

2025

MISSOURI EMPLOYER
REPORTING

OF

1099 INSTRUCTIONS

&

SPECIFICATIONS HANDBOOK

TAXATION DIVISION
SYSTEMS SUPPORT AND ELECTRONIC SERVICES BUREAU
WWW.DOR.MO.GOV

MISSOURI DEPARTMENT OF **REVENUE**

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1 INTRODUCTION

This document provides the official specifications and filing instructions for submitting 1099 Informational returns electronically to the Missouri Department of Revenue (DOR). These guidelines are updated annually and may be revised throughout the tax year to ensure accuracy and compliance with Federal and State reporting standards.

Current Issue Date: 11/25/2025

The Missouri Department of Revenue's electronic 1099 file requirements are based on the IRS Publication 1220, with state-specific modifications to meet Missouri's reporting requirements.

Missouri currently **does not** support the IRS's XML format used by the Information Returns Intake System (IRIS). All files must follow the fixed-format text file structure as outlined here.

Employers, Payroll Service Providers, and Third-Party Transmitters responsible for filing 1099s must adhere to these standards when submitting electronic files.

1.1 What's New for Tax Year 2025

Missouri is **not** a participant in the Internal Revenue Service's Combined Federal/State Filing (CF/SF) Program for tax year 2025.

As a result, the 2025 Information Returns submitted through the CF/SF Program will not be forwarded to the Missouri Department of Revenue. Separate filing with Missouri is required.

Please see the Electronic Filing and Alternative Filing Options on pages 10-12 of this guide.

1.2 Related Publications:

- [Employer Withholding Tax Guide \(Form 4282\)](#)
- [Missouri Income Tax Reference Guide \(Form 4711\)](#)
- [Publication 1220, Specifications for Electronic Filing of Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G](#)
- [General Instructions for Certain Information Returns \(Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G\)](#)

2 GENERAL INFORMATION

2.1 Filing Requirement

All individuals, businesses and corporations **are required** to file with Missouri if:

- You are required to file the same Form 1099 information return to the Internal Revenue Service (IRS), **and**
- The payments were made from a Missouri source of \$1,200.00 or more.

You **are not required** to file with Missouri if:

- The payment was **wages** from which Missouri withholding tax was already deducted, or
- The income is already reported on an information report for an S-Corporation or Partnership.

Annual statements are required of any individual, business, or corporation making those payments to Missouri residents and nonresidents.

2.2 Electronic Filing Requirement

Missouri **does not** require 1099 forms to be filed electronically, regardless of how many forms are being submitted.

However, electronic filing **is encouraged** for faster processing and greater accuracy.

2.3 Due Date

Regardless of how the forms are submitted, the due date is by the last day of February.

Note: If the due date falls on a Saturday, Sunday, or federal holiday, the information is due on the next business day.

2.4 Waiver From Filing Electronically

If you receive a Federal waiver from the IRS exempting you from filing electronically, the waiver automatically applies to Missouri, in accordance with Section 143.591, RSMo.

Note: An approved waiver only provides exemption from the electronic filing requirement for the current tax year. Filers are still required to file paper forms with Missouri Department of Revenue.

3 RECORD TYPES AND DESCRIPTIONS

The records below must follow the flat-file format as outlined in the [Publication 1220, Specifications for Electronic Filing of Forms 1099s](#).

3.1 T (Transmitter) Record – Required

The T record identifies the individual or organization submitting the file and to be contacted by the Missouri Department of Revenue.

The T record **must** be the **first record** in the file.

3.2 A (Payer/Issuer) Record – Required

The A record identifies the business or individual making the payments.

3.3 B (Payee) Record – Required

The B record contains the payment details for each recipient reported.

3.4 C (End of Payer) Record – Required

The C record is the total number of the payees and the payment amount field totals, filed by a given payer, a particular type of return, or both.

The C record must be written after the last B record for each type of return for a given payer. For each A record and a group of B records on file, there must be a corresponding C record.

3.5 K (State Summary) Record – Required

The K record is a summary for a given issuer and contains the total number of employees and the total of the payment.

The K record(s) must be written after the C record for the related A record.

3.6 F (End of Transmission) Record – Required

The F record is a summary of the number of payers and payees in the entire file. This record must be written after the last K record of the entire file.

The F record is the **last record** on the file.

4 RECORD REQUIREMENTS

4.1 Acceptable Character Set

American Standard Code for Information Interchange-1 (ASCHII-1) entered as all uppercase.

4.2 Record Length

Each record is 750 characters.

4.3 Record Delimiter

Include a record delimiter (CR/LF) (Carriage Return + Line Feed) after position 750 of each record. Do **not** include a CR/LF before the first record (T).

4.4 Record Order

These records must appear in the order as shown below:

1. T (Transmitter) Record
2. A (Payer/Issuer) Record
3. B (Payee) Record
4. C (End of Payer) Record
5. K (State Summary) Record
6. F (End of Transmission) Record

4.5 Record Field Format Requirements

All fields in the record layouts are required and must follow the formatting rules as follows:

- **Alpha fields (Alphabetic characters and blanks only)**
 - Left justify and fill with blanks.
- **Numeric fields (Numeric characters only)**
 - Right justify and fill with zeroes.
 - Fill unused fields with zeroes.
- **Alpha/numeric fields (Alphabetic, numeric, blanks and special characters as allowed)**
 - Left justify and fill with blanks.
 - Fill unused fields with blanks.
- **Money fields**
 - Must contain only numbers, no spaces.
 - No punctuation.
 - No signed amounts (high order signed or low order signed).
 - Include both dollars and cents with the decimal point assumed
 - (Example: \$59.60 = 000000005960)
 - Do not round to the nearest dollar.
 - (Example: \$5,500.99 = 000000550099)
 - Right justify and zero fill to the left.
 - Any money field that has no amount to be reported must be filled with zeroes, no spaces.
 - No negative amounts.

Note:

For all fields marked “Required” the transmitter **must** provide the information

If IRS Publication 1220 instructs to use blanks for alpha/numeric fields, enter blanks unless Missouri specifies otherwise.

5 FILE REQUIREMENTS

5.1 File Type

Only **.txt files** are accepted. No other file types (e.g., .csv, .xml, .pdf, or .zip) will be accepted.

5.2 File Name

File names **must** meet the following requirements:

- Do **not** use Special Characters (e.g., @, &, #, /, spaces, etc.).
- Include the Company Name in the file name.
- Must have “.txt” file extension.

Recommended Naming Format

To help the Department identify your submission, it is recommended the file name use the following format:

- TYccyy1099_ [Business Name] _Missouri [TAXID]_MMDDYYYY.txt.
 - TY = Tax Year.
 - CCYY = 4-digit calendar year of the data being uploaded.
 - 1099 = Type of file being submitted
 - [BusinessName] = Company name
 - [TaxID] = Missouri Tax Identification Number (MOID)
 - MMDDYYYY = Date the file is being uploaded

Example: TY20251099_MissouriDepartmentofRevenue_12345678_01312025.txt

5.3 File Size

Do **not** compress, zip, or encrypt your file. If your file is larger than 2 GB, please contact the Department for additional information and assistance.

- Phone: 573-751-8150
- Email: elecfile@dor.mo.gov

5.3.1 QuickBooks Users

IMPORTANT: Files generated from QuickBooks in Excel or PDF format are not accepted.

You must create a “1099REPORT” text file from QuickBooks. For instructions on creating a “1099REPORT” text file, contact QuickBooks support.

Please note: No direct or automated link is available within QuickBooks to upload files to Missouri.

Visit the Department’s [1099 Electronic Filing](#) website to upload the “1099REPORT”.

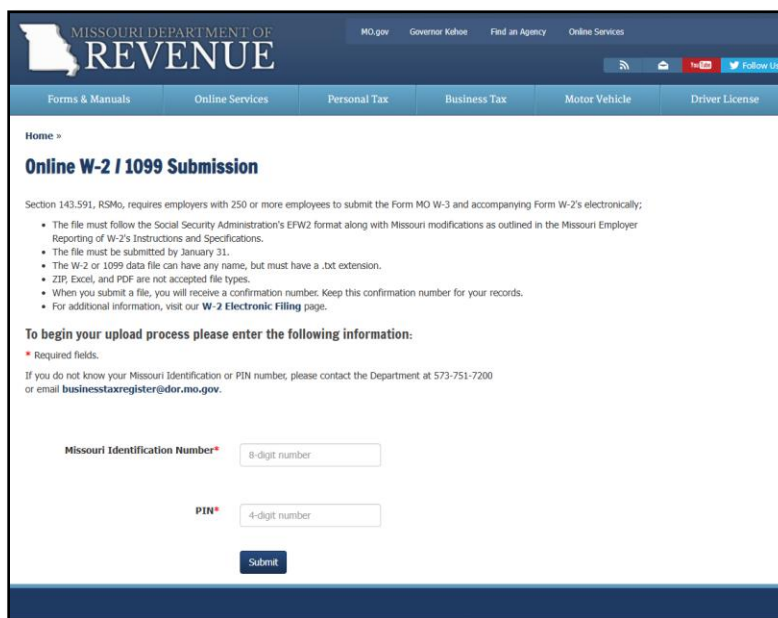
6 ELECTRONIC FILING OPTIONS

6.1 Online W-2 & 1099 Submission System

6.1.1 Overview

No registration is required to utilize the secure Online W-2/1099 Submission system.

To file through the system, you **must** have an **active Employer Withholding Tax Account, MOID** and **PIN** for the year you are filing for.



The screenshot shows the Missouri Department of Revenue website. The header includes the state logo and the text "MISSOURI DEPARTMENT OF REVENUE". Navigation links include "MO.gov", "Governor Kehoe", "Find an Agency", and "Online Services". A search bar and social media icons are also present. The main menu includes "Forms & Manuals", "Online Services", "Personal Tax", "Business Tax", "Motor Vehicle", and "Driver License". The page title is "Online W-2 / 1099 Submission". The content includes a section on requirements for electronic filing, a list of instructions, and a form to enter the Missouri Identification Number (MOID) and PIN. The form has two input fields: "Missouri Identification Number*" (8-digit number) and "PIN*" (4-digit number), with a "Submit" button below.

Note:

- A Maximum of 3 sign-in attempts are allowed. After 3 failed sign-in attempts, the account will be locked.
 - For assistance with a locked account contact the Department by one of the methods below:
 - Phone: 573-751-8150
 - Email: elecfile@dor.mo.gov
- If you have forgotten or do not know your MOID and/or PIN, please contact the Department for assistance by one of the methods below:
 - Phone: 573-751-5860
 - Email: businesstaxregister@dor.mo.gov

6.1.2 File Upload Process

To begin, Click [Home Page - Electronic W-2 Submissions System](#)

Enter the Missouri Tax Identification Number (**MOID**) and **PIN**.

A screenshot of a web form with two input fields. The first field is labeled "Missouri Identification Number*" and has a placeholder "8-digit number". The second field is labeled "PIN*" and has a placeholder "4-digit number". Below the fields is a blue "Submit" button.

Click **Select File Type** and choose either **W-2** or **1099**.

A screenshot of a dropdown menu labeled "Select File Type*". The menu is open, showing two options: "W-2" and "1099". A red box highlights the "1099" option, and a red arrow points to it from the right.

Click **Choose File** Button to locate your file.


A screenshot of a file selection interface. It features a document icon with a red asterisk, a "Choose File" button, and the text "No file chosen".

Enter **Business Name**
Contact Name
Email Address

A screenshot of three input fields. The first is labeled "Business Name*" with a placeholder "Business Name". The second is labeled "Contact Name*" with a placeholder "Contact Name". The third is labeled "Email Address*" with a placeholder "Email".

Click **Submit** W-2 or 1099 file button.

A screenshot of a large blue button with the text "Submit W-2 or 1099 file".

 The upload process may take several minutes. Please do **not** click the Submit button more than once.

Save the confirmation number which indicates the file was **submitted successfully** for your records.

A screenshot of a confirmation page. It starts with "Home >" and "Online W-2 / 1099 Submission". Under "Confirmation", it says "File upload complete, confirmation number: EFW2-2023-01-00001" and "Retain this confirmation number for your records."

Note: The confirmation number received upon submission is confirmation of a successful submission and processed file unless otherwise notified.

6.2 Missouri File Transfer Portal (MOFTP)

6.2.1 Overview

Registration is **required** to utilize the MOFTP system-to-system file transfers for **only** those who meet the below requirements:

- Third party payroll providers submitting on behalf of clients that do not have a Missouri Employer Withholding Tax account.
- Software Developers and Payroll Service Providers
- Filers who did not register with the Department in the previous year and the information is not yet available in the secure Online W-2/1099 Submission system.

6.2.2 Registration Requirements

Access is granted on a **limited basis** and is intended **only** for the reasons listed above.

If you meet the criteria, email a request to elecfile@dor.mo.gov containing the contact information for the person uploading files.

Access is granted to **individual users only** and is not a shared or group account. If multiple individuals will be uploading files, a separate access request must be submitted for each person.

- Your First and Last Name
- Company Name
 - This should reflect the company you work for and not filing on behalf of.
- Email Address
- Phone Number

Once the request is approved by the Department, an encrypted email will be sent to the individual's email address with their user setup information and instructions.

7 ALTERNATIVE FILING OPTIONS

7.1 Electronic Media

Compact Disc (CDs) and Flash Drives

To ensure a smooth process, please follow the below guidelines:

- Each of your compact discs or flash drives should have an external label that includes:
 - Missouri Tax Identification Number
 - Business Name
 - Return Mailing Address
 - Tax Year
- Password protected CDs and Flash Drives
 - Email: ElecFile@dor.mo.gov
 - Subject: Compact Disc/Flash Drive Password
 - Ensure the label contains “**Password Protected**” and the date the password was emailed.
- If you are submitting multiple discs or drives, affix a separate label to each one and arrange them in sequential order to match how they should be processed.

Mail To: Missouri Department of Revenue
Taxation Division
P.O. Box 3330
Jefferson City, MO 65105-3330

Note: The Department does not send notifications upon processing paperless tax information.

In addition, the Department will not return compact disc or flash drives; instead, they will be securely destroyed after processing has been completed.

Additional Information can be located at one of the following below:

- Miscellaneous Income Reporting Requirements ([FAQ](#))
- Missouri Employer’s Tax Guide (Form [4282](#))
- Missouri Income Tax Reference Guide (Form [4711](#))

7.2 Paper Submission

Paper filers must submit the following:

- For every Federal 1099-MISC, Miscellaneous Information form issued, complete a Form MO-99 MISC, Information Return for Receipts of Miscellaneous Income and submit with Form MO-96, Annual Summary and Transmittal of Missouri Forms MO-99 Misc.

Note: Federal Form 1099-MISC can be used as a substitute for the MO-99 MISC form, if the forms are clearly marked as follows:

- Copy 1: Missouri Copy.
 - Copy 2: Information supplied to Missouri Department of Revenue.
- Federal Form 1099-NEC, Nonemployee Compensation
- Note:** No Missouri forms will accompany this form.
- For every W-2G, Certain Gambling Winnings issued complete a Form MO-99 MISC, Information Return for Receipts of Miscellaneous Income and submit with Form MO-96, Annual Summary and Transmittal of Missouri Forms MO-99 Misc.

Note: Federal Form W-2G can be used as a substitute for the MO-99 MISC form, if Copy 1 for the W-2G form is clearly marked “Missouri Copy”.

Information can be submitted by one of the following methods below:

- Email PDF: income@dor.mo.gov
- Fax: (573) 522-6816
- Mail to: Missouri Department of Revenue
Taxation Division
P.O. Box 3330
Jefferson City, MO 65105-3330

Additional Information can be located at one of the following below:

- Miscellaneous Income Reporting Requirements ([FAQ](#))
- Missouri Employer’s Tax Guide (Form [4282](#))
- Missouri Income Tax Reference Guide (Form [4711](#))

8 FILE ERRORS AND REJECTIONS

Below are the most frequent validation errors and rejections encountered when submitting 1099 files.

- Failure to include one of the following records:
 - T – (Transmitter) Record
 - A – (Payer) Record
 - B- (Payee) Record
 - C – (End of Payer) Record
 - K – (State Summary) Record
 - F – (End of Transmission) Record
- Incorrect Record Sequence
- Incorrect Field Formatting
 - Numeric Fields – must contain only numbers and be right justified with leading zeros.
 - Alpha Fields – must be left justified and filled with blanks
- Missing record delimiter (CR/LF) (Carriage Return + Line Feed) after position 750.
- Incorrect File Type or extension used:
 - PDF
 - Word
 - Excel

If a file is rejected the Department will **only** notify the submitter by email with the subject line “MO 1099 File Rejected”. The email will include correction recommendations.

To ensure prompt notification, please verify that your email address in the T (Transmitter) Record is correct and complete.

Note: A rejected file for any reason is a reject of the entire file. When resubmitting a file after it has rejected, you will need to upload the entire file, as if you are submitting it for the first time.

9 FREQUENTLY ASKED QUESTIONS (FAQ)

9.1 General

Q. How do I submit the Annual Summary?

The “K” record is the electronic version of the paper Annual Reconciliation Form.

Q. What is the earliest I can start submitting the file electronically?

For the tax year 2025, files may be uploaded beginning December 2, 2025.

Q. Terminated Business: Can I submit the 1099s now?

Yes, you can submit your 1099 files throughout the year up to November while the system goes offline until the first week of December.

Q. Can I submit multiple tax years in the same file?

No, you cannot submit mixed tax years in a single file. Each file can only contain 1099 data for a specific tax year because the 1220 Format includes a record at the beginning of the file that specifies the tax year for the entire submission.

If you need to file 1099’s for multiple years, you must prepare and submit a separate file for each tax year.

Q. Can I submit for multiple employers?

Yes. Multiple employers can be submitted within one file. Be sure to follow the IRS Publication 1220 instructions for including multiple employers in one file.

Q. I don't know my Missouri Tax Identification Number (MOID) or PIN?

The MOID and PIN can be located on the registration paperwork and on certain tax notices issued by the Department.

If you no longer have those documents, contact the Department of Revenue for assistance:

- Phone: 573-751-5860
- Email: businessregister@dor.mo.gov

Note: For confidentiality reasons, the Department will only release this information to an authorized officer, owner, or representative listed on the account.

If you are not listed on the account, the owner and/or officers can complete a Missouri Department of Revenue Power of Attorney ([Form 2827](#)) to authorize you to receive the information.

Q. I have an Active MOID and PIN; the system says it cannot be found. What do I do?

If your MOID and PIN are not recognized by the system, it could be due to one of the following reasons:

- Not Registered for an Employer Withholding Tax Account
Even if your MOID and PIN are active, you must also be registered for a Withholding Tax account to use this option.

If you do not have an active Missouri Withholding account, review Section 6.2 (MOFTP) to determine eligibility. If you do not meet the requirements, see Section 7 Alternative Filing Methods for other available options.

- Recent Registration
If you registered with the Department for a new Business account or just added an Employer Withholding Tax account to your existing business account late in the prior year or earlier in the current year, your account details may not have been added to this system yet.

Updates to the system occur throughout the filing period, therefore, continue to check back regularly or review Section 7 Alternative Filing Methods for other available options.

- Incorrect Filing Portal
Ensure you are attempting to login through the appropriate system. MyTax Missouri is not an option to use currently.

[Home Page - Electronic W-2 Submissions System](#)

9.2 File Corrections

How do I correct a previously submitted file?

If you discover an error, the correction process depends on the type of error made.

Withholding Error

An error in the amount withheld **cannot** be corrected electronically. You must complete an amended Employer's Return of Income Taxes Withheld (Form MO-941) return and submit paper Form 1099(s) with the form.

Information can be submitted by one of the following methods:

- Mail to:
Missouri Department of Revenue
Taxation Division
P.O. Box 3330
Jefferson City, MO 65105-3330
- Fax: 573-522-1762
- Email PDFs: withholding@dor.mo.gov

For additional information and/or questions regarding amending a previously submitted MO-941 and the correct documentation to provide, visit the Employer's Tax Guide (Form 4282) on the Departments website: <https://dor.mo.gov/forms>.

All Other Errors

If the error made does not change the withholding amount reported, request the previously submitted file to be deleted.

Email ElecFile@dor.mo.gov and provide the confirmation number and/or the name of the file. Your replacement file can be submitted at any time.

Note: When resubmitting a file, you will need to upload the entire file, as if you are submitting it for the first time.

10 ASSISTANCE

For assistance, contact the Department by phone or email listed below.

Please note: Call wait times may vary depending on call volume.

10.1 Business Tax Registration

Request for Missouri Tax Identification Number (MOID) and associated Personal Identification Number (PIN).

- Phone: 573-751-5860
- Email: businesstaxregister@dor.mo.gov

10.2 Electronic Filing

Questions regarding EFW2 File: Formatting, Submission Upload Assistance and Confirmation, Errors or Rejected Files:

- Phone: 573-751-8150
- Email: elecfile@dor.mo.gov

10.3 Employer Withholding Tax

Questions regarding completing an amended 941, Form MO-W-3, or filing by paper or electronic media:

- Phone: 573-522-0967
- Email: withholding@dor.mo.gov

10.4 Department of Revenue AI-Assistant (DORA)

Available 24/7 on our website, Facebook Messenger, or Text from your phone. Visit Chat with [DORA](#) on our website for all the details.

Always **Stay Connected** through our website and social media.





*Proudly Serving **Missouri**, One Taxpayer at a Time.*
