



FIRE to IRIS: Your 30-Day Checklist

For US businesses that file Forms 1099 for tax year 2026 | By Abhinav Chhabra, Ledger Brigade

The IRS is retiring **FIRE**, its long-standing system for e-filing information returns. From the 2027 filing season, Forms 1099 must be e-filed through **IRIS**, the Information Returns Intake System. Access to FIRE does **not** carry over to IRIS, and a new IRIS Transmitter Control Code (TCC) can take **up to 45 days** to be approved. Use this page to make sure your business is ready before the old system closes.

Key dates

Date	What happens
November 1, 2026	Last day to send test files through the FIRE test system
November 9, 2026	Last day to change an existing FIRE application for a Transmitter Control Code (TCC)
November 19, 2026, 3 p.m. ET	FIRE stops accepting information returns
January 1, 2027	IRIS becomes the only IRS e-file system, including prior-year returns and corrections
February 1, 2027	Forms 1099-NEC due to contractors and the IRS (January 31 falls on a Sunday)

Who files your 1099s?

If	Then
You or your bookkeeper upload files to the IRS through FIRE	Apply for an IRIS TCC this week and test the new process before January
Payroll software, accounting software or a 1099 service files for you	You usually need no TCC of your own. Get written confirmation that they are IRIS-ready
Your accountant files for you	Ask whether they have completed their own IRIS transition
You file on paper	Allowed only if you file fewer than 10 information returns in total (W-2s count)

Your 30-day checklist

- ☐ **Find out how your 1099s were filed this year:** by you, by your bookkeeper or by a provider through FIRE.
- ☐ **If you filed directly through FIRE, apply for an IRIS TCC this week** at irs.gov/iristcc, and allow up to 45 days.
- ☐ **If a provider files for you, get written confirmation** that they are IRIS-ready for the 2027 season.
- ☐ **File any outstanding FIRE corrections** for tax year 2025 before November 19, 3 p.m. ET.
- ☐ **Clean up your vendor records:** collect missing Forms W-9, check names and TINs, and total 2026 payments per contractor.
- ☐ **Apply the new \$2,000 threshold** for 2026 payments (up from \$600) to see who needs a Form 1099-NEC.
- ☐ **Decide how you will file:** the free IRIS Taxpayer Portal (up to 100 returns at a time) or a provider.
- ☐ **Mark February 1, 2027 in your calendar** for filing Forms 1099-NEC and sending contractor copies.

Free companion tool: our **2026 Contractor & 1099 Tracker** (Excel) totals each contractor's 2026 payments, flags who is over \$2,000 and lists missing Forms W-9. Download it free from the full guide on ledgerbrigade.com/blog.

Need help getting your 1099s ready?

hello@ledgerbrigade.com | ledgerbrigade.com/contact | Our team includes qualified US CPAs.

Sources: IRS IR-2026-99 (August 24, 2026) and irs.gov/iris. General information only, not tax or legal advice.