



Tax-related identity theft occurs when someone uses your stolen Social Security number to file a tax return. You may not even know you're at risk until it's too late.

Tax-related identity theft

How to avoid it and what to do if it happens to you

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Tax-related identity theft is a national crisis; but there are steps you can take to protect yourself and your family.

Monitor your personal information.

- Regularly check your bank and credit card statements.
- Order your free annual credit report.

Beware of impersonators.

- Do not provide personal information to callers you do not know.

Avoid phishing scams.

- Don't open attachments or click on links unless you know the sender.
- The IRS never initiates contact by email, text message or through social media.
- The IRS does not demand that you use a specific payment method, such as a prepaid debit card, gift card or wire transfer.
- The IRS will not ask for your debit or credit card numbers over the phone. If you owe taxes, make payments to the United States Treasury or review [IRS.gov/payments](https://www.irs.gov/payments) for IRS online options.

Keep your computer secure.

- Use current versions of antivirus, malware protection and firewalls and keep them updated.
- Use strong passwords, change them frequently and do not share them.

Be careful about what you post.

- Do not post personal or family data on social media.
- Stranger danger! Only accept friend requests from people you know.

Be aware of cybersecurity.

- No sensitive tax or personal information should be sent via unsecured email.
- Use secure portals and encrypted emails.

Protect your private personal information.

- Shred any documents that have personal information before throwing them away.
- Be very selective when sharing your Social Security number.

So, you're a victim of identity theft? What now?

- Contact your CPA.
- Report identity theft to the Federal Trade Commission (FTC) at [IdentityTheft.gov](https://www.IdentityTheft.gov).
- Contact a major credit bureau to place a fraud alert on your records.
- Close any accounts you didn't open.
- Respond to all IRS notices.
- Continue to pay your taxes and file your tax return.

The unfortunate reality is that personal data is already at risk everywhere. But your CPA can help. They can get you back on track should identity theft occur.

2018 by the numbers

2.99 million

Identity theft and fraud complaints filed (Source: FTC)

\$1.48 billion

Lost to fraud (Source: FTC)

446 million

Records exposed in data breaches in 2018 (Source: ID Theft Resource Center)



Identity Protection PIN Opt-In Program for Taxpayers

About the IP PIN

The Identity Protection Personal Identification Number (IP PIN) is a 6-digit number assigned to eligible taxpayers. It helps prevent identity thieves from filing fraudulent tax returns with stolen Social Security numbers (SSNs). An IP PIN helps the IRS verify taxpayers' identities and accept their electronic or paper tax returns for processing. The IRS issues IP PINs to confirmed identity theft victims once their cases are resolved. This process is unchanged. What is new for 2020 is the expanded number of taxpayers who are not IDT victims but who are eligible to opt into the IP PIN program. These taxpayers can opt-in by using the Get an IP PIN tool on IRS.gov.

Who is eligible for the IP PIN Opt-In Program?

IP PIN eligibility for taxpayers who want to opt into the program is expanding in phases. At the start of the 2020 filing season, you may opt into the program if you filed a federal return last year from Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Florida, Illinois, Maryland, Michigan, Nevada, New Jersey, New Mexico, New York, North Carolina, Pennsylvania, Rhode Island, Texas and Washington. Additional locations will be eligible later in 2020.

About the IP PIN Opt-in Program

The IP PIN is a valuable tool against tax-related identity theft. Here's what you need to know before applying:

- You must pass a rigorous identity verification process.
- Only the online process is available. We are working on alternatives.
- Spouses and dependents are eligible for an IP PIN if they can pass the identity proofing process.
- An IP PIN is valid for a calendar year.
- You must obtain a new IP PIN each year.
- The IP PIN tool is unavailable mid-November through mid-January each year.
- Correct IP PINs must be entered on electronic and paper tax returns to avoid rejections and delays.

How to Get an IP PIN

Eligible taxpayers who want an IP PIN can go to www.irs.gov/ippin to access the Get an IP PIN tool. Taxpayers who do not already have an account, must register with the IRS.

Make sure you have all the necessary identity verification items:

- Email address
- Social Security Number (SSN) or Individual Tax Identification Number (ITIN)
- Tax filing status and mailing address
- One financial account number linked to your name:
 - ▶ Credit card – last 8 digits (no American Express, debit or corporate cards) or
 - ▶ Student loan or
 - ▶ Mortgage or home equity loan or
 - ▶ Home equity line of credit (HELOC) or
 - ▶ Auto loan
- Mobile phone linked to your name (for faster registration) or ability to receive an activation code by mail

See www.irs.gov/secureaccess for tips on how to successfully authenticate your identity. Once you are registered and able to access the Get an IP PIN tool, your six-digit number will be revealed to you.

IMPORTANT: The IRS will never email, text or call you to request your IP PIN. Do not reveal your IP PIN to anyone but your trusted tax software provider or tax preparer. Neither your provider nor preparer will ask for your IP PIN except to complete your tax return. Protect your IP PIN from theft, especially scams.