

## Step- By-Step Guide for Online IRS Payments

Electronic payment is now mandatory for all IRS payments as of September 30<sup>th</sup>, 2025. To pay your personal Federal IRS (Federal Internal Revenue Service) tax online follow the steps below:

1. Visit [www.irs.gov/payments](https://www.irs.gov/payments) : Navigate to the official payment page
2. **Select Payment Method:** Choose “Direct Pay with bank account” (recommended) or “Pay by card or digital wallet”.

English | Español | 中文(简体) | 中文(繁體) | 한국어 | Русский | Tiếng Việt | Kreyòl ayisyen

**Bank account (Direct Pay)**  
Pay your tax balance due, estimated payments or part of a payment plan. Penalties and interest will continue to grow until you pay the full balance.  
**Pay from your bank account**  
Pay now or schedule payments up to a year in advance. [Now accepting payments on additional forms.](#)

**Debit card, credit card or digital wallet**  
For individuals and businesses. Processing fees apply. Not for payroll taxes.  
**Pay by card or digital wallet**

**Pay from your IRS account**  
Sign in or create an account to pay now or schedule a payment.

**Individual Online Account**

- Pay balance due, payment plan, estimated tax and more
- View amount due, payment plan details, payment history and scheduled payments
- Accepts payments for the [most common IRS forms.](#)

**Pay in online account**

3. **Enter Details:** Select “Pay Individual Tax” then “Make a Payment”

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**Direct Pay with bank account**

**Bank account (Direct Pay)**

**Debit or credit card**

**Your online account**

**Business tax payment (EFTPS)**

**Payment plan**

**Tax debt help**

**Penalties**

**Interest**

**Tax withholding**

**Foreign electronic payments**

**User fees**

**Processing delays**  
IRS is timely negotiating checks and payments with financial institutions. There is a delay in processing payments that need additional handling to ensure they post to the taxpayers account correctly. See [IRS statement on delay in processing some electronic payments.](#)

Pay taxes from your bank account with Direct Pay.

- Free and secure
- No sign-in required
- Change or cancel within 2 days of scheduled payment

[Direct Pay help](#)

**Personal tax payments**  
Pay balance due, estimated tax and other federal income tax.  
**Pay Individual Tax**  
If you've never filed taxes or it's been over 6 years since you filed, you can [pay another way](#).

**Business tax payments**  
Pay balance due, federal tax deposits and other federal income tax.  
[Pay business tax](#)  
A payment can't exceed \$10 million. To make a higher payment, use the Electronic Federal Tax Payment System (EFTPS) or

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**Pay personal taxes from your bank account**

Pay personal taxes from your bank account with Direct Pay.

- Free and secure
- No sign-in required
- Change or cancel within 2 days of scheduled payment

[Direct Pay help](#)

**Pay personal taxes**  
Pay balance due, estimated tax and other federal income tax.  
If you've never filed taxes or it's been over 6 years since you filed, [pay another way](#).  
**Make a payment**  
[Individual tax payment types](#)

Don't use Direct Pay if your spouse's name was listed first on a jointly filed return but you [were assessed a separate amount](#) for that tax year.

**Look up a payment**  
Check, change or cancel a payment. You can only view one payment at a time.  
Have your confirmation number and SSN or ITIN ready.  
**Look up a personal tax payment**  
View payment history and balance in your [online account](#).

4. **Fill out your Tax Information:** Select “Reason for Payment” and “Apply Payment” information (e.g., balance due or Estimated Tax, Income Tax – Form 1040 or 1040 ES) and choose the tax year (2025 or 2026). Select Continue.



## Direct Pay

[Have questions or need additional information?](#) | [Español](#)

Step 1 of 5

### Tax Information

Select the appropriate payment type and reason for your payment. Information about payment types can be found by clicking the help icon (?). If you are making more than one type of payment or making payments for more than one tax year, submit each of them separately.

#### Business Taxes?

All business tax payments should be made through the [IRS Direct Pay Business Payments Portal](#).

Reason for Payment ?  
Select Reason

Apply Payment To ?

Tax Period for Payment ?

CONTINUE >

5. **Verify Identity:** Fill out the form with personal information from a previously filed tax return.



## Direct Pay

[Have questions or need additional information?](#)

Step 2 of 5

All fields with \* are required.

### Verify Identity

Direct Pay verifies your identity using information from your 1040 filing history. Please provide the following information from a 1040 tax return you filed for one of the years listed in the Tax Year for Verification drop down menu.

Note: the Tax Year for Verification you enter here does not have to match the tax year for your payment.

Tax Year for Verification \* ?

The information you enter must match the information from your tax return for the tax year you selected above.

Filing Status \* ?

First Name \*

Last Name \*

< PREVIOUS CONTINUE >

[Cancel](#)

6. **Submit Payment:** Enter bank information, schedule the date, and save the confirmation number.