

**From the desk of  
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## **Married taxpayers should always make tax payments with the husband's Social Security Number**

With the advent of the electronic age some quirks have become problematic when using the IRS payment systems.

Married taxpayers have more often than not run into an unseen problem each tax year now that electronic payments are the norm when the incorrect Social Security Number (SSN) is used to make estimated tax or balance due payments online.

Many taxpayers find that their payment somehow does not get credited to their account.

This happens typically when they fail to understand how the IRS computer systems work, that being for married couples filing a joint tax return, all payments are credited to the husband's SSN, or the primary taxpayer.

In many households, the wife makes the IRS and State tax payments, and make the mistake of indicating their own SSN into the system when they are making payments.

Being that the IRS and State computer systems have yet to upgrade their respective systems to combine all payments made to either SSN, the result will be an issuance of a CP-14 indicating a balance owing when in fact the payments were made, albeit under the spouse's SSN which the IRS and State systems do not recognize when reconciling the tax returns as filed.

Most taxpayers do not understand that "primary" means first on the return, and "secondary" means second on the return when they are making payments to the government for estimated taxes or balances due.

Should the secondary taxpayer make a payment in her name and social security number are used, the system will not reflect it.

The Internal Revenue Service is aware of the problem and issued a statement stating that "The IRS is aware that some payments made for tax returns have not been correctly applied to joint taxpayer accounts and these taxpayers are receiving erroneous balance-due notices (CP14 Notices) showing the incorrect amount."

Despite the government's awareness of the issue, they have not fixed the problem. In addition to this glaring problem, this issue is not spelled out on the IRS website.

We have run into this problem several times, and for those tax returns we prepare after June each year when IRS transcripts are available, we routinely reconcile all payments made by both husband and wives.

We ask for those of you who are making payments to the IRS and State taxing authorities to use the primary taxpayer's SSN when making payments for your personal income tax returns.

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