



Tax Reduction Letter

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IRM Section 5.19.1.4.21.4

ACS and FA Contacts on Private Debt Collection Accounts, inserted new section with ACS and FA procedures for the Private Debt Collection program

1. If the taxpayer contacts the IRS instead of the PCA, follow the guidance below:
 - **Disclosure:** Follow current disclosure/authentication guidelines as outlined in IRM 5.19.1.1.2, *Disclosure Overview: Verifying Identity of Contact Party*,
 - **Documentation:** Document the account history and notate account actions on AMS/IDRS, and recap conversation with taxpayer.
 - **Verify:** PDC ID Number and PDC-AUTH-ID> on IDRS as described in IRM 5.19.1.4.21.2.1, *Private Debt Collection Account Identification*.
2. If the taxpayer questions the validity of a PDC Agency:

If ...	Then ...
The company is listed in IRM 5.19.1.4.21.2(2), <i>Private Debt Collection Account Identification</i> ,	Advise the taxpayer: <ol style="list-style-type: none"> 1. The company is contracted by the IRS to assist in the collection of the debt. 2. The company should never ask to have a payment made out or mailed directly to them. 3. Provide taxpayer with the payment options available on www.irs.gov/payments. See IRM 5.19.1.1.7, <i>Ways to Submit Payments</i>. 4. Refer them back to the PCA and provide the PCA phone number.
The company is not on the list in IRM 5.19.1.4.21.2(2), <i>Private Debt Collection Account Identification</i> ,	Advise the taxpayer: <ol style="list-style-type: none"> 1. The company does not have an agreement with the IRS. 2. Not to make payments to any company other than the IRS for IRS debt. 3. Refer the taxpayer to TIGTA

	<p>Office of Investigations to report the scam:</p> <ul style="list-style-type: none"> ▪ Phone: 1-800-366-4484 ▪ Fax: 202-927-7018 ▪ After normal business hours: 1-800-589-3718
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NOTE: A list of the PDC agencies is also available on www.irs.gov, under "Private Debt Collection".

3. If the taxpayer's account is assigned to an IRS contracted PCA and the taxpayer indicates as follows:

If ...	Then ...
The taxpayer wants to full pay their liability,	<ol style="list-style-type: none"> 1. Advise the taxpayer of available payment options per IRM 5.19.1.1.7, <i>Ways to Submit Payments</i>. 2. Provide the following: <ul style="list-style-type: none"> ▪ Pay off amount per IRM 5.19.1.5.2, <i>Can Full Pay Balance Due Now (Payoff)</i>. ▪ Applicable information for making payment by check per IRM 5.19.1.1.7.1, <i>Taxpayer Responsibilities - When Submitting Payments by Check</i>.
The taxpayer wants to set up an IA,	Advise the taxpayer they must work directly with the PCA and provide the PCA phone number.
The taxpayer states they do not want to work with the PCA,	Advise the taxpayer to submit a written request to their assigned PCA.
The taxpayer has any other account issues,	Advise the taxpayer they must work directly with the PCA and provide the PCA phone number.
The taxpayer meets TAS referral criteria,	Follow IRM 5.19.1.2.2.3, <i>Taxpayer Advocate Service (TAS)</i> .
<p>If the taxpayer states they:</p> <ul style="list-style-type: none"> ○ Feel they are being threatened, ○ Have reason to believe they are being scammed, or 	<ol style="list-style-type: none"> 1. Advise the taxpayer to contact the TIGTA Office of Investigations: <ul style="list-style-type: none"> ▪ Phone: 1-800-366-4484 ▪ Fax: 202-927-7018 ▪ After normal business hours: 1-800-589-3718

- Have a complaint about the PCA or how the PCA is handling their account,