

How to Make an IRS Direct One-Time Payment Online

Use the steps below to make a **secure one-time payment** (balance due, estimated payments, or a payment plan installment) directly through the IRS website (IRS.gov).

Pay from Your Bank Account (Direct Pay):

- Recommended for one-time payments
- No login or account required

This option allows you to **pay from your bank account without creating an account** and gives you the flexibility to **schedule a payment up to one year in advance**.

Direct Pay also accepts payments for additional forms (such as gift taxes and estate taxes). For a full list, visit: <https://www.irs.gov/payments/types-of-payments-available-to-individuals-through-direct-pay>).

The IRS accepts debit cards, credit cards, and digital wallets; however, **convenience fees may apply**. These methods cannot be used to pay federal tax deposits or employer payroll taxes.

Important: Penalties and interest may continue to accrue until your balance is paid in full.

Step-by-Step Instructions:

- 1) Go to **IRS.gov**
- 2) Under the **Pay** tab, click **Bank Account (Direct Pay)**
 - <https://www.irs.gov/payments/direct-pay-with-bank-account>
- 3) Select:
 - **Personal Tax Payments** ("Pay Individual Tax") or
 - **Business Tax Payments** ("Pay Business Tax").
 - Then click the **Make a Payment** button.
- 4) Enter **Tax Information**:
 - *Apply payment to:* (e.g., **Form 1040**)
 - *Reason:* (e.g., **Balance Due or Estimated Tax**)
 - *Tax Period:* (e.g., **2025**)
- 5) Click **Continue**

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- 6) **Verify your identity**
 - Enter details from a previously filed return
 - *Note:* The verification tax year does **not** need to match the payment year
- 7) Click **Continue**
- 8) Enter **Your Payment Information**
 - Payment amount
 - Payment date
 - Bank account information
 - Email confirmation notifications
- 9) Click **Continue to Review and Sign.**
- 10) **Submit your payment**
 - Be sure to **print or save your confirmation information / number.**

Need Help?

- Visit: <https://www.irs.gov/payments/direct-pay-help>