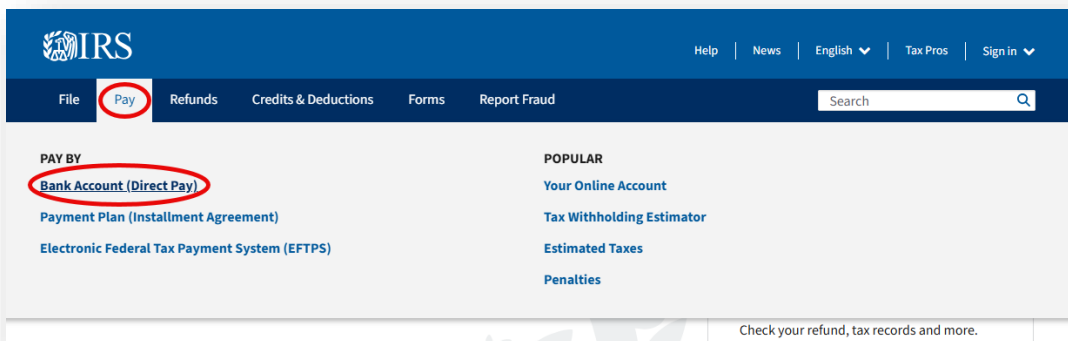


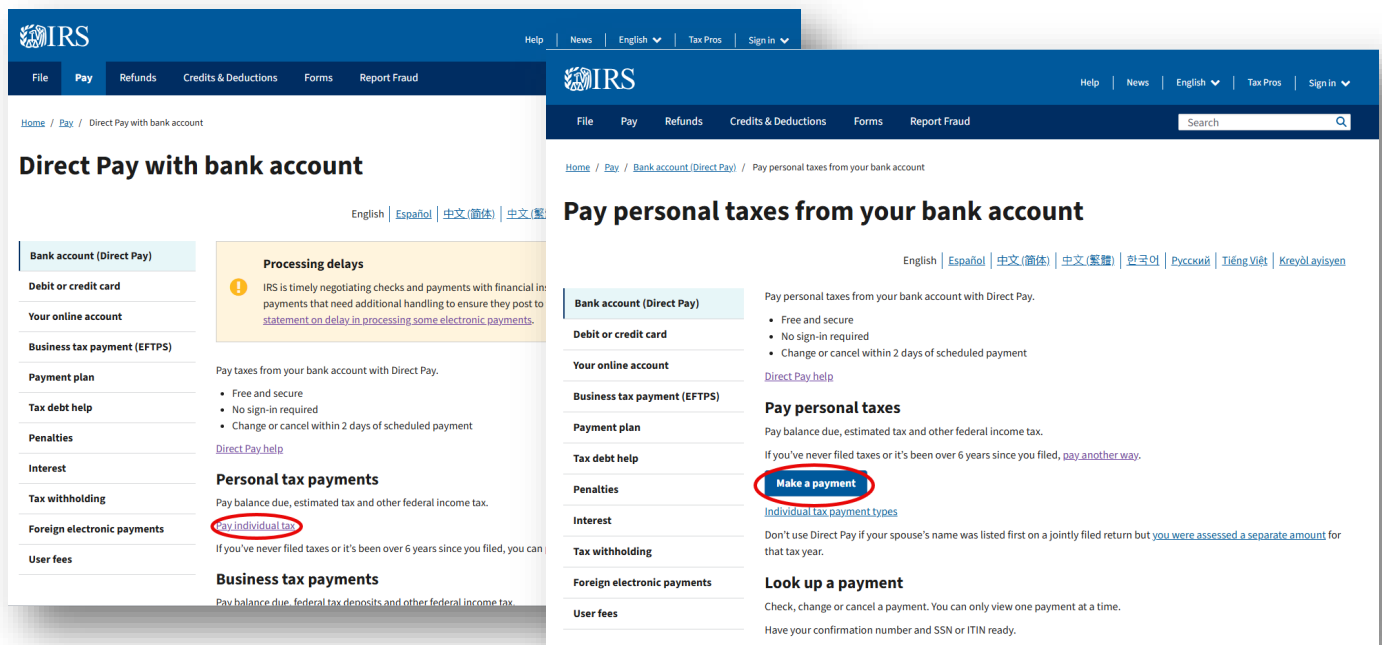
IRS Direct Pay: A visual step-through

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](https://www.irs.gov), select **Pay**, then choose **Pay By** and from the drop-down menu select **Bank Account (Direct Pay)**.



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



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

The screenshot shows the IRS Direct Pay interface. At the top, the IRS logo is on the left, and the text 'Direct Pay' is in the center. To the right of 'Direct Pay' is a link: 'Have questions or need additional information? | Español'. Below this is a progress bar with five segments, the first of which is highlighted in blue, and the text 'Step 1 of 5' is on the right. The main section is titled 'Tax Information' in red. Below this title is a paragraph: '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.' To the right of this paragraph is a dashed box titled 'Business Taxes?' containing the text: 'All business tax payments should be made through the [IRS Direct Pay Business Payments Portal](#).' Below the paragraph is a form with three sections: 'Reason for Payment', 'Apply Payment To', and 'Tax Period for Payment'. The 'Reason for Payment' section has a dropdown menu with a red circle around the help icon (?). A blue arrow points from this icon to a dropdown menu that is open, showing a list of reasons for payment. The 'Apply Payment To' section has a text input field and a help icon (?). The 'Tax Period for Payment' section has a text input field and a help icon (?). At the bottom left of the form is a 'CONTINUE >' button. At the bottom of the page are several links: 'Acceptable Use and Privacy Policy | Privacy Notice | Accessibility | IRS.gov | USA.gov | Treasury.gov'.

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. The 'Tax Information' section is active, and the 'Reason for Payment' dropdown is set to 'Estimated Tax'. The 'Apply Payment To' dropdown is open, showing a list of tax forms. A red circle highlights the help icon (?) next to the 'Apply Payment To' dropdown. A blue arrow points from the help icon to the dropdown menu.

Business Taxes?
All business tax payments should be made through the [IRS Direct Pay Business Payments Portal](#).

Reason for Payment
Estimated Tax

Apply Payment To
Select Type

Tax Period for Payment

Apply Payment To

Income Tax - Form 1040	+
1040ES	+
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 S(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 6069-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 8657-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

[Acceptable Use and Privacy Policy](#) | [Privacy Notice](#) | [Accessibility](#) | [IRS.gov](#) | [USA.gov](#) | [Treasury.gov](#)

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) 

Your Bank Account Information

Routing Number

Account Number

Confirm Account Number

Account Type

☐ Checking

☐ Savings



ROUTING NUMBER

ACCOUNT NUMBER

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.

< PREVIOUS

CONTINUE >

Cancel

[Acceptable Use and Privacy Policy](#) | [Privacy Notice](#) | [Accessibility](#) | [IRS.gov](#) | [USA.gov](#) | [Treasury.gov](#)

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

SSN or ITIN

Date

[Debit Authorization Agreement](#)

☐ I accept the Debit Authorization Agreement.

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

[Acceptable Use and Privacy Policy](#) | [Privacy Notice](#) | [Accessibility](#) | [IRS.gov](#) | [USA.gov](#) | [Treasury.gov](#)

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.

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.

This resource is provided exclusively to AICPA Tax Section members and should not be shared, reproduced or used by anyone who is not a member of the AICPA Tax Section without explicit consent from the AICPA. See our [terms and conditions](#). For information about obtaining permission to use this material other than for its intended use, please email copyright-permissions@aicpa-cima.com.



©2026 Association of International Certified Professional Accountants. All rights reserved. AICPA and American Institute of CPAs are trademarks of the American Institute of Certified Public Accountants and are registered in the US, the EU and other countries. The Globe Design is a trademark of the Association of International Certified Professional Accountants and licensed to the AICPA.