FTD COMPLIANCE CARD — IRS Transcript Decoder (DEC)

Fbaum Enterprises LLC d/b/a The Federal Tax Desk | Version 1.0 | Issued 2026-07-15 | Last verified 2026-07-16

HOW TO USE THIS CARD FOR §10.36 COMPLIANCE

OPR Alert 2026-19 (June 24, 2026) requires firms to vet third-party tools and document that vetting under Circular 230 §10.36. To satisfy this requirement using this card:

1. Print or save this PDF. Date your review in the space provided at the bottom of this card.
2. Add this card to your firm's AI tool inventory or WISP third-party provider list.
3. Before first use with any client matter, verify that the IRM citations in Element 3 match current IRS.gov content by following the verification steps in that element.
4. Document that verification with the date and your initials.
5. Your completed card constitutes the §10.36 vetting documentation for this tool.

ELEMENT 1 — TOOL IDENTIFICATION

Tool name / version
IRS Transcript Decoder (DEC), version 1.0

FTD issue date
2026-07-15

Most recent update
2026-07-15

Last verified against source
2026-07-16

Definition authority
IRS Document 6209, Section 8A (Master File / Transaction Codes). Action Code definitions: Document 6209, Section 8C.

Source URL (secondary)
irs.gov/pub/irs-6209/6209sec8amasterfilecodes.pdf

Governing IRC sections (per code)
IRC §6502(a) (CSED), §6325 (lien release), §6212 (deficiency), §32 (EITC), §6651 (FTF/FTP), §7508 (combat zone), §6404(e) (interest abatement), §6402(m) (PATH Act)

Codes in database
Practitioner-verified transaction codes sourced from Document 6209, Section 8A (hard ceiling 200)

Note: URLs are secondary references only and are subject to IRS.gov path changes; the Document 6209 section number and the IRM section numbers are the stable identifiers. The plain-English meaning of each code is sourced to Document 6209 §8A/§8C; the IRM section shown with each result is the authority for that code's practitioner next action (e.g., IRM 5.1.19 for CSED tolling, IRM 21.5.6 for credit-hold freezes).

ELEMENT 2 — WHAT THIS TOOL DOES

The IRS Transcript Decoder is a free reference lookup tool. A practitioner enters a transaction code (TC) seen on an IRS account transcript and receives the plain-English meaning of that code, the common practitioner scenario and next action, and the governing IRM citation for that next action.

Inputs
A single transaction code (e.g., 150, 971, 520), optionally with an Action Code (e.g., 971 AC 043). No taxpayer-identifying information.

Output
Plain-English meaning, practitioner scenario & next action, the definition authority (Document 6209 §8A/§8C), the IRM next-action citation, a verification instruction, and a copy-paste-ready plain-text block.

What this tool IS

This tool produces a reference lookup for practitioner use.

What this tool IS NOT

This tool does not produce tax advice, legal advice, or written advice subject to Circular 230 §10.37. The practitioner retains full professional responsibility for all conclusions presented to clients.

This tool is not written advice under Circular 230 §10.37. FTD's position: DEC outputs are calculation reference outputs — deterministic database lookups — not written advice on federal tax matters. Practitioners should treat DEC outputs as reference material requiring independent professional judgment before application to client matters.

ELEMENT 3 — ACCURACY AND VERIFICATION

Primary sources

IRS Document 6209, Section 8A (Transaction Codes) and Section 8C (Action Codes) for code definitions; the IRM section cited with each result for that code's practitioner next action.

Update trigger

This card and the tool are updated within 5 business days of the IRS revising Document 6209 §8A/§8C or any IRM section cited in this tool, or of a correction being discovered. During any gap, a notice is posted on the tool page directing practitioners to the governing IRS source.

How to verify any TC in this database

1. Navigate to irs.gov/pub/irs-6209/6209sec8amasterfilecodes.pdf.
2. Open Document 6209, Section 8A.
3. Use browser search (Ctrl+F or Cmd+F) and search for 'Trans Code [XXX]' substituting the TC number.
4. Confirm the plain-English meaning and IRM citation match this tool's output.
5. For TC 971 Action Codes: also consult Document 6209, Section 8C for AC-specific definitions.
6. For CSED-related TCs (520, 480, 550, 500, 608): also verify against IRM 5.1.19 at irs.gov/irm/part5/irm_05-001-019, and for the TC 520 closing-code CSED-suspension table specifically, against IRM 25.3.8.2 at irs.gov/irm/part25/irm_25-003-008, for current tolling rules.

Known limitations — KNOWN FAILURE MODES

- TC 971 Action Codes not in the database: hundreds of ACs exist; only the five most common are documented (069, 275, 277, 010, 251). For unlisted ACs, consult Document 6209 §8C directly.
- TC 520 closing codes: the TC 520 entry documents CC 70 through 89 and their CSED effect (CC 76, 77, 80, 81, 82 suspend the CSED per IRM 25.3.8.2(4); CC 70-75 and 84 do not; CC 78-79 are blocked; the bankruptcy '-V' series 60-67/83/85-89 is a separate IRM 5.9 table). For any CC not covered by that guidance, consult Document 6209 Section 11.
- TC 583 definer codes: only DC 1, 2, 3, 4, 5 are documented. All are included.
- BMF vs. IMF distinctions: DEC is designed for IMF (individual) transcript review. Several TCs behave differently on BMF (business) accounts. Practitioners reviewing business transcripts should verify against IRM Part 2 for BMF-specific behavior.
- Database staleness: TC definitions are verified against Document 6209 §8A as of the Last Verified date shown in Element 1. If IRS reorganizes Document 6209 between that date and your use, definitions may be stale. Always check the Last Verified date.
- Next-action guidance is general: the tool provides best-practice practitioner next actions. These are not legal advice and do not account for client-specific facts, pending litigation, or IRS discretionary decisions.

ELEMENT 4 — DATA HANDLING

This tool does not receive or store tax return information. No §7216 consent is required for use of this tool.

Data retention: No inputs are logged. The transaction code you enter is processed entirely in your browser and is never transmitted to or stored by FTD. Anonymous, aggregate usage events (for example, that a lookup was run) are recorded with no input values and no personal data; a subscriber email, if voluntarily provided, is transmitted only as a one-way SHA-256 hash.

ELEMENT 5 — CIRCULAR 230 / SSTS 1.4 COMPLIANCE STATEMENT

This tool is designed for use by tax practitioners subject to Circular 230. Use of this tool does not satisfy the practitioner's obligation to exercise due diligence under Circular 230 §10.22 or to possess technological competence under Circular 230 §10.35. The practitioner must independently verify tool outputs before relying on them in client matters or submissions to the IRS. OPR Alert 2026-19 (June 24, 2026) confirms that practitioners may not delegate professional judgment to software tools.

ELEMENT 6 — TOOL CLASSIFICATION

TOOL CLASSIFICATION: This tool is a deterministic reference lookup system, not a generative AI tool. It returns predefined practitioner-verified entries from a static database. It does not generate, infer, or predict outputs. AICPA SSTS 1.4 (effective January 1, 2024) applies to the practitioner's use of this tool's outputs, not to the tool itself. The practitioner retains full obligation to exercise appropriate judgment and verify outputs before relying on them in client matters.

ELEMENT 7 — UPDATE AND CORRECTION LOG

Table A — Version History

Date	Version	Change Description	Trigger
2026-07-15	v1.0	Initial release — practitioner-verified TC set sourced from Document 6209 §8A	DEC public launch

Table B — Correction Log (OPS-002)

Date	Error Class	Description	Authority	Affected TCs
(no entries)				

Note: No corrections issued since July 15, 2026 (initial release date).

FIRM ADOPTION RECORD

Tool reviewed and adopted by (practitioner name and credentials):

Firm name:

Date of initial review:

IRM citations verified against IRS.gov on:

Initials:

[ ] This card has been added to firm's §10.36 AI tool inventory.