



This SOP will outline the steps to enable your company to electronically file (e-file) your 1099 information returns. This includes the following types of information returns:

- 1099-NEC
- 1099-MISC - Box 1 Rental Income
- 1099 MISC - Box 3 Other Income
- 1099 MISC - Box 6 Medical & health care payments
- 1099 MISC - Box 10 Proceeds paid to an attorney
- 1099 INT

Steps for E-Filing

1. Set up an account with the IRS to use the Information Returns Intake System (IRIS)
- 2. Install the Gemini version 2026 (or later).**
3. Review vendors identified as INDIVIDUALS.
4. Close the financial year for 2025.
5. Create the 1099 e-files.
6. Proofing the 1099 report – potential errors
7. Upload the e-files to IRIS.

Step 1 Set up an account with the IRS to use the Information Returns Intake System (IRIS)

Companies that file more than 10 Information returns are now required to file electronically. For more information regarding the new [IRS ruling here is a link](#) and [e-file-forms-1099-with-iris](#)

Step 2 Install the Gemini 2026 update

If your company is running Gemini in our cloud - this has been completed, nothing for you to do.

If your company is running Gemini on your local server or workstation – please install the latest version of Gemini before proceeding.



Step 3 Review vendors identified as INDIVIDUALS.

Part of the e-filing format has changed to identify INDIVIDUALS and place the person's name into separate fields for First Name, Middle Name and Last Name. Gemini has a new set of fields to capture the First-Middle and Last name.

The screenshot shows a software window titled "Vendor will be Added" with several tabs: General, Additional, Contacts, Checks, Defaults, Misc, User Defined, Memo, Web Access, and Actions. The "General" tab is selected. The form contains the following fields and options:

- Vendor Number: [Text Box]
- Vendor Name: [Text Box]
- DBA Name: [Text Box]
- Street Address: [Text Box]
- 2nd Address Line: [Text Box]
- City: [Text Box]
- State: [Dropdown]
- Zip Code: [Text Box]
- Contact: [Text Box]
- First / Middle / Last Name: [Three Text Boxes]

Options and checkboxes:

- Deleted
- Send PSCient
- Send Eclare
- Use for 1099
- Vendor is an Individual

Buttons at the bottom: OK, Cancel, View Open Items, View Payments.

Gemini will automatically fill in the new First, Middle, and Last name fields upon converting your data to the 2025 version, based on the following rules.

1. Vendors with an EIN formatted number **##.#####** are ignored.
2. Vendors with a Social Security formatted number **###.##.####** will be converted.
3. If the DBA Name field is filled in – it will be used, otherwise the Vendor Name will be used to fill in the First Name, Middle Name, Last Name fields.
4. There are no changes made to the existing Vendor Number, Vendor Name or DBA Name fields.



Show Individuals Only

A new filter checkbox has been added to the AP Vendor List Maintenance window to allow users to filter down to only INDIVIDUALS. Note you must be on the VENDOR # tab for the SHOW INDIVIDUALS ONLY to be active.

The screenshot shows the 'Vendor List' window. At the top right, there are three checkboxes: 'Show Individuals Only' (checked and highlighted with a red box), 'Show Deleted' (checked), and 'Show Lenders Only' (unchecked). Below these is a table with columns: Vendor #, S, Web, Name, Pay Code, Ref Code, Vendor Filter, and Street. The table contains two rows: one for 'DIRK01' with 'Dirkenson Design' and '2121 Falcon Drive', and one for 'SMI001' with 'John Smith' and '1234 Cherry Street'. At the bottom, there are buttons for 'Insert', 'Change', 'Delete', 'Contacts', 'Open Items', 'Payments', and 'Close'.

Below the data is shown after the 2026 data conversion. Notice the individual's name has been parsed into First name, Middle name, Last name.

The screenshot shows the 'Vendor will be Changed (Dirkenson Design)' window. The 'General' tab is selected. At the top right, there are checkboxes for 'Deleted' (unchecked), 'Send PSClient' (checked), 'Send Eclare' (checked), and 'Use for 1099' (checked). Below these are fields for 'Vendor Number' (DIRK01), 'Vendor Name' (Dirkenson Design), 'DBA Name' (Richard L. Dirkenson), 'Street Address' (2121 Falcon Drive), '2nd Address Line' (empty), 'City' (Tampa), 'State' (FL), and 'Zip Code' (33123). At the bottom, there is a 'Contact' field and a checkbox for 'Vendor is an Individual' (checked). Below these are three fields for 'First / Middle / Last Name': 'Richard', 'L.', and 'Dirkenson'. These three fields are highlighted with a red box. At the bottom, there are buttons for 'OK', 'Cancel', 'View Open Items', and 'View Payments'.

Review the companies marked as INDIVIDUALS to determine if the First Name, Middle Name and Last Name fields were converted properly.



Step 4 Close the financial year for 2025

This process has not changed. Close your MONTH and or MONTH/YEAR following your normal year end procedures. Once the MONTH or MONTH/YEAR has been closed you can proceed to creating the e-files to submit to IRIS.

Step 5 Create the 1099 e-files

Go to: AP | REPORTS | 1099 FORMS/MAGNETIC

Select the appropriate tax year

Select NEXT

1099 Forms/Magnetic

Form/Magnetic Tax Year: 2025

EIN/SSN (1099 form only):

Minimum Amount to Include:

Tax Year
 2025 2026

1099 Forms/Magnetic

Tax Year: 2025 Select Vendors to Include in Action

X	Account #	Name	EIN/SSN	Type 1099	Amount
<input checked="" type="checkbox"/>	ABLE01	Able Architect Group	10-1212347	MISC-NEC. (1)	20,000.00
<input checked="" type="checkbox"/>	CORK01	Corky's Slab Contractors Inc.	10-0987654	MISC-NEC. (1)	3,500.00
<input checked="" type="checkbox"/>	GRGGAS	Greg's Gas Works	43-2456734	MISC-NEC. (1)	4,300.00
<input type="checkbox"/>					

Mark by Type:

Action:



Select the MISC-NEC in the MARK BY TYPE drop down menu

Tax Year: 2023 Select Vendors to Include in Action

X	Account #	Name	EIN/SSN	Type 1099	Amount
	DIRK01	Dirkenson Design	123-45-6789	MISC-NEC. (1)	1,200.00
	SMI001	John Smith	255-22-3434	MISC-NEC. (1)	1,000.00

Buttons: **Mark** **UnMark** **Clear All** **Mark by Type: MISC-NEC. (1)** **Mark**

Action: **Choose Action ...** **Preview** **Print** **Previous** **Cancel**

Select MARK and then YES

Tax Year: 2025 Select Vendors to Include in Action

X	Account #	Name	EIN/SSN	Type 1099	Amount
	ABLE01	Able Architect Group	10-1212347	MISC-NEC. (1)	20,000.00
	CORK01	Corky's Slab Contractors Inc.	10-0987654	MISC-NEC. (1)	3,500.00
	GRGGAS	Greg's Gas Works	43-2456734	MISC-NEC. (1)	4,300.00

Buttons: **Mark** **UnMark** **Clear All** **Mark by Type: MISC-NEC. (1)** **Mark**

Action: **Choose Action ...** **Preview** **Print** **Previous** **Cancel**

Mark all "MISC-NEC. (1)" types?

Are you sure you want to mark all "MISC-NEC. (1)" types?

Yes **No**



Notice the vendors are now shown as MARKED

Tax Year: 2025 Select Vendors to Include in Action

X	Account #	Name	EIN/SSN	Type 1099	Amount
X	ABLE01	Able Architect Group	10-1212347	MISC-NEC. (1)	20,000.00
X	CORK01	Corky's Slab Contractors Inc.	10-0987654	MISC-NEC. (1)	3,500.00
X	GRGGAS	Greg's Gas Works	43-2456734	MISC-NEC. (1)	4,300.00

Buttons: Mark, UnMark, Clear, Mark

Action: Choose Action ... Preview Print Previous Cancel

Dialog Box: "MISC-NEC. (1)" Vendors...
3 "MISC-NEC. (1)" Vendors were marked
OK

Choose the action: **1099 IRIS**

Tax Year: 2025 Select Vendors to Include in Action

X	Account #	Name	EIN/SSN	Type 1099	Amount
X	ABLE01	Able Architect Group	10-1212347	MISC-NEC. (1)	20,000.00
X	CORK01	Corky's Slab Contractors Inc.	10-0987654	MISC-NEC. (1)	3,500.00
X	GRGGAS	Greg's Gas Works	43-2456734	MISC-NEC. (1)	4,300.00

Buttons: Mark, UnMark, Clear All, Mark by Type: MISC-NEC. (1), Mark

Action: Choose Action ... Preview Print Previous Cancel

Dropdown Menu:
Choose Action ...
Print Proofing Report
Print 1099 Forms
1099 Magnetic
Export 1099
1099 IRIS



Select CONTINUE to preview the 1099 proofing report

1099 Forms/Magnetic

Tax Year: 2025 Select Vendors to Include in Action

X	Account #	Name	EIN/SSN	Type 1099	Amount
X	ABLE01	Able Architect Group	10-1212347	MISC-NEC. (1)	20,000.00
X	CORK01	Corky's Slab Contractors Inc.	10-0987654	MISC-NEC. (1)	3,500.00
X	GRGGAS	Greg's Gas Works	43-2456734	MISC-NEC. (1)	4,300.00

Mark by Type:

Action:

This is the 1099 IRIS confirmation screen.

1099 IRIS

Tax Year: 2025

File Location:

Business

EIN/SSN that will be used: 46-1234567

Co Name: Astor Homes Payer First Name:

Co Addr: 328 Main St Payer Middle Name:

Co City: Baltimore MD 10023 Payer Last Name:

Co Phone: 1-555-555-5555

Co Email: AP@astorhomes.com

Max Rows Per File: 99 Note that the filename will change if there are more than maximum rows per file to export.

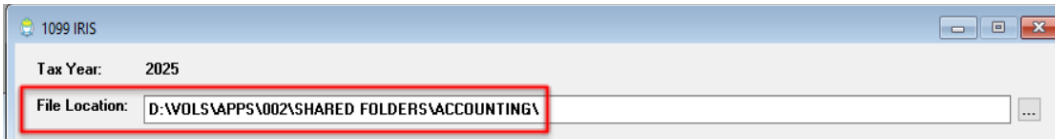
Total Vendors: 3

CSV File Name: IRIS_2025_CO-002_1099_NEC_001.csv

Number	Name	Last Activity	LY 1099	1099	Lost Disc	Balance
ABLE01	ABLE ARCHITECT GROUP	3/28/2025	20,000.00	0.00	0.00	0.00
CORK01	CORKY'S SLAB CONTRACTORS INC	3/28/2025	3,500.00	0.00	0.00	0.00
GRGGAS	GREG'S GAS WORKS	3/28/2025	4,300.00	0.00	0.00	0.00



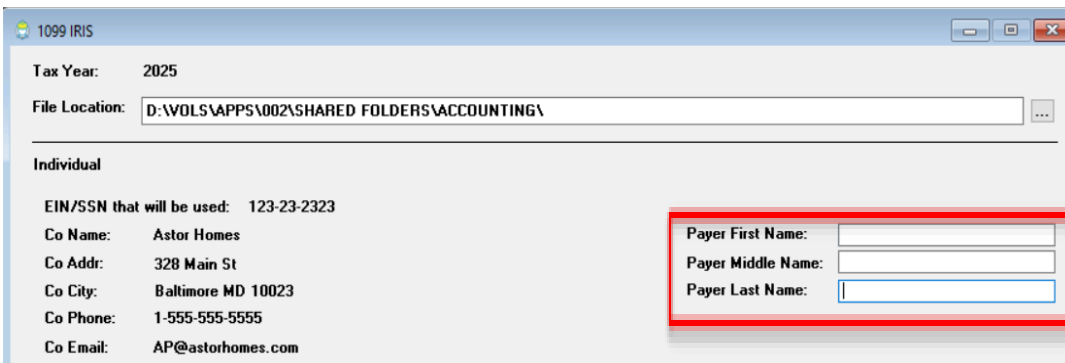
The top section indicates where the e-file will be saved. **Change this location to a folder on your LOCAL computer.** This will download the files to that local computer. In a later step you will upload to the IRIS portal.



The middle section displays the current company settings. The phone and company email should match one of the contacts set up in the IRIS portal. These can be updated under the FILE | SUPERVISOR | CONFIGURATION menu.



If your company is set up as a sole proprietor and a Social Security Number is used as your Federal Tax ID, the right side fields will become available. Enter the Payer Name





Select CREATE FILE and then YES

1099 IRIS

Tax Year: 2025

File Location: \\TSCLIENT\USERS\SCOOK\

Business

EIN/SSN that will be used: 43-1234567

Co Name: Astor Homes Payer First Name:

Co Addr: 328 Main St Payer Middle Name:

Co City: Baltimore MD 10023 Payer Last Name:

Co Phone: 1-555-555-5555

Co Email: AP@astorhomes.com

Max Rows Per File: 99 Note that the filename will change if there are more than maximum rows per file to export.

Total Vendors: 3

CSV File Name: IRIS_2025_CO-002_1099_NEC_001.csv

Number	Name	Last Activity	LY 1099	1099	Lost Disc	Balance
ABLE01	ABLE ARCHITECT GROUP	3/28/2025	20,000.00	0.00	0.00	0.00
CORK01	CORKY'S SLAB CONTRACTORS INC	3/28/2025	3,500.00	0.00	0.00	0.00
GRGGAS	GREG'S GAS WORKS	3/28/2025	4,300.00	0.00	0.00	0.00

Create File **Print Proofing** **Cancel**

1099 IRIS

Tax Year: 2025

File Location: \\TSCLIENT\USERS\SCOOK\

Business

EIN/SSN that will be used: 43-1234567

Co Name: Astor Homes Payer First Name:

Co Addr: 328 Main St Payer Middle Name:

Co City: Baltimore MD 10023 Payer Last Name:

Co Phone: 1-555-555-5555

Co Email: AP@astorhomes.com

Max Rows Per File: 99

Total Vendors: 3

CSV File Name: IRIS_2025_CO-002_1099_NEC_001.csv

Number	Name	Last Activity	LY 1099	1099	Lost Disc	Balance
ABLE01	ABLE ARCHITECT GROUP	3/28/2025	20,000.00	0.00	0.00	0.00
CORK01	CORKY'S SLAB CONTRACTORS INC	3/28/2025	3,500.00	0.00	0.00	0.00
GRGGAS	GREG'S GAS WORKS	3/28/2025	4,300.00	0.00	0.00	0.00

Create 1099 IRIS File

The program is about to create the following file for submitting to the IRIS Portal at the IRS.

File: \\TSCLIENT\USERS\SCOOK\IRIS_2025_CO-002_1099_NEC_001.csv

Do you wish to continue?

Yes **No**

Create File **Print Proofing** **Cancel**



Select PREVIEW

1099 IRIS

Tax Year: 2025

File Location: \\TSCIENT\CLIENTS\SCOOK\

Business

EIN/SSN that will be used: 43-1234567

Co Name: Astor Homes

Co Addr: 328 Main St

Co City: Baltimore MD 10023

Co Phone: 1-555-555-5555

Co Email: AP@astorhomes.com

Max Rows Per File: 99 Note that the filename w

Total Vendors: 3

CSV File Name: IRIS_2025_CO-002_1099_NEC_0

Print IRIS Proofing Report

This will read the file:
IRIS_2025_CO-002_1099_NEC_*.csv
and print a Proofing Report showing the actual
information in that file.

This must be done to verify the actual information
being sent to the IRS.

Print Errors Only

Preview Print Cancel

Number	Name				st Disc	Balance
ABLE01	ABLE ARCHITECT GROUP	3/28/2025	20,000.00	0.00	0.00	0.00
CORK01	CORKY'S SLAB CONTRACTORS INC	3/28/2025	3,500.00	0.00	0.00	0.00
GREGGAS	GREG'S GAS WORKS	3/28/2025	4,300.00	0.00	0.00	0.00

Create File Print Proofing Cancel



This is the 1099 IRIS proofing report – print and verify all the information is correct before uploading the e-file to the IRIS portal.

Preview: Magnetic 1099 Proofing

DEC 12, 2025 9:43PM Astor Homes Page: 1 of 1
1099 IRIS Proofing Report

Name / DBA / Address / City, State Zip	SSAN/EIN
Payer Information	
Payer TIN Type	EIN
Payer Taxpayer ID Number	43-1234567
Payer Name Type	Business
Payer Business or Entity Name Line 1	ASTOR HOMES
Payer Business or Entity Name Line 2	
Payer First Name	
Payer Middle Name	
Payer Last Name (Surname)	
Payer Suffix	
Payer Country	US
Payer Address Line 1	328 MAIN ST
Payer Address Line 2	
Payer City/Town	BALTIMORE
Payer State/Province/Territory	MD
Payer ZIP/Postal Code	10023
Payer Phone Type	Domestic
Payer Phone	1-555-555-5555
Payer Email Address	AP@astorhomes.com
<hr/>	
ABLE ARCHITECT GROUP 275 MAIN STREET 1321 SOUTH ST ANY CITY	EIN 10-1212347 Account # ABLE01 Name Type: Business Tax Year: 2025
US 22222	

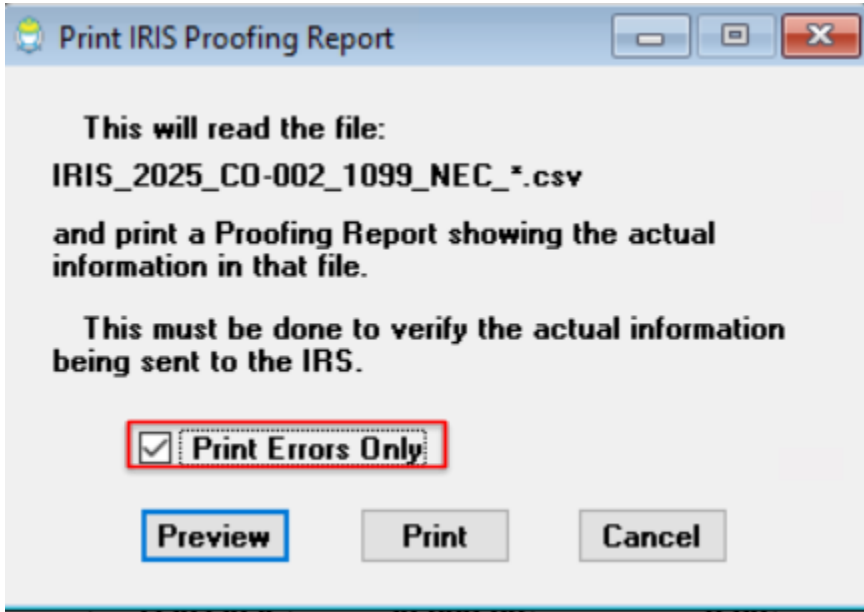


Step 6: Proofing the 1099 report – potential errors.

The IRIS portal has changed as of 1/10/24 and certain characters are no longer allowed in the vendor name and address fields. The Gemini E-filing proofing report will display those errors under each vendor listing.

Please remove or replace the disallowed characters and rerun the proofing report until all errors are resolved.

You can check the box PRINT ERRORS ONLY



Below are examples of the non-allowed characters shown in the Gemini e-filing proofing report. Notice the first example has two errors: a “period” and the “hash mark”.

Bob E Miller 1269 Macton Rd. Suite # 245 Street	MD 21154	SSN 123-45-6789 Account # BEMI01 Name Type: Individual Tax Year: 2023
4 IRIS_2023_CO-004_1099_NEC_001.csv		
Box 1: 4,507.13	Box 3: 0.00	Box 6: 0.00
Box 7: 0.00	Box 10: 0.00	
2 Errors occurred when processing vendor/payer		
* Invalid character: . in Vendor Address		
* Invalid character: # in Vendor Address 2		
Pete Thompson 1622 Castleton Rd.	Darlington MD 210341008	SSN 222-45-6789 Account # RETE01 Name Type: Individual Tax Year: 2023
6 IRIS_2023_CO-004_1099_NEC_001.csv		
Box 1: 48,246.00	Box 3: 0.00	Box 6: 0.00
Box 7: 0.00	Box 10: 0.00	
1 Errors occurred when processing vendor/payer		
* Invalid character: . in Vendor Address		



If you are rerunning the proofing report and you get the results shown below, TOTAL ROWS READ = 0. You will need to back up 1 step. Select CANCEL and then CONTINUE.

JAN 12,2024 3:40PM Company 004 (Duplicated from 005) Page:1 of 1
 1099 IRIS Proofing Report

Name / DBA / Address / City, State Zip SSAN/EIN

Total Rows Read: 0 Validation Errors: 0
Total CSV Files Read: 1 Other Errors: 0

1099 IRIS

Tax Year: 2025

File Location: \\TSCIENT\CS\USERS\SCOOK\

Business

EIN/SSN that will be used: 43-1234567

Co Name: Astor Homes Payer First Name:
 Co Addr: 328 Main St Payer Middle Name:
 Co City: Baltimore MD 10023 Payer Last Name:
 Co Phone: 1-555-555-5555
 Co Email: AP@astorhomes.com

Max Rows Per File: 99 Note that the filename will change if there are more than maximum rows per file to export.
 Total Vendors: 3

CSV File Name: IRIS_2025_CO-002_1099_NEC_001.csv

Number	Name	Last Activity	LY 1099	1099	Lost Disc	Balance
ABLE01	ABLE ARCHITECT GROUP	3/28/2025	20,000.00	0.00	0.00	0.00
CORK01	CORKY'S SLAB CONTRACTORS INC	3/28/2025	3,500.00	0.00	0.00	0.00
GRGGAS	GREG'S GAS WORKS	3/28/2025	4,300.00	0.00	0.00	0.00

Create File Print Proofing **Cancel**

1099 Forms/Magnetic

Tax Year: 2025 Select Vendors to Include in Action

X	Account #	Name	EIN/SSN	Type 1099	Amount
X	ABLE01	Able Architect Group	10-1212347	MISC-NEC. (1)	20,000.00
X	CORK01	Corky's Slab Contractors Inc.	10-0987654	MISC-NEC. (1)	3,500.00
X	GRGGAS	Greg's Gas Works	43-2456734	MISC-NEC. (1)	4,300.00

Mark UnMark Clear All Mark by Type: MISC-NEC. (1) Mark

Action: 1099 IRIS **Continue** Print Previous Cancel



After error checking is completed, you can proceed with uploading the created file(s) to the IRIS site. Keep in mind you can Re-Create the files(s) as many times as necessary until all the data is corrected. If you keep the same file path (where your files are saved) each time you Re-Create a NEW file the OLD files will be removed.

However, if you want to be certain you have the most recently created file, **look at the file time and date stamp.**

The CSV file will have been created and saved in the location you defined earlier in step 5.

 IRIS_2025_CO-002_1099_NEC_001.csv	12/12/2025 4:52 PM	Microsoft Excel Co...	3 KB
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Do NOT open this file. Opening the CSV file can change the file formatting.



Step 7 Follow the online instructions to upload to the IRIS site.

The IRS provides detailed instructions regarding how to log into and upload the 1099 e-files to the IRIS site here <https://www.irs.gov/pub/irs-pdf/p5717.pdf>. Our support staff will be available to assist.

To log into the IRIS site - go here <https://la.www4.irs.gov/irportal/>

The following screenshots are provided for reference only. The IRIS site may change these without notice.

Individual
Select "Individual" to represent yourself as an individual. No organization-specific authorizations will be granted.

Organization Roles
Select an Organization to represent a specific role for your organization's location.

Filter Organizations
Filter by business name, address, or application type Show 10 entries

Selection	Organization	Application Type
<input type="button" value="Select"/>	Industrial Systems C&M LLC,	IRIS TCC

Showing 1 to 1 of 1 entries Previous 1 Next



Dashboard

[Notifications](#)

[+ Privacy Act and Paperwork Reduction Act Notice](#)

Welcome, Robert S Cook

Please select one of the following options to get started.



Start New Form

Complete any type of form, including a 1099-MISC, 1099-NEC and 1099-INT.



View Unsubmitted Forms

View forms you are working on or are ready to submit.



Upload CSV with Form Data

Upload a CSV with form data to the portal and download CSV templates.



Download File Template

Please select the form type that you would like to download.


Form Type

Upload File

Browse and upload your file. Each row in your file will be uploaded as a separate form. Your CSV file will not be retained in the system.

Important Information About File Upload

- 1) Only 1 file can be uploaded at a time.
- 2) Only 100 forms are permitted per file.
- 3) Only CSV templates provided by the IRS can be used. Be sure to save as a Comma Separated Value (CSV) file after making updates.

 Browse or drop the csv file here.



After you use your browser to select your csv file the IRIS site will immediately evaluate the file for errors. We purposely created a file with errors in the recipient CITY field. Notice the errors shown below.

If no errors, select the START button to continue in the IRIS upload process.

Browse or drop the csv file here.



Current Uploaded File

IRIS_2023_CO-004_1099_NEC_001.csv [\(Remove\)](#)



The uploaded file contains one or more errors. Please correct the following and re-upload.

Row	Column Title	Error Message
11	Recipient Fields	Recipient City/Town may only include the following special characters (space ()) and n