

This information is accurate as of the date posted, but Social Security policies are subject to change

1) When does the Social Security Administration (SSA) begin accepting annual wage reports for the 2025 tax year?

SSA began accepting Forms W-2/W-3's for the 2025 tax year on December 8, 2025.

2) What are the new required fields for BSO wage reporting applications starting this tax year?

The following Employer Information fields (RE/RCE record) are now required for electronic submissions. Submissions will **be returned** if any of these fields are left blank:

- Employer Name
- Employer Address
- Contact Name
- Contact Email Address
- Contact Phone Number

View [Specifications for Filing Forms W-2 and W-2c](#) for more information.

3) Will the AccuWage FAQs and Online User Guide be updated for TY 2025?

For the [updated user guide](#) which includes the AccuWage FAQs, please visit: <https://www.ssa.gov/employer/accuwage/index.html>.

4) I work at a large company and am located at an off-site location. The activation code letter is sent to the employer's address listed in the Social Security system. How will the mailroom know to send the letter to me? Will my name be on the envelope?

The letter is sent to the employer's address provided by the IRS, but it is not addressed to a specific individual. Your name will not appear on the envelope. We recommend notifying your mailroom staff to expect a letter from Social Security so they can direct it to you when it arrives.

If you need to change your employer's address we have on file, please visit [About Form 8822-B, Change of Address or Responsible Party - Business | Internal Revenue Service \(irs.gov\)](#).

5) I have registered for my BSO account, but whenever I try to access the BSO site, I am redirected to my personal *my Social Security* account. Why is this happening?

This usually happens if you are using the wrong link to access the Business Services Online (BSO) portal.

To access BSO employer services, please visit the [BSO welcome page](#), navigate to the "Employers" section, and select "Sign in" or "Create account". This will ensure you are signing in to the correct portal for business services.

6) Do I have to file electronically?

Yes, if you have [10 or more information returns, you must e-file](#). An information return is a tax document that reports certain payments during the calendar year to the IRS and the person you paid.

SSA encourages all employers to [e-file](#). E-filing can save you time and effort and helps ensure accuracy. The BSO website makes e-filing easy by providing two ways to submit your Form(s) W-2 or W-2c Copy and Forms W-3 or W-3c information.

7) Should you use AccuWage Online and/or the Social Security Number Verification Service (SSNVS) prior to submitting your file?

We recommend that you use [AccuWage Online](#) prior to submitting your file. [SSNVS](#) can be used either before or after file submission.

Note: Both are optional services but are recommended to enhance accuracy and correctness of your file.

8) Does SSA review or use state and local information entered on the Forms W-2?

No, SSA does not review, use or forward state and local information included on the Forms W-2. For State and Local regulations and reporting, contact your State or Local municipality.

The IRS maintains a website that can assist you in contacting your State about how to file; please visit: [State Government Websites - IRS.gov](#).

9) Can I file IRS 1099 Forms with SSA?

No, the IRS 1099 Forms are filed with the IRS, not SSA. For information about IRS employment forms, including the IRS 1099, visit: [E-file Employment Tax Forms | Internal Revenue Service \(irs.gov\)](#).

10) What are the best practices for wage reporting to avoid common errors?

- Check for updates from the SSA and IRS
- Test your software
- [Zip EFW2 formatted files](#) before submitting
- Verify totals and formatting
- Ensure employee data is accurate
- Use AccuWage Online to test your submission
- [Monitor submission status](#)

11) How do I check for updates to wage reporting requirements from SSA and IRS?

Review SSA's [Checklist for W-2/W-3 Online Filing](#) and IRS's [Employer Tax Guide 2025](#) guidance regularly for any updates or changes to wage reporting requirements.

12) What steps should I take to protect my business and employee information during wage reporting?

- Secure your network and devices
- Use strong passwords
- Limit permissions and monitor for anomalies
- Back up data
- Educate staff and develop formal policies
- Restrict data access and verify submission accuracy

13) How can I register for a Business Services Online (BSO) account?

Start at the [BSO Welcome Page](#), then select “Sign in” or “Create account” in the “Employers” section.

14) What should I do if my wage file submission is rejected in the Wage File Upload application?

If your submission is rejected, you will receive a notice of resubmission explaining what the problem is and how to fix it. You will then have 45 days from the date of the notice to correct the error and upload your file again.

Most errors in your wage file will be identified and flagged while you are uploading your file. However, some issues are only checked after you submit your file. If your file has one of these issues, it will not be accepted. Please refer to the [File-Edit Tips for W-2](#) to help prevent file rejections.

15) What are the advantages of using BSO for wage reporting?

[Filing W-2s electronically](#) with BSO is *free, fast and secure!* You also receive an acknowledgement receipt. E-filing can save you time and effort and helps ensure accuracy.

16) How do I use the W-2/W-2c Online application in BSO?

You can use the W-2/W-2c Online application to enter up to 50 W-2s or 25 W-2Cs at one time. The system automatically creates and transmits the W-3/W-3C. This is ideal for small employers. For more information refer to the [W-2 Online Tutorial](#) and/or the [W-2c Online Tutorial](#).

17) What is the Wage File Upload (EFW2 Format) and who should use it?

The EFW2 format is the specifications the file needs to be in so that SSA systems will read it. A formatted wage file is often generated or exported by payroll software.

EFW2 is the format for files containing W-2s and W-3s (Original). Use this format when submitting W-2s/W-3s for the current tax year or other tax year(s) not previously processed. **EFW2C** is the format for files containing W-2c and W-3c Forms (Corrections). Use this format when correcting mistakes on previously processed Forms W-2 or W-3.

Note: Only submit a W-2c (correction) if the original W-2 wage file has been processed to "Complete" Status. You may check the status of your original W-2 wage file at SSA's Business Services Online.

Both formats should have a file name that ends with ".txt". For specific details about each format, refer to [SSA's Specifications for Filing Forms W-2 and W-2c](#).

18) How do I use AccuWage Online to check my wage files for errors before submitting?

Zip your EFW2/EFW2c formatted files and use [AccuWage Online](#) to test for formatting errors before submitting them to SSA.

19) What is the Social Security Number Verification Service (SSNVS) and how do I use it?

SSNVS is a free online service that allows registered users to verify that the names and Social Security numbers of hired employees match Social Security's records. For more information on how to use SSNVS, visit the [Social Security Number Verification Service website](#).

20) Can third-party submitters use SSNVS?

Yes, SSNVS is available to all employers and third-party submitters.

21) What are the reporting requirements for self-employed individuals?

The following items are reporting requirements for self-employed individuals: Report net earnings of \$400 or more on Schedule SE; file Form 1040, Schedule C/F, and Schedule SE. Optional reporting methods are available under certain conditions. Refer to the IRS website [Self-employed individuals tax center](#) for more information.

22) What are the wage reporting requirements for [household employers](#) and where can I find more information?

If you are a household employer and paid a household worker at least \$2,800 in 2025, you are required to file a W-2/W-3 with SSA and provide each employee with a copy of the filed W-2. For more detailed information about reporting wages for household workers, visit the SSA website section on [Household Workers](#).

23) Where can I find handbooks, tutorials, and videos for BSO and annual wage reporting?

Visit www.ssa.gov/employer for handbooks, tutorials, and on-demand videos about BSO and annual wage reporting.

24) How do I subscribe to W-2 News for updates on wage reporting?

Subscribe to W-2 News, SSA's electronic newsletter, via the [SSA employer website](#) to receive email updates about wage reporting.

25) I don't plan to retire for a long time, so why do I need a personal *my Social Security* account?

With your personal *my Social Security* account, you can:

- View your *Social Security Statement* and earnings history.
- Get estimates of your future retirement, disability, and survivors' benefits.
- Apply for benefits online.
- Check the status of your application.
- Manage your benefits after you start receiving them, such as changing your address or direct deposit information, and downloading tax forms like the SSA-1099. This secure, online access makes it easier to manage your Social Security information and plan for your financial future.

Source: [SSA FAQs - What can I do with my account?](#)

26) How do I correct an error in my earnings record?

If you notice an error in your earnings record when reviewing your personal *my Social Security* account, you can often request a correction online. In some cases, you may need to contact Social Security directly and provide documentation, such as W-2 forms or pay stubs, to verify your correct earnings. It's important to review your record annually and address any discrepancies as soon as possible, since your future benefits depend on accurate earnings information.

Source: [SSA FAQs - How do I correct my earnings record?](#)

27) Is my information safe and secure in my personal *my Social Security* account?

Yes, the Social Security Administration uses strict security measures to protect your personal information. When you create your personal *my Social Security* account, you must verify your identity and use secure login methods, such as ID.me or Login.gov. We continually monitor the systems for suspicious activity and use encryption to safeguard your data.

Source: [SSA FAQs - Is my information secure?](#)

28) How do I sign up for a personal *my Social Security* account?

You can sign up for a personal *my Social Security* account online at ssa.gov/myaccount. You'll need to provide some personal information to verify your identity. If you already have credentials with ID.me or Login.gov, you can use those to sign in. Social Security also provides step-by-step video guides to help you through the process.

Source: [SSA FAQs - How do I create an account?](#)

Any questions about the new BSO authorization process will be answered at a later date.