What to Check Before Sending W-2 and 1099 Forms to Recipients

Recipient delivery is the last stretch of tax form filing, and small mistakes there can lead to confused recipients, repeat requests, and avoidable follow-up. Whether forms are sent through a secure portal, by mail, or through another approved method, the aim is simple: the right person receives the right form, at the right address, in a format they can use.

Before delivery, treat each form as a separate record rather than part of a bulk job. Names, tax identification numbers, addresses, amounts, and delivery choices all need a quick review. The points below keep the process practical and easy to repeat, especially when several W-2 or 1099 forms are being prepared at once.



Check the recipient details first

Start with the basics on each form. Compare the recipient name with the records used to create the form, and watch for nicknames, missing middle initials, or business names that no longer match. For a person, the legal name on the form matters more than the name they

usually go by. For a business, confirm that the name aligns with the payee record and the tax identification details.

Address accuracy is just as important. A form sent to an old home address, a closed office, or a malformed address can leave the recipient without the document they need. If a recipient has moved or changed a mailing address, update the record before sending. When a form is delivered online, check that the email address or portal invitation is tied to the correct recipient, not a shared inbox or an outdated contact.

Confirm the form type and tax year

W-2 and 1099 forms serve different purposes, so the form type should match the payment or relationship being reported. A wage form should not be mixed with a contractor payment form, and different 1099 categories should not be treated as interchangeable. A mismatch can cause the recipient to file using the wrong information.

The tax year also deserves a clear look. Recipient tax forms are tied to a specific filing year, and a form prepared with the wrong year can be difficult for the recipient to use. Check the year printed on the form, the year in the filing record, and the year linked to the delivery notice before release.

Review amounts, withholding, and identifiers

Numbers are where many delivery problems become costly. Review wages, nonemployee compensation, interest, dividends, or other reported amounts against the source records. Look for shifted decimal points, duplicated entries, missing adjustments, and totals that do not agree with supporting data.

For W-2 forms, check withholding and other reported amounts with the same care used for the wage figure. For 1099 forms, confirm that the payer information, recipient identifier, and reported amounts belong together. If TIN matching is part of the preparation process, unresolved mismatches should be reviewed before forms go out. A mismatch does not always mean the form is wrong, but it should not be ignored.

Small formatting issues can also matter. A tax identification number should appear in the correct field and in the expected format. A recipient identifier that belongs to another person or entity can create confusion that is hard to undo after delivery.

Check delivery method and recipient consent

Delivery rules depend on the form, the recipient, and the method being used. Before sending anything electronically, confirm recipient consent where electronic delivery is allowed. Consent

is not just a technical detail. It helps show that the recipient agreed to receive the form in that format, rather than expecting a paper copy.

If a recipient has not agreed to electronic delivery, a paper copy may be the appropriate route. Check the mailing address, print quality, and whether the form is complete. If electronic delivery is being used, make sure the recipient can access the document without unnecessary obstacles. A message with a broken link, an expired invitation, or an unclear subject line can lead to missed or delayed access.



Look at the notice before it goes out

A delivery notice should be clear enough for a recipient to understand what has arrived and what action, if any, is needed. The notice does not need to be long. It should identify the form type, the tax year, and where the document can be found. Avoid wording that suggests the recipient must open the message immediately or provide sensitive information in reply.

Email notification text should be checked for the right recipient name and a plain subject line. If forms are delivered through a secure portal, the notice should explain where the document is available and how the recipient can sign in. Recipients are more likely to act when the message is specific and calm rather than vague or alarmist.

Review access records and delivery status

Sending a form is not the same as confirming delivery. Keep access records that show when a document was made available, when a notice was sent, and whether the recipient viewed or

downloaded it. These records help answer questions later, especially if a recipient says the form never arrived.

Delivery status should be checked after a release. If a notice bounces, a portal invitation fails, or a mailed form is returned, the issue needs attention. Repeating the same delivery step without checking why it failed can create duplicate records or further confusion. A returned paper form may call for an address review. A failed electronic notice may call for a corrected email address or a different delivery route.

Mind data security

Tax forms contain sensitive information, so data security belongs in the delivery review. Limit access to the people who need to prepare or release the forms. Avoid sending forms as ordinary attachments when a secure portal is available, and avoid placing tax identification numbers in email messages or notices.

When a correction is needed, use a controlled process. Cancel or replace the incorrect version where possible, then document what changed. Keeping old and new versions side by side without labels can cause the wrong document to be used. Clear version control protects the recipient as much as it protects the sender.

Make a final pass before release

- Confirm that the recipient name, identifier, and address match the correct record.
- Check the form type, tax year, amounts, withholding, and payer or employer details.
- Verify delivery consent, notice wording, and access instructions.
- Confirm that records can show delivery status after forms are released.

A final pass works best when it is slow enough to catch ordinary errors. Bulk tools can make preparation faster, but speed can also make a bad entry look routine. Reading each record once with fresh attention is often the difference between a clean delivery and a later correction.

Good recipient delivery is not complicated, but it depends on careful habits. Check the identity details, confirm the figures, match the delivery method to the recipient, and keep records of what happened after release. Those steps make it easier for recipients to use their forms without unnecessary follow-up.