

IT News and Security Updates

The IRS is now using private debt collectors

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Do you have a debt with the IRS that's more than two years old? If so, you might be getting a letter from the IRS about your account being transferred to a private debt collector. This new program only applies to taxpayers who have had an IRS debt for years, and who were previously contacted about it by the IRS. Here's how it will work – and how to spot a scam.

If your debt is put into this program, [the IRS says](#) you will get two letters. **The first letter** will come from the IRS and will say which private debt collection company your account has been assigned to. The companies are: CBE, ConServe, Perfomant, or Pioneer. **The second letter** will come from the private debt collection company assigned to your account. **Both letters** will include the tax amount owed, the name of the private debt collection company assigned, and a taxpayer authentication number that is unique to you.

But here's how you can tell you're dealing with the actual debt collector, not a scammer.

- The private debt collectors working with the IRS **will never ask you to pay them directly**. Instead, they'll tell you to pay electronically at [IRS.gov/payments](https://irs.gov/payments), or send a check, made out to the U.S. Treasury, directly to the IRS. Anyone who says they're collecting for the IRS and asks you to make a payment over the phone is a scammer. Whether they're asking you to pay by credit or debit card, electronic check, wiring money, or a prepaid or gift card - don't do it.
- These debt collectors will never use robocalls or pre-recorded messages. You'll always speak with a live operator.
- They'll always use the authentication number that was in your letters.

Not sure you owe the IRS money? Ask the collector for a written "validation notice," which says what you owe and to whom. You also can go to [IRS.gov/balancedue](https://irs.gov/balancedue) to check your account balance. If your account balance says zero, you don't owe money and should not be getting calls.

To learn more about this new process, check out the [IRS's site](#). And remember: all debt collectors have to follow the law. [Know your rights](#), and [tell the FTC](#) if you spot a problem.

<https://www.consumer.ftc.gov/blog/irs-now-using-private-debt-collectors>