



BUSINESS DEVELOPMENT

A 2026 field guide for building a
compliant, efficient and client-
centered tax practice

Built for where you are going.



A stronger office grows on purpose

Business development connects your market, operating model and client experience. Each choice should support the next.



INSIDE

03 **Market focus**

04 **EIN and entity**

05 **EFIN approval**

07 **Location model**

11 **Financial plan**

13 **Retention system**

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

Market focus before marketing

SBA guidance starts with demand, market size, location, saturation and pricing. The answers define where your office can compete.

WHO

Which taxpayers have needs your office can serve well?

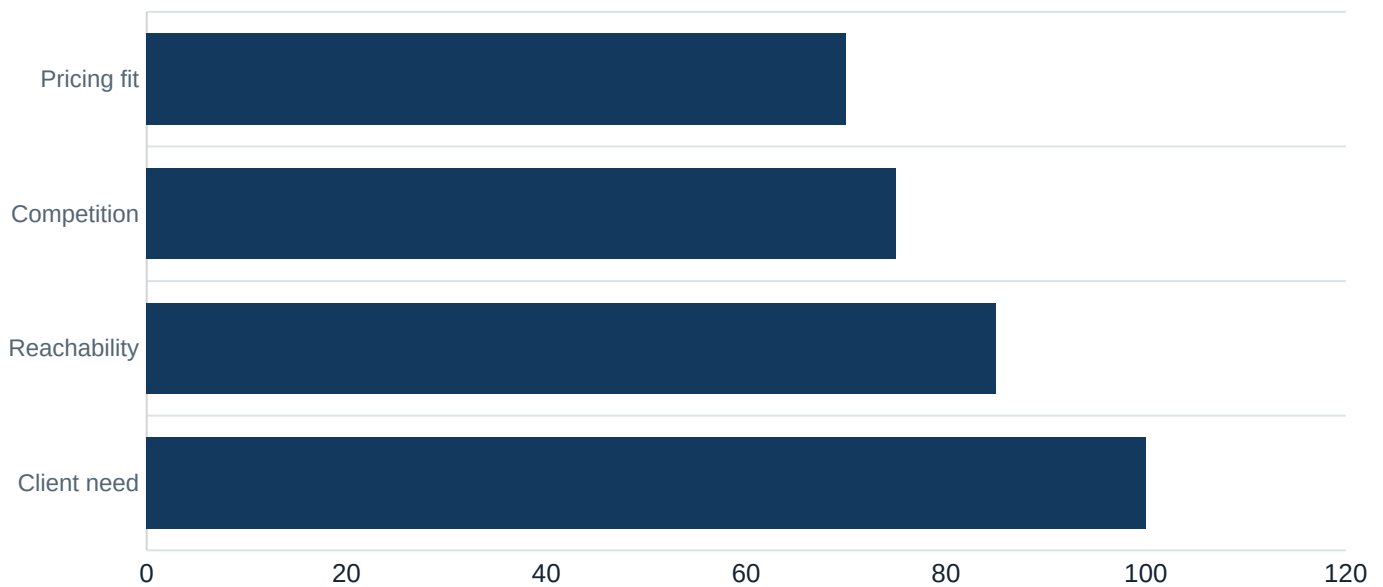
WHERE

Which communities and channels make those clients reachable?

WHY

What specific reason will make them choose your practice?

A useful market brief



Use interviews, local search behavior and competitor reviews to test assumptions before signing a lease or buying advertising.

Priority bars are an editorial framework, not survey results.

Entity formation and EIN

Register the legal entity first when your state requires formation. Then request the EIN directly from the IRS at no cost.

Free from IRS

Approved online applications generally receive an EIN immediately

The online session expires after 15 minutes of inactivity. Save or print the confirmation before closing it.

Before applying

01 Confirm the responsible party

Use the individual who ultimately owns or controls the entity and its funds or assets.

02 Match official records

Keep the legal name, address and formation information consistent across the state, IRS, bank and software accounts.

The IRS limits issuance to one EIN per responsible party per day. Apply only through IRS.gov to avoid third-party fees.

EFIN approval and suitability

Firms that originate electronic returns apply through IRS e-services. The review can take up to 45 days, so timing matters.

APPLICATION

Create or access the IRS e-file application and select Electronic Return Originator when the firm will transmit client returns.

PEOPLE

List principals and responsible officials accurately. Update the application when ownership, address or key personnel change.

IDENTITY

People without qualifying professional credentials may need fingerprinting as part of the application.

SUITABILITY

The IRS may review tax compliance, credit history, criminal background and prior e-file compliance before approval.

Keep the EFIN under documented firm control. Never share credentials or let an informal partner control the office's IRS access.

Business readiness sequence

Legal, tax, banking and operating records should tell the same story about who owns the firm and how it works.

01 Form the business

Choose the structure, register with the state and confirm city, county and professional requirements.

02 Establish federal records

Obtain the EIN when needed, maintain PTINs for paid preparers and complete the EFIN application for e-file origination.

03 Separate the finances

Open business banking, connect bookkeeping and payment processing, and document who can authorize spending.

04 Protect the operation

Evaluate insurance, prepare the security plan, define record retention and create a continuity plan.

05 Open with controls

Test intake, identity verification, preparation, review, signatures, payments, filing and secure delivery before launch.

Choosing the location model

The right footprint depends on client behavior, privacy needs, staffing and fixed costs. A storefront is only one option.

REMOTE OR HYBRID

Lower fixed cost

Works when secure portals, video meetings and clear document workflows replace casual email and paper handoffs.

STOREFRONT OR KIOSK

Higher visibility

Can support walk-in demand, but requires private conversations, secure storage, reliable staffing and enough volume to cover rent.

Location decision factors

- ✓ Client travel patterns and parking
- ✓ Privacy for interviews and document review
- ✓ Internet reliability and physical security
- ✓ Seasonal staffing and accessibility
- ✓ Rent, utilities, signage and insurance

Model peak-season traffic and off-season use before accepting a long lease.

The modern office stack

A professional setup supports privacy, dependable service and fast recovery when technology fails.

WORKSPACE

- ☐ Supported computers and monitors
- ☐ Business-class internet and backup
- ☐ Scanner with secure destination
- ☐ Headsets and private meeting space
- ☐ UPS and protected network equipment

SECURITY

- ☐ Multi-factor authentication
- ☐ Role-based software access
- ☐ Secure client portal
- ☐ Encrypted backup and recovery test
- ☐ Locked storage and shredding

Replace legacy equipment guidance

Use vendor-supported operating systems and current security tools. Avoid consumer file sharing, shared passwords and any device that no longer receives security updates.

The office should feel intentional

A client forms an opinion before the interview begins. Clean spaces, visible privacy practices and consistent branding support trust.



ARRIVAL

Clear signage, easy check-in and a waiting area that protects conversations

CONSULTATION

Uncluttered desks, readable screens and private document review

BRAND CONTROL

Consistent logo use, staff presentation and printed materials

Privacy is part of the presentation

Position monitors away from public view, control paper at every step and avoid discussing taxpayer details where another client can hear.

Hours and capacity planning

Publish hours that match staffing and demand. Build appointment length, review time and exception handling into the schedule.

Capacity before convenience

Long hours do not create capacity when review, callbacks and document follow-up have no protected time.

PEAK SEASON

Use expanded hours only where appointments, staff coverage and review capacity support them.

OFF SEASON

Shift toward appointments, notices, extensions, amendments, planning and business development.

DAILY RHYTHM

Protect blocks for return review, missing-document follow-up and client communication.

SERVICE LEVEL

Tell clients when they should expect a response and use one queue for calls, portal messages and email.

Review appointment volume weekly and adjust hours before service quality declines.

Financial plan and unit economics

Startup costs matter, but recurring costs and staff capacity determine whether the office can grow responsibly.

01 Map fixed costs

Include rent, insurance, software subscriptions, connectivity, payroll systems and baseline marketing.

02 Estimate variable costs

Track payment fees, bank-product charges, printing, seasonal labor and support that rises with return volume.

03 Model realistic capacity

Separate appointment time from preparation, review, missing-document follow-up and client communication.

04 Set a pricing floor

Price each service above its delivery cost, including review and rework. Document add-ons before work begins.

Cash reserve

Plan for startup delays, uneven seasonal collections and off-season expenses. Avoid relying on an assumed number of returns to cover every fixed commitment.

Customer acquisition system

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

POSITIONING STATEMENT

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

ACQUISITION CHANNELS

- 01 Client referrals with a consistent request and follow-up
- 02 Local search profiles with accurate hours and contact details
- 03 Community and small-business partnerships
- 04 Helpful content that answers common filing questions
- 05 Reactivation messages to prior clients before peak season

Track inquiries, booked appointments, completed returns and referrals by source. Stop funding channels that create activity without qualified clients.

Customer retention system

Retention grows when clients know what happens next, receive updates before asking and can return without rebuilding the relationship.

ONBOARDING

SET EXPECTATIONS

Confirm scope, pricing, documents, secure communication and the timeline in writing.

DELIVERY

CLOSE THE LOOP

Provide the final return securely, explain records to keep and show how the office handles notices or amendments.

YEAR ROUND

STAY RELEVANT

Use planned touchpoints for extensions, estimated taxes, life changes, business milestones and next-season scheduling.

Measure retention by cohort and service type. A high return rate matters most when the clients fit the office's expertise and pricing model.



Build a stronger office with support behind you

Swift Financial Partners supports tax professionals with software, onboarding, training and practical business resources.

NEXT STEPS

Explore SFP Works

swiftfp.com/tax-software

Business resources

swiftfp.com

Primary sources

IRS Get an Employer Identification Number
IRS Become an Authorized e-file Provider
IRS Protect Your Clients, Protect Yourself
U.S. Small Business Administration planning guidance
Supplied customer-feedback research