

What if I can't get a W9 because my vendor doesn't respond or refuses to provide it to me?: Content Cover Sheet

[Title](#): Can't Get a Form W-9 From a Vendor? Here's What Small Businesses Should Do

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[Meta](#) (150–230 characters): Hired a vendor who provided a service for your business, and now they won't give you a Form W-9? It happens. Let's discuss whether you need a Form W-9, why your vendor isn't giving it to you, what to do, & how to avoid this.

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Can't Get a Form W-9 From a Vendor? Here's What Small Businesses Should Do

So, you hired a vendor this year who provided a service for your business, and now you can't get a Form W-9 from them? It happens more often than you'd think.

Why won't they give you a W-9, and what do you do about it? I'll explain everything in this article.

At CSI Accounting & Payroll, we've provided monthly accounting services to small businesses for 60 years. We've seen it all, including the struggle to get vendor W-9s. Here's what other business owners wanted to know:

- **Do I *actually* need a Form W-9?**
- **Why is my vendor struggling or refusing to provide me with a W-9?**
- **What do I do if I still can't get a Form W-9?**
- **How do I avoid this situation in the future?**

Who Actually Needs a W-9

The general guideline is that you should get a Form W-9 from each vendor and subcontractor you work with.

However... you don't need a Form W-9 from everyone.

Why? The purpose of a Form W-9 is to make a Form 1099.

You make a Form 1099 for each vendor that provides a service valued at **over \$600 in a year** (increasing to \$2,000 in 2026). So, connecting the dots... if you're sure that this condition won't be met, then you don't need a Form W-9.

If you *do* need a Form W-9 but aren't getting it, then proceed with this article.

Vendor Struggling or Refusing to Provide a W-9

While anything can happen, I think that a vendor *struggling* to make a Form W-9 is unlikely. It's a very simple form that requires very little information (such as their name, address, and TIN).

It's more likely that they're *refusing* to provide the form, either because they don't want to pay taxes, or because they don't have a valid TIN (Taxpayer ID Number). This is either their EIN (Employer Identification Number) or SSN (Social Security Number).

What to Do if You Can't Get a W-9

If your vendor still refuses or is unable to provide a valid number after consulting with an accountant, you still need to file their 1099 or face penalties of up to \$340 per form (as of 2025). So now what?

You must put in proper requests for their TIN, and if there are still issues, begin 24 percent backup withholding. Then you'll need to issue a 1099-NEC completed to the best of your ability.

How to Avoid This in the Future

Hunting down a Form W-9 or going through the backup withholding and 1099-NEC process above is rough. How do you avoid the whole thing? There are two ways.

Option one is to **stop working with people from whom you can't get a W-9**. It's a safe bet to hire a company instead of subcontractors, for example.

If you don't want to do that, option two is to simply **request the W-9 upfront if you know you'll need one**. Since you don't withhold anything, many people put off requesting the form, but getting it immediately can save you a headache down the road.

CTA advice

Know Your Tax Form Obligations!

Now that you know whether or not you need a Form W-9, why your vendor isn't getting it to you, what to do if you still can't get a W-9, and how to avoid this in the future, are you ready to check out monthly accounting services?

If so, please consider CSI Accounting & Payroll! Let us guide you. To see if we can be a good fit for your business, click the button below for a free consultation:

[*CTA consultation*](#)

Not ready to talk? That's okay! First, learn more about what your monthly fee may look like by clicking the image below:

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