Form 1099-K for 2026: Who Gets One and When

The reporting test and the 2027 dates for tax year 2026

ITEM	THE RULE	DATE OR TEST
Payment apps and online marketplaces	Both tests must be met	Over $20,000 and over 200 transactions
Payment card transactions	The exception is written for third party network transactions	Check the card processor's form
Gifts and shared costs from friends and family	Not reportable on Form 1099-K and not taxable	Mark them personal in the app
Copy to you	Jan. 31 falls on a Sunday in 2027	Mon., Feb. 1, 2027
IRS, paper filing	Feb. 28 falls on a Sunday in 2027	Mon., March 1, 2027
IRS, electronic filing	Electronic filers get March 31	Wed., March 31, 2027

My notes

Source: Internal Revenue Service, Instructions for Form 1099-K (12/2026), Publication 1099 (2026) and Understanding your Form 1099-K, read Nov. 6, 2026.