



## Press Release

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For Immediate Release



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News Release

SOCIAL SECURITY

### **Social Security's Business Services Online Portal Key to Accurate Earnings Records for Workers**

Accurate earnings records are vital to the Social Security Administration and to every worker in the United States. If Social Security cannot match the name and Social Security number (SSN) reported on a W-2, Wage and Tax Statement, to its records, the agency cannot credit the earnings to that worker's record. When earnings are missing, the worker may not qualify for Social Security benefits or the benefit amount may be wrong.

Historically, approximately 10 percent of the W-2s the agency receives each year from employers initially have mismatched name/SSN combinations. There are a number of reasons why reported names and SSNs on W-2s may not match with Social Security's records, such as typographical errors, unreported name changes, and inaccurate or incomplete employer records. By using more than twenty automated matching routines the agency can identify commonly occurring errors that, when corrected, allow the accurate crediting of reported earnings to the correct worker's earnings record.

Social Security works hard to educate employers—large and small, at the national and local level—about the importance of accurate wage records and the free tools available to them. The agency works closely with the payroll provider community through organizations such as the American Payroll Association and the National Association of Computerized Tax Processors. Agency employees speak at the Internal Revenue Service's Nationwide Tax Forums and participate in quarterly meetings with Reporting Agents (large third-party filers). Social Security's Employer Services Liaison Officers and Public Affairs Specialists educate small business employers throughout the nation through local engagements.

In all of the activities, the agency includes information about its online suite of services, Business Services Online (BSO), at [www.ssa.gov/bso/bsowelcome.htm](http://www.ssa.gov/bso/bsowelcome.htm). The tools included in BSO provide employers the opportunity to correct errors before, during, and after the development and submission of their wage reports. These tools include:

**AccuWage:** Downloadable software that tests the accuracy of wage reports before submission by identifying common formatting errors.

**Social Security Number Verification Service:** A free service to verify that all employees' names/SSNs match the Social Security Administration's records before submission.

**View Name and Social Security Number Errors:** A service for electronic wage reporters to view the processing status and errors (including name and SSN mismatches) after their submission.

"It is extremely important that the Social Security Administration has accurate earnings records for workers throughout the country, and this begins with accurate wage reports from the nation's employers," said Andrew Saul, Commissioner of Social Security. "I encourage all employers, large and small, to use the free tools on our Business Services Online portal. The earnings record of every worker determines their future eligibility and the amount of Social Security benefits they will receive, so accuracy is vital."

Commissioner Saul also made the decision to discontinue mailing employers educational correspondence (EDCOR) notices to focus agency efforts on making it a better, easier, and more convenient experience for employers to report and correct wages electronically. EDCOR notices inform employers that name/SSN combinations on a submitted W-2 cannot be matched to Social Security's records and provides instructions on how to correct the mismatches using tools on BSO. The agency also will continue to seek out new opportunities to educate employers and provide modernized software for electronic wage reporting that informs wage reporters of certain errors in real time as they upload their wage reports.

In addition to Social Security's work with employers, the agency encourages workers to view their personal earnings records, and submit corrections, online by creating a my Social Security account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

Through their my Social Security account, people can check personal information and conduct business with Social Security. If they already receive Social Security benefits, they can start or change direct deposit online, request a replacement SSA-1099, and if they need proof of their benefits, they can print or download a current Benefit Verification Letter from their account.

People not yet receiving benefits can use their online account to get a personalized *Social Security Statement*, which provides earnings information as well as estimates of future benefits. Residents of most states may request a replacement Social Security card online if they meet certain requirements.

The portal also includes links to information about other online services, such as applications for retirement, disability and Medicare benefits.

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Sincerely,

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