

Who This Guide Is For

This guide is designed for business owners who need to obtain an Employer Identification Number (EIN) from the IRS.

YOU'LL FIND THIS GUIDE HELPFUL IF YOU:

- Are starting a new business and need a federal tax ID
- Need to open a business bank account
- Are hiring employees for the first time
- Want to understand the difference between online and manual application methods
- Are a foreign applicant without a US tax ID
- Need to know what to do immediately after receiving your EIN

This guide covers:

- Who qualifies as a valid Responsible Party
- Complete application requirements checklist
- All four application methods with contact information
- Critical mistakes that cause rejection
- Next steps after receiving your EIN, including BOI reporting



Quick Reference: Do I Need an EIN?

Use this checklist to determine if you need an Employer Identification Number.

You MUST have an EIN if you:

- Hire or plan to hire employees
- Operate as a corporation or partnership
- File employment, excise, or alcohol/tobacco/firearms tax returns
- Withhold taxes on income paid to non-resident aliens
- Have a Keogh retirement plan

You DON'T need an EIN if:

You're a sole proprietor with no employees and none of the above conditions apply

You may WANT an EIN even if not required:

- To open a business bank account (most banks require it)
- To keep your Social Security number private on business documents
- To establish business credit separate from personal credit



Understanding the Responsible Party Requirement

The most critical part of your EIN application is correctly identifying the Responsible Party.

Who Can Be a Responsible Party?

The Responsible Party must be:

- An individual person (not another company or entity)
- The person who truly owns or controls the business
- Someone with ultimate effective control over the entity's funds and assets

THE NOMINEE PROHIBITION

The IRS explicitly prohibits listing "nominees" on Form SS-4. Nominees are people with limited authority just to file formation papers, such as attorneys, paralegals, registered agents, or corporate service companies.

Why this matters: Listing a nominee can result in application rejection and potential disclosure of your information to unauthorized persons.

Common Responsible Party Roles by Entity Type

Entity Type	Typical Responsible Party
Sole Proprietorship	The owner
Partnership	A general partner
Corporation	President, CEO, or principal officer
LLC	Managing member or member-manager
Trust	Trustee, grantor, or owner

Pre-Application Checklist

Gather this information BEFORE starting your application to avoid errors or delays.

REQUIRED INFORMATION FOR ALL APPLICANTS

- Legal business name (exactly as shown on formation documents)
- Trade name or "Doing Business As" (DBA) name if different
- Physical business address (PO Boxes NOT accepted)
- Mailing address (can be a PO Box)
- Responsible Party's legal name
- Responsible Party's title/position
- Business structure type (sole proprietor, partnership, LLC, corporation, etc.)
- Date business started or acquired
- Reason for applying (new business, hired employees, banking purposes, etc.)
- Principal business activity description
- Principal product or service

Tax ID Requirements (Choose Your Path)

Path 1: You have a US Social Security Number or ITIN

- Responsible Party's SSN or ITIN
- You can apply online (fastest method)

Path 2: You DON'T have a US tax ID

- You must apply by phone or fax
- Write "Foreign" in the SSN field on Form SS-4



Application Method 1: Online (Fastest for US Residents)

Best for: Applicants with a US Social Security Number or ITIN who need immediate results.

System Requirements and Limitations

Operating Hours: Monday through Friday ONLY, 7:00 AM to 10:00 PM Eastern Time. The system is NOT available 24/7.

Session Timeout: 15 minutes of inactivity equals automatic logout. The application does NOT save your progress; you must start over if you time out.

Step-by-Step Online Application

01

Go to IRS.gov/EIN

02

Click "Apply for an EIN Online"

03

Have all required information ready (use checklist above)

04

Complete the application in one uninterrupted session

05

Submit application

06

CRITICAL Download your confirmation letter (Notice CP 575) immediately

IMPORTANT WARNING

You can only download the confirmation letter ONCE. The IRS will NOT email it to you. This is your only proof of EIN assignment.

Processing Time: Instant - EIN issued immediately upon completion.

Application Method 2: Phone (International Applicants)

Best for: Applicants without a US Social Security Number or ITIN.

Phone Application Requirements

For International Applicants:

Phone: 267-941-1099 (NOT toll-free)

Hours: 6:00 AM to 11:00 PM Eastern Time, Monday-Friday

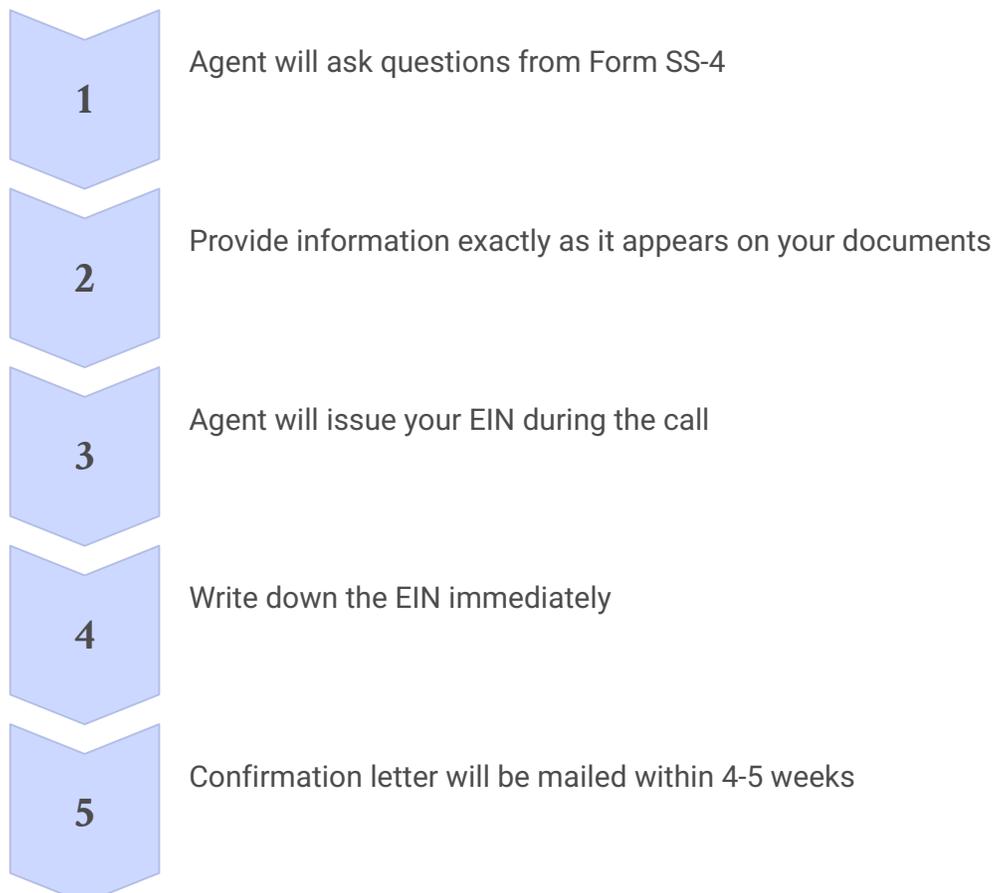
- Have completed Form SS-4 ready to read to the agent
- The caller must be authorized to receive the EIN

For Domestic Applicants (with SSN/ITIN):

Phone: 1-800-829-4933

Hours: 7:00 AM to 7:00 PM local time, Monday-Friday

What to Expect During Your Call



Application Method 3: Fax

Best for: International applicants who prefer written documentation, or domestic applicants who can't apply online.

Fax Numbers by Location

Your Location	Fax Number
Outside the US	304-707-9471
Inside the US	855-641-6935

Fax Application Steps

01

Download Form SS-4 from [IRS.gov/forms-pubs/about-form-ss-4](https://www.irs.gov/forms-pubs/about-form-ss-4)

02

Complete all required fields.
International applicants: Write "Foreign" in Line 7b (SSN field).
Sign and date the form.

03

Fax to appropriate number based on your location.

04

Include a cover sheet with your return fax number.

05

Wait for return fax with your EIN.

Processing Time: Approximately 4 business days.

Application Method 4: Mail

Best for: Applicants not in a hurry who prefer traditional paper applications.

Mailing Address

Internal Revenue Service
Attn: EIN Operation
Cincinnati, OH 45999

Mail Application Steps

- | | | |
|---|--|-------------------------|
| 01 | 02 | 03 |
| Download Form SS-4 from IRS.gov/forms-pubs/about-form-ss-4 | Complete all required fields.
International applicants: Write "Foreign" in Line 7b (SSN field). | Sign and date the form. |
| 04 | 05 | |
| Make a copy for your records. | Mail to the address above. | |

Processing Time: 4-5 weeks.

Critical Mistakes to Avoid



Mistake 1: Paying for a Free Service

Third-party websites charge \$50-\$300 for EIN applications. Getting an EIN from the IRS is ALWAYS FREE. Apply directly through [IRS.gov/EIN](https://www.irs.gov/ein) or call the IRS directly.



Mistake 2: Listing a Nominee as Responsible Party

Listing your attorney, registered agent, or formation service is prohibited. The IRS will reject your application. List the actual owner or person with ultimate control.



Mistake 3: Using a PO Box for Business Address

The IRS requires a physical business location for the "business address". You can use a PO Box for the "mailing address" only.



Mistake 4: Not Downloading Online Confirmation

Closing the confirmation screen without saving means you lose your only proof. Download and save the PDF immediately; print multiple copies.



Mistake 5: Applying Multiple Times for Same Business

Each entity gets ONE EIN that's permanent. If you lose your EIN, call 1-800-829-4933 to retrieve it.

What to Do After Receiving Your EIN

Immediate Actions (Within 24 Hours)

- 1 Save Your Confirmation Documentation:**
 - Save digital copy in secure cloud storage.
 - Print and file physical copy in fireproof location.
 - Provide copy to your accountant/bookkeeper.
- 2 Verify All Information is Correct:**

Check legal business name, business address, and Responsible Party information.
- 3 Open Your Business Bank Account:**

Bring EIN confirmation, formation docs, and ID.



CRITICAL COMPLIANCE REQUIREMENT: BOI REPORTING

Most new businesses must file a Beneficial Ownership Information (BOI) report with FinCEN within 90 days of formation.

What is BOI Reporting?



Who must file

LLCs, Corporations, and most other entities created by filing with a state.



Where to file

fincen.gov/boi (Filing is electronic and free)



Penalties

Civil penalties of up to \$500 per day; criminal penalties possible for willful violations.

Additional Next Steps



Register for State Tax IDs

State withholding tax ID, sales tax permit, etc.



Apply for Business Licenses and Permits

Local operating licenses, professional licenses.



Set Up Your Accounting System

Open business accounting software, set up chart of accounts.

Your EIN: Key Facts to Remember

About Your EIN

- **Format:** XX-XXXXXXX (9 digits)
- **Cost:** Always FREE from the IRS
- **Duration:** Permanent never expires
- **Transferability:** Cannot be transferred to another business
- **Confidentiality:** NOT confidential like your SSN - you'll share it regularly

When You'll Use Your EIN

- Opening business bank accounts
- Applying for business credit
- Filing business tax returns
- Hiring employees and filing employment taxes
- Applying for business licenses

What Your EIN Does NOT Do

- Does NOT replace your personal Social Security Number for personal taxes
- Does NOT establish business credit automatically (you must apply for credit separately)
- Does NOT register your business with your state (separate state registration required)
- Does NOT provide liability protection (that comes from your business structure)



Important Contact Information

IRS EIN Assistance

Online Application	IRS.gov/EIN
Hours	Monday-Friday, 7 AM - 10 PM Eastern Time
Phone Support (Domestic)	1-800-829-4933
Hours	Monday-Friday, 7 AM - 7 PM local time
Phone Support (International)	267-941-1099 (not toll-free)
Hours	Monday-Friday, 6 AM - 11 PM Eastern Time
Fax (Domestic)	855-641-6935
Fax (International)	304-707-9471
Mail	Internal Revenue Service Attn: EIN Operation Cincinnati, OH 45999

FinCEN BOI Reporting

Website	fincen.gov/boi
Help Desk	1-800-767-0385

Summary: Key Points to Remember

GETTING YOUR EIN



Free from the IRS

Never pay third-party services



Instant if you apply online

During operating hours



Requires actual owner/controller as Responsible Party

No nominees



Permanent once issued

Never expires, can't be canceled

For the most current information, always refer to [IRS.gov/EIN](https://www.irs.gov/EIN) or call the IRS Business & Specialty Tax Line at 1-800-829-4933.

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