Social Security's Semi-Annual Meeting

with the Internal Revenue Service and the Wage Reporting Community

Fall 2025

Today's Topics

- Tax Year Reminders

- Business Services Online (BSO)

- BSO's New Authorization Process and Pilot

- *my* Social Security

- Resources and Customer Support

- Q&A

2025 Tax Year Reminders

- **File Early:** SSA began accepting wage reports on December 8, 2025.

- **Verify Employee Information:** Double-check all employee information before submitting.

- **Use Correct Tax Year:** Ensure forms are for Tax Year 2025.

- **Electronic Filing Requirement**: If submitting 10 or more W-2s, you must file electronically.

- **State and Local Information:** SSA does not review or use state and local information.

- **IRS-1099s:** SSA does not accept IRS-1099s, they are filed with IRS.

Wage Reporting Best Practices

- **Check for Updates:** Review SSA and IRS guidance for any changes to wage reporting requirements.

- **Test Your Software:** Make sure your wage reporting software is current and functioning properly.

- **Zip EFW2 Formatted Files:** Zip formatted files prior to submitting them in AccuWage Online and Wage File Upload.

- **Avoid Common Errors:**
  - Verify totals, formatting, and required fields before submission.
  - Ensure employee data is accurate.

- **Monitor Submission Status:** Track your report status via BSO and promptly address any error notices or rejections.

Protect Your Business and Employee Information

- Secure your network and devices.

- Implement strong password practices.

- Limit permissions.

- Monitor and detect anomalies.

- Back up data regularly.

- Educate staff about cybersecurity.

- Develop formal policies and procedures.

- Restrict employee data access.

- Verify the accuracy of submissions.

- Register for a BSO account.

Wage Reporting for Self-Employed Individuals

Reporting Requirements
Report net earnings of $400+ on Schedule SE; file Form 1040, Schedule C/F, and Schedule SE

- Optional reporting methods are available under certain conditions

Social Security & Medicare Taxes
Pay both employee and employer portions:

- 12.4% Social Security (up to $176,100)
- 2.9% Medicare (all earnings)
- Additional 0.9% Medicare for high earners

Tax Deductions
Deduct 1/2 of Social Security tax from gross income

Work Credits
Earn up to 4 credits/year; $1,810 in earnings per credit (2025)

Family Businesses
Spouses/partners report individual shares

Household Employers

Did you pay a housekeeper, cook, gardener, babysitter, or other household worker at least $2,800 in 2025?

If so, you must:
- File a W-2/W-3 with the Social Security Administration.
- Provide each employee with a copy of the filed W-2.

For more information, visit: Household Workers

What's New

New Required Fields for BSO Wage Reporting Applications (EFW2/EFW2c Format)

Starting this tax year, the following Employer Information fields **must be completed** when preparing your wage files.

Submissions will **be returned** if any of these fields are left blank:

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

Be sure to include all required information before submitting your wage files.
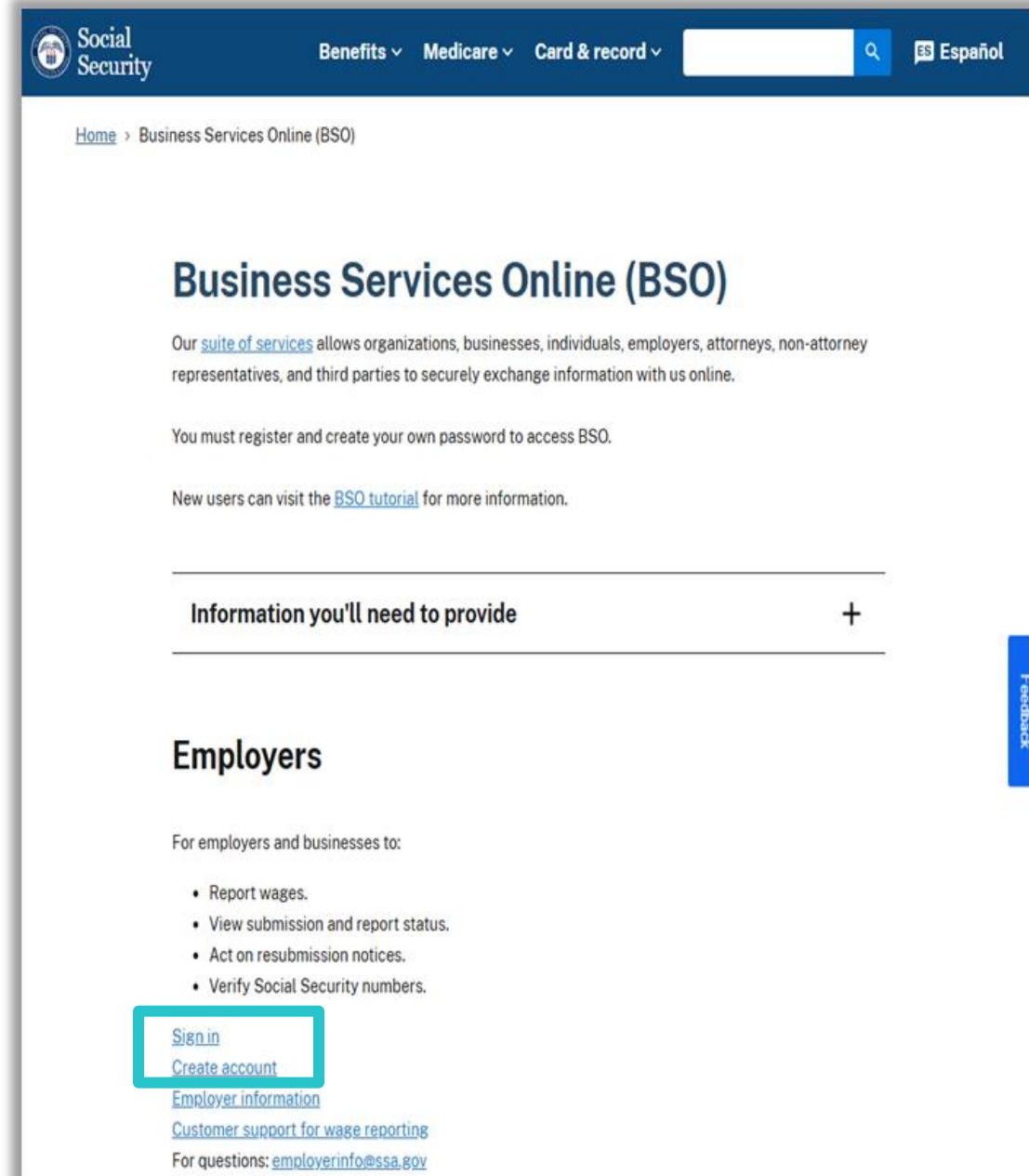
Business Services Online (BSO)

Getting Started with BSO

- To access the BSO application, begin at the [BSO Homepage](#).

- Navigate to the "Employers" section.

- Select "Sign in" or "Create account".

- Use one of the following credentials:

Helpful Tips for Registration

Discover the Advantages of BSO

Key Features:

- Electronic submission of Forms W-2/W-3 and W-2c/W-3c.
- Confirmation of submission success or errors in a minute or less.
- Access to wage reporting status and submission history.
- Social Security Number Verification Service (SSNVS).
- Testing of EFW2 wage files prior to submission.

Benefits:

- Offers a free service.
- Streamlines wage reporting process.
- Reduces errors and processing time.
- Ensures compliance with federal requirements.
- Provides a secure and convenient access with robust data protection.
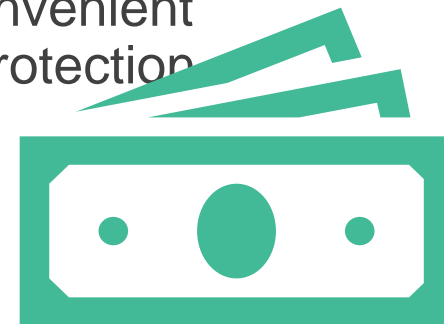
Free Ways to File

W-2/W-2C Online (Fill-in Forms)

- Employers can enter up to 50 W-2s or 25 W-2Cs per session.

- Automatically creates and transmits the W-3/W-3C.

- Ideal for small employers with 10 W-2s or less.

Wage File Upload (EFW2 Format)

- Employers or payroll providers can create a wage file in the required EFW2/EFW2C format and upload it.

- Before uploading, you can use AccuWage Online to check your file for errors.

- Ideal for large employers with over 10 W-2s or anyone using payroll software.

Free Tools to Verify Your Work

SSNVS

AccuWage Online

Verify 10 names and SSNs online.

Receive immediate results.

Check formatted wage files.

Test zipped files faster.

Upload electronic files up to 250k names and SSNs.

Receive results by the next government business day.

Generates test report.

Reduced errors for submissions.

BSO Support Tools

How to Register and Get an Activation Code to Use Business Services Online

How To Navigate BSO Access and Registration

Electronic W-2 Filing User Handbook

Social Security Number Verification Service

AccuWage Online

Go Electronic

Reduce paper usage.

BSO's New Authorization Process and Pilot – Coming Soon

What is the new authorization process?

The new BSO authorization process provides employers with the ability to assign and delegate who can submit wage reports and do business on their behalf.

To access the new authorization process when it becomes available, a **Responsible Entity Officer (REO)** will be required to register your organization.

What is an REO?

A **Responsible Entity Officer (REO)** is an individual who is authorized to execute agreements on behalf of the entity that are legally binding and enforceable.

REO Position Examples

- Chief Executive Officer (CEO)

- Director and Senior Manager

- Board of Directors or Authorized Board Member

- Employee with Power of Attorney

- Owner of an LLC

- General or Limited Partner of a Partnership

- Business Owner (Sole Proprietorship)

- Individual who has control over the church's funds or assets

Please note, the list above is not authoritative (i.e., it may be overinclusive and underinclusive). According to IRC section 6103(e)(1), only individuals with a "material interest" in the EIN may access tax return information. IRS policy, as outlined in an Internal Revenue Manual (IRM), provides specific criteria for determining who qualifies as having "material interest," particularly in the context of partnerships, corporations, or subsidiaries of corporations.

How will this new authorization process benefit my organization?

1. Increase security and help prevent fraud by controlling who can report wages for your organization.

2. Receive one mailed registration code per organization to the REO, simplifying registration.

When will the new authorization process be available?

Very soon, SSA will announce a pilot opportunity for the Tax Year 2025 wage reporting season.

Stay tuned to Business Services Online for more information.

Here's what you can do until then.

Create — Create an account with ID.me or Login.gov

Select — Select an REO
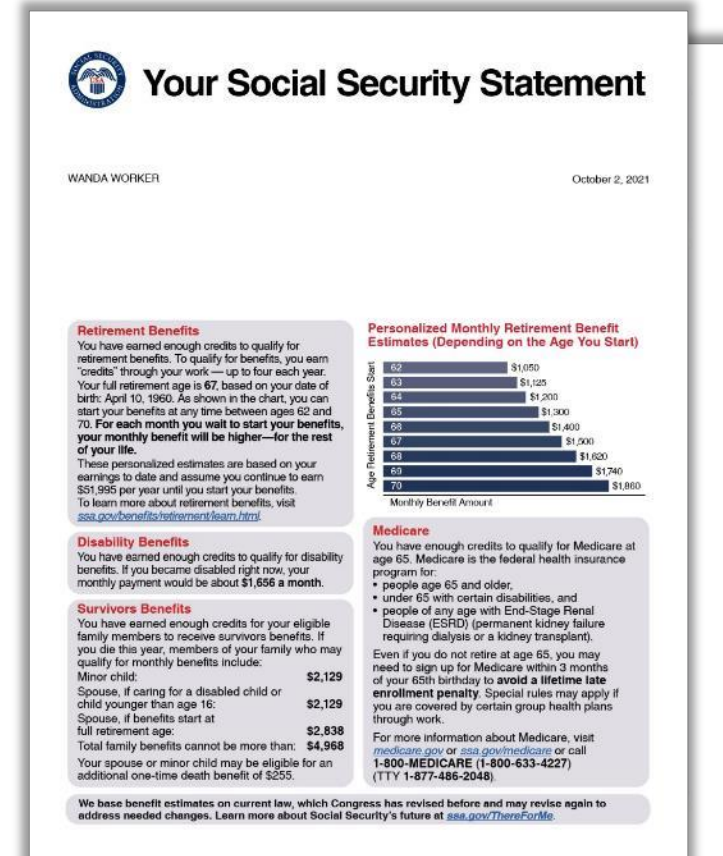
Verify — Verify your address with IRS

my Social Security

Go Digital! Create Your Personal *my* Social Security Account Today

With a *my* Social Security account, you can:

- Request a replacement Social Security card.

- Review your *Social Security Statement*.

- Estimate future benefits.

- Apply for benefits and check the status of your application.

- Upload documents and submit online forms.

- Receive notices online and faster.

- Update important information such as, direct deposit, or address.

Ask For A Speaker

Online Services Resources

What You Can Do Online

How to Choose Your Sign-in Account for "my Social Security"

How to Create Your ID.me Account with SSA

How to Create Your Login.gov Account with SSA

Ask For A Speaker | SSA

Resources & Support

Resources

[Publications & Forms](#)

[Business Services Online Tutorial](#)

[What's New!](#)

[Employer W-2 Filing Instructions and Information](#)

[2026 Cost-of-Living Adjustment (COLA) Fact Sheet | News | SSA](#)

[Electronic Wage Reporting (Forms W-2)](#)

Videos on Demand

- [Access and Registration for Business Services Online](#)

- [Electronic Filing with Business Services Online](#)

[Subscribe to the official U.S. Social Security Administration YouTube channel](#)

Subscribe to W-2 News

[Subscribe to W-2 News](), our electronic newsletter, and receive email updates regarding important wage reporting information.

Wage Reporting Questions or Registration Assistance

- 1-800-772-6270 (M-F 7:00 a.m.-5:30 p.m. ET)
- employerinfo@ssa.gov

BSO Technical Help

- 1-888-772-2970 (M-F 7:00 a.m.-5:30 pm ET)
- bso.support@ssa.gov

National 800# for Questions Outside of Wage Reporting and BSO

- 1-800-772-1213
- www.ssa.gov

Customer Support

Benefits Related Publications

Online Services from www.ssa.gov Apply for—Retirement, Disability, Medicare and So Much More!

Understanding the Benefits

A "Snapshot"

Retirement Benefits

Medicare

Thank You

This information is current at the time of the presentation, but Social Security policy is subject to change.

Please visit www.ssa.gov/employer for up-to-date information on our programs.