



Electronic Payment Method for Federal for Estimates Due for Individual Tax Returns (Form 1040)

Note: Rather than making one-time payments, you also have the option to create an IRS Online account (ID.me) in order to store payment information, view prior year tax return information, payment history, etc. [Use this link in order to sign in or create a new IRS account.](#)

Note: The IRS also uses third-party payment processors for payments by debit and credit card. Please note that by selecting this option, additional processing fees will apply depending upon the third-party payment processor you use. [Click here for more information about Fees by Processor.](#)

For one-time payments (without creating an IRS Online Account):

- 1) There are two options to make a payment:
 - a. Direct Pay via your Bank account (most recommended)
 - b. Pay by Credit Card or Digital Wallet (processing fees will apply)
- 2) Log on to <https://www.irs.gov/payments>

Option A: Direct Pay via your Bank Account:

- 3) Step 1: Click on the Pay Now with Direct Pay

Pay Now with Direct Pay

- 4) Select Make a Payment

You can also view your payment history by accessing your online account with the IRS.

Make a Payment

Look Up Payment

- 5) Step 1: You will be directed to the IRS Direct Pay website to make the following selections:
 - a. Under "Reason for Payment", select Estimated Tax
 - b. Under "Apply Payment To", select 1040ES (for 1040, 1040A, 1040EZ)
 - c. Under "Tax Period for Payment", select 2024 (or relevant year you would like the payment to be applied).
 - i. Note: if you need to schedule multiple quarterly estimates then you will need to complete these steps for each one separately.
 - d. Select Continue
- 6) Step 2: Verify Identity:
 - a. To verify your identity, you will be prompted to verify your information by using a previously filed tax return. Please note that when entering your information (especially your first

name, middle initial and last name), it MUST match the information found on the tax return filed in the Tax Year you selected.

- b. Tax Year – this does not need to be for the tax year you are paying for
- c. Filing Status – must match the Tax Year selected above. Note – this may not be the same for the current tax year.
- d. Fill in the rest of the field boxes with your personal information.
 - i. Note: The address input must match the tax year you selected above.

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 *

Confirm Last Name *

SSN or ITIN * 
(example: 000112222)

Confirm SSN or ITIN *

Date of Birth *
Month Day Year

Country of Residence *
United States

Street Address (from the tax year selected above)

- e. Read and check the box for the “Privacy Act and Paperwork Reduction Act”
- f. Select “Continue

7) Step 3: Payment Information & Bank Account Information

- a. Enter the payment amount due on the voucher and confirm the amount to pay
- b. Select the Payment Date
 - i. The payment date should be the due date for your upcoming quarterly estimate. See the cover letter provided with your tax return or extension for these dates (generally April 15th, June 15th, September 15th and January 15th).
 - ii. Note that if you need to schedule multiple quarterly estimates then you will need to enter each one separately.
 - iii. Note: You may also schedule your payments ahead of time by selecting the calendar icon. **Please be advised that if you opt to scheduling a payment at a later date, you need to make sure that your bank account will have sufficient funds at the time the payment will be processed.** This may result in bank overdraft fees if not enough funds are available at the time of payment.

- c. Enter your bank information, including the Routing Number and Account Number. Confirm that this information is accurate.
- d. Select the Account Type (Checking or Savings)
- e. **Recommended:** Select and enter your email for Email Confirmation Notifications. We highly recommend that you select this box.
 - i. This email can be saved for your records and you should provide the receipt to your JOFC tax advisor as soon as possible.
- f. Select Continue

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

Step 3 of 5

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)

07-19-2023

Your Bank Account Information

Routing Number (example: 123456789)

Account Number

Confirm Account Number

Account Type

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)

Confirm Email Address

The IRS continues to remind taxpayers to watch out for [email schemes](#). Taxpayers will only receive an email from IRS Direct Pay if they have opted in to receive notifications during the payment process. Report all unsolicited email claiming to be from the IRS or an IRS-related function to phishing@irs.gov.

[< PREVIOUS](#) [CONTINUE >](#) [Cancel](#)

- 8) Other Items to Note:
 - a. Agree to the Disclosure Authorization.
 - b. Review your personal information, payment channel, amount, and date.
 - c. Complete your Electronic Signature, accept the Debit Authorization Agreement and click Submit.
 - d. **Recommended:** Print your Payment Confirmation and/or confirm you received an email confirmation.
- 9) Repeat as needed if you would like to schedule additional estimates for later dates.
 - a. Review
 - b. Click on the Continue button

Option B: pay by Credit Card or Digital Wallet:

The IRS uses third party payment processors for payments by debit and credit card. Fees will apply. By selecting this option,

- 1) Step 1: Click on the Pay Now with Direct Pay

Pay by Debit Card, Credit Card or Digital Wallet (e.g., PayPal)

For individuals and businesses (not for payroll tax deposits). Processing fees apply.

Pay Now by Card or Digital Wallet

- 2) Step 2: Select the third-party processing vendor applicable to you and follow the prompts.

Fees by Processor

Choose the payment processor below that offers you the best fees for your card type and payment amount.

| | | |
|---|---|--|
| <p>payUSAtax</p> <p>Paying by debit card?</p> <p>\$2.20</p> <p>Paying by credit card?</p> <p>1.85%</p> <p>Minimum fee \$2.69</p> <p>Payments Accepted Visa, Mastercard, Discover, American Express, STAR, Pulse, NYCE, Accel; PayPal, Click to Pay</p> <p>Make a Payment</p> | <p>Pay1040</p> <p>Paying by consumer or personal debit card?</p> <p>\$2.50 or 1.87%</p> <ul style="list-style-type: none">• \$2.50 flat fee for consumer or personal debit card• 1.87% for other debit cards (minimum fee \$2.50) <p>Paying by credit card?</p> <p>1.87%</p> <p>Minimum fee \$2.50</p> <p>Payments Accepted Visa, Mastercard, Discover, American Express, STAR, Pulse, NYCE, Accel, AFFN, Cirrus, Interlink, Jeanie, Shazam, Maestro; Click to Pay; PayPal; Pay With Cash</p> <p>Make a Payment</p> | <p>ACI Payments, Inc.</p> <p>Paying by debit card?</p> <p>\$2.20</p> <p>Paying by credit card?</p> <p>1.98%</p> <p>Minimum fee \$2.50</p> <p>Payments Accepted Visa, Mastercard, Discover, American Express, STAR, Pulse, NYCE; PayPal, Click to Pay; Pay With Cash</p> <p>Make a Payment</p> |
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- 3) Additional Information:

- a. No part of the card service fee goes to IRS.
- b. You don't need to send in a voucher if you pay by card.
- c. Card processing fees are tax deductible for business taxes.
- d. You must contact the card processor to cancel a card payment.
- e. IRS will refund any overpayment unless you owe a debt on your account.
- f. Your card statement will list your payment as "United States Treasury Tax Payment" and your fee as "Tax Payment Convenience Fee" or something similar.