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how to get an ein

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How to Get an EIN: A Complete Guide

Starting or expanding a business in the United States often requires a unique tax identifier known as an Employer Identification Number, or EIN. Whether you're forming a corporation, registering a partnership, or operating a sole proprietorship that hires employees, the EIN is essential for tax reporting, opening bank accounts, and complying with federal regulations. This guide walks you through every step of obtaining an EIN—explaining the basics, outlining eligibility, and detailing the fastest ways to apply. By the end, you'll know exactly how to get an EIN without hassle, mistakes, or unnecessary delays.

What Is an EIN?

The EIN is a nine digit number assigned by the Internal Revenue Service (IRS) to identify a business entity for tax purposes. Think of it as the business equivalent of a Social Security Number. The format is **12 3456789** with the first two digits often indicating the region where the application was processed. Once issued, the EIN is permanent and never changes, even if your business moves or changes its legal structure.

Why You Need an EIN

Having an EIN is more than a bureaucratic requirement. It provides tangible benefits that protect and streamline your operations:

- Tax Reporting – The EIN is required for filing federal tax returns, payroll taxes, and excise taxes.
- Banking and Financing – Most banks require an EIN to open a business account or apply for a loan.
- Hiring Employees – Employers must report wages and withhold taxes using the EIN.
- Professional Credibility – Clients and partners often view an EIN as a sign of a legitimate, established business.
- Privacy Protection – Using an EIN instead of your personal Social Security Number keeps your private data secure.

Types of Businesses That Require an EIN

While some business structures can operate without an EIN, most entities benefit from—or are legally required to obtain—one. Below are the common scenarios where an EIN is essential:

1. Corporations and LLCs – Whether you form a C corp, S corp, or Limited Liability Company, an EIN is mandatory.
2. Partnerships – General partnerships, limited partnerships, and limited liability partnerships must register for an EIN.
3. Non profit Organizations – 501(c)(3) and other charitable entities need an EIN to apply for tax exempt status.
4. Trusts and Estates – Estate administrators and trusts use EINs for tax filings.
5. Businesses with Employees – Any entity that hires staff must obtain an EIN to withhold payroll taxes.
6. Businesses Operating Under a DBA – If you're a sole proprietor using a "doing business as" name and have employees or a separate bank account, an EIN is advisable.

Even if your business is a sole proprietorship without employees, an EIN can simplify tax filing, help you separate personal and business finances, and provide a layer of privacy.

Eligibility and Requirements

Most U.S. residents and entities can apply for an EIN. The primary eligibility criteria include:

- Legal existence as a business entity in the United States.
- Having a valid Taxpayer Identification Number (Social Security Number or Individual Taxpayer Identification Number).
- A legitimate business purpose and compliance with federal tax laws.

International applicants must meet additional criteria, such as providing a valid U.S. address or a foreign address and a valid Tax Identification Number from their home country. The IRS offers a phone application route for non resident applicants who cannot use the online, fax, or mail methods.

Gather Required Information

Before you start the application, collect the following details. Having them on hand speeds up the process and reduces errors:

- Legal name of the business as it appears on the formation documents.
- Mailing address and, if different, the physical address.
- Type of legal structure (LLC, corporation, partnership, etc.).
- Name and Social Security Number of the principal officer, owner, or responsible party.
- Reason for applying (e.g., hiring employees, opening a bank account).
- Expected number of employees and the month you plan to start payroll.
- Business start date and nature of the business (e.g., retail, manufacturing).

Having this information ready ensures a smoother application and helps prevent delays caused by incomplete submissions.

Choose Your Filing Method

The IRS offers multiple ways to apply for an EIN, each suited to different circumstances. Choose the method that best fits your situation:

Online Application

For most U.S. residents, the online application is the quickest and most convenient option. The process is secure, real time, and provides your EIN instantly upon completion.

Fax

Businesses that prefer not to use the internet or require paper records can fax their completed Form SS 4 to the IRS. You'll receive the EIN via fax within a few business days.

Mail

Mailing a completed Form SS 4 is an option for those who need a paper trail or cannot fax. Processing times are longer—usually about four weeks—but the method is straightforward.

International Applicants

Non resident entities or individuals who cannot use the online, fax, or mail routes can apply by phone. The IRS

provides a dedicated line for international applicants, ensuring you receive a valid EIN without a U.S. address.

Step by Step Online Application Process

Below is a detailed walkthrough of the online application, the most popular choice for U.S. businesses.

1. Navigate to the IRS EIN Online Application – Open your web browser and go to the IRS website's EIN application page. The URL is typically https://sa.www4.irs.gov/modiein/individual/index.jsp.
2. Read the Instructions – The IRS provides a brief overview and eligibility checklist. Confirm that you meet all requirements before proceeding.
3. Begin the Application – Click the "Apply Online Now" button. The system will ask for your personal information first.
4. Enter the Principal Officer's Details – Provide the name and Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) of the person who will be responsible for the business's tax filings.
5. Business Information – Input the legal name, business address, type of entity, and the nature of the business. You'll also need to specify whether you're applying as a new business or an existing entity.
6. Reason for Applying – Select the primary reason for needing the EIN (e.g., hiring employees, opening a bank account).
7. Confirm the Information – Review all entries carefully. The system will flag any missing or inconsistent data.
8. Submit the Application – Once all fields are correctly filled, click the "Submit" button. The system processes the request instantly.
9. Receive Your EIN – After processing, the screen will display your EIN. You can print or save a PDF copy for your records.
10. Save the Confirmation – The IRS also sends a confirmation email. Keep this email and the printed EIN for future reference.

That's it—no waiting time, no paper, and no fees. The online method is the fastest route, with most applicants receiving their EIN within minutes.

Fax and Mail Process

If you prefer paper or cannot use the online system, fax or mail are reliable alternatives. Here's how to do it:

- Download Form SS 4 – Obtain the official IRS form from the IRS website or a reputable source.
- Complete the Form – Fill out all required sections, ensuring accuracy. Use black ink or type clearly if you're filling it digitally.
- Verify the Information – Double check names, addresses, and numbers for errors.
- Fax or Mail – Fax the completed form to 855 641 6935 (U.S. residents) or 1 800 829 4933 (international). For mail, send it to:

Internal Revenue Service
Attn: EIN Operation
C/O: EIN Application
P.O. Box 149342
Austin, TX 78714 9342

Processing times:

- Fax: 4 business days.
- Mail: 4–6 weeks.

Once processed, the IRS will fax or mail your EIN confirmation. Keep it in a safe place.

Phone Application for International Applicants

Non resident businesses or individuals who lack a U.S. address and cannot fax or mail can apply by phone. Follow these steps:

1. Call the IRS International EIN Line – Dial 1 267 941 1099 (U.S. residents) or 1 800 829 4933 (international). The line is available Monday through Friday, 7 /a.m. to 7 /p.m. (Eastern Time).
2. Provide Required Information – The IRS representative will ask for your business name, legal structure, foreign address, and a valid Tax Identification Number from your home country.
3. Answer the Questionnaire – Be prepared to answer questions about the nature of your business and your reason for needing an EIN.

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