

Important Update: Electronic Tax Payments + United States Postal Service Rules for Postmark Dates

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The IRS and many state tax agencies are shifting towards prioritizing and sometimes requiring electronic payments in lieu of paper checks. At the same time, the United States Postal Service (USPS) has changed their postmark procedures in a manner that can affect the timeliness of mailed tax filings and payments.

Shift to Electronic Tax Refunds and Payments

As of last fall, the IRS is no longer issuing paper checks for refunds for individual taxpayers. They are issuing tax refunds as direct deposits to bank accounts (with some very limited exceptions). For the time being, they are still accepting paper checks for tax payments but the point is coming when that will no longer be an option. Given the risks of theft, lost or delayed mail, and human error by the tax agencies, we are encouraging our clients to make their tax payments electronically whenever possible.

New USPS Rules Could Impact Timeliness of Tax Filings and Payments

Under new USPS processing rules, mail deposited at a post office is not guaranteed to receive a same-day postmark unless specifically requested at the counter. The postmark date generally controls whether a filing or payment is timely when it is received by a tax agency after the due date. A document or payment mailed on April 15 may now be postmarked April 16 or later, causing it to be treated as late, even if mailed on time.

To mitigate this risk, we are encouraging our clients to file tax returns electronically and to make tax payments electronically whenever possible. If a tax document must be mailed close to a deadline, the taxpayer should request a manual postmark at the counter or use certified or registered mail and retain a receipt.

Instructions for Making Tax Payments Electronically

The good news is that both the IRS and Massachusetts have set up convenient systems for individual taxpayers to make their tax payments. Both jurisdictions have an option to create secure accounts where the taxpayer can log in, see payment histories and other client-specific information, and make payments. Both the IRS and Massachusetts also allow taxpayers to make one-time tax payments without creating online accounts. Because of the functionality of the online accounts we generally advise you to take the extra step of setting those up; but there are still options to make one-time payments when needed. All other states also have online payment options and you can find instructions for those by visiting their official tax agency websites.

Setting Up Online Accounts:

Please follow the links below for step-by-step instructions for setting up online accounts with the IRS and with the MA Department of Revenue.

[Instructions for Creating Online Accounts – IRS and Massachusetts](#)

One-Time Payments:

If you just wish to make a one-time payment to the IRS or Massachusetts without creating an online account you can do so at these links:

IRS Direct Pay:

- Select "Make a payment"
- Choose the Reason for Payment (Balance Due, Estimate, Amended Return, etc.)
- Select the form to Apply Payment To (generally Form 1040 for balance due and estimated payments)
- Select the Tax Period for Payment (if paying the balance due with your 2025 Form 1040, you would select "2025"; if paying in a quarterly estimate for 2026 you would select "2026")
- Enter your identifying information and follow the payment instructions

MassTaxConnect:

- Under Quick Links, select "Make a Payment"
- Select the button for "I am, or I represent, an individual . . ."
- Enter your identifying information and make a selection for the type of payment you wish to make

A few general words of caution are also in order: Always be sure that you are logging in to the official IRS or state agency website before you make a payment. Neither the IRS nor Massachusetts DOR will ever email you to send a bill or ask you to make a payment (nor will they call you); and you should beware of any suspicious emails of that nature. Keep good records of the payments you've made, including the confirmation generated by the online sites. We've provided more guidance at [this link for how to interact safely with the IRS](#).

These instructions are for individual taxpayers. There are different rules and options for business entities and trusts. A member of your client service team can provide more guidance on those payment options for you.

We realize that the transition to electronic payments will be easier for some of our clients than for others. We have a team of dedicated staff available to help you if needed.

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