ROUTE MAP NO. 009 · US · INFORMATION RETURNS

When do I need a W-9 from a contractor?

8 stops

Checked against IRS, 9 November 2026

Published by Clive Angel, 30 years in finance

Zero2CFO

ROUTE MAP No. 009
US · INFORMATION RETURNS

When do I need a W-9 from a contractor?

Collect Form W-9 before you file 1099-NEC for a contractor.

8 stops | Checked against IRS, 9 Nov 2026 | Published by Clive Angel

01 Will you file a 1099?

If you must file an information return for a payee, you need their correct name and TIN.

Sources 1, 2

02 Send Form W-9

Ask the contractor to complete Form W-9 so you have the TIN before you pay or file.

Sources 1, 2

03 Name and TIN match

Check the signed form shows the legal name and TIN you will put on the 1099.

Source 2

04 Did they give a TIN?

Has the payee furnished a TIN on a completed Form W-9?

- Yes — Keep the form with your records.
- No — Backup withholding may apply.

Source 2

05 Backup withhold 24%

If they fail to furnish a TIN, withhold 24% of reportable payments and deposit it with the IRS.

Source 2

06 NEC has no waiting period

Nonemployee compensation is subject to backup withholding at once, even while they await a TIN.

Source 2

07 Before 1099-NEC

Have the W-9 on file before you prepare Form 1099-NEC for that payee.

Sources 1, 2

08 Ready to file

File the information return with the TIN from the W-9 and keep the form with your records.

KEY

Start here | Check this | Decide | Online service | Deadline | Cost of getting it wrong | Watch out | Done

SOURCES checked 9 Nov 2026

1. IRS: About Form W-9, Request for Taxpayer Identification Number and Certification
2. IRS: Instructions for the Requester of Form W-9 (Rev. March 2024)

zero2cfo.com/us/w-9

General information, not personal advice. Check the source before you act.

Collect Form W-9 before you file an information return for a contractor. The form gives you their correct name and TIN. This page is general information, not tax advice.

The route, stop by stop

01 Will you file a 1099?

If you must file an information return for a payee, you need their correct name and TIN.

Sources 1, 2

02 Send Form W-9

Ask the contractor to complete Form W-9 so you have the TIN before you pay or file.

Sources 1, 2

03 Name and TIN match

Check the signed form shows the legal name and TIN you will put on the 1099.

Source 2

04 Did they give a TIN?

Has the payee furnished a TIN on a completed Form W-9?

- **Yes** Keep the form with your records.
- **No** Backup withholding may apply.

Source 2

05 Backup withhold 24%

If they fail to furnish a TIN, withhold 24% of reportable payments and deposit it with the IRS.

Source 2

06 NEC has no waiting period

Nonemployee compensation is subject to backup withholding at once, even while they await a TIN.

Source 2

07 Before 1099-NEC

Have the W-9 on file before you prepare Form 1099-NEC for that payee.

Sources 1, 2

08 Ready to file

File the information return with the TIN from the W-9 and keep the form with your records.

Why you need it

Form W-9 is used by persons required to file information returns with the IRS to get the payee's correct name and TIN. Use it when you will report income paid to them.

Backup withholding

A properly completed and signed Form W-9 can be relied upon to avoid backup withholding. If a payee fails to furnish a TIN, you must deduct, withhold and deposit 24% of reportable payments until that is fixed.

Nonemployee compensation

Nonemployee compensation is subject to backup withholding immediately, even if the payee has applied for and is awaiting a TIN.

Common questions

When do I ask for the W-9?

Before you pay them, or at least before you prepare Form 1099-NEC.

What if they refuse?

Backup withholding may apply until they furnish a TIN.

Is this tax advice?

No. It is general information from IRS pages checked on 9 November 2026. Rules change, so check the sources before you act.

Where the rules come from

1. IRS: About Form W-9, Request for Taxpayer Identification Number and Certification checked 9 November 2026
2. IRS: Instructions for the Requester of Form W-9 (Rev. March 2024) checked 9 November 2026

This map is general information, not personal advice. Rules and rates change, so check the sources before you act. If your situation is tricky, talk to your CPA or tax adviser.

---

zero2cfo.com

Route Maps are general information for business owners, not personal advice. Rules change, so check the source before you act.

Zero2CFO is a trading name of AgenticCFO Ltd, registered in England and Wales, company number 17534001. Registered office: 71-75 Shelton Street, Covent Garden, London WC2H 9JQ.