

COSSEC

CORPORACIÓN PARA LA SUPERVISIÓN Y SEGURO
DE COOPERATIVAS DE PUERTO RICO
GOBIERNO DE PUERTO RICO

8 de noviembre de 2012

CARTA INFORMATIVA 2012-18

A TODAS LAS COOPERATIVAS DE TIPOS DIVERSOS

Wilfredo Torres Pinto, CPA, CFE, CGMA, FLMI
Presidente Ejecutivo

PROCEDIMIENTO PARA TRANSACCIONES DE NEGOCIOS MAYORES DE \$10,000 EN EFECTIVO

Las Cooperativas de Tipos Diversos en el curso normal de sus operaciones, realizan transacciones o intercambios de negocios o comercios con socios, clientes y suplidores que generan o pueden generar el recibo de efectivo.

Acorde con el U.S.C., Título 26, Sección 6050l y al U.S.C., Título 31, Sección 5331, a las Cooperativas de Tipos Diversos se les requiere reportar cierta información al Internal Revenue Services (IRS) y al Financial Crimes Enforcement Network (FinCEN).

De acuerdo a los referidos códigos de Ley, toda persona natural o jurídica que en el curso normal de negocio o comercio reciba una cantidad mayor de \$10,000 en efectivo, ya sea en una o más transacciones relacionadas, deberá completar el Formulario IRS-8300 (adjunto). Para efecto del Internal Revenue Services, el término efectivo es:

1. Toda moneda de los Estados Unidos y de cualquier otro país.

2. Un cheque de cajero, giro bancario, cheque de viajero o giro postal que reciba la entidad, si su valor nominal es de \$10,000 o menos y la entidad lo recibe en una **transacción de reporte designada** (definida más adelante) o cualquier transacción en la cual la entidad o negocio tenga el conocimiento que el pagador intenta evadir el reportar la transacción en el Formulario IRS-8300.

Una transacción de reporte designada es una venta al por menor o al detal de lo siguiente:

1. Un bien de consumo duradero. Por ejemplo: un automóvil o un bote. Un bien de consumo duradero es toda propiedad mueble que:
 - a. Es adecuada para el uso personal.
 - b. Su vida útil es de, al menos, un año bajo un uso ordinario.
 - c. Su precio de venta es de \$10,000 o más.
 - d. Se puede ver o tocar (propiedad tangible).
2. Artículos de Colección. Por ejemplo: obras de arte, piezas antiguas, un metal, una piedra preciosa, un sello o una moneda.
3. Un viaje o entretenimiento, si en una sola transacción o transacciones relacionadas el total del precio de venta de todos los artículos vendidos para el mismo viaje o evento de entretenimiento es en exceso de \$10,000.

Igualmente, toda transacción o intercambio de dinero realizado entre el pagador y el recipiente dentro de un periodo de 24 horas se considerará transacciones relacionadas. Esto, para efecto de determinar si las cantidades exceden los \$10,000, lo cual requiere se complete el Formulario IRS-8300.

Además, transacciones o intercambio de dinero que ocurran en un periodo mayor de 24 horas donde el recipiente conoce o tiene razones para creer que cada una de las transacciones están relacionadas y éstas excedan los \$10,000, deberá completar el Formulario IRS- 8300. También, la Forma IRS-8300 puede ser completada voluntariamente para transacciones o intercambios sospechosos, aunque el total de la transacción no exceda la cantidad de \$10,000. Se puede

considerar como transacción o intercambio sospechoso, toda transacción que aparente de manera alguna, la evasión del cumplimiento de la Forma IRS-8300.

De recibirse más de un pago en efectivo para una sola transacción o pagos en transacciones relacionadas, donde los múltiples pagos recibidos excedan la cantidad total de \$10,000.00 dentro de un periodo de 12 meses, se completará la Forma IRS-8300. La Forma debe ser completada en o antes de los 15 días del recibo del efectivo y debe ser enviada a:

**Internal Revenue Service
Detroit Computing Center
PO Box 32621
Detroit, MI 48232**

Copia de la Forma IRS-8300 una vez cumplimentada, debe ser archivada en la Cooperativa por un periodo de cinco (5) años desde su fecha de radicación.

Para mayor información a la aquí ofrecida pueden comunicarse al Área de Apoyo Técnico y Supervisión, así como al Área de Asuntos Legales. Igualmente, pueden acceder a la siguiente dirección: www.irs.gov/pub1544 y obtener copia de la Publicación 1544 *Reporting Cash Payments of Over \$10,000 (Received in a Trade or Business)*.

Próximamente en COSSEC estaremos coordinando adiestramientos sobre la Regulación para las cooperativas.

sj

Anejos



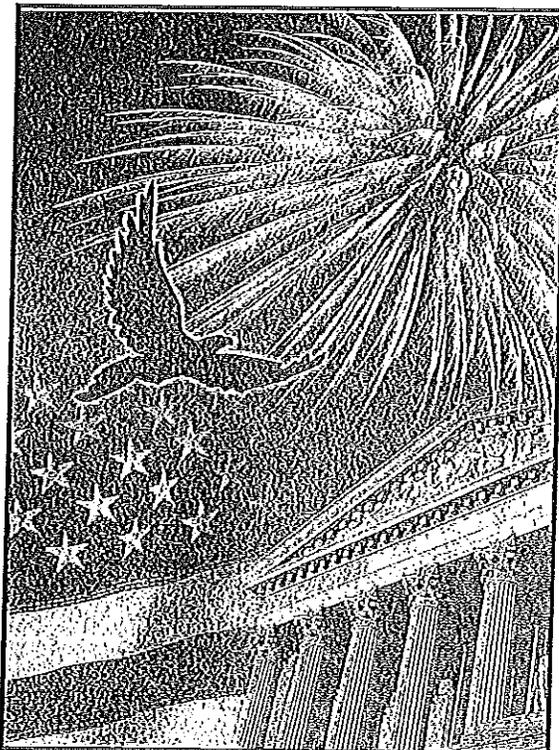
Department
of the
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Reporting Cash Payments of Over \$10,000

**(Received in a
Trade or Business)**



Get forms and other information
faster and easier by:
[Internet IRS.gov](http://Internet.IRS.gov)

What's New

Future developments. For the latest information about developments related to Publication 1544, such as legislation enacted after it was published, go to www.irs.gov/pub1544.

Amending a report. You can amend a prior report by checking box 1a at the top of Form 8300. See *Amending a report*, later.

Introduction

If, in a 12-month period, you receive more than \$10,000 in cash from one buyer as a result of a transaction in your trade or business, you must report it to the Internal Revenue Service (IRS) and the Financial Crimes Enforcement Network (FinCEN) on Form 8300, *Report of Cash Payments Over \$10,000 Received in a Trade or Business*.

This publication explains why, when, and where to report these cash payments. It also discusses the substantial penalties for not reporting them.

Some organizations do not have to file Form 8300, including financial institutions who must file FinCEN Form 104 (formerly Form 4789), *Currency Transaction Report*, and casinos who must file FinCEN Form 103 (formerly Form 8362), *Currency Transaction Report by Casinos*. They are not discussed in this publication.

This publication explains key issues and terms related to Form 8300. You should also read the instructions attached to the form. They explain what to enter on each line.

Why Report These Payments?

Drug dealers and smugglers often use large cash payments to "launder" money from illegal activities. Laundering means converting "dirty" or illegally-gained money to "clean" money.

The government can often trace this laundered money through the payments you report. Laws passed by Congress require you to report these payments. Your compliance with these laws provides valuable information that can stop those who evade taxes and those who profit from the drug trade and other criminal activities.

The USA PATRIOT Act of 2001 increased the scope of these laws to help trace funds used for terrorism.

Who Must File Form 8300?

Generally, any person in a trade or business who receives more than \$10,000 in cash in a single transaction or in related transactions must file Form 8300.

For example, you may have to file Form 8300 if you are a dealer in jewelry, furniture, boats, aircraft, or automobiles; a pawnbroker; an attorney; a real estate broker; an insurance company; or a travel agency. Special rules for

clerks of federal or state courts are discussed later under *Bail received by court clerks*.

However, you do not have to file Form 8300 if the transaction is not related to your trade or business. For example, if you own a jewelry store and sell your personal automobile for more than \$10,000 in cash, you would not submit a Form 8300 for that transaction.

Transaction defined. A "transaction" occurs when:

- Goods, services, or property are sold;
- Property is rented;
- Cash is exchanged for other cash;
- A contribution is made to a trust or escrow account;
- A loan is made or repaid; or
- Cash is converted to a negotiable instrument, such as a check or a bond.

Person defined. A "person" includes an individual, a company, a corporation, a partnership, an association, a trust, or an estate.

Exempt organizations, including employee plans, are also "persons." However, exempt organizations do not have to file Form 8300 for a more-than-\$10,000 charitable cash contribution they receive since it is not received in the course of a trade or business.

Foreign transactions. You do not have to file Form 8300 if the entire transaction (including the receipt of cash) takes place outside of:

- The 50 states,
- The District of Columbia,
- Puerto Rico, or
- A possession or territory of the United States.

However, you must file Form 8300 if any part of the transaction (including the receipt of cash) occurs in Puerto Rico or a possession or territory of the United States and you are subject to the Internal Revenue Code.

Bail received by court clerks. Any clerk of a federal or state court who receives more than \$10,000 in cash as bail for an individual charged with any of the following criminal offenses must file Form 8300:

1. Any federal offense involving a controlled substance,
2. Racketeering,
3. Money laundering, and
4. Any state offense substantially similar to (1), (2), or (3) above.

For more information about the rules that apply to court clerks, see Section 1.60501-2 of the Income Tax Regulations.

What Payments Must Be Reported?

You must file Form 8300 to report cash paid to you if it is:

1. Over \$10,000,
2. Received as:

- a. One lump sum of over \$10,000,
 - b. Installment payments that cause the total cash received within 1 year of the initial payment to total more than \$10,000, or
 - c. Other previously unreportable payments that cause the total cash received within a 12-month period to total more than \$10,000,
3. Received in the course of your trade or business,
 4. Received from the same buyer (or agent), and
 5. Received in a single transaction or in related transactions (defined later).

What Is Cash?

Cash is:

1. The coins and currency of the United States (and any other country), and
2. A cashier's check, bank draft, traveler's check, or money order you receive, if it has a face amount of \$10,000 or less and you receive it in:
 - a. A designated reporting transaction (defined later), or
 - b. Any transaction in which you know the payer is trying to avoid the reporting of the transaction on Form 8300.



Cash may include a cashier's check even if it is called a "treasurer's check" or "bank check."

Cash does not include a check drawn on an individual's personal account.

A cashier's check, bank draft, traveler's check, or money order with a face amount of more than \$10,000 is not treated as cash. These items are not defined as cash and you do not have to file Form 8300 when you receive them because, if they were bought with currency, the bank or other financial institution that issued them must file a report on FinCEN Form 104.

Example 1. You are a coin dealer. Bob Green buys gold coins from you for \$13,200. He pays for them with \$6,200 in U.S. currency and a cashier's check having a face amount of \$7,000. The cashier's check is treated as cash. You have received more than \$10,000 cash and must file Form 8300 for this transaction.

Example 2. You are a retail jeweler. Mary North buys an item of jewelry from you for \$12,000. She pays for it with a personal check payable to you in the amount of \$9,600 and traveler's checks totaling \$2,400. Because the personal check is not treated as cash, you have not received more than \$10,000 cash in the transaction. You do not have to file Form 8300.

Example 3. You are a boat dealer. Emily Jones buys a boat from you for \$16,500. She pays for it with a cashier's check payable to you in the amount of \$16,500. The cashier's check is not treated as cash because its face amount

is more than \$10,000. You do not have to file Form 8300 for this transaction.

Designated Reporting Transaction

A designated reporting transaction is the retail sale of any of the following:

1. A consumer durable, such as an automobile or boat. A consumer durable is property, other than land or buildings, that:
 - a. Is suitable for personal use,
 - b. Can reasonably be expected to last at least 1 year under ordinary use,
 - c. Has a sales price of more than \$10,000, and
 - d. Can be seen or touched (tangible property).

For example, a \$20,000 car is a consumer durable, but a \$20,000 dump truck or factory machine is not. The car is a consumer durable even if you sell it to a buyer who will use it in a business.

2. A collectible (for example, a work of art, rug, antique, metal, gem, stamp, or coin).
3. Travel or entertainment, if the total sales price of all items sold for the same trip or entertainment event in one transaction (or related transactions) is more than \$10,000.

To figure the total sales price of all items sold for a trip or entertainment event, you include the sales price of items such as airfare, hotel rooms, and admission tickets.

Example. You are a travel agent. Ed Johnson asks you to charter a passenger airplane to take a group to a sports event in another city. He also asks you to book hotel rooms and admission tickets for the group. In payment, he gives you two money orders, each for \$6,000. You have received more than \$10,000 cash in this designated reporting transaction. You must file Form 8300.

Retail sale. The term "retail sale" means any sale made in the course of a trade or business that consists mainly of making sales to ultimate consumers.

Thus, if your business consists mainly of making sales to ultimate consumers, all sales you make in the course of that business are retail sales. This includes any sales of items that will be resold.

Broker or intermediary. A designated reporting transaction includes the retail sale of items (1), (2), or (3) of the preceding list, even if the funds are received by a broker or other intermediary, rather than directly by the seller.

Exceptions to Definition of Cash

A cashier's check, bank draft, traveler's check, or money order you received in a designated reporting transaction is not treated as cash if one of the following exceptions applies.

Exception for certain bank loans. A cashier's check, bank draft, traveler's check, or money order is not treated as cash if it is the proceeds from a bank loan. As proof that it is from a bank loan, you may rely on a copy of the loan document, a written statement or lien instruction from the bank, or similar proof.

Example. You are a car dealer. Mandy White buys a new car from you for \$11,500. She pays you with \$2,000 of U.S. currency and a cashier's check for \$9,500 payable to you and her. You can tell that the cashier's check is the proceeds of a bank loan because it includes instructions to you to have a lien put on the car as security for the loan. For this reason, the cashier's check is not treated as cash. You do not have to file Form 8300 for the transaction.

Exception for certain installment sales. A cashier's check, bank draft, traveler's check, or money order is not treated as cash if it is received in payment on a promissory note or an installment sales contract (including a lease that is considered a sale for federal tax purposes). However, this exception applies only if:

1. You use similar notes or contracts in other sales to ultimate consumers in the ordinary course of your trade or business, and
2. The total payments for the sale that you receive on or before the 60th day after the sale are 50% or less of the purchase price.

Exception for certain down payment plans. A cashier's check, bank draft, traveler's check, or money order is not treated as cash if you received it in payment for a consumer durable or collectible, and all three of the following statements are true.

1. You receive it under a payment plan requiring:
 - a. One or more down payments, and
 - b. Payment of the rest of the purchase price by the date of sale.
2. You receive it more than 60 days before the date of sale.
3. You use payment plans with the same or substantially similar terms when selling to ultimate consumers in the ordinary course of your trade or business.

Exception for travel and entertainment. A cashier's check, bank draft, traveler's check, or money order received for travel or entertainment is not treated as cash if all three of the following statements are true.

1. You receive it under a payment plan requiring:
 - a. One or more down payments, and
 - b. Payment of the rest of the purchase price by the earliest date that any travel or entertainment item (such as airfare) is furnished for the trip or entertainment event.
2. You receive it more than 60 days before the date on which the final payment is due.
3. You use payment plans with the same or substantially similar terms when selling to

ultimate consumers in the ordinary course of your trade or business.

Taxpayer Identification Number (TIN)

You must furnish the correct TIN of the person or persons from whom you receive the cash. If the transaction is conducted on the behalf of another person or persons, you must furnish the TIN of that person or persons. If you do not know a person's TIN, you have to ask for it. You may be subject to penalties for an incorrect or missing TIN.

There are three types of TINs.

1. The TIN for an individual, including a sole proprietor, is the individual's social security number (SSN).
2. The TIN for a nonresident alien individual who needs a TIN but is not eligible to get an SSN is an IRS individual taxpayer identification number (ITIN). An ITIN has nine digits, similar to an SSN.
3. The TIN for other persons, including corporations, partnerships, and estates, is the employer identification number (EIN).

Exception. You are not required to provide the TIN of a person who is a nonresident alien individual or a foreign organization if that person or foreign organization:

1. Does not have income effectively connected with the conduct of a U.S. trade or business;
2. Does not have an office or place of business, or a fiscal or paying agent in the United States;
3. Does not file a federal tax return;
4. Does not furnish a withholding certificate described in §1.1441-1(e)(2) or (3) or 1.1441-5(c)(2)(iv) or (3)(iii) to the extent required under 1.1441-1(e)(4)(vii);
5. Does not have to furnish a TIN on any return, statement, or other document as required by the income tax regulations under section 897 or 1445; or
6. In the case of a nonresident alien individual, the individual has not chosen to file a joint federal income tax return with a spouse who is a U.S. citizen or resident.

What Is a Related Transaction?

Any transactions between a buyer (or an agent of the buyer) and a seller that occur within a 24-hour period are related transactions. If you receive over \$10,000 in cash during two or more transactions with one buyer in a 24-hour period, you must treat the transactions as one transaction and report the payments on Form 8300.

For example, if you sell two products for \$6,000 each to the same customer in 1 day and the customer pays you in cash, these are related transactions. Because they total \$12,000 (more than \$10,000), you must file Form 8300.

More than 24 hours between transactions. Transactions are related even if they are more than 24 hours apart if you know, or have reason to know, that each is one of a series of connected transactions.

For example, you are a travel agent. A client pays you \$8,000 in cash for a trip. Two days later, the same client pays you \$3,000 more in cash to include another person on the trip. These are related transactions, and you must file Form 8300 to report them.

What About Suspicious Transactions?

If you receive \$10,000 or less in cash, you may voluntarily file Form 8300 if the transaction appears to be suspicious.

A transaction is suspicious if it appears that a person is trying to cause you not to file Form 8300 or is trying to cause you to file a false or incomplete Form 8300, or if there is a sign of possible illegal activity.

If you are suspicious, you are encouraged to call the local IRS Criminal Investigation Division as soon as possible. Or, you can call the FIN-CEN Financial Institution Hotline toll free at 1-866-556-3974.

When, Where, and What To File

The amount you receive and when you receive it determine when you must file. Generally, you must file Form 8300 within 15 days after receiving a payment. If the Form 8300 due date (the 15th or last day you can timely file the form) falls on a Saturday, Sunday, or legal holiday, it is delayed until the next day that is not a Saturday, Sunday, or legal holiday.

More than one payment. In some transactions, the buyer may arrange to pay you in cash installment payments. If the first payment is more than \$10,000, you must file Form 8300 within 15 days. If the first payment is not more than \$10,000, you must add the first payment and any later payments made within 1 year of the first payment. When the total cash payments are more than \$10,000, you must file Form 8300 within 15 days.

After you file Form 8300, you must start a new count of cash payments received from that buyer. If you receive more than \$10,000 in additional cash payments from that buyer within a 12-month period, you must file another Form 8300. You must file the form within 15 days of the payment that causes the additional payments to total more than \$10,000.

If you are already required to file Form 8300 and you receive additional payments within the 15 days before you must file, you can report all the payments on one form.

Example. On January 10, you receive a cash payment of \$11,000. You receive additional cash payments on the same transaction of \$4,000 on February 15, \$5,000 on March 20, and \$6,000 on May 12. By January 25, you must file a Form 8300 for the \$11,000 payment.

By May 27, you must file an additional Form 8300 for the additional payments that total \$16,000.

Amending a Report? If you are amending a report, check box 1a at the top of Form 8300. Complete the form in its entirety (Parts I-IV) and include the amended information. Do not attach a copy of the original report.

Where to file. Mail the form to the address given in the Form 8300 instructions.

Required statement to buyer. You must give a written or electronic statement to each person named on any Form 8300 you must file. You can give the statement electronically only if the recipient agrees to receive it in that format. The statement must show the name and address of your business, the name and phone number of a contact person, and the total amount of reportable cash you received from the person during the year. It must state that you are also reporting this information to the IRS.

You must send this statement to the buyer by January 31 of the year after the year in which you received the cash that caused you to file the form.



You must keep a copy of every Form 8300 you file for 5 years.

Examples

Example 1. Pat Brown is the sales manager for Small Town Cars. On January 6, 2009, Jane Smith buys a new car from Pat and pays \$18,000 in cash. Pat asks for identification from Jane to get the necessary information to complete Form 8300. A filled-in form is shown in this publication.

Pat must mail the form to the address shown in the form's instructions by January 21, 2009. He must also send a statement to Jane by January 31, 2010.

Example 2. Using the same facts given in Example 1, suppose Jane had arranged to make cash payments of \$6,000 each on January 6, February 6, and March 6. Pat would have to file a Form 8300 by February 26 (17 days after receiving total cash payments within 1 year over \$10,000 because February 21, 2009, is a Saturday). Pat would not have to report the remaining \$6,000 cash payment because it is not more than \$10,000. However, he could report it if he felt it was a suspicious transaction.

Penalties

There are civil penalties for failure to:

- File a correct Form 8300 by the date it is due, and
- Provide the required statement to those named in the Form 8300.

If you intentionally disregard the requirement to file a correct Form 8300 by the date it is due, the penalty is the greater of:

1. \$25,000, or

2. The amount of cash you received and were required to report (up to \$100,000).

There are criminal penalties for:

- Willful failure to file Form 8300,
- Willfully filing a false or fraudulent Form 8300,
- Stopping or trying to stop Form 8300 from being filed, and
- Setting up, helping to set up, or trying to set up a transaction in a way that would make it seem unnecessary to file Form 8300.

If you willfully fail to file Form 8300, you can be fined up to \$250,000 for individuals (\$500,000 for corporations) or sentenced to up to 5 years in prison, or both. These dollar amounts are based on Section 3571 of Title 18 of the U.S. Code.

The penalties for failure to file may also apply to any person (including a payer) who attempts to interfere with or prevent the seller (or business) from filing a correct Form 8300. This includes any attempt to structure the transaction in a way that would make it seem unnecessary to file Form 8300. Structuring means breaking up a large cash transaction into small cash transactions.

How To Get Tax Help

You can get help with unresolved tax issues, order free publications and forms, ask tax questions, and get information from the IRS in several ways. By selecting the method that is best for you, you will have quick and easy access to tax help.

Free help with your return. Free help in preparing your return is available nationwide from IRS-certified volunteers. The Volunteer Income Tax Assistance (VITA) program is designed to help low-moderate income taxpayers and the Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 and older with their tax returns. Most VITA and TCE sites offer free electronic filing and all volunteers will let you know about credits and deductions you may be entitled to claim. To find the nearest VITA or TCE site, visit IRS.gov or call 1-800-906-9887 or 1-800-829-1040.

As part of the TCE program, AARP offers the Tax-Aide counseling program. To find the nearest AARP Tax-Aide site, call 1-888-227-7669 or visit AARP's website at www.aarp.org/money/taxaide.

For more information on these programs, go to IRS.gov and enter keyword "VITA" in the upper right-hand corner.



Internet. You can access the IRS website at IRS.gov 24 hours a day, 7 days a week to:

- Check the status of your 2011 refund. Go to IRS.gov and click on *Where's My Refund*. Wait at least 72 hours after the IRS acknowledges receipt of your e-filed return, or 3 to 4 weeks after mailing a paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2011 tax return available so you can provide your social

security number, your filing status, and the exact whole dollar amount of your refund.

- **E-file your return.** Find out about commercial tax preparation and e-file services available free to eligible taxpayers.
- Download forms, including talking tax forms, instructions, and publications.
- Order IRS products online.
- Research your tax questions online.
- Search publications online by topic or keyword.
- Use the online Internal Revenue Code, regulations, or other official guidance.
- View Internal Revenue Bulletins (IRBs) published in the last few years.
- Figure your withholding allowances using the withholding calculator online at www.irs.gov/individuals.
- Determine if Form 6251 must be filed by using our Alternative Minimum Tax (AMT) Assistant available online at www.irs.gov/individuals.
- Sign up to receive local and national tax news by email.
- Get information on starting and operating a small business.



Phone. Many services are available by phone.

- **Ordering forms, instructions, and publications.** Call 1-800-TAX-FORM (1-800-829-3676) to order current-year forms, instructions, and publications, and prior-year forms and instructions. You should receive your order within 10 days.
- **Asking tax questions.** Call the IRS with your tax questions at 1-800-829-1040.
- **Solving problems.** You can get face-to-face help solving tax problems every business day in IRS Taxpayer Assistance Centers. An employee can explain IRS letters, request adjustments to your account, or help you set up a payment plan. Call your local Taxpayer Assistance Center for an appointment. To find the number, go to www.irs.gov/localcontacts or look in the phone book under *United States Government, Internal Revenue Service*.
- **TTY/TDD equipment.** If you have access to TTY/TDD equipment, call 1-800-829-4059 to ask tax questions or to order forms and publications.
- **TeleTax topics.** Call 1-800-829-4477 to listen to pre-recorded messages covering various tax topics.
- **Refund information.** You can check the status of your refund on the new IRS phone app. Download the free IRS2Go app by visiting the iTunes app store or the Android Marketplace. IRS2Go is a new way to provide you with information and tools. To check the status of your refund by phone, call 1-800-829-4477 (automated refund information 24 hours a day, 7 days a week). Wait at least 72 hours after the IRS acknowledges receipt of your e-filed return, or 3 to 4 weeks after mailing a paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2011 tax return available so you can provide your social

security number, your filing status, and the exact whole dollar amount of your refund. If you check the status of your refund and are not given the date it will be issued, please wait until the next week before checking back.

- **Other refund information.** To check the status of a prior-year refund or amended return refund, call 1-800-829-1040.

Evaluating the quality of our telephone services. To ensure IRS representatives give accurate, courteous, and professional answers, we use several methods to evaluate the quality of our telephone services. One method is for a second IRS representative to listen in on or record random telephone calls. Another is to ask some callers to complete a short survey at the end of the call.



Walk-in. Many products and services are available on a walk-in basis.

- **Products.** You can walk in to many post offices, libraries, and IRS offices to pick up certain forms, instructions, and publications. Some IRS offices, libraries, grocery stores, copy centers, city and county government offices, credit unions, and office supply stores have a collection of products available to print from a CD or photocopy from reproducible proofs. Also, some IRS offices and libraries have the Internal Revenue Code, regulations, Internal Revenue Bulletins, and Cumulative Bulletins available for research purposes.
- **Services.** You can walk in to your local Taxpayer Assistance Center every business day for personal, face-to-face tax help. An employee can explain IRS letters, request adjustments to your tax account, or help you set up a payment plan. If you need to resolve a tax problem, have questions about how the tax law applies to your individual tax return, or you are more comfortable talking with someone in person, visit your local Taxpayer Assistance Center where you can spread out your records and talk with an IRS representative face-to-face. No appointment is necessary—just walk in. If you prefer, you can call your local Center and leave a message requesting an appointment to resolve a tax account issue. A representative will call you back within 2 business days to schedule an in-person appointment at your convenience. If you have an ongoing, complex tax account problem or a special need, such as a disability, an appointment can be requested. All other issues will be handled without an appointment. To find the number of your local office, go to www.irs.gov/

localcontacts or look in the phone book under *United States Government, Internal Revenue Service*.



Mail. You can send your order for forms, instructions, and publications to the address below. You should receive a response within 10 days after your request is received.

Internal Revenue Service
1201 N. Mitsubishi Motorway
Bloomington, IL 61705-6613

Taxpayer Advocate Service. The Taxpayer Advocate Service (TAS) is your voice at the IRS. Our job is to ensure that every taxpayer is treated fairly, and that you know and understand your rights. We offer free help to guide you through the often-confusing process of resolving tax problems that you haven't been able to solve on your own. Remember, the worst thing you can do is nothing at all.

TAS can help if you can't resolve your problem with the IRS and:

- Your problem is causing financial difficulties for you, your family, or your business.
- You face (or your business is facing) an immediate threat of adverse action.
- You have tried repeatedly to contact the IRS but no one has responded, or the IRS has not responded to you by the date promised.

If you qualify for our help, we'll do everything we can to get your problem resolved. You will be assigned to one advocate who will be with you at every turn. We have offices in every state, the District of Columbia, and Puerto Rico. Although TAS is independent within the IRS, our advocates know how to work with the IRS to get your problems resolved. And our services are always free.

As a taxpayer, you have rights that the IRS must abide by in its dealings with you. Our tax toolkit at www.TaxpayerAdvocate.irs.gov can help you understand these rights.

If you think TAS might be able to help you, call your local advocate, whose number is in your phone book and on our website at www.irs.gov/advocate. You can also call our toll-free number at 1-877-777-4778.

TAS also handles large-scale or systemic problems that affect many taxpayers. If you know of one of these broad issues, please report it to us through our Systemic Advocacy Management System at www.irs.gov/advocate.

Low Income Taxpayer Clinics (LITCs). Low Income Taxpayer Clinics (LITCs) are independent from the IRS. Some clinics serve individuals whose income is below a certain level

and who need to resolve a tax problem. These clinics provide professional representation before the IRS or in court on audits, appeals, tax collection disputes, and other issues for free or for a small fee. Some clinics can provide information about taxpayer rights and responsibilities in many different languages for individuals who speak English as a second language. For more information and to find a clinic near you, see the LITC page on www.irs.gov/advocate or IRS Publication 4134, *Low Income Taxpayer Clinic List*. This publication is also available by calling 1-800-829-3676 or at your local IRS office.

Free tax services. Publication 910, *IRS Guide to Free Tax Services*, is your guide to IRS services and resources. Learn about free tax information from the IRS, including publications, services, and education and assistance programs. The publication also has an index of over 100 TeleTax topics (recorded tax information) you can listen to on the telephone. The majority of the information and services listed in this publication are available to you free of charge. If there is a fee associated with a resource or service, it is listed in the publication.

Accessible versions of IRS published products are available on request in a variety of alternative formats for people with disabilities.



DVD for tax products. You can order Publication 1796, *IRS Tax Products DVD*, and obtain:

- Current-year forms, instructions, and publications.
- Prior-year forms, instructions, and publications.
- Tax Map: an electronic research tool and finding aid.
- Tax law frequently asked questions.
- Tax Topics from the IRS telephone response system.
- Internal Revenue Code—Title 26 of the U.S. Code.
- Links to other Internet based Tax Research Materials.
- Fill-in, print, and save features for most tax forms.
- Internal Revenue Bulletins.
- Toll-free and email technical support.
- Two releases during the year.
 - The first release will ship the beginning of January.
 - The final release will ship the beginning of March.

Purchase the DVD from National Technical Information Service (NTIS) at www.irs.gov/odors for \$30 (no handling fee) or call 1-877-233-6767 toll free to buy the DVD for \$30 (plus a \$6 handling fee).

**Report of Cash Payments Over \$10,000
 Received in a Trade or Business**

▶ See instructions for definition of cash.
 ▶ Use this form for transactions occurring after July 8, 2012. Do not use prior versions after this date.
 For Privacy Act and Paperwork Reduction Act Notice, see the last page.

1 Check appropriate box(es) if: a Amends prior report; b Suspicious transaction.

Part I Identity of Individual From Whom the Cash Was Received

2 If more than one individual is involved, check here and see instructions

3 Last name: Smith 4 First name: Jane 5 M.I.: A 6 Taxpayer identification number: 3131301031313

7 Address (number, street, and apt. or suite no.): 100 Main Street 8 Date of birth (see instructions): 11010619613

9 City: Hometown 10 State: PA 11 ZIP code: 10101 12 Country (if not U.S.): 13 Occupation, profession, or business: Cosmetic Distributor

14 Identifying document (ID): a Describe ID: Driver's License b Issued by: PA
 c Number: 333-00-3333

Part II Person on Whose Behalf This Transaction Was Conducted

15 If this transaction was conducted on behalf of more than one person, check here and see instructions

16 Individual's last name or organization's name: 17 First name: 18 M.I.: 19 Taxpayer identification number:

20 Doing business as (DBA) name (see instructions): Employer identification number:

21 Address (number, street, and apt. or suite no.): 22 Occupation, profession, or business:

23 City: 24 State: 25 ZIP code: 26 Country (if not U.S.):

27 Alien identification (ID): a Describe ID: b Issued by:
 c Number:

Part III Description of Transaction and Method of Payment

28 Date cash received: 01106210113 29 Total cash received: \$ 18,000.00 30 If cash was received in more than one payment, check here 31 Total price if different from item 29: \$.00

32 Amount of cash received (in U.S. dollar equivalent) (must equal item 29) (see instructions):
 a U.S. currency \$ 18,000.00 (Amount in \$100 bills or higher \$.00)
 b Foreign currency \$.00 (Country:)
 c Cashier's check(s) \$.00
 d Money order(s) \$.00
 e Bank draft(s) \$.00
 f Traveler's check(s) \$.00
 Issuer's name(s) and serial number(s) of the monetary instrument(s):

33 Type of transaction:
 a Personal property purchased f Debt obligations paid
 b Real property purchased g Exchange of cash
 c Personal services provided h Escrow or trust funds
 d Business services provided i Bail received by court clerks
 e Intangible property purchased j Other (specify in item 34)

34 Specific description of property or service shown in 33. Give serial or registration number, address, docket number, etc. ▶ Co-Fast
4-door sedan serial no xx-
ABCDEFGG-1234567

Part IV Business That Received Cash

35 Name of business that received cash: Small Town Care 36 Employer identification number: 11011234151617

37 Address (number, street, and apt. or suite no.): 5000 Industrial Avenue Social security number:

38 City: Hometown 39 State: PA 40 ZIP code: 10101 41 Nature of your business: Car Dealership

42 Under penalties of perjury, I declare that to the best of my knowledge the information I have furnished above is true, correct, and complete.

Signature: Pat Brown Authorized official Title: Sales Manager

43 Date of signature: 01106210113 44 Type or print name of contact person: Pat Brown 45 Contact telephone number: 999-555-0555