

## IRS Direct Pay: A visual step-through

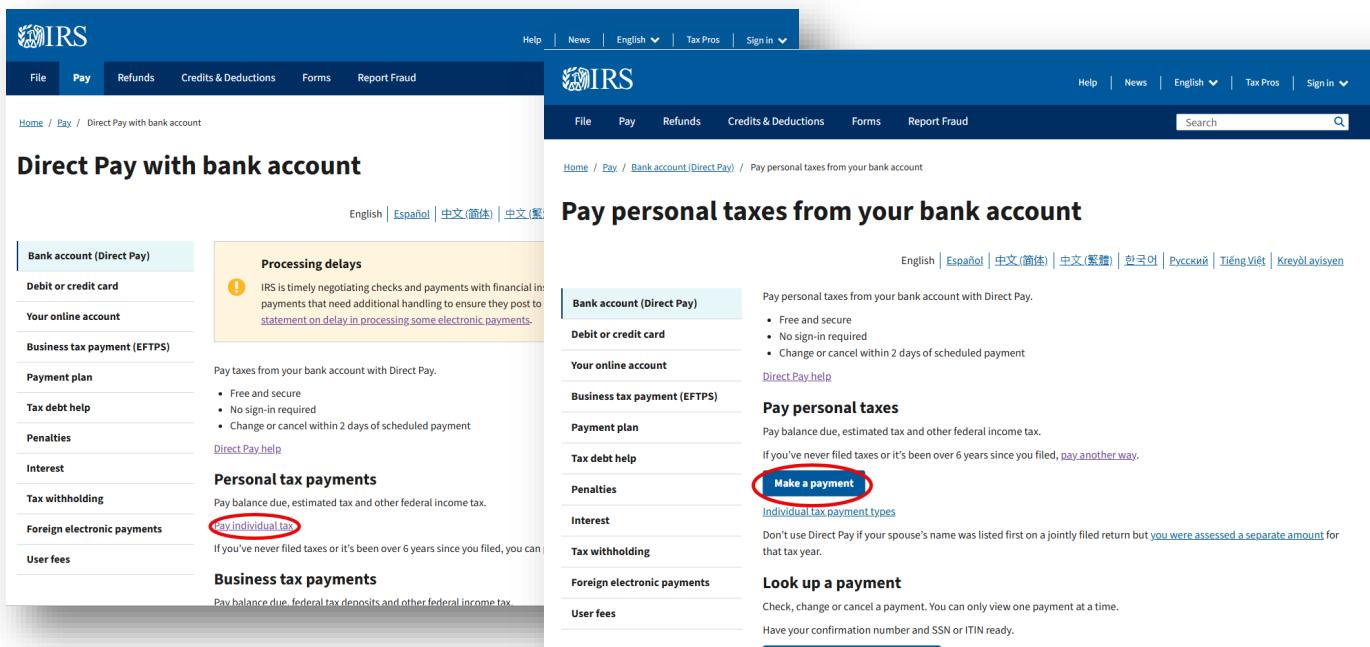
This visual guide walks you through making a secure electronic payment to the IRS using [Direct Pay](#) — with clear screenshots of every step. Whether you're paying a balance due, an extension or an estimated payment, you'll see exactly where to click and what to enter so your payment is credited to the correct tax year. IRS's no-cost way to pay directly from your bank account. Follow along from start to finish — what to select, what information to have handy and how to confirm submission — so you can make an electronic payment with clarity and peace of mind.

**To begin:** Go to [IRS.gov](#), select **Pay**, then choose **Pay By** and from the drop-down menu select **Bank Account (Direct Pay)**.



The screenshot shows the IRS.gov homepage. The 'Pay' button in the top navigation bar is highlighted with a red circle. Below it, under the 'PAY BY' section, the 'Bank Account (Direct Pay)' option is also highlighted with a red circle. Other options listed include 'Payment Plan (Installment Agreement)', 'Electronic Federal Tax Payment System (EFTPS)', 'Your Online Account', 'Tax Withholding Estimator', 'Estimated Taxes', and 'Penalties'.

Select **Pay Individual Tax**. You'll then be directed to a subsequent page, where you should choose **Make a Payment**.



The image contains two screenshots of the IRS Direct Pay process. The left screenshot shows the 'Direct Pay with bank account' page. A link labeled 'Pay individual tax' is highlighted with a red circle. The right screenshot shows the 'Pay personal taxes from your bank account' page. A large blue button labeled 'Make a payment' is highlighted with a red circle.

**Step 1: Select the Reason for Payment from the first dropdown.**

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

Step 1 of 5

**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 [IRS Direct Pay Business Payments Portal](#).

**Reason for Payment**

Select Reason

Apply Payment To

Tax Period for Payment

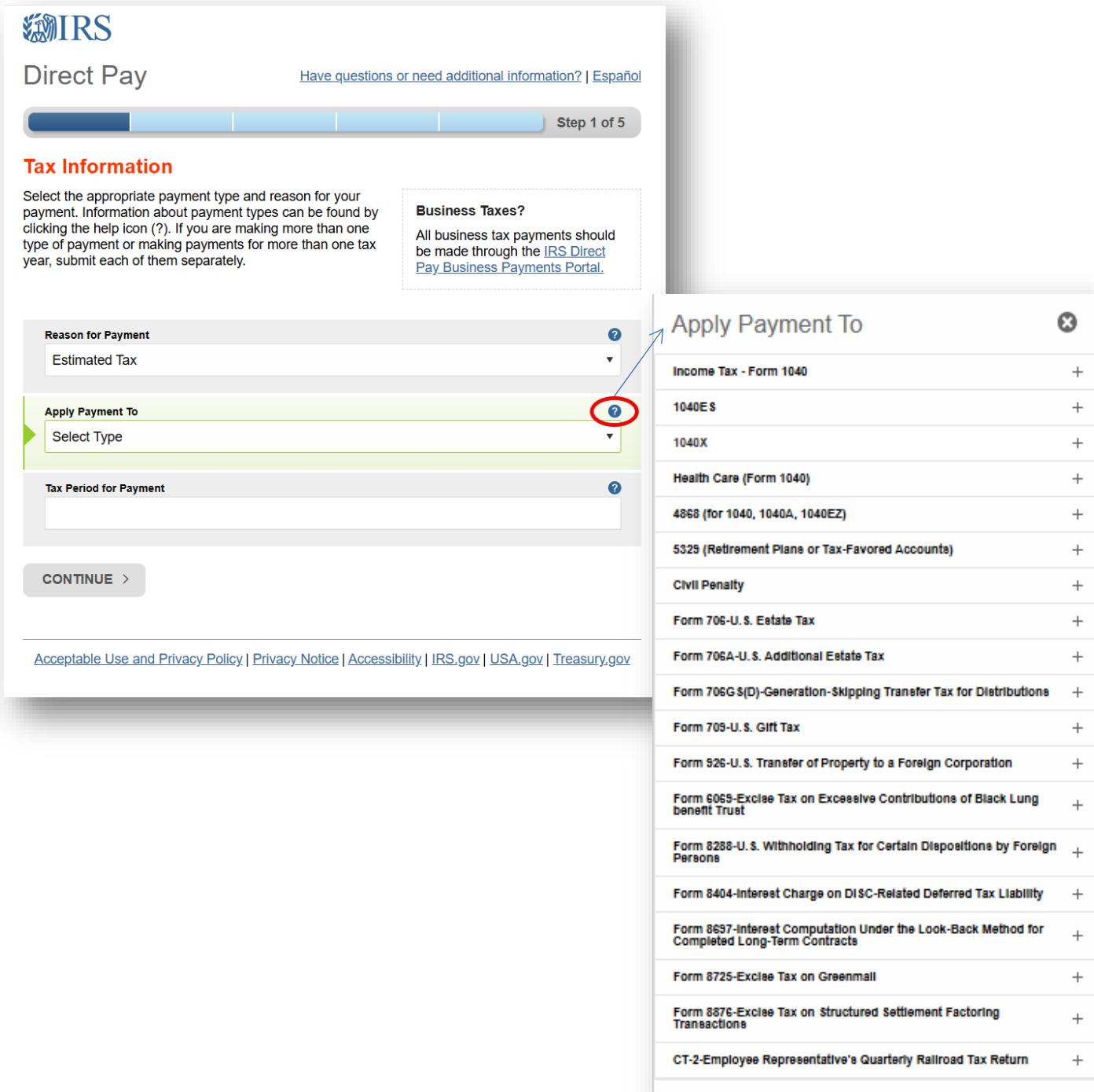
**CONTINUE >**

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**Reason for Payment**

- Accepted OIC Payment
- Amended Return
- Balance Due
- Civil Penalty
- CP2000/CP2501/CP3219A
- Estimated Tax
- Extension
- IRC 965 Transferee [1040]
- IRC 965 - Transition Tax
- Offshore Streamlined Filing Compliance
- Offshore Voluntary Disclosure
- OIC Application Fee
- OIC Lump Sum (20%) or Initial Periodic Payment
- OIC Monthly Payment
- Partner Payment for BBA Modification
- Payment Plan/Installment Agreement
- Prepayment on BBA AAR/Exam Push Out
- Proposed Tax Assessment

**Step 1 (cont.):** After selecting the **Reason for Payment**, in the second dropdown select an option in **Apply Payment To**. Below is a screenshot with “Estimated Tax” selected for the **Reason for Payment**.



The screenshot shows the IRS Direct Pay interface. At the top, there is a navigation bar with the IRS logo, "Direct Pay", and links for "Have questions or need additional information? | Español". Below this is a progress bar indicating "Step 1 of 5". The main content area is titled "Tax Information" and contains three dropdown menus: "Reason for Payment" (set to "Estimated Tax"), "Apply Payment To" (with a red circle and arrow pointing to it), and "Tax Period for Payment". A "CONTINUE >" button is located at the bottom of this section. To the right, a "Business Taxes?" box provides information about making business tax payments through the IRS Direct Pay Business Payments Portal. On the far right, a large "Apply Payment To" dropdown menu is displayed, listing various tax forms and types, each with a plus sign to expand.

Category	Sub-Category
Apply Payment To	Income Tax - Form 1040
	1040EZ
	1040X
	Health Care (Form 1040)
	4868 (for 1040, 1040A, 1040EZ)
	5329 (Retirement Plans or Tax-Favored Accounts)
	Civil Penalty
	Form 706-U.S. Estate Tax
	Form 706A-U.S. Additional Estate Tax
	Form 706G \$(D)-Generation-Skipping Transfer Tax for Distributions
	Form 709-U.S. Gift Tax
	Form 926-U.S. Transfer of Property to a Foreign Corporation
	Form 6065-Excise Tax on Excessive Contributions of Black Lung Benefit Trust
	Form 8288-U.S. Withholding Tax for Certain Dispositions by Foreign Persons
	Form 8404-Interest Charge on DISC-Related Deferred Tax Liability
	Form 8297-Interest Computation Under the Look-Back Method for Completed Long-Term Contracts
	Form 8725-Excise Tax on Greenmail
	Form 8876-Excise Tax on Structured Settlement Factoring Transactions
	CT-2-Employee Representative's Quarterly Railroad Tax Return

After selecting an option to **Apply Payment To**, select the **Tax Period for Payment**. Then, click “CONTINUE >.”

**Step 2:** Identity verification is required at this stage. To proceed, you will need to provide the following information:

 **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 \***  [?](#)

**Confirm SSN or ITIN \***

**Date of Birth \***  Month  Day  Year

**Country of Residence \***  United States

**Street Address (from the tax year selected above)**

**Apt/Suite/Other**

**P.O. Box**

**City \***

**State/US Territory \***  **Zip Code \***

**Privacy Act and Paperwork Reduction Act**

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

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

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**Step 3:** At this step, you'll enter all required payment details, including the payment amount, scheduled payment date, and your bank account information. Be sure to have your routing number, account number, and the appropriate account type readily available. You will also be asked to provide the email address where you would like to receive your payment confirmation.

## 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) ? Calendar icon

### Your Bank Account Information

Routing Number

Account Number

Confirm Account Number



ROUTING NUMBER 1025

ACCOUNT NUMBER 0000000000000000

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

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](mailto:phishing@irs.gov).

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

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**Step 3 (cont.):** Before continuing to the next step, a pop-up will appear asking for **Disclosure Authorization**.

## 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.

[I AGREE >](#) [Cancel](#)

**Step 4:** This section allows you to **Review** all previously entered information, including your **Payment** details, **Your Bank Account Information** and the email address designated for **Email Confirmation Notifications**. You will also provide your **Electronic Signature** to authorize the payment.

Direct Pay Have questions or need additional information?

Step 4 of 5

All fields are required.

**Review & Sign** EDIT

Please review your responses below. You may edit your responses directly on this page by selecting the "Edit" button. If your responses are accurate, please electronically sign and submit.

Reason for Payment ▼

Apply Payment To ▼

Tax Year for Payment ▼

Payment Amount ▼

Payment Date ▼

**Your Bank Account Information**

Routing Number ▼

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 ▼

**Electronic Signature**

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

First Name ▼

Last Name ▼

S S N or I T I N ? ▼

Date

**Debit Authorization Agreement**

I accept the Debit Authorization Agreement.

PREVIOUS SUBMIT > Cancel

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→ **Step 5:** The final step provides the confirmation details for your transaction.

## Summary of information needed to successfully make an IRS payment using Direct Pay:

### **Verification details:**

Personal information from a previously filed tax return (e.g., filing status, address and tax year information) to complete the identity-verification step.

### **Payment information:**

The type of payment being made (such as balance due, estimated tax or extension), the tax year to which the payment applies and the payment amount.

### **Banking information:**

A valid U.S. bank account, including the routing number, account number and account type (checking or savings).

### **Scheduling details:**

The desired payment date, which may be the current date or a scheduled future date.

### **Email address:**

An email address where you would like to receive confirmation of the transaction.

Having this information organized in advance ensures the **Direct Pay** process proceeds smoothly and helps avoid delays or verification issues.

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In applying the tax guidance included in this resource, the practitioner should, using professional judgment, assess the relevance and appropriateness of such guidance to specific circumstances. The tax guidance in this document has been reviewed by the AICPA Tax Division staff.

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