

Understanding IRS 8821 for Lenders

100% Data-Driven Solutions
Access Anytime, Anywhere for All

AUTOMATED SERVICE ORDERING | INSTANT IRS TRANSCRIPTS



“ Reimaging verifications

IRS Transcript Options

GOAL ➤ Improve the IRS income options for multiple industries that give **near real-time IRS income results**, consumer-authorized access

We are your one-source IRS Transcript expert with all ordering options!





Form 8821 (Rev. January 2021) Department of the Treasury Internal Revenue Service	Tax Information Authorization ▶ Go to www.irs.gov/Form8821 for instructions and the ▶ Don't sign this form unless all applicable lines have ▶ Don't use Form 8821 to request copies of your or to authorize someone to represent you. See in	OMB No. 1545-1165
1 Taxpayer information. Taxpayer must sign and date this form on line 6. Taxpayer name and address	Form 4506-C (October 2022)	Department of the Treasury - Internal Revenue Service IVES Request for Transcript of Tax Return OMB Number 1545-1872
Taxpa Davti	Do not sign this form unless all applicable lines have been completed. Request may be rejected if the form is incomplete or illegible. For more information about Form 4506-C, visit www.irs.gov and search IVES.	



- ✓ **Both are consumer-authorized** via IRS.gov (ID.me)
- ✓ **No IRS forms** via TDS (8821) or IVES A2A (4506-C)
- ✓ Available in Encompass EPC & NCS proprietary portal & API
- ✓ **Reduced** turn times (consumer dependent)
- ✓ **Both accepted FNMA & FHLMC**

Automated Service Ordering

Consumer-Permissioned

Total Income Workflow ➤

INSTANT IRS TRANSCRIPTS

PLACE ORDER

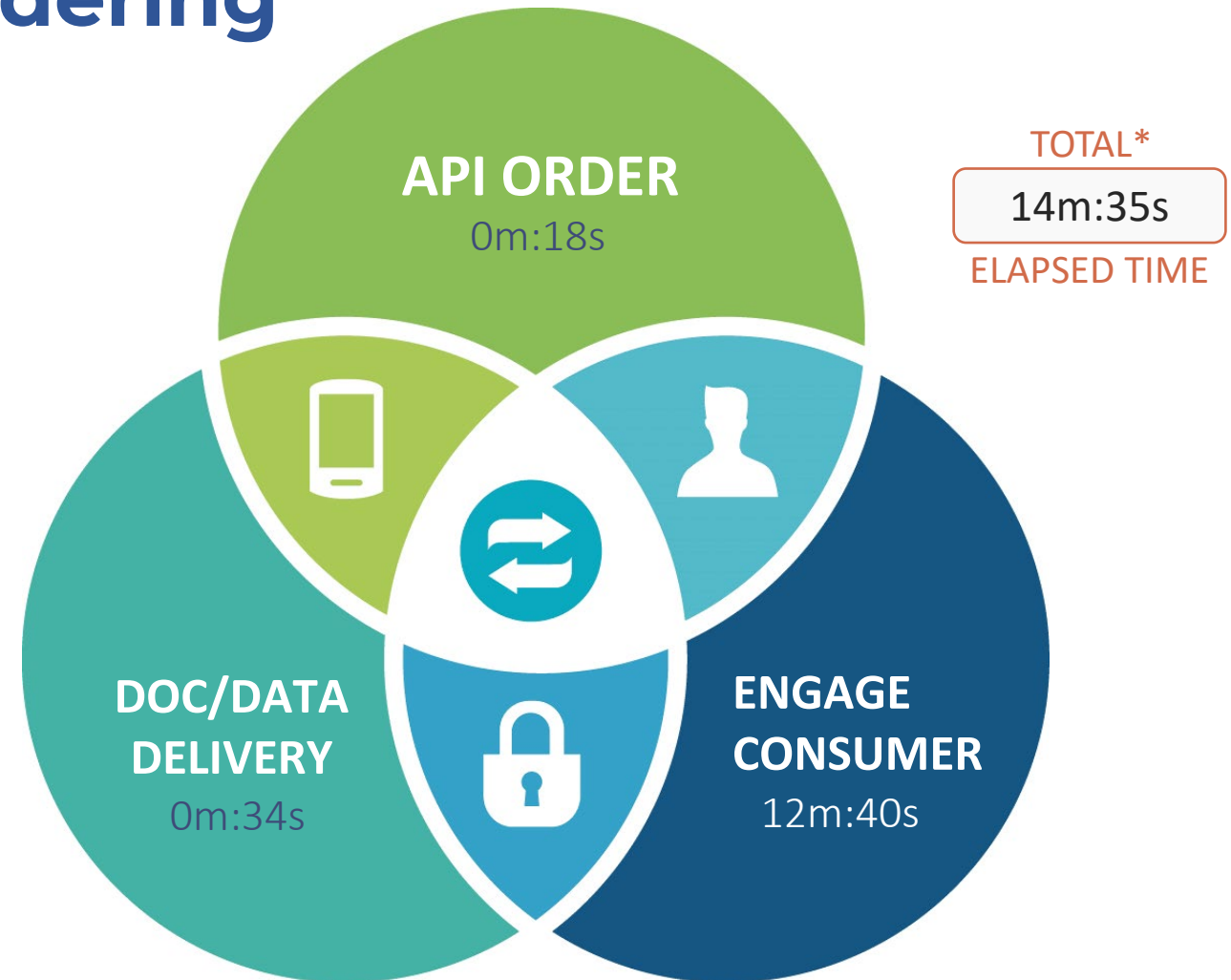
Initiate order via Encompass, MCL, or NCS HD

CONSUMER ENGAGEMENT

ID.me – Instructions emailed to the consumer*

TOTAL INCOME DELIVERY

PDF and JSON data



**Total elapsed time is simulated based on immediate consumer response.*



Form **8821** Tax Information Authorization

OMB No. 1545-1165 For IRS Use Only

Go to www.irs.gov/Form8821 for instructions and the latest information.

Don't sign this form unless all applicable lines have been completed.

Don't use Form 8821 to request access to your tax returns or to authorize someone to request your tax returns.

IRS 8821

1 Taxpayer information. Taxpayer must sign and date this form.

Taxpayer name and address _____

Daytime telephone number _____ Plan number (if applicable) _____

2 Designee(s). If you wish to name more than two designees, attach a list to this form. Check here if a list of additional designees is attached

Name and address _____

CAF No. _____ PTIN _____ Telephone No. _____ Fax No. _____

Check if to be sent copies of notices and communications

Check if new: Address Telephone No. Fax No.

3 Tax information. Each designee is authorized to inspect and/or receive confidential tax information for the type of tax, forms, periods, and specific matters you list below. See the line 3 instructions.

(a) Type of Tax Information (Income, Employment, Payroll, Excise, Estate, Gift, Civil Penalty, Sec. 4980H Payments, etc.)	(b) Tax Form Number (1040, 941, 720, etc.)	(c) Year(s) or Period(s)	(d) Specific Tax Matters

4 Specific use not recorded on the Centralized Authorization File (CAF). If the tax information authorization is for a specific use not recorded on CAF, check this box. See the instructions. If you check this box, skip line 5

5 Retention/revocation of prior tax information authorizations. If the line 4 box is checked, skip this line. If the line 4 box isn't checked, the IRS will automatically revoke all prior tax information authorizations on file unless you check the line 5 box and attach a copy of the tax information authorization(s) that you want to retain

To revoke a prior tax information authorization(s) without submitting a new authorization, see the line 5 instructions.

6 Taxpayer signature. If signed by a corporate officer, partner, guardian, partnership representative (or designated individual, if applicable), executor, receiver, administrator, trustee, or individual other than the taxpayer, I certify that I have the legal authority to execute this form with respect to the taxpayers and tax periods shown on line 3 above.

► IF NOT COMPLETED, SIGNED, AND DATED, THIS TAX INFORMATION AUTHORIZATION WILL BE RETURNED.

► DON'T SIGN THIS FORM

Signature _____

Print Name _____

For Privacy Act and Paperwork Reduction Project _____

8821 (Rev. 01-2021)

versus

Same data as the form-version alternative AND Freddie/Fannie both accept transcripts from either release form.

- Consumer tax information (income, employment, payroll,...)
- Authorize more years
- Longer form shelf life
- All filed tax forms

Form **4506-C** (October 2022) Department of the Treasury - Internal Revenue Service **IVES Request for Transcript of Tax Return** OMB Number 1545-1872

Do not sign this form unless all applicable lines have been completed.

request for transcript of tax return. If the form is incomplete or illegible, you must request a new transcript. For more information about Form 4506-C, visit www.irs.gov and search IVES.

1. Taxpayer information

1a. First name, middle initial, last name

1b. First taxpayer identification number (see instructions)

1c. Previous name shown on the last return filed if different from line 1a

1d. Spouse's previous name shown on the last return filed if different from line 2a

2. Designee information

2a. First name, middle initial, last name

2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)

2c. Spouse's previous name shown on the last return filed if different from line 2a

2d. Spouse's first name, middle initial, last name

3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

3a. Street address (including apt., room, or suite no.)

3b. City

3c. State

3d. ZIP code

4. Previous address shown on the last return filed if different from line 3 (see instructions)

4a. Street address (including apt., room, or suite no.)

4b. City

4c. State

4d. ZIP code

5. IVES participant name, ID number, SOR mailbox ID, and address

5a. I. IVES participant name: NCS TRV Processing

5b. II. IVES participant ID number

5c. III. SOR mailbox ID

5d. IV. Street address (including apt., room, or suite no.): P.O. Box 1089

5e. V. City: Hammonton

5f. VI. State: NJ

5g. VII. ZIP code: 08037

5h. VIII. Customer file number (if applicable) (see instructions)

5i. IX. Unique identifier (if applicable) (see instructions)

6. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))

6a. I. Client name

6b. II. Telephone number

6c. III. Street address (including apt., room, or suite no.)

6d. IV. City

6e. V. State

6f. VI. ZIP code

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)

7. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts

7a. Return Transcript

7b. Account Transcript

7c. Record of Account

7d. Wage and Income transcript (W-2, 1099-E, 1099-G, etc.)

8. Enter a max. of three form numbers here; if no entry is made, all forms will be sent.

9. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers.

9a. Line 1a

9b. Line 2a

10. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)

10a. / /

10b. / /

10c. / /

10d. / /

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose return is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute this form on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.

Signature of designee. I declare that I am either the designee whose name is shown on line 2a or, if applicable, line 2b, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 2a-2b and 2c-2d, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute this form on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.

Signature of taxpayer(s) _____

Signature of designee _____

Phone number of taxpayer on line 1a or 2a _____

document was electronically signed

Date _____

document was electronically signed

Catalog Number 72 For Privacy Act and Paperwork Reduction Project _____

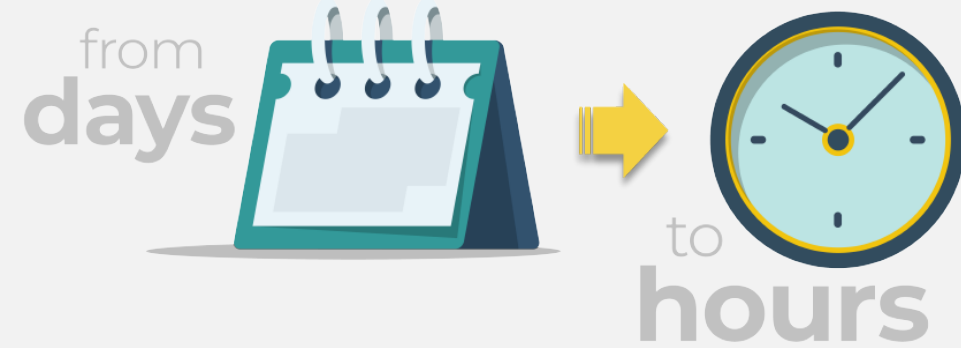
Form **4506-C** (Rev. 10-2022)

- Tax return transcripts
- Current year + 3 previous years
- Part of existing IVES program
- Standard forms, Personal & Business



Additional Benefits

NEAR-INSTANT
TAX TRANSCRIPT



01

SSN or TIN Validation

SSN or TIN on IRS transcripts is validated by the SSA, making it useful for ITIN lending and SSN validation.

02

No IRS Fee

There is no IRS fee for 8821 data.

03

FCRA Compliance

NCS' TRV Services, which include NCS tax transcript products, are consumer reports governed by FCRA. This allows end users to make lending decisions based solely on transcript data.

04

FCRA Compliance

8821 transcript data and reports are available through NCS' existing integrations, including Encompass, Meridian Link Mortgage, and NCS' proprietary API.

Consumer-permissioned

➤ The freedom of multiple transcript options

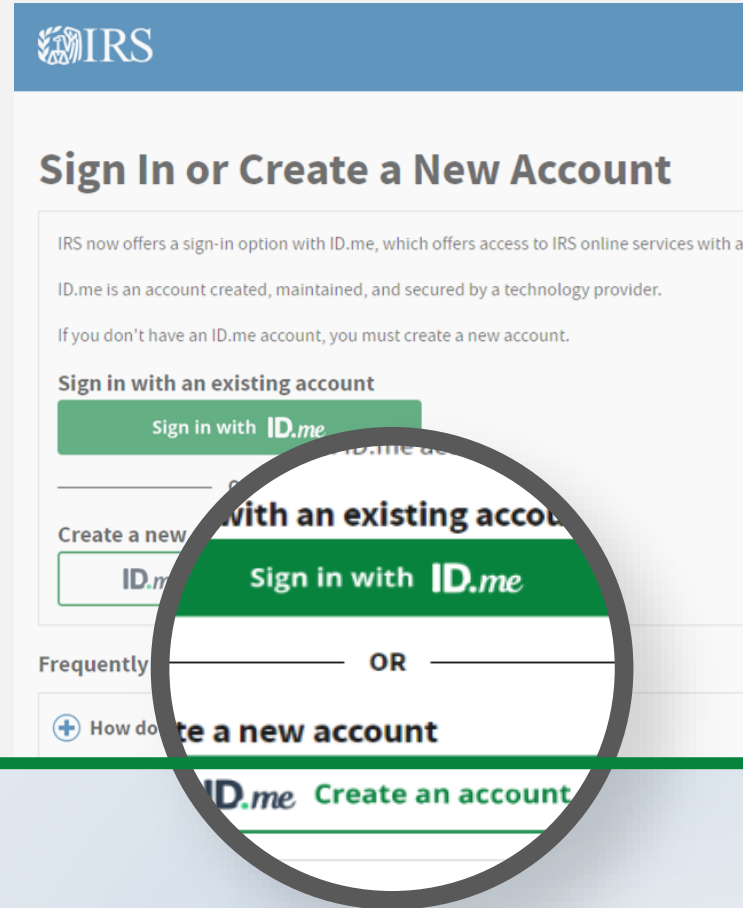
- ✓ Consumer creates/accesses IRS.gov account
- ✓ Same IRS.gov account for 8821/TIA or 4506C/A2A authorization*

* We provide
interactive toolkit
for lender-to-
consumer

ID.me

Allows us to **INSTANTLY** verify the Taxpayer's ID against their registered ID.me account through IRS.gov

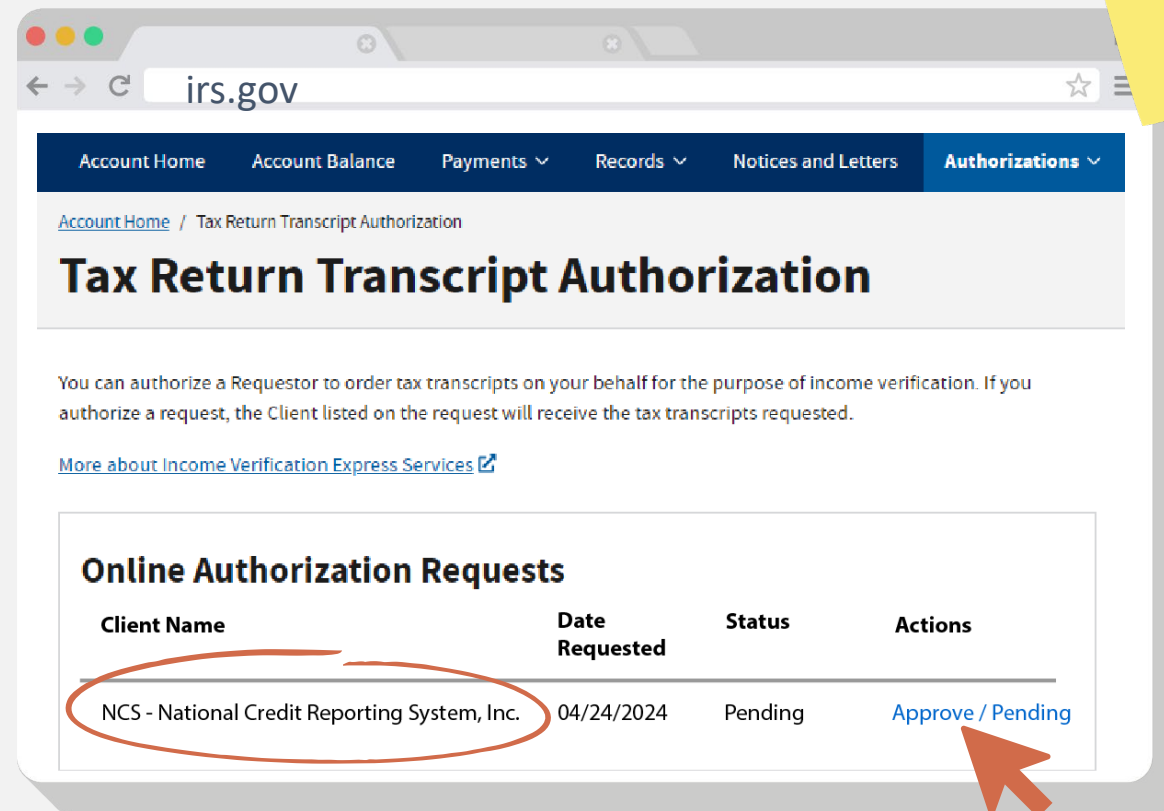
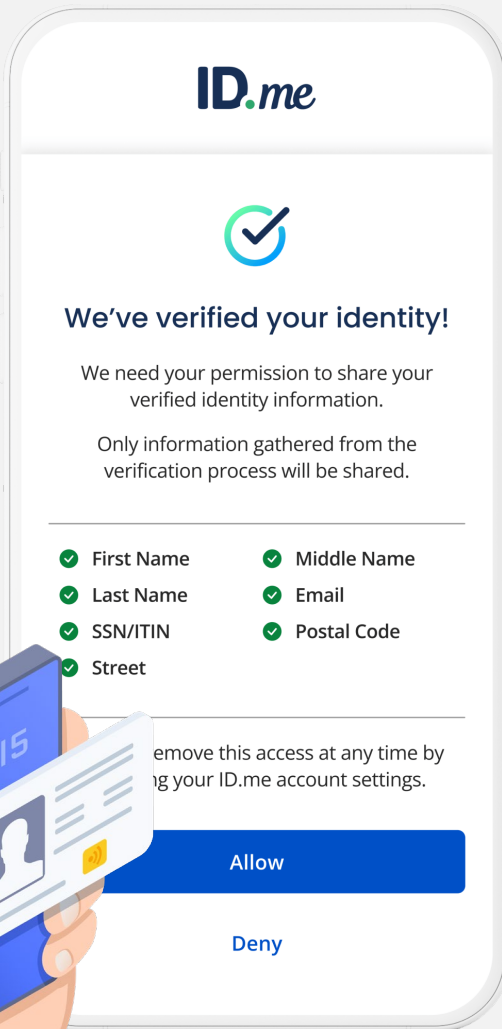
Taxpayer authenticates identity for remote transactions IRS.gov account creation.



▶ Consumers begin here.

*Consumers approve NCS transcript requests from their IRS account

ID.me + IRS



QUESTIONS?

Schedule a demo today

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