

CLIENT GUIDE | SARS VERIFICATIONS & AUDITS

# SARS Verifications & Audits

What the request means, what to send,  
and when it becomes a dispute

Tax Administration Act 28 of 2011 | Updated June 2026

## Contents

---

Contents	2
■ About this guide	3
■ At a glance	3
■ A request is not an accusation	3
■ Which SARS letter did I receive?	4
■ How concerned should I be?	5
■ Just received a letter? Start here	5
■ What to do, and what not to do	6
■ Why SARS issues these	6
■ It can come from any tax type	7
■ How SARS decides who to check	7
■ What SARS tends to focus on	8
■ How a verification unfolds	8
■ What to provide when asked	9
■ Banking detail verification	9
■ Why is my refund delayed?	10
■ The administration that takes time	10
■ What happens after a verification	11
■ When it becomes an audit	11
■ Your rights and SARS's powers	11
■ When it becomes a genuine dispute	12
■ How to reduce the chance of a query	12
■ Some typical examples	12
■ Frequently asked questions	13
■ How we can help	13
■ Important notice	14

## ■ About this guide

Jansen Accountants & Auditors | SARS Verifications & Audits | Updated June 2026

What it means when SARS asks for supporting documents, the difference between a verification and an audit, what to send and how to avoid problems, and the point at which it becomes a genuine dispute.

A request from SARS for supporting documents is now a routine part of dealing with SARS, and most are resolved quickly. This guide explains the kinds of request you may receive, on any tax type, why they happen, what to provide, and the administration that often goes with them. It is an orientation guide, not a dispute manual: where a request turns into a genuine dispute, we point you to our SARS Dispute Resolution guide rather than repeat it here. It reflects the Tax Administration Act 28 of 2011 and current SARS practice as at June 2026.

### How to read the boxes in this guide

A **JACC insight** explains a point plainly, a **Planning opportunity** points to something worth doing, and a **Common SARS pitfall** warns of what goes wrong. A note from our partner appears where experience matters most.

### Professional disclaimer

This guide is general information, not advice on your specific matter, and it cannot be exhaustive. SARS requests take many forms and turn on their facts. When one arrives, send it to us early and we will deal with it for you.

## ■ At a glance

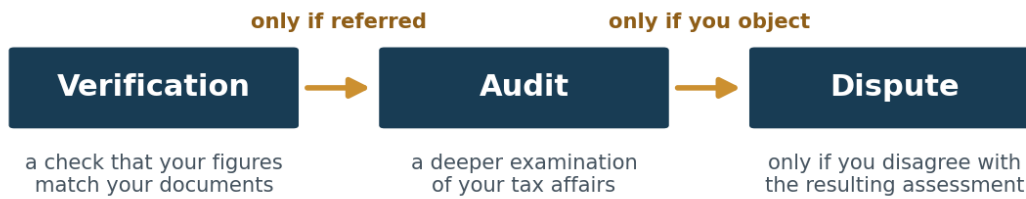
The essentials

<b>21 days</b> Usual time to respond	<b>Any tax type</b> IT, VAT, PAYE, more	<b>After verify</b> When refunds pay	<b>5 years</b> Keep your records
<b>eFiling / SOQS</b> Where you upload	<b>Not an accusation</b> A routine check	<b>POA + rep</b> Often needed first	<b>We assist</b> Send it to us

## ■ A request is not an accusation

Verification, audit, dispute

These three words get confused, and the difference matters. Most matters never go past the first one.



*Most matters stop at verification. A dispute is the exception, not the rule.*

*The usual path. Most matters are resolved at verification and never become a dispute.*

	What it is	What it usually involves
Verification	A check that the figures on your return match your supporting documents.	Send the requested documents; SARS aims to conclude within 21 business days of receiving everything.
Audit	A deeper examination of your tax affairs.	A formal notification, a wider request, and a findings letter before any assessment.
Dispute	Your formal challenge to an assessment you disagree with.	Only arises if SARS raises an assessment you object to; see our Dispute Resolution guide.

**JACC insight**

Being selected does not mean you have done anything wrong. SARS can verify or audit any taxpayer, and a clean, complete response usually closes a verification without it going further.

## ■ Which SARS letter did I receive?

Find yourself on the page

The wording at the top of the letter tells you exactly where you are, and most of the worry comes from not knowing. Here are the ones you are most likely to see, and what each actually means:

If the letter says...	What it means	Where you are
Request for relevant material, or verification of return	A routine check; send the documents listed by the due date.	Verification
Request for correction	SARS is inviting you to fix your own return.	Verification stage
Referral for audit	Your return has been referred; an audit may follow, but has not yet begun.	Between verification and audit
Notification of audit	An audit has formally begun, with a named auditor.	Audit
Audit findings letter	SARS proposes adjustments; you have at least 21 business days to respond before any assessment.	Audit, the last step before an assessment
Finalisation of audit letter	The audit is concluded.	Audit closed

If the letter says...	What it means	Where you are
Additional or revised assessment	SARS has changed your assessment; if you disagree, you may object.	Where a dispute may begin

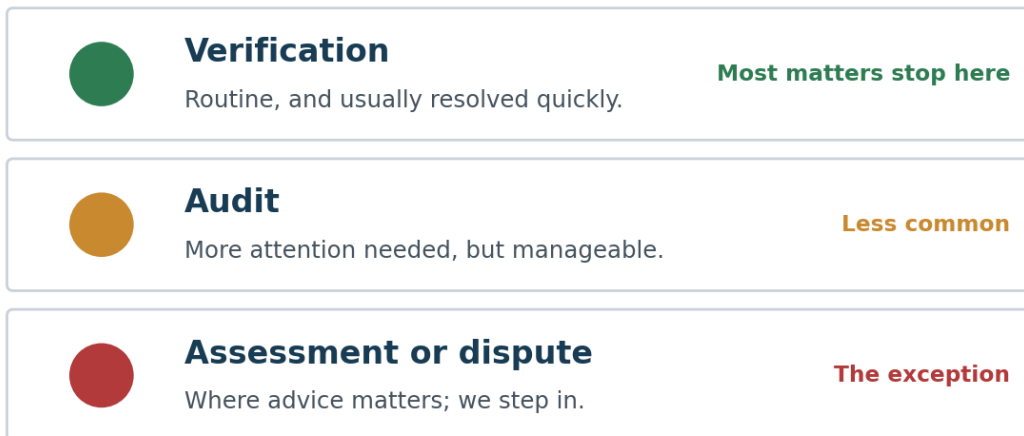
**JACC insight**

If you are not sure which letter you are holding, send it to us. The heading and wording tell us precisely where you are in the process and what the deadline is, and that determines what happens next.

## ■ How concerned should I be?

*A quick gauge*

It helps to keep a sense of proportion. Where you are in the process is a fair guide to how concerned to be, and most people are nearer the top of this picture than the bottom:



*A rough gauge, not a rule. Most matters sit at the green level and never move down.*

## ■ Just received a letter? Start here

*First, it is not what it feels like*

Few things make a taxpayer's heart sink like an unexpected letter from SARS. It is worth saying plainly: a verification, on its own, carries no penalty and is not a finding against you. It is a request to show your supporting documents, nothing more. It is not an audit, and it is certainly not a dispute. The great majority are resolved with one complete submission and never go any further.

**Charlton's insight**

*When that letter arrives, do three things. Breathe, because it is routine. Do not ignore it, because the deadline is real. And send it to us early, because a calm, complete response is what keeps a verification from becoming anything more. We deal with these every week.*

## ■ What to do, and what not to do

---

### The first 48 hours

If you take nothing else from this guide, take this page. A good response is mostly about a few sensible steps and avoiding a few common mistakes.

#### Do this

- Read the letter carefully and note the exact deadline.
- Check which tax type and period it relates to.
- Send the letter to us early, so we have time to respond properly.
- Gather the documents that support the figures in question.
- Keep a copy of everything, and of any proof of submission.
- Respond on time, completely, and through one channel.

#### Avoid this

- Do not panic; a verification is routine and carries no penalty in itself.
- Do not ignore it; the deadline is real and missing it can trigger an estimated assessment.
- Do not upload a pile of unrelated documents hoping something sticks.
- Do not create, backdate or alter documents; this turns a routine check into something serious.
- Do not give SARS contradictory explanations, or phone daily for updates.
- Do not submit piecemeal; send one clean, complete set.

#### Common SARS pitfall

The fastest way to turn a simple verification into a real problem is to alter or manufacture a document. Send what you genuinely have, and if a document is missing, tell us, because there is almost always a proper way to prove the figure.

## ■ Why SARS issues these

---

### Burden of proof and onus

To respond well, it helps to understand why SARS can simply ask you to prove your figures. South Africa runs a self-assessment tax system: you declare, and the law then places the onus on you to be able to back it up. This is the single most important idea in this guide, so let us frame it correctly.

- **The onus is on you.** Under section 102(1) of the Tax Administration Act 28 of 2011, the burden of proving that an amount is exempt, that a deduction is due, that a rate or rebate applies, or that you are not liable, rests on the taxpayer, not on SARS. A verification is simply SARS asking you to discharge the onus the law already places on you.
- **The exception runs the other way.** Under section 102(2), where SARS imposes an understatement penalty, the burden of proving the facts on which that penalty is based is on SARS.
- **The onus is met with evidence, not explanations.** You discharge it with documents that support each figure. This is exactly why section 29 of the Act requires you to keep records for five years.
- **So it is not personal.** SARS is not accusing you; it is exercising a power the system is built on. If your figures are supported, you have nothing to fear from the request.

**JACC insight**

Reframe the letter in your mind: SARS is not saying 'we think you are wrong'. It is saying 'show us'. The taxpayers who struggle are not the ones who are selected, but the ones who cannot produce the documents the law already required them to keep.

**■ It can come from any tax type**

Verifications and audits are not just an income tax thing. A request can follow almost any submission you make to SARS, and the documents asked for depend on the tax type:

Submission	A typical request you might receive
Income tax (ITR12 individuals, ITR14 companies)	Proof of the income, deductions and figures on the return.
VAT (VAT201)	Tax invoices, schedules of supplies, and proof of input tax, especially on a refund.
PAYE (EMP201 and the EMP501 reconciliation)	The reconciliation between the monthly EMP201s, the IRP5s and the EMP501, with payroll records.
Provisional tax (IRP6)	The basis for the estimate of taxable income.
Customs and excise	Import, export and supporting documents.

**JACC insight**

VAT and PAYE verifications are at least as common as income tax ones, and for businesses often more so. A VAT refund, in particular, will almost always be verified before it is paid.

**■ How SARS decides who to check**

SARS does not publish its exact selection criteria, and they change, so anyone who claims to know precisely how you were picked is guessing. What is visible, from SARS's own communications and from professional commentary, is the broad direction. As at June 2026 it appears to work along these lines:

- **Random selection.** Some checks are genuinely random, which is why a fully compliant taxpayer can still be selected. It is nothing to read into.
- **Data matching.** This is the most common trigger. SARS receives third-party data, from employers (IRP5), banks, medical schemes, retirement and investment houses, and increasingly crypto-asset platforms, and cross-checks it against your return. A mismatch, even a small one, can prompt a verification.
- **Risk profiling, and by SARS's own account, AI.** SARS's stated direction is increasingly data-driven. SARS and its Commissioner have publicly described using data-driven risk engines and artificial intelligence to identify risk and select cases, including the Commissioner's remarks on AI at the 2025 G20 discussions and SARS's own public posts referring to AI-supported audits and risk engines.
- **Lifestyle and economic-activity checks.** SARS has signalled that it compares declared income against visible lifestyle and other available data, to find income that has not been declared.

**JACC insight**

Treat this as SARS's current direction, drawn from public commentary and SARS's own communications, not as a fixed formula. SARS does not disclose its algorithms, and how it selects evolves from one filing season to the next. The constant is simple: returns that are complete, accurate and supported are the least likely to attract attention, and the easiest to clear when they do. And being selected, on its own, carries no suggestion of wrongdoing at all.

## ■ What SARS tends to focus on

---

### And why it keeps changing

The specific items SARS tests shift from season to season, as it moves resources to wherever it is finding the most non-compliance. So no list is permanent. As a general pattern, recurring focus areas have included:

#### For individuals

- Refunds, especially large or first-time ones.
- Medical and retirement annuity deductions.
- Travel allowances and the supporting logbook.
- Home-office claims.
- Foreign income, offshore assets and crypto-asset gains.
- Rental income and expenses.

#### For companies and employers

- VAT input tax and refunds.
- PAYE and the EMP501 reconciliation against the EMP201s and IRP5s.
- Losses, and large or unusual expense deductions.
- Related-party and connected-person transactions.
- Directors' and shareholders' loan accounts.

### Common SARS pitfall

Do not treat any focus list as settled. What is low-risk one year can be a priority the next, as SARS shifts its attention. The durable protection is not guessing this year's focus, but keeping every figure on every return supportable, every year.

## ■ How a verification unfolds

---

### And how to respond

#### The verification path

- 1 SARS issues a verification letter** it lists the material wanted and the due date, usually 21 business days.
- 2 Gather the documents** collect the certificates and proof that support each figure, clearly named.
- 3 Upload through eFiling or the SARS Online Query System** submit everything together; click submit, because the link then closes.
- 4 Keep proof of submission** retain the reference and a full copy of what you sent.
- 5 SARS concludes, usually within 21 business days** of receiving everything: no change, a revised assessment, or a referral to audit.

### Common SARS pitfall

Submitting late, in pieces, or as unreadable scans is what turns a quick verification into a drawn-out one. Send a single, complete, clearly labelled set within the deadline. SARS accepts PDF, Word, Excel, JPG and GIF files, up to 5 MB each, with up to 20 files on eFiling or 10 on the SARS MobiApp. Avoid special characters in file names and do not upload password-protected bank or fund statements. SARS changes these platform limits from time to time, so check the current SARS eFiling guidance if in doubt.

## ■ What to provide when asked

### Have these ready

The exact list depends on the tax type and what is being checked, but it usually comes from this set. This is a guide, not an exhaustive list:

#### Individuals

- IRP5 and IT3(a) certificates, and IT3(b) and (c) for investments.
- The medical scheme tax certificate and proof of out-of-pocket expenses.
- The retirement annuity or fund contribution certificate.
- A detailed travel logbook and the vehicle purchase or lease documents.
- Proof of a dedicated home office and its running costs, where claimed.
- Valid section 18A receipts for donations.
- Rental income and expense records, and bond statements.

#### Companies and employers

- Annual financial statements, the trial balance and the tax computation with schedules.
- VAT: tax invoices and schedules of input and output tax.
- PAYE: payroll reports, the EMP501 reconciliation and the IRP5s.
- Bank statements, loan agreements, contracts and major invoices.
- The fixed asset register and wear-and-tear schedules.

### Charlton's insight

*Route everything through one point of contact and answer completely the first time. A verification answered in one clean submission is usually closed in weeks. The same verification answered piecemeal, with documents that do not tie up to the return, is what drags on for months and invites an audit.*

## ■ Banking detail verification

### The one that holds your refund

A category of its own, and a frequent source of delay. When you register, or change your banking details, and often before a refund is paid, SARS verifies the bank account. Until it clears, the refund is held, even if the return itself is fine.

- SARS asks for proof: a recent bank statement or bank-issued letter, your identity document, and proof of address.
- It is done on eFiling, through the SARS Online Query System, or at a branch by appointment.
- For a company, the registered representative must be verified before the company's banking details can be changed.

### Planning opportunity

If you know a refund is coming, make sure your banking details are correct and already verified with SARS. Sorting this out in advance is the single easiest way to avoid a refund sitting in limbo.

## ■ Why is my refund delayed?

### Usually administration, not a problem

A delayed refund is one of the most common questions we get. The reason is usually one of a few ordinary things, not a sign that anything is wrong:

- The return is under verification or audit, and a refund is paid only once that is complete.
- Your banking details have not been verified, and SARS will not pay into an account it has not validated.
- There is an older debt or another return outstanding, which SARS may set the refund against.
- Your registered details or representative are out of date, which holds up the release.

### Planning opportunity

If a refund matters to your cash flow, get ahead of it: file complete and accurate, make sure your banking details are verified, and clear any other outstanding returns. Most refund delays are avoidable administration, not a problem with the refund itself.

## ■ The administration that takes time

### Representatives and power of attorney

Before SARS will deal with anyone about your tax, the right person must be on record. This administration is often what holds matters up, so start it early:

- **Representative taxpayer (public officer).** A company must have a registered representative, its public officer, activated on eFiling using the RAV01 registration form. SARS may require supporting documents and sometimes a branch visit before it is active.
- **Power of attorney for us to act.** For us to deal with SARS on your behalf, SARS requires a power of attorney. The usual forms are the SPPOA, where you appoint a representative, the TPPOA, where a tax practitioner is appointed, and the ASPOA, where authority is delegated within a practice.
- **Keep details current.** Out-of-date representative, contact or banking details on eFiling will stall a verification or a refund until they are fixed.

### Common SARS pitfall

Many delays have nothing to do with the tax and everything to do with the file: no active public officer, an expired power of attorney, or old banking details. SARS will not release information or refunds until these are right. Get them in place before they are needed.

## ■ What happens after a verification

---

### Three outcomes

When SARS concludes a verification, one of three things happens:

- **No issue:** SARS notifies you that the verification is complete, and any refund is paid once banking validations pass.
- **A discrepancy:** SARS issues a revised assessment. If you disagree, that is the point a dispute may begin.
- **A financial risk:** SARS issues a Referral for Audit letter, and the matter moves to an audit. A referral is not yet an audit.

## ■ When it becomes an audit

---

### A deeper look

An audit is more extensive than a verification. A referral does not mean it has started: the audit officially begins when SARS issues a Notification of Audit letter naming the auditor. From SARS's published practice:

- The Notification of Audit sets the initial scope, and SARS can request more over time.
- SARS may conduct a field audit at your premises, under an authorisation letter.
- SARS gives progress reports roughly every 90 calendar days.
- An audit can take from 30 business days to 12 months, depending on complexity, volumes and cooperation.
- If SARS proposes adjustments, it issues an Audit Findings Letter setting out the grounds, and gives you at least 21 business days to respond before raising an assessment.

### Charlton's insight

*The Audit Findings Letter is the moment that matters. It is your chance to answer SARS before the assessment is raised, and a careful, well-supported response here often settles the matter or narrows it. Do not let that 21-day window pass, and do not answer it off the cuff.*

## ■ Your rights and SARS's powers

---

SARS has wide powers to ask for relevant material and to audit, under the Tax Administration Act 28 of 2011, but they are not unlimited:

- SARS may request relevant material (section 46 of the Tax Administration Act 28 of 2011).
- Five years is the floor for keeping records, not always the limit. Under section 29, records must be kept for at least five years from submission, and longer where a return was late or never submitted, or while a verification, audit, objection or appeal is still in progress. Keep everything until the matter is finally closed.
- You are entitled to know the scope of an audit, to a reasonable time to respond, and to be represented by us.
- A field audit requires an authorisation letter.
- An income tax assessment generally becomes final after three years, and a self-assessed tax such as VAT after five years, unless there was fraud, misrepresentation or non-disclosure, in which case SARS can reopen it.

### JACC insight

If there is an undisclosed default, speak to us immediately before you respond. The Voluntary Disclosure Programme may be available, but this depends on whether SARS has already identified or commenced action in relation to that default, so the timing is sensitive. It is far better to regularise voluntarily than to have SARS find it, but take advice first.

## ■ When it becomes a genuine dispute

### And where to go next

A verification or audit is not a dispute. It only becomes one if SARS raises a revised or additional assessment that you disagree with. At that point the process changes: you can request reasons, lodge an objection within the deadline, and apply to suspend payment while you dispute. We do not repeat that process here.

*See also: Our JACC SARS Dispute Resolution guide for the full objection and appeal process, the deadlines, the burden of proof and suspension of payment.*

## ■ How to reduce the chance of a query

You cannot avoid selection entirely, some is random, but you can make a query quick and painless, and avoid the ones that are self-inflicted:

- File accurately and make sure your return matches the third-party data SARS already holds.
- Keep records for five years, and keep a proper travel logbook if you claim travel.
- Reconcile PAYE every month so the EMP501 ties up to the EMP201s and the IRP5s.
- Keep valid tax invoices for every VAT input tax claim.
- Keep your representative, contact and banking details up to date and verified before a refund is due.
- When a request arrives, respond promptly, completely and through one point of contact.

## ■ Some typical examples

### Illustrative, not exhaustive

A few common situations, to show the shape of these requests. Yours may look different:

#### Individual refund verification

An individual claims medical and retirement annuity deductions and is due a refund.

SARS verifies before paying, and asks for the medical scheme certificate, proof of out-of-pocket costs and the RA certificate.

A complete upload usually closes it within 21 business days, and the refund is paid once banking is verified.

#### VAT refund verification (company)

A company files a VAT201 in a refund position.

SARS asks for the tax invoices and schedules supporting the input tax before paying.

Missing or invalid tax invoices are the usual reason a VAT refund is reduced or held.

### **PAYE EMP501 reconciliation query**

An employer's EMP501 does not reconcile to the monthly EMP201s and the IRP5s issued. SARS asks for payroll records and the reconciliation. Reconciling monthly, rather than only at filing, prevents this almost entirely.

### **Banking detail verification holding a refund**

A taxpayer changes bank accounts, and a refund is due. SARS holds the refund until the new account is verified with a bank statement, ID and proof of address. Verifying the account in advance avoids the delay.

## **■ Frequently asked questions**

### **Does a verification mean I am in trouble?**

No. It is a routine check that your figures match your documents. Most are resolved with no change.

### **How long do I have to respond?**

Check the letter, but it is commonly 21 business days. SARS aims to conclude a verification within 21 business days of receiving everything.

### **Why is my refund delayed?**

A refund is paid only after the verification or audit is complete and the banking validations pass. Often the hold is banking, not the return.

### **Can a verification become an audit?**

Yes. If SARS sees a financial risk it issues a Referral for Audit, and the matter moves to an audit.

### **Can this happen on VAT or PAYE, not just income tax?**

Yes. A request can follow almost any submission, including VAT, PAYE and the EMP501, provisional tax and customs.

### **Can you deal with SARS for me?**

Yes. Once a power of attorney and, for a company, an active registered representative are in place, we handle the whole request for you.

## **■ How we can help**

### **Jansen Accountants & Auditors**

We are a Cape Town firm of chartered accountants and registered auditors, and registered tax practitioners. We help clients get this right the first time, and fix it when it has gone wrong.

- Handling SARS verifications and audits for you, on any tax type.
- Assembling and submitting supporting documents correctly and on time.
- Setting up registered representatives, powers of attorney and banking verification.
- Responding to audit findings letters, and objections and appeals where an assessment is wrong.



#### **Talk to us.**

Book a consultation at [www.jacc.co.za](http://www.jacc.co.za), call +27 21 554 3482, or email [info@jacc.co.za](mailto:info@jacc.co.za).

## ■ Important notice

---

**This guide does not constitute personal advice.** It is general information based on South African law and practice as at June 2026, and must not be relied on as advice. Outcomes depend on the specific facts, and the law and regulatory practice change. Jansen Accountants & Auditors Inc accepts no liability for any loss arising from reliance on this guide. Obtain advice specific to your circumstances before acting.

Personal information is handled in line with the Protection of Personal Information Act 4 of 2013. Jansen Accountants & Auditors Inc is registered with the Independent Regulatory Board for Auditors (IRBA), is a member firm of the South African Institute of Chartered Accountants (SAICA), and its partners are registered tax practitioners.