B&G U.S. Finance and Tax

2026 PRACTICAL WORKBOOK

Build Your U.S. Multi-State Nexus Risk Map

Sales Tax, Payroll and State Tax Workbook, 2026 Edition

01 **Facts first**
Map entities, people, transactions, states and source data before deciding.

02 **Clear ownership**
Give every task an owner, due date, source and reviewer.

03 **Built to operate**
Embed annual tax needs in the monthly finance process.

For: E-commerce, consumer brands, manufacturers, SaaS and companies with remote people, inventory or multistate customers

Founded by a bilingual, Florida-licensed CPA and IRS Enrolled Agent | 13+ years | Big Four and global in-house background | Experience spanning 15+ entities and 12 countries

General information only; not tax, accounting or legal advice for specific facts.

WORKBOOK ORIENTATION

Nexus is not one question

The same remote employee, FBA inventory or Shopify channel can produce different answers across three tax and compliance lenses.

Core method	Do not begin with “Which states do we file in?” Begin with what the company did in each state, who did it, through which channel and from what date. A defensible Nexus review starts with a fact map, not a stale threshold chart.

Three lenses that do not replace one another

Lens	Typical facts	Possible work
Sales Tax	People, property, inventory, remote sales, channel	Registration, collection, returns, exemption certificates
Payroll / employer	Employee work location, wages, office	Withholding, unemployment, employer and labor registrations
Income / franchise	People, property, revenue sourcing, entity activity	Income, franchise, gross receipts, apportionment

Workbook rules

[ ]	Create one row per state, not isolated lists by tax	[ ]	Record start date and evidence source
[ ]	Separate marketplace from direct sales	[ ]	Separate registered from required to register
[ ]	Date every threshold conclusion and save the official link	[ ]	If a notice or history appears, protect the response deadline first

Review scope (states / periods) ________________________________	**Review owner** ________________________________
Data through date ________________________________	**Next review date** ________________________________

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FACT MAP

Build the state footprint inventory first

The input is not one sales report. It is a dated set of locations, activities, channels and evidence.

State footprint inventory

State	First date	People / place	Inventory / property	Channel	Evidence
_____	_____	________	________	Amazon / Shopify / B2B	________
_____	_____	________	________	________________	________
_____	_____	________	________	________________	________
_____	_____	________	________	________________	________
_____	_____	________	________	________________	________

Fact sources commonly missed

[ ]	HR roster and actual work addresses	[ ]	Contractor list, service location and activity
[ ]	Lease, coworking and home office	[ ]	Fixed assets, samples and demo equipment
[ ]	3PL, FBA, consignment and returns	[ ]	Trade shows, installation, training, service
[ ]	Ship-to and invoice data	[ ]	Monthly marketplace and direct sales
[ ]	State registration, returns, payments, notices	[ ]	Business changes and acquisition dates

Question for HQ

The “customer state” in HQ systems is rarely a complete state-tax fact. Put people, inventory, activities and sales channels on the same map.

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PHYSICAL ACTIVITY

People, inventory and service often appear before a sales threshold

A remote-seller review does not replace a physical-presence screen, especially for employees, FBA / 3PL stock and field service.

Physical-presence trigger screen

Trigger	Facts to ask	Evidence
Employee	Where is work actually performed, from when, and with what travel?	HR, Payroll, travel
Contractor / agent	Does the person solicit, install, train or service for the company?	Contract, tickets, activity
Inventory	Where and when did 3PL / FBA / consignment stock first appear?	Location and movement report
Office / place	Lease, coworking, home office or temporary site?	Lease, expenses, address
Equipment / samples	Is company property kept in the state?	Asset and shipping records
Trade show / service	Frequency, days, sales, installation or support?	Calendar, expense, order

Physical presence still matters after Wayfair

Wayfair removed the old requirement that Sales Tax economic Nexus must depend on physical presence. It did not make employees, inventory or local activity irrelevant. Physical presence can matter at lower sales and beyond Sales Tax.

When a trigger appears

[ ]	Record the earliest date and strongest evidence
[ ]	Determine whether the fact is ongoing, seasonal or ended
[ ]	Assess Sales Tax, employer and income / franchise separately
[ ]	Do not deregister or back-file before completing the history and filing analysis
[ ]	Route legal and employment questions to qualified counsel

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SALES CHANNELS

Separate marketplace, direct, B2B and digital

Marketplace collection addresses only part of marketplace activity. It does not erase physical presence, direct-sales duties or other state taxes.

Separate every channel

Channel	Data required	Responsibility question
Marketplace	State sales, tax, refunds and facilitator-remitted tax	Platform may remit, but seller registration / filing can remain
Own website	Destination, taxable / exempt sales, tax and returns	Seller generally owns direct collection when required
B2B / distributor	Ship-to, bill-to, certificates, agreement, delivery terms	Exempt does not mean no return; certificate control is separate
SaaS / digital	Product function, user / use location, billing and delivery	Taxability and sourcing can vary by state

Economic Nexus decision log

State / review period ________________________________	**Official threshold link / page date** ________________________________
Sales definition used ________________________________	**Marketplace included?** ________________________________
Prior / current-period test ________________________________	**Threshold date / collection date** ________________________________

Do not copy a threshold table

Rules change, and states differ on the sales definition, marketplace inclusion, lookback period and collection start. This workbook saves the official source and review date instead of publishing a static all-state table.

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PAYROLL AND EMPLOYER

Work location creates a separate compliance chain

Falling below a Sales Tax threshold does not answer Payroll, employer registration or other state-tax questions.

Remote-employee state list

Employee / role	Work state	Start date	Payroll account	Other registration	Reviewer
________	______	______	Pending / done	SUI / WC / other	______
________	______	______	________	________	______
________	______	______	________	________	______
________	______	______	________	________	______

Employer-lens checks

[ ]	State income-tax withholding and local tax	[ ]	State unemployment account and rate
[ ]	Workers' compensation	[ ]	Pay frequency / pay statement rules
[ ]	New-hire reporting	[ ]	State / local business registration
[ ]	Entity foreign qualification	[ ]	Employment / leave policy routed to counsel

Why this is missed

Payroll is often configured to the office address, while obligations usually begin with where the employee actually performs services. Moves, long-term remote work and temporary cross-state work need a change process.

Location-change control

Who approves cross-state work ________________________________	**Employee advance notice** ________________________________
Finance / HR review SLA ________________________________	**Payroll effective / evidence date** ________________________________

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INCOME TAX AND ENTITY REGISTRATION

A Sales Tax map is not the complete state map

Income, franchise, gross receipts, annual reports and foreign qualification rest on different rules and triggers.

State tax and registration question tree

Question	Yes / no / unknown	Next step
People, stock, equipment or a place in the state?	________	Assess income, franchise, gross receipts and qualification
Installation, training, repair or field service?	________	Record frequency, people, days and revenue
Revenue connected to customers, users, delivery or market?	________	Confirm sourcing and apportionment for that tax
Existing Sales Tax / Payroll account?	________	Do not treat one account as all registrations
Notice or Nexus questionnaire received?	________	Preserve notice, deadline and delivery evidence

Four concepts not to merge

- Foreign qualification is a corporate-law / secretary-of-state issue, not the same as tax Nexus.
- A Sales Tax permit is not an income-tax account or annual report.
- No net income does not eliminate franchise, gross-receipts or minimum taxes.
- Public Law 86-272 can affect net income tax only for limited facts; it is not a blanket state-tax exemption.

Escalation point When people, inventory, service, intangible revenue, notices or old periods overlap, obtain a state-by-state and tax-by-tax review.

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RISK PRIORITY

Use fact strength, history and notices to sequence work

Do not sort only by sales. A notice, employee or inventory can change the order.

Risk-priority matrix

Factor	0	1	2	3
History	Not started	Current period	1-2 years	3+ years / unknown
Fact strength	No activity	Remote sales only	People / short activity	Stock / place / ongoing people
Volume	None	Low	Medium	High / fast growth
Enforcement	Reviewed	Data ready	Unregistered / unconfigured	Notice / audit / deadline
Data quality	Traceable	Minor gaps	Channel conflict	Cannot reconstruct

State scoring worksheet

State	Sales Tax	Employer	Income / franchise	History	Notice	Total / tier
_____	__	__	__	__	__	________
_____	__	__	__	__	__	________
_____	__	__	__	__	__	________
_____	__	__	__	__	__	________
_____	__	__	__	__	__	________

Score is not a legal conclusion

Use the matrix to schedule data, deadlines and professional resources. Address high tiers first; retain support and a next-review date for lower tiers.

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COMPOSITE EXAMPLE

Amazon + Shopify + 3PL + remote employee

Complexity comes from stacked facts. Break “we sell online” into people, inventory, channels, product and history.

Composite illustration - not a client result

A China-based consumer brand sells on Amazon and Shopify. Amazon inventory is distributed across states. Shopify direct sales are growing. One marketing employee works remotely in a new state. A 3PL processes returns.

Decompose in this order

Step	Fact	Analysis path
1. People	Employee work state and start date	Payroll, employer, possible income / franchise
2. Inventory	Amazon / 3PL states and first date	Physical Sales Tax Nexus and other taxes
3. Channels	Amazon and Shopify by state and month	Facilitator remittance versus seller direct collection
4. Product	Taxability of product, freight, discount and return	State configuration and historical computation
5. History	Earliest fact, filings, notices and payments	Priority, registration, remediation and disclosure

The scenario cannot answer without more facts

[ ]	Current threshold and sales definition by state	[ ]	Product taxability in each state
[ ]	Marketplace-seller filing requirement	[ ]	Potential income-tax protection
[ ]	Back-filing, voluntary disclosure or other process	[ ]	Employment law and foreign qualification

The workbook makes unknowns visible and lets advisers work from the same dates, states and channel data.

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ACTION PLAN

Move from fact collection to controlled remediation

Protect deadlines before reconstructing history. Avoid parallel registrations and back filings until the data definition is consistent.

30-day remediation plan

Timing	Action	Deliverable
Days 1-5	Protect notice deadlines; collect state, people, inventory and channel data	Footprint draft; notice log
Days 6-10	Validate first dates, sales definition, accounts and filings	Evidence pack; data-gap list
Days 11-15	Screen by state and tax; score	Risk matrix; judgment list
Days 16-20	Choose registration, configuration, history and communication path	Decision log; owners; dates
Days 21-30	Execute approved work; establish monthly monitoring	Registration / filing evidence; calendar

Professional-review packet

[ ]	Entity chart and federal tax classification	[ ]	Monthly state sales by channel
[ ]	Marketplace remittance reports	[ ]	Product / service taxability description
[ ]	Employee and contractor location history	[ ]	Inventory / 3PL / FBA location history
[ ]	Existing accounts, returns and payments	[ ]	Notices and response deadlines
[ ]	Exemption certificates and B2B file	[ ]	Known business changes and plans

Decision record

State / tax / period ____________________________	**Conclusion / support** ____________________________
Approver / date ____________________________	**Next review trigger** ____________________________

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REFERENCES AND NEXT STEP

Retain the official link and review date

Reviewed July 18, 2026. State rules are dynamic; confirm the current state tax-agency guidance before execution.

Official references

- **U.S. Supreme Court - South Dakota v. Wayfair, Inc.**: https://www.supremecourt.gov/opinions/17pdf/17-494_j4el.pdf
- **Streamlined Sales Tax - Remote Sellers**: https://www.streamlinedsalestax.org/for-businesses/remote-seller-faqs Use state agency pages for current rules.
- **Streamlined Sales Tax - Marketplace Sellers**: https://www.streamlinedsalestax.org/for-businesses/marketplace-sellers
- **IRS - Starting a Business**: https://www.irs.gov/businesses/small-businesses-self-employed/starting-a-business
- **IRS - Publication 15 (2026)**: https://www.irs.gov/publications/p15

Continue the conversation

Resource keyword: **NEXUS**. Visit berglandgao.com/en/contact and send the keyword through the WeChat channel published on the site. Include business model, channels, people / inventory states and earliest dates. Do not send highly sensitive information.

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