

# Additional Uses of IRS Transcripts



**The Expert in Tax Education**

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## How To Get IRS Transcripts

**With properly executed Form 8821 or 2848:**

1. Call PPS, go through oral disclosure and request transcripts be FAXed or mailed.
2. e-Services – Don't have to talk to an assister ! !  
Pull the transcripts electronically using the IRS Transcript Delivery System. **Primitive**
3. Use commercially available software to automatically pull the transcripts, download & analyze them via IRS Transcript Delivery System.

## Transcripts - PPS vs e-Services



Call PPS - FAX



E-Services with Software

## e-Services Users

**Remember** to validate your identity  
to continue to use  
e-Services when they go to 2FA  
2FA = 2 Factor Authentication.

# Important Update about your e-Services Account

## Important Update about Your e-Services Account



Revised Information for e-Services Users 12/08/2016

In an era of increasing cybercrimes, the IRS must strengthen the security around our online tools, including e-Services, to protect taxpayers. As part of this critical effort, we are requiring certain e-Services users to validate their identities. Failure to validate your identity will result in your e-Services registration account being suspended for security purposes.

### What is planned?

Starting the week of November 28, the IRS will mail letters via United States Postal Service to affected e-Services users. This letter will be your notification that you must validate your identity with the IRS. You will have 30 days from the date on the letter to validate your identity. However, please take immediate action upon receipt of the letter to avoid any possible delays that could lock you out of your e-Services account once the 30-days expire.

## Real-World Situation

You are working with a **traditional** tax pro who doesn't use e-Services – he has 2848 POA

You are skilled in e-Services

You need transcripts NOW but he has POA.

He doesn't think you need transcripts and will not sign another POA with you on it.

### Solution:

Execute a Form 8821 Tax Information Authorization

It doesn't affect his 2848 POA but you can now use e-Services to pull everything you need.

## How the System Works

- New 2848 **“TRUMPS”** existing 2848
- New 8821 **“TRUMPS”** existing 8821
- New 8821 does **NOT** affect existing 2848
- New 2848 does **NOT** affect existing 8821

## Transcripts can be used in many ways

## **Transcripts**

- Check for compliance – all required returns filed
- Confirm balances
- Confirm payments are being properly applied
- Confirm Estimated Tax Payments – current year
- Find “lost” Retirement Accounts – Form 5498
- Develop Basis in Roth IRA & Roth Conversions
- Check for Required RMD (Req’d Min Distribution)
- CP2000s – properly analyze & respond
- CP2000 – Monitor Code 922 & analyze/amend before the CP2000 letter is sent

## **Transcripts**

- Monitor returns flagged for Exam – Code 420
- Monitor returns where Exam is closed – Code 421
- Monitor Installment Agreement Activity – Pending Installment Agreement accepted
- Monitor Federal Tax Liens
- Find FREE Money – First Time Abatement
- Monitor CSED – 10 year collection statute
- Verify Name / SSN match or Name / EIN
- Evaluate Bankruptcy as a possible course of action

## Transcripts

- Monitor Payroll Tax Returns (940, 941) & Deposits to confirm returns are being filed and deposits are being made.

## Transcripts

- Monitor status of estate tax return (Form 706) under audit to confirm when the audit is closed (Code 421)
  - IRS policy @ June 1, 2015 – IRS will issue an estate tax closing letter only at the request of an estate.
  - **<https://www.irs.gov/pub/irs-drop/n-17-12.pdf>**
- Monitor for Tax ID Theft

## **ID Theft Flag**

- **IRS Policy through 2016**
  - If an account is flagged for Identity Theft, transcripts could not be accessed through TDS  
(Taxpayer was sent 40+ identical letters stating someone tried to access their account)
- **NEW IRS Policy – January 2017**
  - Accounts flagged for ID Theft can be accessed through TDS without the taxpayer getting 40+ identical letters.

## **Confirm Balances**

- Verify that balances for each year are correct.
- Review existing SFRs:
  - How long until CSED
  - (Yes – SFRs do time out)
  - Beneficial to submit an original return (to reduce balance due or get a refund (likely forfeited) )

# Confirm Balances

IRS ACCOUNT STATUS DASHBOARD									
Year	Return Filed	Filing Status	Extension Date	Lien Active	Collections Active	Examination Active	Assessed Balance	Accrued Balance	Transcript Date
2014	RONF	UK					\$0.00	\$0.00	9/17/2014
2013	No	S	10/15/14				\$0.00	\$0.00	9/17/2014
2012	Original	S	10/15/13				\$0.00	\$0.00	9/17/2014
2011	No	S	10/15/12				\$0.00	\$0.00	9/17/2014
2010	No	S	10/15/11				\$0.00	\$0.00	9/17/2014
2009	No	S	10/15/10				\$0.00	\$0.00	9/17/2014
2008	Original	S	10/15/09				\$0.00	\$0.00	9/17/2014
2007	SFR	S	11/19/08		09/05/12		\$11,687.96	\$12,872.13	9/17/2014
2006	SFR	S	10/15/07		09/05/12		\$2,554.41	\$2,816.19	9/17/2014
2005	No	S	10/15/06				\$0.00	\$0.00	9/17/2014
2004	No	S	10/15/05				\$0.00	\$0.00	9/17/2014
2003	No	S	10/15/04				\$0.00	\$0.00	9/17/2014
2002	No	S	10/15/03				\$0.00	\$0.00	9/17/2014
2001	No	S	10/15/02				\$0.00	\$0.00	9/17/2014
2000	SFR	S	10/15/01	Released			\$0.00	\$0.00	9/17/2014
1999	No	S	10/15/00				\$0.00	\$0.00	9/17/2014
1998	No	S	10/15/99				\$0.00	\$0.00	9/17/2014
1997	SFR	S	10/15/98	Released			\$0.00	\$0.00	9/17/2014
1996	No	UK	10/15/97				\$0.00	\$0.00	9/17/2014

**1997 and 2000 SFRs “timed Out” after 10 Years**  
**Note that the Liens were released**

# 2000 SFR established 5-19-2003 Timed out 5-20-2013

2000									
460	Extension of time to file tax return ext. Date 08-15-2001	4/15/2001	\$0.00						
460	Extension of time to file tax return ext. Date 10-15-2001	4/15/2001	\$0.00						
670	Payment	4/15/2001	(\$1,000.00)						
806	W-2 or 1099 withholding	4/15/2001	(\$319.00)						
140	Inquiry for non-filing of tax return	5/22/2002	\$0.00						
570	Additional account action pending	9/9/2002	\$0.00						
150	Substitute tax return prepared by IRS	9/9/2002	\$0.00						
494	Final notice before tax is determined by IRS	12/17/2002	\$0.00						
495	Resolved tax determination	4/29/2003	\$0.00						
599	Tax return secured	4/30/2003	\$0.00						
250	Additional tax assessed	5/19/2003	\$9,414.00						
196	Interest charged for late payment	5/19/2003	\$1,311.92						
166	Penalty for filing tax return after the due date	5/19/2003	\$1,821.37						
276	Penalty for late payment of tax	5/19/2003	\$1,052.35						
170	Penalty for not pre-paying tax	5/19/2003	\$472.46						
971	Tax period blocked from automated levy program	2/9/2004	\$0.00						
971	Collection due process Notice of Intent to Levy -- issued	5/24/2004	\$0.00						
971	Collection due process Notice of Intent to Levy -- return receipt signed	6/7/2004	\$0.00						
582	Lien placed on assets due to balance owed	4/15/2005	\$0.00						
530	Balance due account currently not collectable	7/8/2005	\$0.00						
276	Penalty for late payment of tax	11/13/2006	\$971.40						
971	Notice issued CP 071A	11/10/2008	\$0.00						
971	Notice issued CP 071A	11/15/2010	\$0.00						
971	Notice issued CP 071A	11/14/2011	\$0.00						
960	Appointed representative	4/16/2012	\$0.00						
530	Balance due account currently not collectable	7/23/2012	\$0.00						
971	Account match for federal levy payment program	8/27/2012	\$0.00						
971	Final notice before levy on social security benefits	8/27/2012	\$0.00						
971	Notice issued CP 0051	8/27/2012	\$0.00						
670	Payment	11/21/2012	(\$280.95)						
671	Account match for federal levy payment program	10/2/2013	\$0.00						
608	Write-off of balance due	5/20/2013	(\$13,398.55)						
583	Removed lien	6/21/2013	\$0.00						



## Confirm Payments are Correctly Applied

- Verify that payments are being correctly applied to the correct year.
- Verify that **all** payments are shown on the account transcripts.

## Confirm Payments are Correctly Applied

PAYMENT, CREDIT, & ABATEMENT HISTORY\*

TAX YEAR	CODE	EXPLANATION OF TRANSACTION	DATE	AMOUNT
2015	806	W-2 or 1099 withholding	4/15/2016	(\$1,270.00)
2014	806	W-2 or 1099 withholding	4/15/2015	(\$1,719.00)
2007	670	Payment Miscellaneous Payment	3/30/2015	(\$33.00)
2008	670	Payment	3/30/2015	(\$4.00)
2008	670	Payment	3/11/2015	(\$3,829.51)
2007	670	Payment Miscellaneous Payment	3/9/2015	(\$50,000.00)
2007	670	Payment Miscellaneous Payment	3/9/2015	(\$4,265.66)
2013	806	W-2 or 1099 withholding	4/15/2014	(\$3,709.00)
2012	806	W-2 or 1099 withholding	4/15/2013	(\$579.00)
2008	706	Credit transferred in from 1040 201112	4/15/2012	(\$166.00)
2011	806	W-2 or 1099 withholding	4/15/2012	(\$166.00)
2007	670	Payment Levy	5/2/2011	(\$2,518.58)
2008	706	Credit transferred in from 1040 201012	4/15/2011	(\$537.00)
2010	766	Credit to your account	4/15/2011	(\$400.00)

## Confirm Estimated Tax Payments

- Current year Account Transcript in e-Services shows estimated tax payments.

Year	Return Filed	Filing Status	Extension Date	Lien Active	Collections Active	Examination Active	Assessed Balance	Accrued Balance	Transcript Date
2016	RDNF	UK					-	-	1/29/2016
2015	No	S					(\$9,262.00)	(\$9,262.00)	1/29/2016
2014	Original	S	12/16/15				(\$24.00)	(\$24.00)	1/29/2016
2013	Original	S	10/16/14				\$0.00	\$0.00	1/29/2016
2012	RDNF	UK					-	-	1/29/2016
2011	RDNF	UK					-	-	1/29/2016
2010	RDNF	UK					-	-	1/29/2016

- Taxpayer GET TRANSCRIPT does not allow access to current year Account Transcript.

## Find “Lost” Retirement Accounts

- Pull Wage & Income Transcripts
- Look for a very old mailing address on Form 5498 (perhaps no activity in years)
- It is likely the taxpayer has forgotten about the retirement account (generally IRAs)

## **Develop Basis in Roth IRA & Roth Conversions**

- Most taxpayers do NOT put Roth Contributions on their tax returns because “It doesn’t matter”
- If taxpayer receives a Roth Distribution and does NOT include it on his tax return, the IRS deems it is fully taxable until the taxpayer can prove the basis of the distribution.

## **Develop Basis in Roth IRA & Roth Conversions**

- Roth IRAs originated in 1998
- If taxpayer receives a Roth Distribution and does NOT include it on his tax return, the IRS deems it is fully taxable until the taxpayer can prove the basis of the distribution.

## Develop Basis in Roth IRA

- IRS Wage & Income Transcripts go back 10 years and can be used to approximate Roth Contributions.

	Age 49 and Below	Age 50 and Above
1998–2001	\$2,000	\$2,000
2002–2004	\$3,000	\$3,500
2005	\$4,000	\$4,500
2006–2007	\$4,000	\$5,000
2008–2012	\$5,000	\$6,000
2013–2017 <sup>[1]</sup>	\$5,500	\$6,500

## Check for RMDs (Required Minimum Distributions)

Pull Wage & Income Transcripts and analyze the 5498 Retirement Statements.

It is possible to pull last year's Wage & Income as an html file, download it, and import it into EXCEL to facilitate the analysis of the retirement accounts (Form 5498).

2016 5498s are available in the summer of 2017 to develop 2017 RMD

## **CP2000s – Properly Analyze & Respond**

It is frequently necessary to pull the IRS Wage & Income Transcript to understand the CP2000 notice.

Consider a tax year where the taxpayer was issued a W-2 and then was issued a corrected W-2.

CP2000 showed BOTH W-2s as income !!!

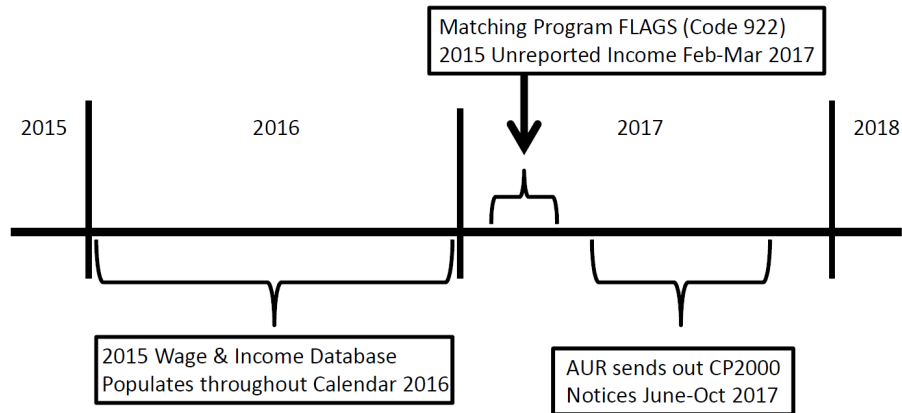
## **Monitor Acct Transcripts for CP2000 Code 922**

It is possible to monitor IRS Account Transcripts and “see” a CP2000 Unreported Income Flag (Code 922) several months before the CP2000 notice is sent to the taxpayer.

It is possible to amend and “fix” the issue before the IRS sends the CP2000 Notice, saving penalties and some interest.

## Monitor Acct Transcripts for Code 922

### 2015 W&I Populates through 2016



## Monitor Acct Transcripts for CP2000 Code 922

- ASTPS has a recorded 1 hour Webinar which is available:
- **"Strategies to Reduce/Eliminate CP2000 Notices"**

## Monitor Acct Transcripts for Exam Code 420

If the tax professional is monitoring the account transcripts and “sees” an Exam Code 420, it is sometimes possible to amend the problem area of the return and offer an amended return **BEFORE** the Exam Letter is sent.

This is a **Win-Win** for all concerned.

This “monitoring” activity can be monetized & marketed to our tax clients (& prospective clients).

## Monitor Acct Transcripts for Exam Code 420

2012				
	960	Appointed representative	10/10/2012	\$0.00
	460	Extension of time to file tax return ext. Date 10-15-2013	4/15/2013	\$0.00
	196	Interest charged for late payment	12/16/2013	\$227.77
	971	Notice issued CP 0014	12/16/2013	\$0.00
	166	Penalty for filing tax return after the due date	12/16/2013	\$498.28
	276	Penalty for late payment of tax	12/16/2013	\$498.28
	170	Penalty for not pre-paying tax	12/16/2013	\$121.00
	150	Tax return filed	12/16/2013	\$11,073.00
	971	Installment agreement established	1/13/2014	\$0.00
	670	Payment	4/3/2014	(\$1,500.00)
	670	Payment	4/24/2014	(\$4,950.00)
	673	Payment	4/24/2014	(\$50.00)
	672	Removed payment CIVIL PENALTY 201401 617-48-2190	4/24/2014	\$50.00
	670	Payment	6/9/2014	(\$2,000.00)
	670	Payment	7/7/2014	(\$1,000.00)
	670	Payment	8/19/2014	(\$1,000.00)
	670	Payment	9/17/2014	(\$1,000.00)
	670	Payment	10/27/2014	(\$1,000.00)
	420	Examination of tax return	10/31/2014	\$0.00
	276	Penalty for late payment of tax	11/17/2014	\$31.67
	670	Payment	4/12/2015	(\$422.55)
	196	Interest charged for late payment	5/4/2015	\$184.70
	971	No longer in installment agreement status	5/4/2015	\$0.00
	276	Penalty for late payment of tax	5/4/2015	\$237.85
	421	Closed examination of tax return	6/9/2015	\$0.00

2012 Return Flagged for **EXAM** 10-31-2014 - **Code 420**

2012 Return Flagged **Closed EXAM** 6-9-15 - **Code 421** - NO EXAM Ltr

## Monitor Installment Agreement

Taxpayer “breaks” existing IA - Owes \$68K (+P & I)  
so POA verbally goes through 433 Financial Analysis  
and waits 6 weeks to hear if it is accepted.  
Transcript shows POA called on 8-5-16 & Installment  
Agreement was approved 8-11-2016.  
Collection calls were running about 2 hours on HOLD.

160	Penalty for filing tax return after the due date	2/23/2015	\$6,969.91
276	Penalty for late payment of tax	2/23/2015	\$38.00
971	Installment agreement established	3/14/2015	\$0.00
971	Collection due process Notice of Intent to Levy -- issued	6/27/2015	\$0.00
971	Collection due process Notice of Intent to Levy -- return receipt signed	6/29/2015	\$0.00
971	No longer in installment agreement status	6/29/2015	\$0.00
971	Tax period blocked from automated levy program	7/6/2015	\$0.00
670	Payment Miscellaneous Payment	12/1/2015	(\$10,000.01)
971	Pending installment agreement	12/7/2015	\$0.00
972	Pending installment agreement	12/7/2015	\$0.00
610	Payment with return	12/21/2015	(\$1,998.00)
971	Pending installment agreement	8/5/2016	\$0.00
971	Installment agreement established	8/11/2016	\$0.00
882	Lien placed on assets due to balance owed	8/28/2016	\$0.00
971	Issued notice of lien filing and right to Collection Due Process hearing	8/30/2016	\$0.00

## Monitor Tax Liens

### Scenario:

Taxpayer is in the financial services industry.

Has existing liens from years ago.

**Another** tax lien puts him out of business.

Tax Lien shows in the Account Transcript several weeks before the Taxpayer gets the Lien Letter.

Monitoring the transcripts gives POA several weeks head start toward fighting the Lien.



# First Time Abatement

## Great Marketing Tool

I have abated over \$100K in penalties for my clients over the past two years.

I may be able to find “free MONEY” hidden in your account transcripts.

IRS administrative procedure established in 2001 to “reward” good taxpayer behavior.

## Conditions for First Time Abatement

Taxpayer is compliant (Filed all Required Returns)

- Owes & is in an Installment Agreement
- No balance outstanding

Get a refund – Standard 6511 Rules

(Refund payments up to abatement amount made in last 2 years.)

## Prior 3 years are CLEAN

- **NO FTF Code 166**
- **NO FTP Code 276**

Figure 1. Penalties Eligible for FTA

Tax Year	Return Filed	FTF-Code 166 Failure to File	FTP-Code 276 Failure to Pay
2001	Original		
2002	Original		
2003	Original		
2004	Original	Prior 3 Years – NO FTF or FTP Penalties	
2005	Original		
2006	Original		
2007	Original filed after SFR	\$4,315.27	\$2,387.34
2008	Original	Eligible for First Time Abatement	
2009	Original		
2010	Original		\$102.96
2011	Original		
2012	Original		
2013	Original		
	TOTALS	\$4,315.27	\$2,490.30

## First Time Abatement Pointers

IRS Collections gives the best deals on FTA

Over \$14K FTA on a phone call to Collections

PPS – Best FTA \$9.9K (under \$10K)

IRS has established a Penalty Abatement

HOT LINE – waste of time.

FTA under \$1,000 only.

# Monitor CSED

## Collection Statute Expiration Date

### 10 Year Collection Statute

IRS has 10 years to collect tax debt.

The clock stops when the taxpayer stops collection activity:

**These items toll the statute (stop the collection clock):**

- OIC
- CDP
- Bankruptcy
- Taxpayer out of the country for more than 6 months
- Innocent Spouse Relief

## 2000 SFR established 5-19-2003

### Timed out 5-20-2013

2000			
460	Extension of time to file tax return ext. Date 08-15-2001	4/15/2001	\$0.00
460	Extension of time to file tax return ext. Date 10-15-2001	4/15/2001	\$0.00
670	Payment	4/15/2001	(\$1,000.00)
806	W-2 or 1099 withholding	4/15/2001	(\$319.00)
140	Inquiry for non-filing of tax return	5/22/2002	\$0.00
570	Additional account action pending	9/9/2002	\$0.00
150	Substitute tax return prepared by IRS	9/9/2002	\$0.00
494	Final notice before tax is determined by IRS	12/17/2002	\$0.00
495	Resolved tax determination	4/29/2003	\$0.00
599	Tax return secured	4/30/2003	\$0.00
250	Additional tax assessed	5/19/2003	\$9,414.00
196	Interest charged for late payment	5/19/2003	\$1,311.92
166	Penalty for filing tax return after the due date	5/19/2003	\$1,821.37
276	Penalty for late payment of tax	5/19/2003	\$1,052.35
170	Penalty for not pre-paying tax	5/19/2003	\$422.46
971	Tax period blocked from automated levy program	2/9/2004	\$0.00
971	Collection due process Notice of Intent to Levy -- issued	5/24/2004	\$0.00
971	Collection due process Notice of Intent to Levy -- return receipt signed	6/7/2004	\$0.00
582	Lien placed on assets due to balance owed	4/15/2005	\$0.00
530	Balance due account currently not collectable	7/8/2005	\$0.00
276	Penalty for late payment of tax	11/13/2006	\$971.40
971	Notice issued CP 071A	11/10/2008	\$0.00
971	Notice issued CP 071A	11/15/2010	\$0.00
971	Notice issued CP 071A	11/14/2011	\$0.00
960	Appointed representative	4/16/2012	\$0.00
530	Balance due account currently not collectable	7/23/2012	\$0.00
971	Account match for federal levy payment program	8/27/2012	\$0.00
971	Final notice before levy on social security benefits	8/27/2012	\$0.00
971	Notice issued CP 0051	8/27/2012	\$0.00
670	Payment	11/21/2012	(\$280.95)
671	Account match for federal levy payment program	10/9/2013	\$0.00
608	Write-off of balance due	5/20/2013	(\$13,398.55)
583	Removed lien	6/21/2013	\$0.00

## **Transcript Analysis**

**Sometimes it is better to do nothing and wait for the 10-year Statute will zero out the tax.**

**I watched \$250K of 2001 tax debt fall off in the summer of 2015 !!!**


**Everyone was PLEASED !!!**

## **Creative Use of e-Services Verify Name against SSN / ITIN**

- The IRS system tracks taxpayer's name and SSN using the FIRST 4 Characters of the last name.
- Anyone with access to e-Services can verify last name and SSN / ITIN
- NO Form 2848 or 8821 REQUIRED:
  - Sign into e-Services
  - Select On-Line Transcript Request Option
  - Select Account Transcript
  - Input Last Name of Taxpayer along with SSN or ITIN

## Creative Use of e-Services Verify Name and SSN / ITIN

If the First 4 Characters of the Taxpayer's last name & SSN/ITIN does not match the IRS database, the following diagnostic will be displayed:



The screenshot shows the IRS.gov website with a dark blue header. The header contains the IRS logo and the text "The information provided does NOT match IRS Records." in red. Below this, in white text, is "Welcome WGNEMETH | e-services | TDS Tutorial | TDS Home | Mailbox | Sign Out". The main content area has a white background with the heading "Taxpayer Information" in blue. Below this heading is a red warning icon followed by the text "Attention Please!". Underneath, a bullet point states: "The information provided does not match IRS records. Please correct the information provided and try again. If the information provided is correct, you may submit a manual request to your IRS office so that the additional research can be performed." At the bottom of the page, the NAEA logo and the text "POWERING AMERICA'S TAX EXPERTS" are visible, along with the page number "41".

## Creative Use of e-Services Verify Name and SSN / ITIN

**This Verification Strategy works for:**

**Taxpayer & SSN / ITIN**

**(allows quick verification for newly-wed bride's last name as the IRS records have it)**

**Businesses (First 4 Characters of name & EIN)**

- **Business Name & EIN**
- **Estate Name & EIN**
- **Non-Profits & EIN**

## Bankruptcy as an option

Transcript Analysis can show which tax years **may** be a candidate for bankruptcy:

- Timely-filed returns – 3 years from due date
- Audits – 240 days after tax is assessed (about 8 Months)
- Late-Filed returns – Depends on the court.
- SFR – **NEVER** eligible for Bankruptcy.

## Monitor Payroll Tax Returns (940, 941) and Deposits to confirm returns are being filed and deposits are being made.

YEAR QTR	Form	Return Filed	Lien Active	Collections Active	Examination Active	Assessed Balance	Accrued Balance	Transcript Date
2016	-	-	-	-	-	-	-	-
2016 Dec	-	-	-	-	-	-	-	-
2016 Sep	-	-	-	-	-	-	-	-
2016 Jun	-	-	-	-	-	-	-	-
2016 Mar	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2015 Dec	941	No	-	-	-	(\$1,096,169.13)	(\$1,096,169.13)	2/19/2016
2015 Sep	941	No	-	-	-	(\$985,095.11)	(\$985,095.11)	2/19/2016
2015 Jun	941	Original	-	-	-	\$0.00	\$0.00	2/19/2016
2015 Mar	941	Original	-	No	-	\$13,872.98	\$13,952.81	2/19/2016
2014	-	-	-	-	-	-	-	-
2014 Dec	941	Original	1/15/2016	2/5/2016	-	\$4,416.69	\$4,509.05	2/19/2016
2014 Sep	941	Original	1/15/2016	2/5/2016	-	\$1,658.33	\$1,721.50	2/19/2016
2014 Jun	941	Original	1/15/2016	2/5/2016	-	\$91,802.61	\$98,718.63	2/19/2016
2014 Mar	941	Original	-	-	-	\$0.00	\$0.00	2/19/2016

## **Transcripts & subsequent Transcript Analysis are powerful Tools !**

**No one ever wants to get audited.**

Transcript Monitoring and Analysis can give us early warning.

## **Transcripts & Subsequent Transcript Analysis are powerful Tools !**

**Payroll Tax Problem can create a  
nightmare.**

Transcript Monitoring of payroll transcripts can give us early warning of problems.

**Questions ? ? ?**