Filing 1099s with BILL

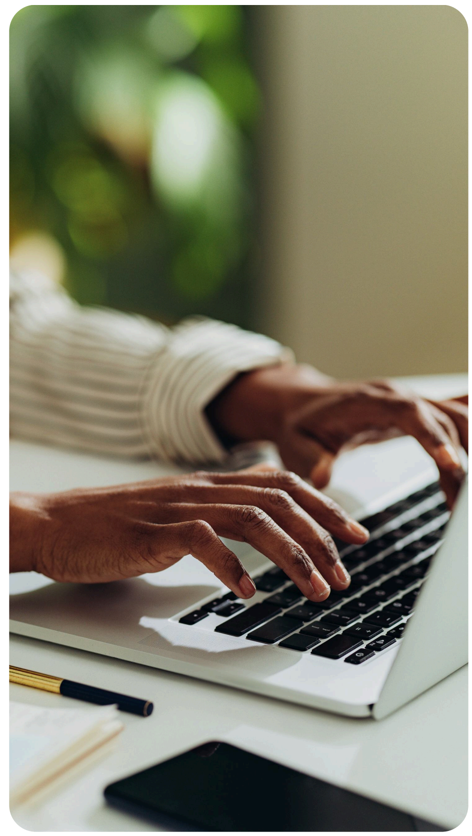
How accounting firms are using BILL to streamline their workflows.

The biggest hidden cost of the 1099 season isn't filing.
It's everything that comes before it:

- Figuring out which vendors are eligible
- Tracking down W-9s
- Reconciling what was paid inside and outside of BILL
- Chasing corrections after the fact

This is where staff hours disappear, and it happens every year, on the same vendors, with the same friction.

1099 Filing takes that burden off your firm's shoulders. We're not just making filing easier, but also removing the manual work that precedes it. And it's all in a single place to account for every payment, regardless of how it was made.



How BILL simplifies 1099 filing

Payments made outside BILL won't get lost.

Manual adjustments let you account for every vendor payment—checks, Venmo, wire—without touching QBO.

Account and access questions have easy answers.

Knowing which clients need active accounts and who has permissions takes minutes to sort out before the season starts.

Setup is lighter than it looks.

Firms can get up and running quickly. After the first year, it gets even easier.

Meet the BILL W-9 Agent: Every vendor W-9, tracked and collected automatically

Of all the things that make the 1099 season hard, W-9 collection is the most consistent source of pain—and the W-9 Agent is BILL's most direct answer to it.

Here's what the agent does:

- Runs a completeness check on vendor W-9 status automatically
- Sends collection requests to vendors without requiring your staff to chase each one individually
- Surfaces missing or outdated W-9s before they become a filing problem
- Keeps vendor data clean so filings are accurate the first time

100% of survey respondents indicated that the W-9 Agent saves significant time in the process of collecting, filing, and storing W-9s.*

The old manual way	The new way with the BILL W-9 Agent
You create a new vendor	You create a new vendor
Identify the need for a W-9	Agent completes
Send email requests	Agent completes
Manually track them	Agent completes
Send follow--up emails	Agent completes
Look for W-9 errors	Agent completes
Request error corrections	Agent completes
Manually enter W-9 data	Agent completes
Perform a TIN verification	Agent completes
Request TIN corrections	Agent completes
Update the final W-9	You review and approve

*Individual outcomes will vary. Results based on a Feb 2026 survey of 285 BILL customers.

BILL W-9 Agent

The end-to-end 1099 Filing workflow

01

Vendor setup and eligibility flagging

Review which vendors in each client's account are flagged as 1099-eligible. Your team confirms or updates the flags just once, at setup.

02

Collect and validate W-9s with the BILL W-9 Agent

The W-9 Agent runs a completeness check and sends requests to vendors with missing or outdated W-9s. No more chasing individual vendors.

03

Outside-BILL payment adjustments

Any payments made outside of BILL are entered as manual adjustments. They don't affect QBO, but they do show up in the 1099 totals.

04

Deliver 1099s to vendors

Vendor copies are delivered electronically through BILL.

05

Federal and state filing

BILL supports filing to the IRS and applicable states.

06

Corrections

If something needs to be corrected after filing, corrections are handled within BILL. No starting over.

How to get started:
Your firm's 1099 Filing setup checklist

STEP 01

Identify eligible clients

Start with clients who have paid contractors or vendors $2,000 or more in the 2026 tax year, prioritizing those with active BILL accounts.

STEP 02

Confirm active BILL accounts

If any clients are inactive or near the 90-day threshold, address that before moving forward.

STEP 03

Review vendor flags and W-9 status

Check which vendors are flagged as 1099-eligible, identify missing W-9s, and queue up the W-9 Agent to collect them.

STEP 04

Account for outside-BILL payments

Ask clients for any payments made to 1099-eligible vendors outside of BILL and enter them as manual adjustments. They won't sync back to QBO.

STEP 05

Train staff and go

Walk through the workflow once: vendor flagging, the BILL W-9 Agent, adjustment entry, and filing review. Schedule a check-in two weeks before the deadline.

"Using BILL's 1099 feature has increased efficiency across the board and made it easier to see which clients and their vendors need attention."

Cristine Remington, AP Manager, AdvicePeriod

1099 Filing frequently asked questions

What if not all of our clients' vendor payments go through BILL?

Payments made outside of BILL, such as those through Venmo, PayPal, checks, or wire transfers, can be added manually inside BILL. You don't have to sync them back to QuickBooks Online, so nothing gets overwritten or disrupted.

What if my clients have gone inactive during the tax year?

E-filing requires an active BILL account. BILL offers several options for low-activity accounts. Talk with your account manager about pricing options to make “1099 only” account costs scalable for your business.

Who at our firm can access the 1099 feature?

Account admins have access to the 1099 section by default. Approvers can be granted access based on the firm's role configuration.

How does this work for clients with multiple entities?

1099 reporting runs at the entity level in BILL. Each entity with its own BILL account files its own 1099s separately. For clients with shared structures or unusual setups, scope the setup before committing. Most structures work; a few require adjustments. Identifying those early prevents surprises at filing time. To walk through your specific use-case and consult on process decisions, contact your account manager.

Ready to get started?

Reach out to your BILL account manager to learn more.