



START A TAX BUSINESS

A practical 2026 field guide for
building a compliant, client-
ready tax practice

Built for where you are going.



Your practice starts with trust

Tax software matters, but the business succeeds when knowledge, systems, security and service work together.



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This guide offers general business information. It does not replace tax, legal, cybersecurity or accounting advice for your specific circumstances.

A digital industry at national scale

The latest IRS Data Book shows why secure electronic filing and reliable support remain central to the taxpayer experience.

224.2M

Returns and other forms
filed electronically in FY
2025

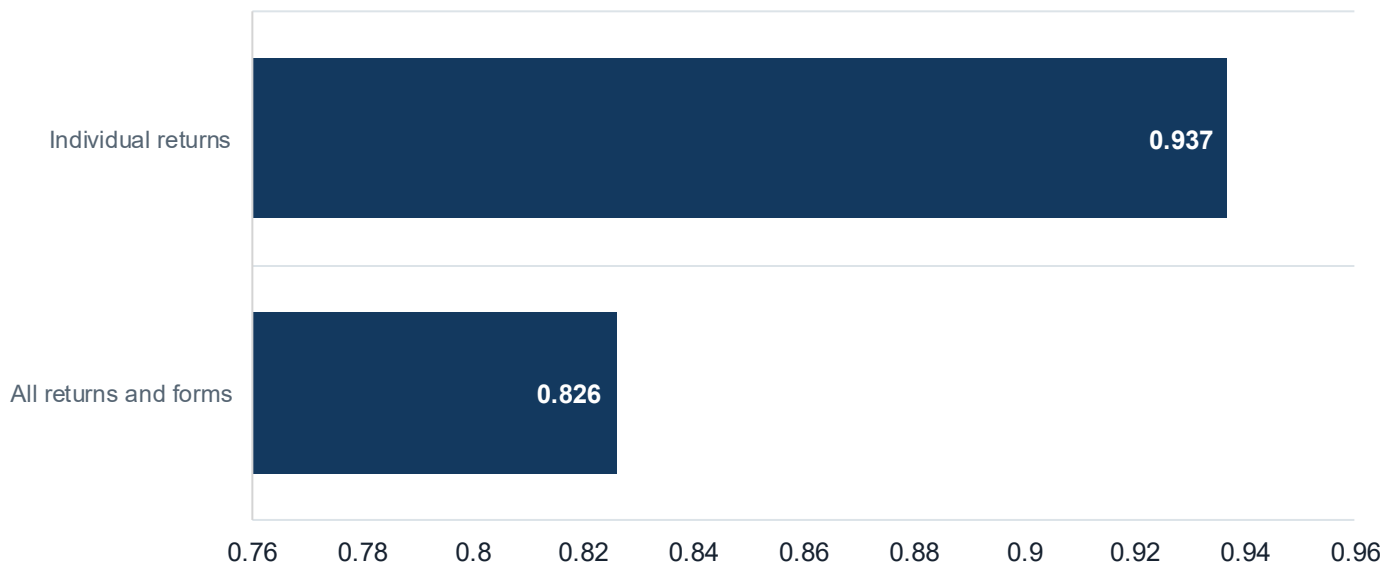
93.7%

Individual returns filed
electronically

\$516.4B

Individual refunds
issued in FY 2025

Electronic filing share



116.9 million individual refunds were issued in FY 2025.

Source: IRS Data Book, FY 2025. Percentages describe filings received by the IRS, not the share prepared by paid professionals.

Demand is recurring, trust must be earned

Tax obligations return every year. A durable practice grows through accurate work, strong client service and referrals.

More than 90%

of individual federal returns are now e-filed

For a new office, this means clients expect digital speed, clear updates and secure document handling from day one.

A strong opening position

01 Choose a clear client focus

Define the taxpayers you can serve well, such as wage earners, families or small businesses with straightforward returns.

02 Build the operating system

Set up intake, review, payment, e-signature, document retention and follow-up before marketing heavily.

Avoid broad promises such as guaranteed refunds or recession-proof income. Market your process, service and expertise instead.

What new preparers worry about

The supplied customer research shows repeated concerns about software usability, cost, support and the gap between operating software and understanding tax law.

EASY TO LEARN

New firms want software their future staff can learn without slowing the office.

ROOM TO GROW

Owners look for tools that can support more clients, locations and team members.

REAL SUPPORT

Responsive help matters most when a return, bank product or e-file issue blocks progress.

TAX KNOWLEDGE

Software can calculate and transmit a return. It cannot replace tax-law training or professional judgment.

Editorial takeaway: position SwiftFP around confident onboarding and practical support, while setting honest expectations about training and compliance.

The launch sequence

Complete the compliance foundation before taking on volume. Several steps can run in parallel, but each must be complete before it affects a client return.

01 Business foundation

Choose a structure, register the business, obtain an EIN when needed, open business banking and confirm local requirements.

02 Federal preparer credentials

Obtain a PTIN for each paid preparer. Apply for an EFIN if the firm will originate electronic returns.

03 Tax knowledge and procedures

Complete training, define the returns you will accept, and build review checklists for due diligence and documentation.

04 Technology and security

Select professional software, secure devices and email, prepare the Written Information Security Plan, and test backups.

05 Client experience

Set pricing, engagement terms, intake, identity verification, payments, e-signature, delivery and retention procedures.

PTIN and EFIN serve different purposes

The preparer holds the PTIN. The authorized e-file provider receives the EFIN after the IRS approves the firm's application.

PTIN

2026 fee: \$18.75

Required for anyone who prepares or assists in preparing federal returns for compensation. Most first-time online applicants can obtain one in about 15 minutes.

EFIN

Allow up to 45 days

A firm that wants to e-file for clients selects the Electronic Return Originator option, supplies information for principals and responsible officials, then passes suitability review.

The EFIN application may include

- ✓ Identity and firm information
- ✓ Professional credentials or fingerprinting
- ✓ Tax compliance review
- ✓ Credit and criminal background checks
- ✓ Prior e-file compliance review

Apply early and keep all names, addresses and responsible officials current in IRS records and your software setup.

A tax office is a business before filing begins

Use professional advice where needed. Requirements vary by state, locality, structure and the services your office offers.

ENTITY AND FINANCE

- ☐ Business name and structure
- ☐ EIN and state registration
- ☐ Business bank account
- ☐ Bookkeeping and payment processor
- ☐ Professional liability coverage

OPERATIONS

- ☐ Service menu and boundaries
- ☐ Written pricing policy
- ☐ Engagement letters
- ☐ Record retention schedule
- ☐ Contingency and continuity plan

Make ownership visible

Keep licenses, EFIN access, banking, software administration and client records under documented firm control. Avoid informal arrangements that leave essential assets in someone else's name.

Software should support the way your office works

Evaluate the full workflow, not only form coverage. The right setup reduces rework and gives clients a consistent experience.



PREPARATION

Federal and state forms, diagnostics, prior-year access and workflow visibility

CLIENT EXPERIENCE

Secure document collection, e-signature, billing and clear status updates

OFFICE CONTROL

User permissions, review steps, reporting, retention and support escalation

SFP Works

Cloud tax software backed by onboarding, training and support from Swift Financial Partners. Review current packages and eligibility at swiftfp.com/tax-software.

Client data protection belongs in the launch plan

The IRS states that federal law requires professional tax preparers to create and implement security plans to protect client data.

Written Information Security Plan

Document the safeguards your firm uses, who owns each responsibility and how the office responds when something goes wrong.

IDENTITY

Use unique accounts, multi-factor authentication and the least access each person needs.

DEVICES

Patch systems, protect endpoints, encrypt portable devices and avoid storing taxpayer data unnecessarily.

COMMUNICATION

Use secure portals for documents. Train staff to recognize phishing, impersonation and remote-access scams.

RESPONSE

Keep an incident contact list, backup plan and process for reporting suspected data theft quickly.

A dependable process makes service feel personal

Clients remember whether the office communicated clearly, protected their information and handled problems with ownership.

01 Before the appointment

Send a document checklist, explain pricing, confirm identity requirements and make secure upload options easy to find.

02 During preparation

Confirm facts, document due diligence, explain open questions and give the client a realistic timeline.

03 Before filing

Complete review, obtain required signatures and authorizations, and confirm payment and disbursement choices.

04 After acceptance

Deliver the final return securely, provide recordkeeping guidance and explain how the office handles notices and amendments.

Bank products

Explain that participating financial institutions set eligibility, approvals, fees, amounts and funding times. Never imply that a refund advance is guaranteed.

Sell clarity and service, not refund promises

A credible message explains who you serve, what the process includes and why clients can trust your office with sensitive information.

POSITIONING FORMULA

We help [specific client] prepare and file [type of return] through a secure, guided process with [support distinction].

PRICING QUESTIONS

- 01 What return types will you accept?
- 02 Which forms, states and schedules change the fee?
- 03 How will you price amendments, notices and late documents?
- 04 When is payment due?
- 05 Which bank-product fees require separate disclosure?

Use written prices and engagement terms consistently. Never choose a fee based on the size of a taxpayer's refund.

A practical path to opening day

Build the office in controlled stages. Adjust timing when federal, state or local approvals take longer.

DAYS 1-30

FOUNDATION

Business registration, EIN, banking, PTIN, EFIN application, insurance research and service scope.

DAYS 31-60

SYSTEMS

Software setup, training, WISP, intake, pricing, engagement terms, review checklists and test returns.

DAYS 61-90

MARKET READY

Website and listings, referral outreach, appointment flow, client communications, quality checks and soft launch.

Opening gate: no live return enters the system until credentials, security, review and client authorization procedures are ready.



Build your practice with support behind you

Swift Financial Partners has supported tax professionals with software, onboarding, training and industry relationships for more than ten years.

NEXT STEPS

Explore SFP Works

swiftfp.com/tax-software

Get EFIN support

swiftfp.com/efin

Primary sources

IRS Data Book FY 2025
IRS PTIN Requirements for Tax Return Preparers
IRS Become an Authorized e-file Provider
IRS Protect Your Clients, Protect Yourself
Supplied customer-feedback research