



IRS Stakeholder Liaison Communications and Liaison

Understanding Electronic Payment Options



Pay Online

IRS.gov/pay and IRS.gov/IRS2GO



[Home](#) / [Payments](#)

Make a payment

[English](#) | [Español](#) | [中文\(简体\)](#) | [中文\(繁體\)](#) | [한국어](#) | [Pycckий](#) | [Tiếng Việt](#) | [Қыргыз тили](#)

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

i 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](#).

Separate assessment payment

i To make a separate assessment payment, you must make that payment through IRS [individual online account](#) or by check.

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.

[Direct Pay with bank account](#)

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
- Pay separate assessment payments

[Pay in online account](#)

Business Tax Account

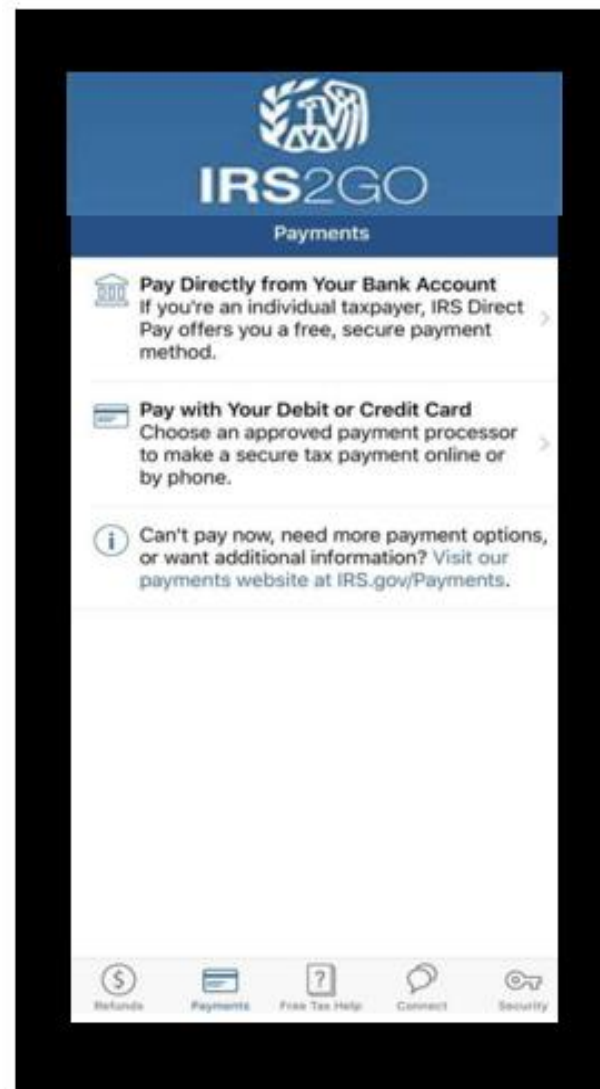
- Make federal tax deposit payments
- Make balance due payments
- View payment history

[Pay in business tax account](#)

Electronic Federal Tax Payment System (EFTPS)

- Enrollment required to use this option
- Make payments from your bank account
- Make tax deposits; pay estimated taxes, Offer in Compromise (OIC) or other types of payments

[Pay through EFTPS](#)





IRS Stakeholder Liaison Communications and Liaison

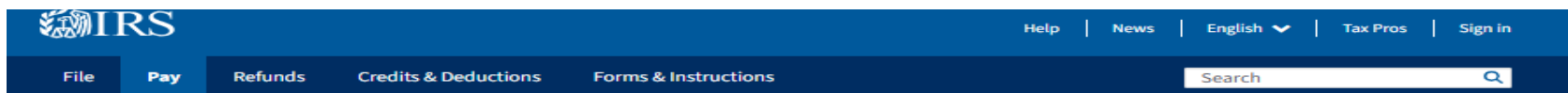
Direct Pay



Direct Pay with Bank Account

IRS.gov/directpay

Click “Direct Pay with Bank Account” to Get Started and Follow 5 Easy Steps



[Home](#) / [Pay](#) / Direct Pay with bank account

Direct Pay with bank account

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

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 [same-day wire](#).



Direct Pay Is ...

- For individual & business taxpayers
 - Free
 - Secure
 - Available on [IRS.gov/payments](https://www.irs.gov/payments) and the IRS2Go app



Direct Pay Benefits

Ability to “Look Up Payment” with Confirmation number:

- Check payment status
- Cancel payments
- Schedule same day payments



Direct Pay Benefits/Features

- **No online account needed**
- **Flexible payment scheduling**
- **Immediate online confirmation after submitting payment**
- **Accounts credited same day (initiate by 11:45pm)**
- **Fewer payment posting errors**
- **2 payments maximum per day**



Pay by Debit, Credit Card or Digital Wallet

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

The IRS uses third party payment processors for payments by debit and credit card. It's safe and secure; your information is used solely to process your payment.

Will Paying by Card or Digital Wallet Work for You?

- You can pay online or over the phone (see Payment Processor Contact Information below for phone payments)
- You can pay using digital wallets such as PayPal and Click to Pay
- There's a [maximum number of card payments allowed](#) based on your tax type and payment type
- Employers' federal tax deposits cannot be paid by card; see [how to pay employment taxes](#)
- For [card payments of \\$100,000 or more](#) special requirements may apply



Payment Processors

[File](#)[Pay](#)[Refunds](#)[Credits & Deductions](#)[Forms & Instructions](#)[Foreign electronic payments](#)[User fees](#)

Fees by processor

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

Pay1040

Paying by consumer or personal debit card?

\$2.15

Paying by credit card?

1.75%

Minimum fee \$2.50

Paying by commercial credit or debit card?

2.89%

Minimum fee \$2.50

Paying with cash?

\$1.50

Payment accepted

Debit/Credit card

Visa, Mastercard, Discover, American Express, STAR, Pulse, NYCE, Accel, AFFN, Cirrus, Interlink, Jeanie, Shazam, Maestro

Digital wallet

Click to Pay; PayPal

Pay with cash

VanillaDirect

[Make a payment](#)

ACI Payments, Inc.

Paying by consumer or personal debit card?

\$2.10

Paying by credit card?

1.85%

Minimum fee \$2.50

Paying by corporate credit or debit card?

2.95%

Minimum fee \$2.50

Paying with cash?

\$1.50

Payment accepted

Debit/Credit card

Visa, Mastercard, Discover, American Express, STAR, Pulse, NYCE, Accel, AFFN, Cirrus, Interlink, Jeanie, Shazam, Maestro

Digital wallet

PayPal, Click to Pay, Venmo

Pay with cash

VanillaDirect

[Make a payment](#)



Pay by Debit, Credit Card or Digital Wallet Benefits

- **Pay online, by phone or with a mobile device using the IRS2Go app**
- **Safe & secure**
- **Several payment processors to choose from**
- **Service fee charged by processors not IRS**
- **Can pay tax due with paper or e-filed return as well as IRS bills and notices**




IRS Stakeholder Liaison Communications and Liaison

Individual/Business Online Account



Individual/Business Online Account

 An official website of the United States Government. [Here's how you know](#) ▼



MARGARET A ROMANIELLO

English ▼

Profile

Help 

Logout

[Account Home](#)

[Account Balance](#)

[Payments](#) ▼

[Records and Status](#) ▼

[Notices and Letters](#)

[Forms](#)

[Authorizations](#) ▼

[Account Home](#) / [Payment Options](#)





Payment Options

Make a Payment

Pay towards any amount you owe to minimize penalties and interest.

Balance Payment: Pay your balance due as shown on your account or as much as possible.

Other Payment: Make another type of payment such as:

- Amended Return 
- Estimated Tax 
- Proposed Tax Assessment 
- Offer in Compromise 

[Make a payment](#)

Create a Pre-Assessed Payment Plan

If you have a balance that is not yet shown in your account and you can't pay in full, payment plan options may be available.

- **Short-term payment plan:** Pay your balance plus accrued penalties and interest without a setup fee in 180 days or less.
- **Long-term payment plan (installment agreement):** Make monthly payments to pay off your balance.

[Create a payment plan](#)

Offer in Compromise

An offer in compromise (OIC) allows you to settle your tax debt for less than the full amount you owe. Select the button below to determine your eligibility and learn more about OIC.

[Check eligibility](#)



- **Requires registration through ID.me**
- **Allows up to 5 payments per login “session”**
- **Allows a maximum of 4 login “sessions” per day**



EFTPS: The Electronic Federal Tax Payment System – [IRS.gov/EFTPS](https://irs.gov/EFTPS)

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



New enrollments for EFTPS can take up to five business days to process.

The easiest way to pay all your federal taxes

[EFTPS](#) is a free system offered by the U.S. Department of Treasury to pay your federal taxes.

EFTPS® offers ...

Security you can count on

When making your electronic federal tax payment, using three pieces of identification safeguards your privacy and secures your information. The use of your Taxpayer Identification Number (EIN or SSN), Personal Identification Number (PIN) and Internet Password, along with a secure Internet browser, increases your security.

Convenience at your fingertips

- Schedule payments up to 365 days in advance.
- Make your tax payment from home or office, 24/7.
- Pay your income, employment, estimated and excise federal tax payments.
- Easily change or cancel scheduled payments.
- Track your payment with email notifications.
- View 15 months of payment history
- Receive help with payments or questions from Customer Service Agents.



EFTPS.gov



Electronic Federal Tax Payment System

[HOME](#)[ENROLLMENT](#)[MY PROFILE](#)[PAYMENTS](#)[HELP & INFORMATION](#)[CONTACT US](#)[LOGIN](#)[ABOUT EFTPS](#)[HOW TO USE EFTPS](#)[FAQ](#)[WHAT'S NEW?](#)[PRIVACY STATEMENT](#)[ACCESSIBILITY STATEMENT](#)

WELCOME TO EFTPS®

New to our site?

The Electronic Federal Tax Payment System® tax payment service is provided free by the U.S. Department of the Treasury. After you've enrolled and received your credentials, you can pay any tax due to the Internal Revenue Service (IRS) using this system.

[MAKE A PAYMENT](#)[ENROLL](#)

You asked, we listened!

The EFTPS® Web site was recently updated based on feedback from users like you. You can now:

- Receive your confirmation by email.
- Verify the bank account that will be used when making a payment
- Change the bank account used for a payment
- Self-select your PIN when creating an additional enrollment
- Terminate an enrollment you are no longer using

See [What's New](#) for complete details.

Please note: Your tax payment is due regardless of this Web site's availability. You can always make a tax payment by calling our voice response system at 1.800.555.3453. Follow the prompts to make your payment.



EFTPS – Make a Payment

- Enroll at <https://www.eftps.gov/>
- Business or personal taxes paid
- Schedule up to 4 payments at a time
- Payments must be scheduled at least one calendar day prior to the tax due date (before 8:00 p.m. ET.)
- Review up to 15 months of your electronic federal tax payment history ***made through the EFTPS software.***
- Also allows payments to be made via EFTPS voice response system



Same-Day Wire Federal Tax Payments

- **May be able to do a same-day wire from your financial institution**
- **Contact your financial institution for availability, cost, and cut-off times.**
- **For more information visit IRS.gov at: [IRS.gov/samedaywire](https://www.irs.gov/samedaywire)**



Electronic Funds Withdrawal

- **Pay balance due with electronically filed return**
- **Individual and business filers can e-file and e-pay in a single step**
- **Payments can be scheduled for a future date, up to the return due date**



Pay with Cash at a VanillaDirect Retail Partner

- Pay with cash at a participating retail partner
- Visit: [IRS.gov/paywithcash](https://www.irs.gov/paywithcash) for instructions.
- Receive an email confirming identity - IRS will then verify your information.
- Receive payment bar code – print or send to smart phone.
- Take payment bar code to store, code will be scanned, receive receipt.

- \$500 maximum payments
- 2 maximum payments per day
- Fee of \$1.50 per payment charged by the retailer

[Visit Vanilla Direct](#) for participating retailers



Credit/Debit/Cash payments

[Frequency limit table by type of tax payment | Internal Revenue Service](#) for debit card, credit card and cash payments.



Contact Information

Name: Maggie Romaniello

Phone Number: 860-594-9016

E-Mail Address: Margaret.A.Romaniello@irs.gov