

# How to pay your IRS tax online

These instructions are for how to pay *without* logging into your IRS account.

First, go to [irs.gov/payments](https://irs.gov/payments). You can pay by bank account, or you can pay by debit/credit card. Credit cards have a 2% fee tacked on, debit cards are charged a flat fee of around \$2.50, and both are paid through a third-party. Paying via bank account is recommended. Click on the “Pay Now with Direct Pay”.

English | [Español](#) | [中文\(简体\)](#) | [中文\(繁體\)](#) | [한국어](#) | [Русский](#) | [Tiếng Việt](#) | [Kreyòl ayisyen](#)

<b>Bank Account (Direct Pay)</b>	We accept full and partial payments, including payments toward a payment plan (including installment agreement). Penalties and interest will continue to grow until you pay the full balance.
<b>Debit or Credit Card</b>	<b>Pay Now</b> You'll need to confirm your identity before making a payment using pay now options. Make a payment today, or schedule a payment, without signing up for an IRS Online Account. Pay from your bank account, your Debit or Credit Card, or even with digital wallet.
<b>Your Online Account</b>	
<b>Business Tax Payment (EFTPS)</b>	
<b>Payment Plan</b>	<b>Pay from Your Bank Account</b> For individuals only. No registration required. No fees from IRS. Schedule payments up to a year in advance.
<b>Penalties</b>	
<b>Interest</b>	<b>Pay Now with Direct Pay</b>
<b>Tax Withholding</b>	<b>Pay by Debit Card, Credit Card or Digital Wallet (e.g., PayPal)</b> For individuals and businesses (not for payroll tax deposits). Processing fees apply.
<b>Foreign Electronic Payments</b>	
<b>User Fees</b>	<b>Pay Now by Card or Digital Wallet</b>

## Sign In to Pay


You will need to sign in using your credentials before you can pay and get more information about your payment history.

Then click on “Make a Payment”

[Home](#) / [Pay](#) / Direct Pay

## Direct Pay With Bank Account

[English](#) | [Español](#) | [中文\(简体\)](#) | [中文\(繁體\)](#) | [한국어](#) | [Русский](#) | [Tiếng Việt](#) | [Kreyòl ayisyen](#)

<b>Bank Account (Direct Pay)</b>	Use this secure service to pay your taxes for <b>Form 1040 series, estimated taxes</b> or <a href="#">other associated forms</a> directly from your checking or savings account at no cost to you.
<b>Debit or Credit Card</b>	You can easily keep track of your payment by signing up for email notifications about your tax payment, each time you use IRS Direct Pay.
<b>Your Online Account</b>	<ul style="list-style-type: none"><li>• Email notification will contain the confirmation number you receive at the end of a payment transaction.</li><li>• The IRS continues to remind taxpayers to watch out for <a href="#">email schemes</a>. You will only receive an email from IRS Direct Pay if you've requested the service</li></ul>
<b>Business Tax Payment (EFTPS)</b>	If you have already made a payment through Direct Pay, you can use your confirmation number to access the Look Up a Payment feature. You can also modify or cancel a scheduled payment until two business days before the payment date.
<b>Payment Plan</b>	You can also view your payment history by accessing your online account with the IRS.
<b>Penalties</b>	
<b>Interest</b>	
<b>Tax Withholding</b>	 <a href="#">Make a Payment</a> <a href="#">Look Up Payment</a>
<b>Foreign Electronic Payments</b>	<ul style="list-style-type: none"><li>• <a href="#">Answers to common questions</a></li><li>• <a href="#">Types of payments</a></li><li>• <a href="#">Your balance and payment history</a></li></ul>
<b>User Fees</b>	

### Availability

Direct Pay is available during the following hours:

7:00 a.m. to 7:00 p.m. (ET) Monday through Friday

At this point, go slowly and make sure to get this info correct. You want to make sure your payment gets applied to the right place!

There are a few reasons for making a payment, but the most common are balances due, installment agreements, extensions, and estimated taxes.



## Direct Pay

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



### 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 [Electronic Federal Tax Payment System \(EFTPS\)](#)

**Reason for Payment** ?

Select Reason

- Select Reason
- Payment Plan/Installment Agreement
- Balance Due
- Estimated Tax
- CP2000/CP2501/CP3219A
- Proposed Tax Assessment
- Amended Return
- Civil Penalty
- Offshore Streamlined Filing Compl.
- Offshore Voluntary Disclosure
- IRC 965 - Transition Tax
- Partner Payment for BBA Modification
- Prepayment on BBA AAR/Exam Push Out
- IRC 965 Transferee [1040]
- Partner Payment for Proportionate Share of BBA Imputed Underpayment

The “Apply Payment To” should be Form 1040, or it will default to 1040ES in the case of an estimated payment or 4868 if you are filing an extension.

The image shows two dropdown menus. The first is titled "Reason for Payment" and has "Balance Due" selected. The second is titled "Apply Payment To" and has a dropdown menu open with "Income Tax - Form 1040" selected. Other options in the dropdown include "Select Type", "Health Care (Form 1040)", "Retirement Plans (5329)", and "Tax-Favored Accounts (5329)".

Again, make sure you pick the correct year! Then click “Continue”.

The image shows a section titled "Tax Information" with a dropdown menu for "Select Year". The dropdown is open, showing a list of years from 2004 to 2022. The year 2022 is highlighted. Below the dropdown is a "CONTINUE >" button.

A confirmation box will ask you to double check the information. Click continue.

The image shows a confirmation dialog box titled "Please Confirm". The text inside reads: "You have chosen to make a Balance Due payment for your Income Tax - Form 1040 for Tax Year 2022. Is this correct?". There are two buttons: "CONTINUE >" and "Cancel". A red arrow points to the "CONTINUE >" button.

The IRS now needs to verify they are applying the payment to the correct taxpayer. You will need to enter some information from a prior tax return, including your filing status, name, social security number, and address. Check the "I accept" box and click "Continue".



## 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 \*  
2021

You chose 2021 as your tax year for verification. Enter information from your 2021 1040 tax return in the fields below.

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

Filing Status \*  
Married - Filed Joint Return

You chose Married - Filed Joint Return for your filing status. You should use the primary spouse's information as shown on the tax return.

First Name \*  
Fake

Last Name \*  
McFake

Confirm Last Name \*  
McFake

SSN or ITIN \*  
(example: 000112222)  
xxx-xx-xxxx

Confirm SSN or ITIN \*  
xxx-xx-xxxx

Date of Birth \*  
January 1 1950

Country of Residence \*  
United States

Street Address (from the tax year selected above)  
123 Fake St

Apt/Suite/Other

P.O. Box

City \*  
Kahului

State/US Territory \*  
HAWAII

Zip Code \*  
96732

[Privacy Act and Paperwork Reduction Act](#)

I accept the Privacy Act and Paperwork Reduction Act.\*

< PREVIOUS

CONTINUE >

[Cancel](#)

Then enter what you want to pay and your bank account info.



## Direct Pay

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



All fields are required.


### Your Payment Information

Please enter and confirm the payment amount below.

Select a date for your payment to be processed. The payment date selected is the date you will get credit for the payment although the payment may settle on a future date.

**Payment Amount** (example: 12345.00)

**Confirm Payment Amount**

**Payment Date** (within 365 days) 



### Your Bank Account Information

**Routing Number** (example: 123456789)

**BANK NOT FOUND**

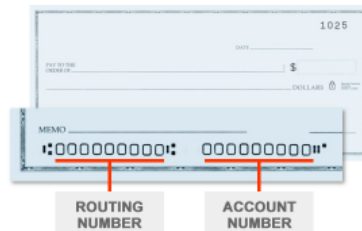
**Account Number**

**Confirm Account Number**

**Account Type**

Checking

Savings



Agree to the authorization box that pops up.


Review your responses below. You may edit your responses directly on this page by selecting "Edit".

### Disclosure Authorization

You must agree to the authorization below. You will then have an opportunity to review your payment details before submitting your payment.

**Please read the following Authorization Agreement:**

I hereby authorize the financial institutions on subsequent pages within this application involved in the processing of my IRS Direct Pay payment to receive confidential information necessary to perform an electronic payment of federal taxes for the tax year specified, answer inquiries, and resolve issues related to identity verification and payments. This information includes, but is not limited to payment instructions, taxpayer name and identifying number, and payment transaction details.

 [Cancel](#)

Double check all your info again, type in your electronic signature (name, SSN, and check the accept box), and hit "Submit". You will receive an email confirmation of your payment. And you're done!

Checking  
 Savings

### Email Confirmation Notifications

[Email Terms of Service](#)

I would like to receive email confirmation notifications and agree to the Email Terms of Service.

Email Address  
(example: jsmith@domain.com)


  

### Electronic Signature

When you complete this electronic signature and select "Submit" below, your payment will be submitted.

**First Name**


**Last Name**

**SSN or ITIN** 

**Date**  
July 20, 2023

### Debit Authorization Agreement

I accept the Debit Authorization Agreement.

 [Cancel](#)

---

[Acceptable Use and Privacy Policy](#) | [Privacy Notice](#) | [Accessibility](#) | [IRS.gov](#) | [USA.gov](#) | [Treasury.gov](#)