Face to face request 	<p>A monthly payment amount is proposed that does not meet CSED and the taxpayer has not provided financial information (if required).</p>	<ol style="list-style-type: none"> 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. <ul style="list-style-type: none"> ○ If the taxpayer agrees to a monthly payment amount that meets Simple Payment Plan or SIA criteria, grant the agreement.

If ...	And ...	Then ...
		<ul style="list-style-type: none"> ○ If the taxpayer does not agree to a monthly payment amount that meets SIA criteria, but counter-proposes a monthly payment that does meet the CSED, grant the IA following Simple Payment Plan or NSIA procedures. Obtain managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval. ○ If the taxpayer does not agree to a monthly payment amount that meets the CSED, request financial information. <p>Exception: If the balance is less than deferral levels per IRM 5.19.1.2.6.1, Tolerance and Deferral - All Employees, then close the case using deferral procedures.</p> <p>Note: If working correspondence, request financial information. See</p>

If ...	And ...	Then ...
		<p>paragraph b) below.</p> <ul style="list-style-type: none"> 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. b. If you cannot 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. <ol style="list-style-type: none"> 2. Input TC 971 AC 043. See IRM 5.19.1.6.4.7, Pending IA Criteria. 3. Send Letter 484C, Collection Information Statement Requested (Form 433-F/433D); Inability to Pay, to the taxpayer. <ul style="list-style-type: none"> o Include the minimum monthly payment amount we can accept. o Inform them if they cannot pay the minimum

If ...	And ...	Then ...
		<p>monthly payment amount, they should complete and submit Form 433-F, Collection/Information Statement. Enclose Form 433-F, Collection/Information Statement.</p> <ul style="list-style-type: none"> ○ Ask the taxpayer to respond with the requested information within 30 days from the date of the letter. <p>4. Allow the taxpayer time to respond with the requested information. See IRM 5.19.1.6.4.7.2, Requests Meeting Pending IA Criteria.</p> <p>5. Document AMS, including the initial payment amount requested.</p>

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 IBTF Express Agreements IRM 5.19.1.6.4.2, IA Requirements IBTF Express Agreement.

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 ...
<p>The taxpayer indicates they will make a payment that will reduce the balance due to \$25,000 or less,</p> <p>Caution: Do not establish an IA including a VLSP. The VLSP must be received before the IA can be granted.</p>	<ul style="list-style-type: none"> • The AAB (CC SUMRY balance) will be fully paid in 72 months, or • The agreement will be fully paid prior to the CSED, <p>whichever comes first,</p>	<ol style="list-style-type: none"> 1. Suspend the account to wait on the VLSP, following procedures in IRM 5.19.1.6.4.21, VLSP.
<p>The taxpayer is IMF only and their balance is between \$25,001 and \$50,000,</p>	<p>The agreement will be fully paid prior to the CSED,</p>	<ol style="list-style-type: none"> 1. Process as a Simple payment plan for the monthly payment amount proposed by the taxpayer. 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. 3. Document AMS.
<p>The taxpayer is a BMF OOB Sole Proprietor only and their balance is between \$25,001 and \$50,000,</p>	<ul style="list-style-type: none"> • The AAB (CC SUMRY balance) will be fully paid in 72 months, or • The agreement will be fully paid prior to the CSED, <p>whichever comes first,</p>	<ol style="list-style-type: none"> 1. Determine whether taxpayer meets SIA over \$25,000 criteria per procedures in IRM 5.19.1.6.4(11), Installment Agreements (IAs). 2. Document AMS.
<p>The taxpayer is IMF or BMF OOB Sole Proprietor only and their balance is between:</p> <ul style="list-style-type: none"> • \$25,001 and \$100,000 	<p>A monthly payment amount is proposed that will not full pay within 72 months, but does meet the CSED,</p>	<ol style="list-style-type: none"> 1. Follow NSIA procedures. 2. Obtain managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval. 3. Document AMS.

If ...	And ...	Then ...
<p>(FA),</p> <ul style="list-style-type: none"> • \$25,001 and \$250,000 (CSCO), • \$25,001 and \$999,999 (ACS and ACSS), <p>Note: See IR M 5.19.1.2.6.3.4 , Installment Agreements - ACS and ACSS Employees, for additional information.</p>		
<p>The taxpayer is IMF or BMF OOB Sole Proprietor only and their balance is between:</p> <ul style="list-style-type: none"> • \$25,001 and \$100,000 (FA), • \$25,001 and \$250,000 (CSCO), • \$25,001 and \$999,999 (ACS and ACSS), <p>Note: See IR M 5.19.1.2.6.3.4 , Installment Agreements - ACS and ACSS Employees, for additional information.</p>	<p>A monthly payment amount is proposed, but:</p> <ul style="list-style-type: none"> • The agreement cannot be full paid by the CSED, and • The taxpayer provides financial information, 	<ol style="list-style-type: none"> 1. If IA cannot be input immediately, input TC 971 AC 043. See IRM 5.19.1.6.4.7, Pending IA Criteria. 2. Analyze financial statement. Determine whether the proposed payment amount can be accepted. See IRM 5.19.13, Campus Procedures for Securing Financial Information. <ol style="list-style-type: none"> 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. b. If a PPIA cannot be accepted, prepare for rejection of the

If ...	And ...	Then ...
		IA and follow rejection procedures. See IRM 5.19.1.6.4.9, IA Rejection Criteria. 3. Document AMS.
<p>The taxpayer is IMF or BMF OOB Sole Proprietor only and their balance is between:</p> <ul style="list-style-type: none"> • \$25,001 and \$100,000 (FA), • \$25,001 and \$250,000 (CSCO), • \$25,001 and \$999,999 (ACS and ACSS), <p>Note: 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, but:</p> <ul style="list-style-type: none"> • The agreement cannot be full paid by the CSED, and • The taxpayer does not provide financial information, 	<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>Note: If working correspondence, request financial information. See paragraph b) below.</p> <ul style="list-style-type: none"> 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. b. If you cannot secure the financial information immediately

If ...	And ...	Then ...
		<p>(verbally, 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"> 2. Input TC 971 AC 043. See IRM 5.19.1.6.4.7, Pending IA Criteria. 3. Send Letter 484C, Collection Information Statement Requested (Form 433-F/433D); Inability to Pay. <ul style="list-style-type: none"> 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. 4. Allow the taxpayer time to submit financial information. See IRM 5.19.1.6.4.7.2, Requests Meeting Pending IA Criteria. 5. Document AMS.

(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.

Exception: If the taxpayer’s liability is only for tax year 2019 and the module is still in Notice Status, a NFTL determination is **not** required for SIAs over \$25,000 and

NSIAs.

(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 IBTF, see IRM 5.19.1.6.4.2, IA Requirements IBTF Express Agreement.

IRM 5.19.1.6.4.4, IMF/BMF Related Accounts Revised for simple payment plans.

(1) When both in business sole proprietor trust fund taxes and IMF taxes are involved, before considering the IA, IRM 5.19.1.6.4.2(1), IA Requirements IBTF Express Agreement.

(2) If the dollar criteria is not met and FCC compliance is met, forward to the field for processing. IRM 5.19.1.6.4.3, IA Requirements -BMF Non-Trust Fund. When sending cases to the field, follow the procedures below:

- a. Input TC 971 AC 043 if the request meets pending IA criteria. See IRM 5.19.1.6.4.7, Pending IA Criteria.
- b. Document AMS, including the terms of the proposed IA. Encourage the taxpayer to make voluntary payments until the Revenue Officer contacts them.
- c. Phone operations should advise the taxpayer verbally of the referral to the field. Paper operations should issue Letter 86C, Referring Taxpayer Inquiry/Forms to Another Office, informing the taxpayer of the referral to the field. Advise the taxpayer it could take up to 90 days before the RO contacts them.
- d. If any modules are in Notice Status, input CC STAUP 2200 to IDRS for all Notice Status modules.
- e. Transfer the case to the field, using the following table:

If ...	Then ...
ACS	Enter TOI7,05,TFRO . See IRM 5.19.1.4.1.1, Account Actions on Referral/Redirects - ACS and ACSS Employees.
Notice Status	Follow instructions in IRM 5.19.1.4.1(9), Account Actions on Referrals/Redirects.

Note: Provide the taxpayer or representative with the group contact number and address or EEFax number for correspondence.

- f. Do not request documentation. However, if documentation is received, forward it to the field group. **Do not** destroy these documents.

(3) When a request for an IA involves a SSN and EIN (Sole Proprietor) or two SSNs, some years filed joint and some single, combine the AAB (CC SUMRY) of all modules. See IRM 5.19.1.2.6.3, Installment Agreements, for case processing authority levels. Determine if the taxpayer meets the requirements to qualify for an IA. An IMF account and related BMF account must be included in one IA. See IRM 5.19.1.6.6, Manually Monitored Installment Agreement, MMIA.

Example: Partnership/Corporation/LLC - If the BMF trust fund tax balance is below \$25,000, and the entity's overall account is over \$25,000 total liability (CC SUMRY), the IBTF Express IA may **not** be granted because overall account balance exceeds \$25,000. The only entities eligible for a SIA over \$25,000 are BMF OOB Sole Proprietors.

(4) When the taxpayers are divorced or separated follow IRM 5.19.1.6.7, Mirroring Accounts.

(5) Federal tax refunds are subject to offset to pay balance due accounts during the life of the IA, including refunds from income taxes of individuals whose sole proprietorship or partnerships owe taxes. Ensure a TC 130 is input for the appropriate SSN(s). For TC 130 input see IRM 5.19.10.3.6, Input of TC 130 on IDRS to IMF or BMF Entity for Refund Offset.

(6) For IAs involving cross-references, one account in ST 60 (primary) and the other in ST 63 (secondary). Use the ALN of "XX63". Cross-reference IAs can be a combination of IMF/BMF or IMF/IMF:

- a. Establish the IA on the account having the earliest CSED expiration date and place the account in ST 60. For input of cross-reference IA, see Exhibit 5.19.1-6, IDRS Input of IAs, CC IAORG, or Exhibit 5.19.1-7, IDRS Input of IAs, CC IAREV.
- b. Input TC 971 AC 063 on the cross referenced module.
- c. Send an appropriate IA acceptance letter and inform the taxpayer(s) both accounts are in IA status and input appropriate comments to AMS. See IRM 5.19.1.2.5, Balance Due Outgoing Correspondence Guidelines.

(7) When the first account is full paid, it appears on the IAAL documenting the ST 63 account to be placed in ST 60. For IAAL procedures: IRM 5.19.10.10, Installment Agreement Accounts List (IAAL).

IRM 5.19.1.6.4.7.1, Requests Not Meeting Pending IA Criteria Revised paragraph (1)f to add Simple Payment Plan.

(1) When speaking with a taxpayer, inform them what is needed for their IA request to be considered.

Note: A request for an IA on post-petition liabilities is non-processable when a taxpayer is in bankruptcy (**unless** the IA request meets Guaranteed IA criteria. See IRM 5.19.1.6.4(8), IAs). See IRM 5.19.1.5.2.2, Insolvency - Short Term Payment Plans/IA Requests on Post-Petition Periods

- a. Advise the taxpayer what returns are required and allow 30 days to file.
- b. Update AMS with the date the taxpayer promised to file the returns.
- c. Encourage the taxpayer to make voluntary payments.
- d. **Do not** collect financial information for a potential IA until all returns have been secured.

Reminder: If the taxpayer states they are experiencing a hardship due to a levy, secure enough financial information to confirm the hardship condition, see IRM 5.19.4.4.10(5)(j), even in situations where the taxpayer has unfiled returns. See *Vinatieri v. Commissioner*, 133 T.C. 392 (2009).

Note: If the taxpayer meets TAS referral criteria, see IRM 5.19.1.3.2.3, Taxpayer Advocate Service (TAS).

- e. Advise the taxpayer we will stop further balance due notices and levies for 30 days from the date of the letter to allow them to resubmit a processable IA request. However, if we do not receive one timely, they may receive additional balance due notices or be subject to enforced collection.
- f. If the taxpayer has not mailed the return, advise them to attach Form 9465, Installment Agreement Request, with the return. If it appears that they will not meet SIA or Simple Payment Plan criteria, advise them to also provide a completed Form 433-F, Collection/Information Statement and send Notice Status cases to the appropriate CSCO site, and ST 22 cases to the appropriate ACSS Site based on BOD code and State mapping (Collection Due Process (CDP) - W&I (TS) Consolidated State Mapping for ACS Support or SB/SE State Mapping).
- g. Proceed to (3) - (5) below.

IRM 5.19.1.6.4.8, IA Managerial Approval Revised paragraph (1) to add Simple Payment Plan.

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

Type of IA ...	And ...	Managerial Approval Required ...
Guaranteed IA,	Not applicable	No
Simple Payment Plan	Not applicable	No
SIA \$25,000 and under,	Not applicable	No
SIA over \$25,000,	Not applicable	No
NSIA with AAB (CC SUMRY) \$25,000 or less,	Not applicable	No, but AMS history must contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED.
NSIA AAB (CC SUMRY) between \$25,001 and \$50,000,	<ul style="list-style-type: none"> There is no history of IA defaults for any module to be included in the IA, and No modules are in ST 22 or ST 24. 	No, but AMS history must contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid by the CSED.
NSIA AAB (CC SUMRY) between \$25,001 and \$50,000,	<ul style="list-style-type: none"> There is history of IA defaults for any module to be included in the IA, or One or more modules are in ST 22 or ST 24. 	Yes
NSIA AAB (CC SUMRY) more than \$50,000,	Not applicable	Yes
PPIA AAB (CC SUMRY) \$25,000 or less,	Not applicable	No
PPIA AAB (CC SUMRY) more than \$25,000,	Not applicable	Yes
IBTF Express AAB (CC SUMRY) \$25,000 or less,	Not applicable	No, but AMS history must contain the Compliance Suite Payment Calculator calculation showing the IA will be fully paid within 24 months.

Note: Managerial approval is also required when: The taxpayer defaults for a second time on an IA within the last twelve months, unless meeting SIA or Simple Payment Plan criteria. See IRM 5.19.1.6.4.7.2.1, Solely to Delay, or The taxpayer requests to skip more than two payments in a twelve month period. See IRM 5.19.1.6.4.18, Payment Skips (Missed Payments).

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, and submit to their manager for approval and assignment. ITAS inputs the IA online provided it meets SIA or Simple Payment Plan criteria; update comments on AMS, ACS or ICS, as appropriate.

IRM 5.19.1.6.4.9, IA Rejection Criteria Revised paragraph (2) to add Simple Payment Plan.

(2) The decision to uphold a rejection must be supported by one or more of the following factors:

- The calculation of the financial statement per complete input of the AMS financial screens shows the taxpayer has the ability to full pay the balance.
- The calculation of the financial statement per complete input of the AMS financial screens shows the taxpayer has the ability to pay more than they propose and the taxpayer refuses to pay the increased amount, unless the six (6) year rule or one year rule is met and additional expenses are accepted. For further information, see IRM 5.19.13.3.2.7, Conditional Expenses, IRM 5.19.13.3.5, Full Payment in Six (6) Years (6 Year Rule), or IRM 5.19.13.3.6, Eliminating Excessive Expenses Within One Year.
- The calculation using CC ICOMP, IAT Compliance Suite Payment Calculator, or the financial statement supports the proposed rejection.
- The taxpayer met pending IA criteria but failed to make their VLSP as promised. See IRM 5.19.1.6.4, Installment Agreements (IAs), IRM 5.19.1.6.4.21, VLSP.

Exception: If the taxpayer has extraordinary circumstances, that may affect the decision to reject the request. Refer the request to your manager for a decision allowing or denying the request.

- Taxpayer failed to provide complete financial information when requested and the IA proposal does not meet SIA or Simple Payment Plan criteria.
- Taxpayer provided financial information, but failed to provide requested substantiation and the IA proposal does not meet SIA or Simple Payment Plan criteria.
- Taxpayer does not make ES payments as required.

Exception: Do not reject Guaranteed IAs, Simple Payment Plans, or SIAs for this reason. See IRM 5.19.1.6.4.17, Estimated Tax Payments - Monitoring an IA.

- Taxpayer does not make FTD payments as required.

Caution: Taxpayers identified as repeaters may not immediately be granted IAs unless they become current with filing and deposit requirements. See IRM 5.7.8.3, Identifying Repeater Taxpayers.

- Taxpayer does not meet or is not willing to meet conditions of IA.

Example: Taxpayer entering a PPIA has defaulted an IA in the past 24 months, but does not agree to make payments via DDIA or PDIA (unless they are unbanked and unemployed/self employed). See IRM 5.19.1.6.4(13), Installment Agreements (IAs).

Example: Taxpayer does not agree to include their Individual SRP liability in their IA, and their Individual SRP liability is **not** considered a standalone module.

IRM 5.19.1.6.4.10.1, Independent Reviewer Responsibility Revised paragraph (2) to add Simple Payment Plan.

(2) The case is reviewed through the Campus Collection Independent Review Consolidated SharePoint by the Independent Reviewer and returned to the originating employee within five (5) days. The decision to uphold a rejection must be supported by one or more of the following factors:

Exception: The Independent Reviewer has fifteen days to review and return cases referred by ACSS operations.

- The calculation of the financial statement per complete input of the AMS financial screens shows the taxpayer has the ability to full pay the balance.
- The calculation of the financial statement per complete input of the AMS financial screens shows the taxpayer has the ability to pay more than they propose and the taxpayer refuses to pay the increased amount, unless the six (6) year rule or one year rule is met and additional expenses are accepted. For further information, see IRM 5.19.13.3.2.7, Conditional Expenses, IRM 5.19.13.3.5, Full Payment in Six (6) Years (6 Year Rule), or IRM 5.19.13.3.6, Eliminating Excessive Expenses Within One Year.
- The calculation using CC ICOMP, the IAT Compliance Suite Payment Calculator, or the financial statement supports the proposed rejection.
- The taxpayer met pending IA criteria but failed to make their VLSP as promised. See IRM 5.19.1.6.4, Installment Agreements (IAs), IRM 5.19.1.6.4.21, VLSP.

Exception: If the taxpayer has extraordinary circumstances, that may affect the decision to reject the request. Refer the request to your manager for a decision allowing or denying the request.

- Taxpayer failed to provide complete financial information when requested and the IA proposal does not meet SIA or Simple Payment Plan criteria.
- Taxpayer provided financial information, but failed to provide requested substantiation and the IA proposal does not meet SIA or Simple Payment Plan criteria.
- Taxpayer does not make ES payments as required.

Exception: Do not reject Guaranteed IAs, Simple Payment Plans, or SIAs for this reason. See IRM 5.19.1.6.4.17, Estimated Tax Payments - Monitoring an IA.

- Taxpayer does not make FTD payments as required.

Caution: Taxpayers identified as repeater taxpayers may not be granted IAs unless they become current with filing and deposit requirements. See IRM 5.7.8.3, Identifying Repeater Taxpayers.

- Taxpayer does not meet or is not willing to meet conditions of IA.

Example: Taxpayer owes more than \$25,000, but is unwilling or unable to enter into either a DDIA or PDIA to meet SIA over \$25,000 criteria, and fails to provide requested financial information.

IRM 5.19.1.6.4.12, Input of IA Revised paragraph (6) to add Simple Payment Plan.

(6) The following items **must** be documented on AMS for **all** IAs **not** immediately input:

Example: A proposed PPIA sent to the manager for approval.

- Type of IA- Simple Payment Plan, SIA, NSIA or PPIA,
- Payment method, if not a regular IA (paid through mail): PDIA or DDIA,
- Payment amount(s) and date(s), including VLSP (if applicable),
- ALN (Exhibit 5.19.1-9, ALNs),
- Originator Code (Exhibit 5.19.1-10, IA Originator Codes),
- User Fee Code (Exhibit 5.19.1-11, IA User Fee Codes), including RUF1 Indicator (if applicable),
- PPIA Indicator: "2" for PPIA, or "0" for all others,
- If PPIA: "No Asset PPIA" or "Retained Equity PPIA", as applicable
- UTMEP Indicator, if applicable (see IRM 5.19.1.6.4.6.4, Reimbursement of User Fee for Qualifying Low-Income Taxpayers), and

- Any special conditions.

Example: Cross reference accounts, unassessed module(s), back-up CNC, etc.

IRM 5.19.1.6.4.12.1, IA Originator Codes Revised content throughout to include Simple Payment Plan.

(1) The originator code:

- Identifies the function initiating the IA
- Indicates whether the IA is under the Simple Payment Plan, SIA procedures 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) SIA originator codes must be input on IAs that meet Streamlined IA or 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 or SIAs may be granted for balances over \$25,000. SIA originator codes must be input on IAs that meet Simple Payment Plan or SIA over \$25,000 criteria. See IRM 5.19.1.2.6.3, Installment Agreements.

- All IAs not meeting 1/72 criteria regardless of dollar amount owed.

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 paragraph (17) to add Simple Payment Plan.

(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 SIA 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 (Collection Due Process (CDP) - 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, CSCO 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 ...
<p>The taxpayer indicates they can submit the DDIA request (via the DUT or EEFax during the phone contact),</p>	<p>It is a:</p> <ul style="list-style-type: none"> • Simple Payment Plan, • SIA \$25,000 and under, • SIA over \$25,000, • NSIA, or • PPIA, 	<ol style="list-style-type: none"> 1. Have the taxpayer provide the Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, to you during the call. <p>Note: Employees should follow local procedures, where available, for the taxpayer to submit the DDIA form within a reasonable time after the call.</p> 2. NSIAs or PPIAs: <ul style="list-style-type: none"> ○ Secure necessary managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval. ○ 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 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. 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. 4. Annotate the top of the DDIA with the method of receipt, <p>Example: "Received by Fax" or "Received by DUT".</p> 5. FA employees: <ol style="list-style-type: none"> a. Input TC 971 AC 043. Do not input to ST 60.

If ...	And ...	Then ...
		<p>b. If the account is in:</p> <ul style="list-style-type: none"> ▪ 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). ▪ ST 22, input "TOR5,60,IAPND". Fax to the appropriate ACSS Site based on BOD code and State mapping (Collection Due Process (CDP) - W&I (TS) Consolidated State Mapping for ACS Support or SB/SE State Mapping). <p>6. ACS, ACSS and CSCO employees will input the DDIA request to IDRS.</p>
<p>The taxpayer does not indicate they can submit the DDIA request (includes correspondence requests),</p>	<p>It is a:</p> <ul style="list-style-type: none"> • Simple Payment Plan, • SIA \$25,000 and under, • NSIA, or • PPIA, <p>and a DDIA is not a required condition of the agreement,</p>	<p>1. For NSIAs or PPIAs:</p> <ul style="list-style-type: none"> ○ Secure necessary managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval. ○ 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. <p>2. Input to ST 60. See IRM 5.19.1.6.4.12, Input of IA.</p> <p>3. Inform the taxpayer they will need to make payments manually until we receive and process their DDIA authorization.</p> <p>a. Send them a Form 433-D, Installment Agreement, or Form</p>

If ...	And ...	Then ...
		<p>9465, Installment Agreement Request, to complete.</p> <p>b. 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>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"> ▪ Notice Status, provide the appropriate CSCO site return address (based on state mapping). ▪ ST 22, provide the appropriate ACSS Site based on BOD code and State mapping (Collection Due Process (CDP) - W&I (TS) Consolidated State Mapping for ACS Support or SB/SE State Mapping). <p>4. ACSS and CSCO employees will revise to a DDIA upon receipt of the request.</p> <p>Note: 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 not indicate they can submit the DDIA request (includes correspondence requests),</p>	<p>It is a SIA over \$25,000, or a DDIA is a required condition of the agreement,</p>	<ol style="list-style-type: none"> 1. Input TC 971 AC 043. Do not input an IA. 2. Send the taxpayer a Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, to complete. <ol style="list-style-type: none"> a. Inform the taxpayer the agreed monthly payment amount on Form 433-D, Installment Agreement, or Form 9465,

If ...	And ...	Then ...
		<p>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"> ▪ 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. ▪ ST 22, provide the appropriate ACSS Site based on BOD code and State mapping (Collection Due Process (CDP) - W&I (TS) Consolidated State Mapping for ACS Support or SB/SE State Mapping).ST 22, input "TOR5,60,IAPND". <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. ACSS and CSCO employees will input the DDIA upon receipt of the request.</p> <p>Note: 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>
The taxpayer indicates they can submit the DDIA	The proposed IA is an IBTF Express IA,	1. Have the taxpayer provide the Form 433-D, Installment Agreement, to you

If ...	And ...	Then ...
request (via the DUT or EEFax during the phone contact),		<p>during the call.</p> <p>Note: 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"> 2. Make a NFTL determination and advise the taxpayer of NFTL filing when appropriate; See IRM 5.19.1.6.4.2, IA Requirements IBTF Express Agreement, 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. 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. 4. Annotate the top of the DDIA with the method of receipt, <p>Example: "Received by Fax" or "Received by DUT"</p> <ol style="list-style-type: none"> 5. FA employees: <ol style="list-style-type: none"> a. Input TC 971 AC 043. Do not input to ST 60. b. If the account is in: <ul style="list-style-type: none"> ▪ 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). ▪ ST 22, input "TOR5,60,IAPND". Fax to the appropriate ACSS Site based on BOD code and State mapping (Collection Due Process (CDP) - W&I (TS) Consolidated State Mapping for ACS

If ...	And ...	Then ...
		<p style="text-align: center;">Support or SB/SE State Mapping).</p> <p>6. ACS, ACSS and CSCO employees will input the DDIA request to IDRS.</p>
<p>The taxpayer does not indicate they can provide the DDIA request (includes correspondence requests),</p>	<p>The proposed IA is an IBTF Express IA with an AAB (CC SUMRY) under \$10,000,</p>	<ol style="list-style-type: none"> 1. Input to ST 60. See IRM 5.19.1.6.4.12, Input of IA. 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"> a. Send them a Form 433-D, Installment Agreement, or Form 9465, Installment Agreement Request, to complete. b. 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. c. Advise them that once we receive their authorization, we will convert their IA to a DDIA. d. If the account is in: <ul style="list-style-type: none"> ▪ Notice Status, provide the appropriate CSCO site return address (based on state mapping). ▪ ST 22, provide the appropriate ACSS Site based on BOD code and State mapping (Collection Due Process (CDP) - W&I (TS) Consolidated State Mapping for ACS Support or SB/SE State Mapping). 3. ACSS and CSCO employees will revise to a DDIA upon receipt of the request. <p>Note: If the taxpayer does not have all of the required information to establish a DDIA, encourage them to use the OPA site.</p>
<p>The taxpayer</p>	<p>The proposed IA</p>	<p>1. Input TC 971 AC 043. Do not input an</p>

If ...	And ...	Then ...
<p>does not indicate they can provide the DDIA request (includes correspondence requests),</p>	<p>is an IBTF Express IA with an AAB (CC SUMRY) between \$10,000 and \$25,000,</p>	<p>IA.</p> <ol style="list-style-type: none"> 2. Send the taxpayer a Form 433-D, Installment Agreement, to complete. <ol style="list-style-type: none"> a. Inform the taxpayer the agreed monthly payment amount on Form 433-D, Installment Agreement, cannot be less than the current agreed payment amount. b. Mail the Form 433-D, Installment Agreement, to the taxpayer using IDRS Letter 2272C, Installment Agreement Cannot be Considered/Extension of time to pay Cannot be Considered (or other appropriate letter); do not provide independent review or appeal rights. c. If the account is in: <ul style="list-style-type: none"> ▪ 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. ▪ ST 22, provide the appropriate ACSS Site based on BOD code and State mapping (Collection Due Process (CDP) - W&I (TS) Consolidated State Mapping for ACS Support or SB/SE State Mapping).ST 22, input "TOR5,60,IAPND". 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. 4. ACSS and CSCO employees will input the DDIA upon receipt of the request. <p>Note: 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 paragraph (6) to include Simple Payment Plan.

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

a. **All Employees:**

If ...	And ...	Then ...
The taxpayer is ○ Changing	"This space intentionally left blank"	Advise the taxpayer to visit the OPA site or secure a new Form 433-D, Installment Agreement,

If ...	And ...	Then ...
<p>banks,</p> <ul style="list-style-type: none"> ○ Changing routing numbers, ○ Changing account information, and/or ○ Increasing their monthly payment amount. 		<p>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"> a. Inform the taxpayer they will receive a letter of confirmation once their new DDIA has been input. 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.
<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"> ○ Simple Payment Plan, ○ SIA \$25,000 and under, ○ NSIA, or ○ PPIA, 	<p>Establish the IA, requiring the taxpayer to send in payments each month and then:</p> <ul style="list-style-type: none"> 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 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

If ...	And ...	Then ...
		<p>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,	It is a SIA over \$25,000,	Request the taxpayer submit Form 433-D or Form 9465, Installment Agreement Request, or provide financial information.
The taxpayer's request does not include necessary information to establish a DDIA,	It is an IBTF Express IA with an AAB (CC SUMRY) between \$10,000 and \$25,000,	Follow IRM 5.19.1.6.4.2, IA Requirements IBTF Express Agreement.

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.

IRM 5.19.1.6.4.13.2, Taxpayer Problems With DDIA Revised paragraph (5) to include Simple Payment Plan.

(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"> ○ Simple Payment Plan, ○ SIA \$25,000 and under, ○ NSIA, or ○ PPIA, 	1. Prepare Form 4442, Inquiry Referral. 2. Fax the form to the CSCO, DDIA Liaison at the campus having jurisdiction of the taxpayer account, within 24 hours of creation.
It is a SIA over \$25,000,	Follow IRM 5.19.1.6.4(11), Installment Agreements (IAs).
It is an IBTF Express IA with an AAB (CC SUMRY) between \$10,000 and \$25,000,	Follow IRM 5.19.1.6.4.2, IA Requirements IBTF Express Agreement.

b. ACS, ACSS, CSCO and CCP employees:

If ...	Then ...
It is a: <ul style="list-style-type: none"> • Simple Payment Plan, • SIA \$25,000 and under, • NSIA, or • PPIA, 	1. Change to a regular IA requiring the taxpayer to mail payments until the DDIA information is updated. 2. Update the ALN. 3. Turn off the DDIA indicator. 4. Charge revision fee. See IRM 5.19.1.6.4.6, IA Payment Methods and User Fees (UF) Overview.
It is a SIA over \$25,000,	Follow IRM 5.19.1.6.4(11), Installment Agreements (IAs).
It is an IBTF Express IA with an AAB (CC SUMRY) between \$10,000 and \$25,000,	Follow IRM 5.19.1.6.4.2, IA Requirements IBTF Express Agreement.

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.

IRM 5.19.1.6.4.14, Form 2159, Payroll Deduction Agreement Revised paragraph (2) to include Simple Payment Plan.

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

If ...	And ...	Then ...
The customer indicates they can EEFax the PDIA request,	Any kind of IA (Simple Payment Plan, SIA \$25,000 and under, SIA over \$25,000, NSIA or PPIA),	<ol style="list-style-type: none"> 1. Have the customer EEFax the Form 2159, Payroll Deduction Agreement, to you during the call. 2. For NSIAs or PPIAs: <ul style="list-style-type: none"> ○ Secure necessary managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval. ○ 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. 3. Input to ST 60 per IRM 5.19.1.6.4.14.1, Input of PDIA.
The customer does not indicate they can EEFax the PDIA request (includes correspondence requests),	It is a: <ul style="list-style-type: none"> • Simple Payment Plan, • SIA \$25,000 and under, • NSIA, or 	<ol style="list-style-type: none"> 1. For NSIAs or PPIAs: <ul style="list-style-type: none"> ○ Secure necessary managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval. ○ 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

If ...	And ...	Then ...
	<ul style="list-style-type: none"> • PPIA, 	<p>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.</p> <ol style="list-style-type: none"> 2. Input to ST 60. See IRM 5.19.1.6.4.12, Input of IA. 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. 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. 5. Inform the taxpayer the agreed monthly payment amount on Form 2159, Payroll Deduction Agreement, cannot be less than the current agreed payment amount. 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 Payments/Addresses/Issues for the Campus address under the Who/Where tab on SERP.
<p>The customer does not indicate they can EEFax the PDIA request (includes correspondence requests),</p>	<p>It is a SIA over \$25,000,</p>	<ol style="list-style-type: none"> 1. Do not input the PDIA without the signed Form 2159, Payroll Deduction Agreement. 2. Input TC 971 AC 043. 3. Ask the taxpayer to send the required information to establish a PDIA; send a blank Form 2159, Payroll Deduction

If ...	And ...	Then ...
		<p>Agreement, for them to complete.</p> <ol style="list-style-type: none"> a. Mail the entire Form 2159, Payroll Deduction Agreement, to the taxpayer using IDRS Letter 2272C, Installment Agreement Cannot be Considered/Extension of time to pay Cannot be Considered (or other appropriate letter). b. Inform the taxpayer the agreed monthly payment amount on Form 2159, Payroll Deduction Agreement, cannot be less than the current agreed payment amount. c. If the account is in: <ul style="list-style-type: none"> ▪ 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. ▪ ST 22, provide the appropriate ACSS Site based on BOD code and State mapping (Collection Due Process (CDP) - W&I (TS) Consolidated State Mapping for ACS Support or SB/SE State Mapping).ST 22, input "TOR5,60,IAPND". <p>4. 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>

IRM 5.19.1.6.4.17, Estimated Tax Payments - Monitoring an IA Revised paragraph (3) to add Simple Payment Plan.

(3) *Neither* Guaranteed IAs, Simple Payment Plans, or SIAs should be rejected due to failure to make ES Payments.

IRM 5.19.1.6.4.19, Revision/Reinstatement of IAs Revised paragraphs (5) & (6) to include Simple Payment Plan.

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

- No managerial approval is required.
- No NFTL determination is required.
- No financial statement need be obtained.

(6) If an IA can be revised or reinstated, DO NOT allow another skip unless the IA left ST 6X and the taxpayer is negotiating a new IA. CC IAREV is returned for entering the new IA terms.

Caution: 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 after CP 523, Installment Agreement Default Notice, issuance,	Not applicable	<ul style="list-style-type: none"> a. Reinstate the IA. b. Advise the taxpayer of the reinstatement user fee.
The taxpayer has not skipped a payment in the last twelve months,	The terms of the IA do not change,	<ul style="list-style-type: none"> a. Reinstate 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,	<ul style="list-style-type: none"> a. Reinstate/revise the IA. b. Advise the taxpayer of the reinstatement/ revision 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 AND The account is above deferral and does not meet Simple Payment Plan or SIA criteria,	<ul style="list-style-type: none"> 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

If ...	And ...	Then ...
		<p>appropriate, after financial review.</p> <p>d. If the CSED is an issue after completing financial statement processing, then see IRM 5.19.1.6.5, PPIA, for a PPIA.</p> <p>e. Advise the taxpayer of the reinstatement user fee.</p> <p>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 NFTL filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.</p>
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, does meet Simple Payment Plan or SIA criteria,	<p>a. Reinstate the IA and revise the payment amount.</p> <p>b. Advise the taxpayer of reinstatement user fee.</p>
The taxpayer's financial condition changed,	<p>They are unable to keep up with their current payment amount or make up any payments, AND The account is below deferral, AND The CSED is not an issue,</p> <p>Note: If the CSED is not protected, follow procedures below.</p>	<p>a. Reinstate the IA and revise the amount.</p> <p>b. Advise the taxpayer of the reinstatement user fee.</p>
The taxpayer's financial condition	They are unable to keep up with or make up any	a. See IRM 5.19.13.3.1, Income Determination.

If ...	And ...	Then ...
changed,	payments, AND After completing financial statement processing, the taxpayer is unable to pay the account in full before the CSED expires,	b. If the taxpayer is unable to full pay within the CSED, refer to PPIA procedures; see IRM 5.19.1.6.5, PPIA.
<p>The IA defaulted due to IRS error,</p> <p>Example: Misapplied payment, or rejected for open TDI after 11/30/1999.</p>	Not applicable	<p>a. If a TDI, request the taxpayer file the return and document in AMS history if the taxpayer promises to file.</p> <p>b. Shelve the TDI module with a TC 598 cc 082, allowing the current IA to continue.</p> <p>c. Reinstate the IA.</p> <p>Note: If you determine that an IA was defaulted 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>Example: 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</p>

If ...	And ...	Then ...
		<p>date" on Line 7 of CC IAORG.</p> <p>Note: 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. Reinstate 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> <p>Note: 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>
<p>The taxpayer wants to add another liability to the IA,</p>	<p>Not applicable</p>	<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>
<p>The taxpayer wants to add another liability of \$200 or less to the IA,</p>	<p>Not applicable</p>	<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</p>

If ...	And ...	Then ...
		is reinstated,

IRM 5.19.1.6.4.20, Adding New Liability to an Existing IA Revised paragraph (3) to include Simple Payment Plan.

(3) You must take the following actions:

- a. Ensure compliance with estimated tax requirements and adequacy of withholding; if estimated payments were a condition of a previous NSIA or PPIA and the taxpayer failed to keep any promise to make estimated payments, do not reinstate the NSIA or PPIA.
- b. Prepare and send the request for rejection: IRM 5.19.1.6.4.9, IA Rejection Criteria.
- c. Do not terminate the IA.
- d. Allow the account to terminate systemically 13 cycles after default (ST 64).
- e. Address cause and cure: see IRM 5.19.1.4.4.2, Balance Due Taxpayer Education (Cause and Cure).
- f. Update the taxpayer address and telephone number.
- g. When the IA request does not meet Simple Payment Plan or SIA criteria:

If ...	Then ...
Financial information is available, is less than one year old AND The taxpayer indicates no change to their financial information,	<ol style="list-style-type: none"> 1. Document AMS comments there is no change to the financial statement. 2. Forward to your manager for approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval.
Financial information is available, is less than one year old AND The taxpayer indicates a change to the financial information,	<ol style="list-style-type: none"> 1. Update the financial statement with new information. 2. Request substantiation applicable to the changes if needed: IRM 5.19.13, Campus Procedures for Securing Financial Information. 3. Document AMS comments. 4. Forward to your manager for approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval, if you receive all information.
No financial information is	Prepare a financial statement using

If ...	Then ...
available and you are speaking to the taxpayer,	AMS. IRM 5.19.13, Campus Procedures for Securing Financial Information.
No financial information is available and you receive correspondence,	<ol style="list-style-type: none"> 1. Prepare for rejection and request full payment of the new liability amount. 2. Enclose Form 433-F, Collection/Information Statement. 3. Do not terminate the IA; allow the account to terminate systemically seven cycles after default (ST 64).

- h. Obtain managerial approval as required in IRM 5.19.1.6.4.8, IA Managerial Approval.
- i. You must make a NFTL determination if the IA does not meet Simple Payment Plan or SIA criteria and the AAB (CC SUMRY) is more than \$10,000.

Note: All modules must have a NFTL determination prior to closing the account. This includes new modules where the AAB (CC SUMRY) including prior CNCs, Notice Status, etc. is \$10,000 or more.

Example: If the account has 5 open modules and the AAB (CC SUMRY) is \$80,000 and is being closed as CNC, IA, etc. and the NFTL has been filed on only 4 modules and the new modules has an unpaid assessment of \$7,000 it must be included on the new NFTL. If the AAB (CC SUMRY) is \$10,000 or more and in this scenario the unpaid balance of assessment (CC SUMRY) would be \$87,000.

Note: For additional NFTL filing information 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 NFTA filing, see IRM 5.19.8.4.16, Collection Appeals Program (CAP) Procedures, for CAP information.

- j. Charge the appropriate user fee. If the account is in ST 6X, then charge a revision/reinstatement user fee. If the account is in Notice Status or ST 22, 24, or 26, then charge an origination user fee. If IA is granted for a low-income taxpayer on April 10, 2018 or later, charge a Reduced user fee on a non-DDIA agreement, or waive the user fee for a DDIA. 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. Also, see Exhibit 5.19.1-11, IA User Fee Codes and Installment Agreement (IA) User Fee Codes.
- k. Waive the fee if the account balance is below deferral, the new balance can be paid within two additional payments, or it is a Low-Income taxpayer with a DDIA and the agreement was established on 4/10/2018 or after.

IRM 5.19.1.6.4.21, Voluntary Lump Sum Payment (VLSP) Revised content throughout to include Simple Payment Plan.

(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 either Simple Payment Plan, SIA \$25,000 and under criteria or SIA over \$25,000 criteria, a financial statement must be secured. However, the taxpayer may offer to make a VLSP to reduce the balance due to meet Simple Payment Plan or SIA 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.

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) 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 or SIA 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 SIA \$25,000 and under criteria, grant the IA as noted on prior AMS comments.

Note: If the taxpayer made the agreed VLSP to meet SIA \$25,000 and under criteria, but the account balance still exceeds \$25,000 because the VLSP was not applied as designated, honor the taxpayer's intent and grant the agreement following SIA \$25,000 and under criteria if the other requirements are met. Document AMS.

- If the VLSP is received by the target date and the account now qualifies for SIA over \$25,000 or Simple Payment Plan criteria, grant it.

Note: If the taxpayer made the agreed VLSP to meet Simple Payment Plan or SIA 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 SIA over \$25,000 or 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, 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, IA Considerations for Individual SRP Modules Revised paragraph (1) to include Simple Payment Plan.

(1) Include Individual SRP modules (MFT 35/65) in new or Pending IAs, subject to the following guidelines:

- If TP has an existing/agreed IA, then a new Individual SRP module is considered a standalone that can be included in the IA and will not default the IA.
- If taxpayer responds to a notice on a subsequent MFT 35/65, the IRS employee can add the new period into an existing IA **without** additional fees.
- If the taxpayer does not want the new Individual SRP module added to the existing IA, then the Individual SRP module will be moved to recess (TC 530 cc 35). This will happen systemically if no action is taken, and the case will not be assigned to ACS or Field Collection.

Note: The case will continue to be subject to refund offset if the taxpayer does not request to have the standalone MFT 35/65 included in the IA.

Note: A subsequent standalone MFT 35/65 **will not** default an existing IA.

Reminder: Do not take any action on a standalone Individual SRP module. The module will be recessed systemically.

- If IA defaults for another reason, such as insufficient payments, it will only be reinstated if **all** modules, including any subsequent MFT 35/65 modules, are included.

Note: New, revised and reinstated IAs **must** include all liabilities, including Individual SRP modules. If the taxpayer does not agree to include all liabilities on a proposed IA, see IRM 5.19.1.6.4.9, IA Rejection Criteria.

- Streamlined PDIA's and DDIA's - Add all open Individual SRP modules to original IAs. However, if the taxpayer wants to add a subsequent MFT 35/65 to an existing IA and it no longer meets Simple Payment Plan or SIA criteria, ask for a financial statement. If they do not respond, the existing IA will stay in place and standalone MFT 35/65 will be recessed.
- If the IA is a DDIA, the taxpayer must provide a new signed Form 9465, Installment Agreement Request, or Form 433-D, Installment Agreement, to include the MFT 35/65 in the agreement, **if** they are increasing the payment amount. If the taxpayer does not respond, the existing IA will stay in place and standalone MFT 35/65 will be recessed.
- If the IA is a PDIA, a new Form 2159, Payroll Deduction Agreement, is not needed. A Letter 2571C, To Employer: Discontinue/Adjust Payroll Deduction, should be sent to the employer informing them of the new balance.
- All current procedures for revising IAs will be followed. See IRM 5.19.1.6.4.19, Revision/Reinstatement of IAs.

IRM 5.19.1.6.4.22.1, CSCO IA Considerations for Individual SRP Modules Revised paragraph (2) to include Simple Payment Plan.

(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), IAs), input the IA.
- b. The proposal meets SIA \$25,000 and under criteria (See IRM 5.19.1.6.4(10), IAs), input the IA.
- c. The proposal meets SIA over \$25,000 criteria, follow instructions in IRM 5.19.1.6.4(11), Installment Agreements (IAs).
- d. The proposal does not meet SIA criteria, 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).

IRM 5.19.1.6.8.2, OPA User Fees Revised note below table of paragraph (2) with reference to IRM 5.19.1.6.8.3 for taxpayers with a disability.

(2) Effective January 1, 2017, new IA user fees were introduced for taxpayers who establish IAs through OPA.

From ...	Through ...	Current User Fee Rates ...
January 1, 2017, - as amended by the Bipartisan Budget Act of 2018,	Present,	<p>a. OPA Origination User Fee:</p> <ul style="list-style-type: none"> ○ OPA Low-Income Regular - \$43 (see IRM 5.19.1.6.4.6(13), IA Payment Methods and User Fees (UF) Overview) ○ OPA DDIA Low-Income - \$ 0 (for DDIA's granted on 4/10/2018 or after) ○ OPA Regular: <ul style="list-style-type: none"> ▪ \$149 for IAs originated 1/8/2022 or earlier ▪ \$130 for IAs originated 1/9/2022 or later <p style="margin-left: 40px;">Note: Beginning July 2024 the user fee will be \$69.</p> ○ OPA DDIA - \$31 <p style="margin-left: 40px;">Note: Beginning July 2024 the user fee will be \$22.</p> <p>b. Reinstatement/Restructuring User Fee:</p> <ul style="list-style-type: none"> ○ Low-Income - <ul style="list-style-type: none"> ▪ \$43 for IAs reinstated or restructured on December 31, 2018 or earlier. ▪ \$10 for IAs reinstated or restructured on January 1, 2019, or after. ○ Low-Income DDIA reinstatement/restructuring (for IAs granted on 4/10/2018 or after) - \$ 0 <p style="margin-left: 40px;">Note: See IRM 5.19.1.6.4.6(13), IA Payment Methods and User Fees (UF) Overview, or IRM 5.19.1.6.4.6.4, Reimbursement of User Fee for Qualifying Low-Income Taxpayers, for more information.</p> ○ All other reinstatement/restructuring - <ul style="list-style-type: none"> ▪ \$89 for IAs reinstated or restructured on December 31, 2018 or earlier. ▪ \$10 for IAs reinstated or restructured

From ...	Through ...	Current User Fee Rates ...
		on January 1, 2019, or after.

Note: Taxpayers **must** establish their IA through OPA to be eligible for the OPA user fees shown above. See IRM 5.19.1.6.8.3(5), Referring Taxpayers to OPA, if the taxpayer informs you they have a disability.

IRM 5.19.1.6.8.3, Referring Taxpayers to OPA Insert new paragraph (5) with guidance for taxpayers with a disability.

(5) # [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

#

IRM 5.19.1.6.8.3.1, Taxpayer Problems With OPA Insert Exception under paragraph (5) to address taxpayer accessibility matters.

(5) If the taxpayer is not able to use OPA to establish an installment agreement and expresses a concern about paying a higher user fee, then advise them of the following:

Advise ...
To <i>eliminate</i> the user fee, qualified taxpayers can set up a short-term agreement to a Short Term Payment Plan of up to 180 days or less. This can be done using the OPA application.
If the taxpayer needs an installment agreement, the IRS is required to charge a user fee (the user fee structure is based on the IRS's cost of providing each type of installment agreement and the taxpayer's income level).

Exception: # [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] #

IRM 5.19.1.6.8.3.2, SCP Follow-up on OPA Referrals Revised paragraph (1) to include Simple Payment Plan

(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>Note: The account may contain the literal "OPALEVY",</p> <p>Note: Case will fall off ACS over weekend processing.</p>	<ul style="list-style-type: none"> a. Determine if wage levy was released by ACSS during OPA MAR list processing. b. If not, release the wage levy per IRM 5.19.4.4.10, Levy Release: General Information. c. Fax the Release of Levy (ROL) if EEFax number is available. d. Update AMS comments.
<p>Account is not in Status 60 but AMS reflects proposed IA (that meets Simple Payment Plan, SIA \$25,000 and under criteria or SIA over \$25,000 criteria), and contains unreversed TC 971 AC 043 with the literal "OPALEVY" or "OPAGREE",</p>	<ul style="list-style-type: none"> a. Input the IA based on the information provided in AMS history, in accordance with IRM 5.19.1.6.4, Installment Agreements (IAs). <p>Note: If AMS does not contain enough information to establish the IA, make an outcall. If unable to make outcall, issue LT27 & reassign "TOR5, 30,IAPND".</p> <ul style="list-style-type: none"> b. Send an IA confirmation letter, per IRM 5.19.1.6.4.12, Input of IA. 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. <p>Note: 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> <ul style="list-style-type: none"> d. If granting a SIA over \$25,000 where the taxpayer did not authorize either a DDIA or PDIA,

If ...	Then ...
	make a NFTL determination. See IRM 5.19.1.6.4, Installment Agreements (IAs).

Exhibit 5.19.1-3, ACS Call Flow Remove the word "best" from contact number for clarification.

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:**

Suggested Questions/Statements	Corresponding Research/Actions	References
<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"> 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. 2. Use the Over-the-Phone Interpretation (OPI) service for callers speaking languages other than Spanish. 3. Ask for the purpose of the call and determine if it involves a personal or business account. 	<ul style="list-style-type: none"> o IRM 5.19.5.4.12, Telephone Techniques and Communication Skills o IRM 21.1.1.8.1, Lucy Phone/Fast Customer o IRM 5.19.1.3.4.1, Multilingual Services o IRM 5.19.1.3, Referrals or

Suggested Questions/Statements	Corresponding Research/Actions	References
		Redirect
<p><i>"Are you calling about a balance due or missing return for an individual or business account?" If no, transfer call.</i></p> <p><i>If yes, "I can help you with that. I will need to access your account."</i></p> <p><i>"Are you authorized on Form 8821?"</i></p> <p><i>"I'm sorry, but I'm not able to provide account information to you. Would you like me to explain how you can get that information online?"</i></p> <p><i>"I'm sorry, but I'm not trained to handle business accounts. I can transfer you to someone who can help you."</i></p>	<ol style="list-style-type: none"> 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. 2. Follow IRM procedures to transfer or refer the following calls when: <ul style="list-style-type: none"> ▪ The call is not regarding a balance due or missing return. ▪ A Spanish speaking representative is needed. ▪ The call involves an EIN and you are not BMF trained. ▪ The call is from an international or U.S. Territory taxpayer living abroad. ▪ The caller asks about passport certification. <p>Note: For cases involving both FERDI & Passport issues send to the FERDI function, once the balance due portion is</p>	<ul style="list-style-type: none"> ○ IRM 5.19.19.2.2.1(9), General Information ○ IRM 5.19.25.12(2), Taxpayer Contacts ○ IRM 5.19.1.2.3.1, Instructions for Form 8821, Taxpayer Information Authorization ○ IRM 5.19.1.3, Referrals or Redirect ○ IRM 5.19.18, Federal Employee/Retiree Delinquency Initiative (FERDI)

Suggested Questions/Statements	Corresponding Research/Actions	References
	<p>resolved; FERDI will then provide the phone number Domestic: 855-519-4965 International: 267-941-1004 to the Philadelphia passport function.</p> <ul style="list-style-type: none"> ▪ The caller is authorized on Form 8821, Taxpayer Information Authorization. 	
<p><i>"I need to ask you a few questions to verify your identity"</i></p> <p><i>"May I have the primary Social Security Number on the account?"</i></p>	<ol style="list-style-type: none"> 1. Inform the caller you need to ask some questions to verify their identity. 2. Ask for the TIN and ask all required disclosure probes. 3. If you are speaking to a third-party who is not authorized to resolve the case, follow the relevant IRM procedures and go to Closing Actions below. 4. Ask for the contact number. <p>Exception: If documentation is present that indicates contact numbers were addressed within the past 13 cycles, then you are not required to request telephone</p>	<ul style="list-style-type: none"> ○ IRM 5.19.1.2.3, Disclosure Overview: Verifying Identity of Contact Party ○ IRM 5.19.1.4.2, Taxpayer Information

Suggested Questions/Statements	Corresponding Research/Actions	References
	numbers.	

b. Account Research:

Suggested Questions/Statements	Corresponding Research/Actions	References
<i>"May I place you on hold for no more than 5 minutes while I research your account?"</i>	<ol style="list-style-type: none"> 1. If you must place the caller on hold while you do research, provide the reason, ask for permission, and wait for a response. 2. Give the caller a promised wait time of no more than five minutes and return within that time frame. 3. Repeat for any subsequent holds. 	<ul style="list-style-type: none"> o IRM 5.19.5.4.12(12), Telephone Techniques and Communication Skills
<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 you to make voluntary payments."</i></p>	<ol style="list-style-type: none"> 1. Research the status of all modules, including cross-reference accounts. 2. Determine the extent to which you are authorized to work the case. If the case is beyond the scope of your training (e.g., ST 22 or related BMF issues) go to Closing Actions below and transfer to the appropriate extension. 3. If you need to transfer or refer a 	<ul style="list-style-type: none"> o IAT Compliance Suite o Document 6209 o Exhibit 5.19.1-2, Command Codes for IRM 5.19.1 o IRM 5.19.1.2.6, Case Processing Authority Levels o IRM 5.19.1.3, Referrals or Redirect. o IRM 5.19.1.4.1, Account Actions on Referral/Redirects. o IRM 5.19.1.5.22, Special Compliance Personnel (SCP) Program o IRM 5.19.1.5.21,

Suggested Questions/Statements	Corresponding Research/Actions	References
	<p>caller because the case is assigned to another function or it exceeds your authority, take any actions required by the IRM and go to Closing Actions.</p> <p>Reminder: 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>Note: If the case is assigned to PDC, complete a Full Compliance Check and Cause and Cure as required. Follow IRM procedures to address non-PDC modules.</p> <p>4. Review AMS history. If extensive history is available, target the last six months.</p>	<p>Private Debt Collection</p>
<p><i>"Our records indicate we have not received your tax return for YYYY. I need to ask some questions to</i></p>	<ol style="list-style-type: none"> 1. Complete a Full Compliance Check if not done in the past 30 days. 2. Follow IRM 	<ul style="list-style-type: none"> ○ IRM 5.19.1.4.4.1, Full Compliance Check ○ IRM 5.19.2.6.4.5, IMF-Determining

Suggested Questions/Statements	Corresponding Research/Actions	References
<p><i>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>	<p>procedures to determine if the taxpayer must file any delinquent returns.</p> <p>Note: If the taxpayer has requested an IA, determine if they are eligible for Express FCC before requesting any returns.</p> <p>3. Determine the cause of any balance due or return delinquency and educate the taxpayer on how they can avoid future non-compliance.</p> <p>Exception: Cause and Cure is not required if the taxpayer corrected the problem, and the current year is full paid or if Cause and Cure was previously documented and there are no new liabilities.</p>	<p>Liability</p> <ul style="list-style-type: none"> ○ IRM 5.19.22.5.3.1, BMF Response with No Returns ○ IRM 5.19.1.4.4.1.1, Express Filing Compliance Check ○ IRM 5.19.1.4.4.2, Balance Due Taxpayer Education (Cause and Cure) ○ IAT Compliance Suite

c. **Balance Due Resolution:**

Suggested Questions/Statements	Corresponding Research/Actions	References
<p><i>"I show a balance due of \$nnn.nn for tax year(s)"</i></p>	<p>1. Inform the taxpayer of their current</p>	<ul style="list-style-type: none"> ○ IRM 5.19.1.6,

Suggested Questions/Statements	Corresponding Research/Actions	References
<p>YYYY. <i>Paying it off as soon as possible will reduce the amount of interest and penalty.</i></p> <p><i>"Do you recall receiving a letter about income that was not reported on your tax return?"</i></p> <p><i>"I've located the missing payment and transferred it to your account."</i></p> <p><i>"I can give you time to submit a request for reconsideration of the audit."</i></p>	<p>balance. Ask how they intend to resolve the balance if they have not already told you. Explain the benefits of paying as soon as possible to reduce penalty and interest.</p> <p>2. If the taxpayer questions the liability, follow applicable IRM procedures to address the concern. If you need to allow time for the issue to be resolved, or if you resolve the balance in full through an adjustment or credit transfer, go to Closing Actions.</p> <p>3. If the taxpayer indicates they can full pay or make payments, go to Taxpayer Can Pay. If they indicate they cannot pay, go to Taxpayer Cannot Pay. If they want to file an OIC or refuse to pay, follow IRM procedures and go to Closing Actions.</p> <p>Note: If the taxpayer requests an OIC and you have not been trained in financial analysis, transfer the call to the appropriate extension.</p>	<p>Methods of Payment</p> <ul style="list-style-type: none"> ○ IRM 5.19.1.4.3, Determine Correct Tax Liability ○ IRM 5.19.1.5.2.1.1, Insolvency Debt - Discharged, Written Off or Forgiven ○ IRM 5.19.17.3, Offer in Compromise (OIC) Procedures ○ IRM 5.19.1.6.1, Taxpayer Refuses to Pay

d. Taxpayer Can Pay:

Suggested Questions/Statements	Corresponding Research/Actions	References
<p><i>"If you full pay your agreement now or within 180 days, you will avoid the one-time user fee we charge for an installment agreement."</i></p> <p><i>"We can't setup an installment agreement until we have received all required returns."</i></p>	<ol style="list-style-type: none"> 1. If an IMF or BMF non-trust fund taxpayer agrees to full pay now or within 180 days, follow IRM procedures and go to Closing Actions. 2. If the taxpayer requests an IA and is not in filing compliance, inform them an IA cannot be considered until the required returns have been received. Follow IRM procedures and go to Closing Actions. 	<ul style="list-style-type: none"> ○ IRM 5.19.1.6.2, Can Full Pay Balance Due Now (Payoff) ○ IRM 5.19.1.6.3, Short Term Payment Plan Within 180 Days ○ IRM 5.19.1.6.4.7.1, Requests Not Meeting Pending IA Criteria ○ IRM 5.19.1.6.4.2(10), IA Requirements IBTF Express Agreement
<p><i>"It appears you are eligible to set up an installment agreement online at our web site. This is to your benefit as the one-time fee we charge to establish an agreement is lower. Would you like me to explain how to do this?"</i></p>	<ol style="list-style-type: none"> 1. Determine if an IMF account meets OPA criteria. 2. Refer a taxpayer (but not a POA) to OPA if they appear to qualify and agree to use it. 3. If the taxpayer previously attempted to use OPA but was unsuccessful, determine the reason and if they should be referred again. 4. If the taxpayer is referred to OPA, follow IRM procedures and go 	<ul style="list-style-type: none"> ○ IAT Compliance Suite ○ Exhibit 5.19.1-12, OPA Referral Criteria ○ IRM 5.19.1.6.8.3, Referring Taxpayers to OPA ○ IRM 5.19.1.6.8.3.1, Taxpayer Problems with OPA

Suggested Questions/Statements	Corresponding Research/Actions	References
	to Closing Actions .	
<p><i>"Please mail Form 433-D by MM/DD/YYYY so we can establish your agreement and avoid filing tax liens."</i></p>	<ol style="list-style-type: none"> 1. Determine the type of IA the taxpayer qualifies for. 2. If you determine that an IA type for which you are not trained is required, go to Closing Actions and transfer the call to the appropriate extension. <ul style="list-style-type: none"> Reminder: Include related accounts (IMF/IMF or IMF/BMF) in one IA. Reminder: Secure written authorization for a DDIA prior to establishing an IBTF Express IA with an AAB between \$10,000 and \$25,000 Reminder: Secure written authorization for a DDIA or PDIA prior to establishing a IA with an AAB between \$25,000 and \$50,000 when the taxpayer wants to avoid lien filing. 3. If an IA (or CNC if applicable) is granted or forwarded for approval, or if additional actions are required, follow IRM procedures and go 	<ul style="list-style-type: none"> ○ IAT Compliance Suite ○ IRM 5.19.1.2.6, Case Processing Authority Levels ○ IRM 5.19.1.2.6.3.1, Installment Agreements - All Employees ○ IRM 5.19.1.2.6.3.4, Installment Agreements - ACS and ACSS Employees ○ IRM 5.19.1.6.4.4, IMF/BMF Related Accounts ○ IRM 5.19.1.6.4.16, IA Terms and Conditions

Suggested Questions/Statements	Corresponding Research/Actions to Closing Actions.	References

e. Taxpayer Cannot Pay:

Suggested Questions/Statements	Corresponding Research/Actions	References
<p><i>"Based on your circumstances, we can temporarily delay collection of the balance until your financial situation improves."</i></p> <p><i>"I need to ask you some questions about your income and expenses to determine your ability to pay."</i></p>	<ol style="list-style-type: none"> 1. Determine if Deferral or Exception CNC criteria is met, or if a new balance can be closed based on prior CNC. If so, follow IRM procedures and go to Closing Actions. 2. Inform the taxpayer you need to take financial information to determine their ability to pay. 3. If you are not trained in financial analysis, go to Closing Actions and transfer the call to the appropriate extension. 4. 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 Closing Actions. 	<ul style="list-style-type: none"> o IRM 5.19.17.2, Currently Not Collectible (CNC) Procedures o IRM 5.19.13, Campus Procedures for Securing Financial Information o IRM 5.19.1.2(11), Balance Due Overview

f. Closing Actions:

Suggested Questions/Statements	Corresponding Research/Actions	References
<p><i>"I agree to release all but \$nnn.nn from your bank levy. Do you have a fax number for the bank?"</i></p> <p><i>"If you do not make the payment(s) as agreed, we may file a federal tax lien and/or levy your bank account and your wages."</i></p> <p><i>"Please hold while I transfer you to the refund line."</i></p>	<ol style="list-style-type: none"> 1. Take the following actions if applicable: <ul style="list-style-type: none"> ▪ Make a levy release determination. ▪ Give a WOEI. ▪ Enter required ACS history codes and/or IDRS inputs. ▪ Address any other issues the caller may have. ▪ Generate a Transfer PIN if transferring the call to an application that accepts it and a TIN is secured. 2. Document case actions on AMS, using a checklist or by adding an issue and narrative. <p>Reminder: You must verbally inform the taxpayer of any IA user fee.</p> <p>Reminder: 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> 3. Briefly recap the conversation and end or transfer the call. 	<ul style="list-style-type: none"> ○ IRM 5.19.4.4.10 , Levy Release: General Information ○ IRM 5.19.18.5.1 0(6), Telephone Contact Procedures ○ IRM 5.19.1.7, Warning of Enforcement Action and Enforced Collection ○ IRM 5.19.1.3.5, For Other Account Issues Requiring Referrals or Redirect ○ IRM 5.19.1.2.3.3, Transfer Personal Identification Number (PIN) Generation) ○ IRM 5.19.1.2.4, Documenting Account Actions

Exhibit 5.19.1-9, ALNs Revised to include Simple Payment Plans.

All IAs are identified by type and originator. Input the appropriate ALN as defined below. There are two values making up the ALN, defined here as:

- "XX" and
- "YY"

The "XX" position denotes Initiator/Type of agreement; these **values** are:

- "00": Form 433-D, Installment Agreement, initiated by a territory office on an ACS case.
- "01": Campus and toll-free initiated IA.
- "02": Area office (Revenue Officer) initiated Form 433-D, Installment Agreement.
- "03": DDIA's initiated by any function, but input only by ACS, ACSS, CSCO and CCP.
- "06": Examination-initiated IAs.
- "07": Submission Processing-initiated IAs.
- "08": IAs initiated by other functions.
- "11": Form 2159, Payroll Deduction Agreement, initiated by a territory office or ACS.
- "12": Territory Office or ACS IA with multiple conditions except for a DDIA. Enter history on CC ENMOD regarding multiple conditions.

Exception: When processing such cases, ACS and CSCO use AMS to enter this history, instead of CC ENMOD.

- "20": ST 22/24 accounts, call site/CSCO & ACSS.
- "30": Regular IA secured as a result of Withholding Compliance Case (WHC).
- "31": Simple Payment Plan or SIA secured as a result of a Withholding Compliance Case (WHC).
- "90": CSCO-initiated IAs, other than ST 22 or 26.
- "91": Form 2159, Payroll Deduction Agreement, initiated by CSCO.
- "92": CSCO IA with multiple conditions, **except** for DDIA's.

Note: Always use "03" for DDIA cases and enter history on CC ENMOD regarding multiple conditions.

- "94": IA requested on Form 9465, Installment Agreement Request, initiated by any function, **except** for DDIA's.

Reminder: ACS, ACSS, CSCO and CCP should always use "03" for DDIA's.

- "99": Short Term Payment Plan; this is not an IA.

The "YY" position denotes conditions affecting the agreement; these **values** are:

- "08": Continuous Wage Levy, from ACS or a RO.
- "09": All other conditions.
- "12": PPIA.
- "15": BMF In-Business Trust Fund, all Functions.
- "27": Restricted Interest/Penalty condition present.
- "32": Unassessed modules to be included in IA.

Note: ALN XX32 must be used when there is at least one assessed module to be included in the IA, **plus** one or more unassessed modules. Remember to enter an Assessment Indicator of "1" and enter history on AMS to document the unassessed module(s), as shown below.

- "36": Simple Payment Plan or SIA \$25,000 and under.

Note: ALN XX36 must be used for Simple Payment Plan or SIAs \$25,000 and under, unless there are multiple conditions or IAT prompts a different ALN.

- "37": Simple Payment Plan or SIA over \$25,000.

Note: ALN XX37 must be used for Simple Payment Plan or SIAs over \$25,000, unless there are multiple conditions or IAT prompts a different ALN.

- "41": BMF In-Business Deferral Level, for CSCO use only
- "53": Report CNC in the event the IA defaults. (Also referred to as a **Backup CNC**.)
- "63": Cross-Reference TIN, ST 63.
- "66": File NFTL in event of default.
- "70": Secondary taxpayer responsible for Joint Liability.
- "80": Manual review and revise payment amounts.
- "99": Short Term Payment Plan; this is not an IA.

If the current year return is not yet assessed but the anticipated current year liability is to be included in the IA, use ALN "XX32", this includes current year returns not yet processed, AUR, ASFR or any other pending assessment which is being proposed and is to be included in the IA once the assessment posts. IRM 5.19.1.6.4.15, Pre-Assessed IA Requests.

When an IA has more than one condition, use either "12" or "92" in the "XX" position

Exception: For a PDIA, use "11" or "91" (based on initiating function). For a DDIA, use "03". Assign the primary condition "YY" based on the following priorities:

- "63"
- "12"
- "53"
- "32"
- "15"

- "41"

Update AMS to reflect pertinent information needed by the IAAL process, such as:

- Unassessed modules and/or NFTL filing.
- TC 530 Action Code for reactivation on back-up 53 modules.

Multiple Condition Examples and Documentation
For an unassessed module on MFT 30, Tax Period 201712, and an assessment of \$7,500, input History Item: "UM30201712 \$7,500"
For a PPIA with a backup 53, where "XX" = the TC 530 action code for TPI reactivation; the values are 24-32, input History Item: "PPIA/CNCXX"

Exhibit 5.19.1-10, IA Originator Codes Revised to include Simple Payment Plans.

The following is a complete list of IA originator codes:

Note: When setting up agreements with CC IAREV which are no longer in IA status, 6X, revise the originator code, if appropriate.

- "10": Collection Support Function NSIA
- "11": Collection Support Function Simple Payment Plan or SIA
- "20": Collection Field Function NSIA
- "21": Collection Field Function Simple Payment Plan or SIA
- "30": Withholding Compliance NSIA
- "31": Withholding Compliance Simple Payment Plan or SIA
- "50": Collection Walk-in NSIA
- "51": Collection Walk-in Simple Payment Plan or SIA
- "55": Online Agreement (OLA) - Simple Payment Plan or streamlined agreement
- "56": Online Agreement (OLA) - ACS Simple Payment Plan or streamlined agreement
- "58": Field Assistance ICS NSIA
- "59": Field Assistance ICS Simple Payment Plan or SIA
- "60": Examination Division NSIA
- "61": Examination Division Simple Payment Plan or SIA
- "70": Customer Service, Toll-Free NSIA
- "71": Customer Service, Toll-Free Simple Payment Plan or SIA
- "72": CSCO NSIA
- "73": CSCO Simple Payment Plan or SIA
- "74": Customer Service Voice Response Unit, system generated
- "75": Compliance ACS NSIA
- "76": Compliance ACS Simple Payment Plan or SIA

- "77": Compliance ACS Voice Response Unit NSIA, system generated
- "78": Compliance ACS Voice Response Unit Simple Payment Plan or SIA, system generated
- "80": Other NSIA
- "81": Other Simple Payment Plan or SIA
- "82": On-Line Payment Agreement, Notice Status
- "83": On-Line Payment Agreement, ACS
- "84": Special Compliance Program (SCP) in Field - Regular IAs
- "85": Special Compliance Program (SCP) in Field - Simple Payment Plan or SIA
- "90" through "98": Reserved for Vendors, all SIAs
- "98": Special Compliance Personnel (SCP) program
- "99": Special Compliance Program (SCP) in ACS - Simple Payment Plan or SIA

Exhibit 5.19.1-13, Installment Agreement Table Added new column for Simple Payment Plan.

The following table provides a summary of IAs

"This space intentionally left blank"	Guaranteed (IMF Only)	Simple Payment Plan	Streamlined	IBTF Express	NSIA	PPIA
Type of Tax	IMF Income Tax Only	IMF Only	BMF OOB Sole Proprietor, BMF Non-Trust Fund	BMF Trust Fund	IMF, BMF OOB Sole Proprietor	IMF, BMF OOB Sole Proprietor
Maximum AAB	\$10,000 (excluding penalties and interest)	\$50,000	<ul style="list-style-type: none"> • \$25,000 (FA, CSCO, ACS and ACSS – BMF OOB Sole Proprietor & BMF Non-Trust Fund) • \$50,000 	\$25,000	<ul style="list-style-type: none"> • \$100,000 (FA – IMF & BMF OOB Sole Proprietor) • \$250,000 (CSCO – IMF & BMF OOB Sole Proprietor) 	<ul style="list-style-type: none"> • \$100,000 (FA – IMF & BMF OOB Sole Proprietor) • \$250,000 (CSCO – IMF & BMF OOB Sole Proprietor)

"This space intentionally left blank"	Guaranteed (IMF Only)	Simple Payment Plan	Streamlined	IBTF Express	NSIA	PPIA
			0 (FA, CSCO, ACS and ACSS – BMF OOB Sole Proprietor)		<ul style="list-style-type: none"> or) \$999,999 (ACS and ACSS – IMF & BMF OOB Sole Proprietor) 	<ul style="list-style-type: none"> or) \$999,999 (ACS and ACSS – IMF & BMF OOB Sole Proprietor)
Terms and Duration	Fully paid in 36 months, including accruals, by CSED	Fully paid including accruals, by CSED	AAB will be fully paid in 72 months, or the IA will be fully paid prior to the CSED, whichever comes first	Fully paid in 24 months including accruals, by CSED	Fully paid by CSED	None (Until CSED expires)
CIS Required	No	No	No	No	No, unless the Exception in IRM 5.19.1.6.4(12) applies. See IRM 5.19.1.6.4(12)(a), Installment Agreements (IAs) or the AAB is more than \$250,000.	Yes, with a Financial Review every 2 years
NFTL Determination Required	No	No	No, unless AAB is \$25,001 - \$50,000 and TP does not agree to a DDIA or PDIA	No	Yes	Yes
DDIA or PDIA Required	No	No	No	DDIA, if AAB is \$10,001	No	No, unless IA defaulted in past 24

"This space intentionally left blank"	Guaranteed (IMF Only)	Simple Payment Plan	Streamlined	IBTF Express	NSIA	PPIA
				- \$25,000 or if AAB is \$10,000 or less and had a previous IBTF IA that defaulted or terminated		months and TP has a bank account or job
Managerial Approval	No	No	No	No	Yes, unless AAB is \$25,000 or less OR \$25,001 - \$50,000 with no history of defaults and no modules in ST 22 or ST 24	Yes, if AAB is more than \$25,000
Reference	IRM 5.19.1.2.6, Case Processing Authority Levels, and IRM 5.19.1.6.4, Installment Agreements (IAs)	IRM 5.19.1.2.6, Case Processing Authority Levels, and IRM 5.19.1.6.4, Installment Agreements (IAs)	IRM 5.19.1.2.6, Case Processing Authority Levels, and IRM 5.19.1.6.4, Installment Agreements (IAs)	IRM 5.19.1.2.6, Case Processing Authority Levels, and IRM 5.19.1.6.4, Installment Agreements (IAs)	IRM 5.19.1.2.6, Case Processing Authority Levels, and IRM 5.19.1.6.4, Installment Agreements (IAs)	IRM 5.19.1.2.6, Case Processing Authority Levels, and IRM 5.19.1.6.4, Installment Agreements (IAs)