What causes Name and TIN mismatches on 1099 forms?

Name and TIN mismatches on 1099 forms: what they are and why they happen

A Name and TIN mismatch occurs when the name or taxpayer identification number you report on a 1099 form does not match the records the IRS has on file for that recipient. The IRS runs every 1099 through its TIN matching system. If the name and number do not align, the form is flagged. This can lead to backup withholding notices, penalties, and a lot of extra paperwork.

The root cause is almost always an error in your 1099 recipient data import. Whether you pull information from an Excel spreadsheet, a CSV file, or a manual entry form, small mistakes in how you capture and store recipient details can create mismatches down the line.



How the matching system works

The IRS compares two pieces of information: the name (either a business name or an individual legal name) and the taxpayer identification number (TIN). For individuals, the TIN is usually a Social Security number. For businesses, it is an Employer Identification Number. The system checks these against its database, which is built from information returns filed in prior years and from Form W-9 submissions.

If the name and TIN do not match, the IRS sends a notice. The most common notice is a CP2100 or CP2100A, which lists the mismatches and asks you to request a corrected Form W-9 from the recipient. If you do not respond or cannot resolve the mismatch, you may be required to start backup withholding on future payments to that recipient.

Common causes of mismatches

Spelling and formatting errors

The simplest cause is a typo. A misspelled name, an extra space, a missing suffix (like "Jr." or "III"), or a transposed digit in the TIN can all trigger a mismatch. The IRS database is case-sensitive to some degree, but it is generally more sensitive to character order and exact spelling. For example, "John A. Smith" versus "John A Smith" (without the period) might still match, but "Jon Smith" will not.

Using a trade name instead of a legal name

Many businesses operate under a DBA (doing business as) name. The IRS does not recognize trade names. You must use the legal name of the individual or entity that owns the business. If your 1099 recipient data import pulls from a field that contains the trade name rather than the legal name, you will get a mismatch.

Outdated or incorrect TIN from the recipient

Recipients sometimes give you an old TIN. They may have changed from a sole proprietorship to an LLC, or they may have simply written the number incorrectly on the Form W-9. If you do not validate the TIN against the name before filing, you will not catch the error until the IRS notice arrives.

Data import errors

When you import recipient data from an Excel spreadsheet or a CSV file, column mapping is critical. A common mistake is mapping the TIN column to a field that contains a phone number or an account number. Another is importing a column that includes spaces or special characters in the TIN field. The IRS expects the TIN to be nine digits with no dashes or spaces.

If your import process does not strip those characters, the system may interpret the value as invalid and flag it as a mismatch.

How to prevent mismatches during data import

The best time to catch a mismatch is before you file. Here are practical steps to reduce errors.

Use the IRS TIN Matching program before filing

The IRS offers a free online TIN Matching service. You can submit up to 100 name and TIN combinations at a time and get an immediate response. If a combination comes back as a mismatch, you can contact the recipient for a corrected Form W-9 before you file the 1099. This saves you from having to file a correction later.

Standardize your recipient data fields

Set up your import file with consistent field names. Use "Legal Name" instead of "Name" and "TIN" instead of "Tax ID". Make sure the TIN field is formatted as plain text, not a number, so that leading zeros are preserved. In Excel, you can format the column as text or add an apostrophe before the number. In a CSV file, wrap the TIN in double quotes to keep it as text.

Validate data types during import

If you use a tool or software for your 1099 recipient data import, check that it can validate data types. Some tools can flag a TIN that is too long or too short, or a name field that contains numbers. This kind of automated check catches many common errors before they become mismatches.



Match names to the Form W-9 exactly

When a recipient fills out a Form W-9, record the name and TIN exactly as written. Do not abbreviate or edit. If the recipient writes "Michael" on the form, do not enter "Mike" in your system. This sounds obvious, but it is a frequent source of mismatches, especially when multiple people handle data entry.

What to do if you receive a mismatch notice

If the IRS sends you a CP2100 or CP2100A notice, do not ignore it. The notice will list the recipients whose names and TINs did not match. You have a limited time to respond, usually 30 days.

First, check your records. Look at the original Form W-9. Did you enter the information correctly? If you find an error in your import, file a corrected 1099 using the correct name and TIN.

If your records match the Form W-9, contact the recipient. Ask them to verify their own name and TIN with the IRS. They may need to call the IRS or check their own records. If the recipient confirms that the information on the Form W-9 is correct, you can ask them to provide a new Form W-9 with the same information, and then you can file a corrected 1099 with that data. If the recipient discovers an error, they should provide a corrected Form W-9, and you file the corrected 1099.

If you cannot resolve the mismatch, you may need to start backup withholding on future payments to that recipient. The backup withholding rate is set by the IRS and changes

periodically. You must also report the backup withholding on Form 945.

How a clean data import process helps

Most Name and TIN mismatches are preventable. The key is a clean 1099 recipient data import. When you import data from an Excel spreadsheet or CSV file, take the time to verify column mapping, strip unwanted characters, and check that the name and TIN fields match the IRS format. A few minutes of validation before you file can save hours of correction work later.

For businesses that file many 1099s, using a service like taxformhero.com can help streamline the process. The platform is built to handle 1099 MISC preparation, validation, and electronic filing, and it includes tools to catch common data errors before they become mismatches. Many users find that a well-structured import process reduces the number of notices they receive.

Remember that the IRS matching system is not perfect. Even with a clean import, you may occasionally get a mismatch that is due to an IRS database error. In those cases, the best approach is to work with the recipient to confirm their information and, if necessary, file a corrected return. But for the vast majority of mismatches, the problem starts with the data you import. Get that right, and you will have far fewer headaches at filing time.