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you're human



Access your individual account information including balance, payments, tax records and more. Sign in or create account If you're a new user, have your photo identification ready. More information about identity verification is available on the sign-in page. Access tax records View key data from your most recently filed tax return, including your adjusted gross income, and access transcripts or tax compliance report Check your refund View digital copies of notices from the IRS View your audit status (currently available for certain audits conducted by mail) Make and view payments Make a payment from your bank account View up to 5 years of payment history, including your estimated tax payments Schedule and cancel future payments View pending and scheduled payments View or create payment plans Learn about payment plans and revise details of your existing payment plan Create a payment plan for the amount you expect to owe in the current tax year View your balance View the amount you owe and a breakdown by tax year Manage your profile preferences Go paperless for certain notices Get email notifications for new account information or activity Get an Identity Protection PIN (IP PIN) View tax professional authorizations View any authorization requests from tax professionals Approve and electronically sign Power of Attorney and tax information authorization from your tax professional Accessibility There are compatibility issues with some assistive technologies. Refer to the accessibility guide for help if you use a screen reader, screen magnifier or voice command software. Other ways to find your account information Page Last Reviewed or Updated: 03-Jul-2025 IRS offers various electronic payment options for paying federal taxes and user fees. These options are convenient, safe, and secure, and some of them are free. Click on the links below for details on each of the options offered. Electronic payment options for businesses and individuals Credit or debit card Visit here for the list of service providers, their contact information, and convenience fees. A table of accepted business and individual tax payments is included. Payment instructions and general information is also included. Direct Pay (individuals) Use this secure service to pay your tax bill or make an estimated tax payment directly from your checking or savings account at no cost to you. Electronic Funds Withdrawal Visit here for information and instructions for completing the payment record transmitted via IRS e-file. You will also find links to more information about making individual and business payments. Electronic Federal Tax Payment System Visit here for general information about EFTPS, phone contact numbers, batch provider software information, and useful links, including the link to the EFTPS website. Online account (individuals) Use this secure service to create an IRS Online Account where you can view the amount you owe, your payment plan details, payment history, and any scheduled or pending payments. Schedule a payment up to 365 days in advance from your bank account for your balance, payment plan, estimated tax, or other types of payments. Online payment agreement Use this application to apply for a payment plan (including installment agreement) if you can't pay your taxes in full. Same-day wire federal tax payments Visit here if you need to make a federal tax payment today. User fees Visit here for information on how to pay historic easement, IVES (Income Verification Express Service), and US residency user fees. Pay personal 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 Pay personal taxes Pay balance due, estimated tax and other federal income tax. If you've never filed taxes or its been over 6 years since you filed, pay another way. Make a payment Individual tax payment types Look up a payment Check, change or cancel a payment. You can only view one payment at a time. Have your confirmation number and SSN or ITIN ready. Look up a personal tax payment View payment history and balance in your online account. System availability Direct Pay is available: Monday to Saturday, 12:00 a.m. to 11:45 p.m. ET Sunday, 7 a.m. to 11:45 p.m. ET Your payment information Save your confirmation number You'll need it to look up, change or cancel your payment. You can also opt to get a confirmation email in Direct Pay. You get a confirmation number for each payment you make in Direct Pay. Change or cancel your payment You can change or cancel a payment within 2 days of the scheduled payment date. Direct Pay help Limitations IRS Direct Pay doesn't accept more than 2 payments in 24 hours. A payment can't exceed \$10 million. Page Last Reviewed or Updated: 24-Jan-2025 If you're not able to pay the tax you owe by your original filing due date, the balance is subject to interest and a monthly late payment penalty. There's also a penalty for failure to file a tax return, so you should file timely and pay as much as you are able, even if you can't pay your balance in full. It's always in your best interest to pay in full as soon as you can to minimize the additional interest and penalties and paying what you can when you file will also minimize those charges. Paying electronically is a convenient way to pay your federal taxes. Electronic payment options are available on our payments page and the IRS2Go app. You can pay your federal taxes electronically online or by phone. When paying electronically, you can schedule your payment in advance. You'll receive instant confirmation after you submit your payment. You can opt in to receive email notifications about your payments. The IRS uses the latest encryption technology making electronic payments safe and secure. It's quick, easy, and much faster than mailing in a check or money order. Electronic payment methods Direct Pay IRS Direct Pay is a secure service you can use to pay both individual and business taxes directly from your checking or savings account at no cost to you. Complete the five easy steps and you'll receive instant confirmation after you submit your payment. With Direct Pay, you can also: look up your payment details and status opt in to receive email notifications about your payment modify or cancel your payment up to two business days before your scheduled payment date IRS Online Account An IRS Online Account provides access to your federal tax account information through a secure login. You can: view the amount you owe view details of your balance view your payment history view, print or download your transcripts view key information from your current year tax return as originally filed In addition, you can pay using your bank account or a debit card, credit card or digital wallet or apply for an Online Payment Agreement if you need more time to pay. Mailing a payment If you decide to pay by mail, enclose a check or money order when you file your return, with a payment voucher, or copy of your balance due notice. Make the check or money order payable to the United States Treasury and provide the following information on the front of your payment: name address daytime phone number taxpayer identification number tax year, and form or notice number (for example, 2024 Form 1040) If you can't pay in full, you should pay as much as possible to reduce the accrual of interest and penalties on your account. Please refer to Topic no. 158 for information needed to ensure proper credit of your payment. You should consider financing the full payment of your tax liability through loans, such as a home equity loan from a financial institution or a credit card. The interest rate and any applicable fees charged by a bank or credit card company may be lower than the combination of interest and penalties set by the Internal Revenue Code. Short-term payment plans (up to 180 days) If you can't pay in full immediately, you may qualify for additional time –up to 180 days-- to pay in full. There's no fee for this short-term payment plan. However, interest and any applicable penalties continue to accrue until your liability is paid in full. Individuals may be able to set up a short-term payment plan by using the Online Payment Agreement application or by calling us. Businesses must call for a short-term payment plan. Check the hours of availability. Long-term payment plans (installment agreements) If you're not able to pay your balance in full immediately or within 180 days, you may qualify for a monthly payment plan (installment agreement) that lets you make a series of monthly payments over time. Different types of long-term payment plans are available depending on your situation. Requesting a long-term payment plan To request a long-term payment plan, use the Online Payment Agreement application. Even if the IRS hasn't yet issued you a bill, you may establish a pre-assessed agreement by entering the balance you owe from your tax return. An online payment agreement is quick and has a lower user fee compared to other application methods. Alternatively you can complete and mail paper Form 9465, Installment Agreement Request, file through tax filing software, or call us, preferably at the number on your bill if you received one. The IRS charges a user fee when you enter into a payment plan; however, if you are a low-income taxpayer, this user fee is reduced and possibly waived or reimbursed when certain conditions apply. See Additional information on payment plans for more details. Qualifications for individual taxpayers Before your payment plan request can be considered, you must be current on all filing and payment requirements. Taxpayers in an open bankruptcy proceeding aren't eligible, generally. Most individual taxpayers qualify for a Simple Payment Plan. Generally, you're eligible if you assessed total balance of tax, penalties and interest owed is \$50,000 or less. Your proposed payment amount must pay the tax liability in full by the Collection Statute Expiration Date. Generally, this is 10 years from the date your tax was assessed. You're eligible for a Guaranteed Installment Agreement if you are an individual, the tax you owe is \$10,000 or less, excluding interest and penalties, and: during the past 5 years, you (and your spouse if filing a joint return) have timely filed all income tax returns and paid any income tax due during the past 5 years, you (and your spouse if filing a joint return) haven't entered into an installment agreement for the payment of income tax you agree to pay the full amount you owe within 3 years and to comply with the tax laws while the agreement is in effect, you're financially unable to pay the liability in full when due. If you don't qualify for the above payment plans/installment agreements, you may still be eligible. However, a Notice of Federal Tax Lien determination and a collection information statement (Form 433-F PDF, Form 433-A PDF or Form 433-B PDF) may be required. Partial payment plan (installment agreement) If you cannot afford to full pay by the Collection Statute Expiration Date (generally 10 years), a Partial Payment Installment Agreement may be an option for you. If you propose a payment amount that will not pay your entire balance by the Collection Statute Expiration Date, you will be required to complete a Collection Information Statement (Form 433-F PDF, Form 433-A PDF or Form 433-B PDF) and provide supporting financial information. We will also need to determine whether to issue a public notice of federal tax lien. If a partial payment installment agreement is approved, your agreement is subject to reviews every two years to determine if your financial situation has changed. You may be required to provide a new collection information statement and supporting financial information during these reviews. The financial information you provide may result in a reduction, an increase, or no change to your monthly payment amount. Effect of payment plan on IRS collection activities and collection statute Refer to Time the IRS can collect details. With certain exceptions, the collection period is suspended or extended, and IRS is prohibited from levying (seizing your property) while you are either waiting for an installment agreement to be approved or appealing our decision to terminate one. An installment agreement request is often pending until: the IRS reviews it and establishes an installment agreement, or the IRS rejects the request for an installment agreement, or you withdraw your request for an installment agreement. If the requested installment agreement is rejected, the running of the collection period is suspended for 30 days. Similarly, if you stop paying (default on your installment agreement payments) and the IRS proposes to terminate the installment agreement, the running of the collection period is also suspended for 30 days. Last, if you timely exercise your right to appeal either an installment agreement rejection or termination, the collection period is suspended while we consider your appeal, from the date you make your appeal until the date our decision on it becomes final. The collection period is not suspended while your installment agreement is in effect. Making installment payments You must specify the amount you can pay and the day of the month (1st through 28th) that your payment will be made. Your payment must be received by the IRS on your selected due date. If you plan on mailing your payment, consider mailing time when you select a payment date. The Online Payment Agreement application will provide an immediate determination for your proposed payment plan. If you mail Form 9465, the IRS will respond to your request typically within 30 days, but it may take longer during filing season. Installment agreements paid by direct debit or payroll deduction enable you to make timely payments automatically and reduce the possibility of default. These convenient payment methods also allow you to avoid the time and expense of mailing monthly payments or paying electronically each month. For a Direct Debit Installment Agreement, you must provide your checking account number, bank routing number, and written authorization to initiate the automated withdrawal of the payment. Direct debit installment agreements have a lower user fee compared to other installment agreements, and the user fee may be waived or reimbursed for low-income taxpayers. For a Payroll Deduction Installment Agreement, submit Form 2159, Payroll Deduction Agreement PDF. Your employer must complete Form 2159, as it's an agreement between you, your employer, and the IRS. The IRS offers various options for making monthly payments. For all accepted payment methods, see Make a payment. Alternatives and other tax debt help Offer in Compromise An Offer in Compromise (OIC) is an agreement between you and the IRS that resolves your tax liability by payment of an agreed upon reduced amount. Before the IRS will consider an offer in compromise, you must have: filed all tax returns received a bill for at least one tax debt included on the offer, and made all required estimated tax payments for the current year If you're a business owner with employees, you must have: made all required federal tax deposits for the current quarter, and made all required federal tax deposits for the two preceding quarters If you are in an open bankruptcy proceeding, you aren't eligible for an offer in compromise. To confirm eligibility and ensure use of the current application forms, use the Offer in Compromise Pre-Qualifier tool. Use of the tool does not guarantee offer acceptance. With certain exceptions, the IRS is generally prohibited from levying and the IRS's time to collect is suspended or prolonged while an OIC is pending, for 30 days immediately following rejection of an OIC for the taxpayer to appeal the rejection, and if an appeal is requested within the 30 days, during the period while the rejection is being considered in Appeals. For additional information on offers in compromise, refer to Topic no. 204. Temporarily delay the collection process If you can't pay any of the amount due because payment would prevent you from meeting your basic living expenses, you can request that the IRS delay collection until you're able to pay. If the IRS determines that you can't pay any of your tax debt because of financial hardship, the IRS may temporarily delay collection by reporting your account as currently not collectible until your financial condition improves. However, being currently not collectible does not mean the debt goes away. It means the IRS has determined you can't afford to pay the debt at this time. Prior to approving your request to delay collection, we may ask you to complete a Collection Information Statement (Form 433-F PDF, Form 433-A PDF or Form 433-B PDF) and provide proof of your financial status. This may include information about your assets and your monthly income and expenses. You should know that if we do delay collecting from you, your debt continues to accrue interest and penalties up to the maximum allowed by law until the debt is paid in full. During a temporary delay in collection, we will periodically review your ability to pay. The IRS may temporarily suspend certain collection actions, such as issuing a levy (refer to Topic no. 201), until your financial condition improves. However, we may still file a Notice of Federal Tax Lien (refer to Topic no. 201) while your account is reported as currently not collectible. Please call us at 800-829-1040 (individuals) or 800-829-4933 (businesses) to discuss this option. Responding to your IRS notice It's important to respond to an IRS notice. If you don't pay your tax liability in full or make an alternative payment arrangement, the IRS has the right to take collection action. Refer to Topic no. 201 for information about the collection process. If you're not able to make any payment at this time, please have your financial information available (for example, pay stubs, lease or rental agreements, mortgage statements, car lease/loan, utilities, etc.) and call us at the number on your notice, or 800-829-1040 (individuals) or 800-829-4933 (businesses) for assistance. You have rights and protections throughout the collection process; see Taxpayer Bill of Rights and Publication 1, Your Rights as a Taxpayer. If you would like information about payment arrangements, installment agreements, and what happens when you take no action to pay, refer to Publication 594, The IRS Collection Process PDF. For more information about making payments, payment plans (including installment agreements), and offers in compromise, review our Payments page. 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? Fees by processor Choose the payment processor below that offers you the best fees for your card type and payment amount. Paying by consumer or personal debit card? Paying by commercial credit or debit card? 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 Vanilla Direct Paying by consumer or personal debit card? Paying by corporate credit or debit card? 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 Vanilla Direct Pay1040 ACI Payments, Inc. Payment amount Debit fee* Credit fee Debit fee Credit fee \$50 \$2.15 \$2.50 \$2.10 \$2.50 \$100 \$2.15 \$2.50 \$2.10 \$2.50 \$250 \$2.15 \$4.37 \$2.10 \$4.62 \$1000 \$2.15 \$17.50 \$2.10 \$18.50 \$2,500 \$2.15 \$43.75 \$2.10 \$46.25 \$10,000 \$2.15 \$175.00 \$2.10 \$185.00 *Example fee amounts in this column ("Debit fee" for Pay1040) are for consumer or personal debit cards. For all other debit cards, see the amounts in the "Credit fee" column under Pay1040. No part of the card service fee goes to IRS. You don't need to send in a voucher if you pay by card. Card processing fees are tax deductible for business taxes. You must contact the card processor to cancel a card payment. IRS will refund any overpayment unless you owe a debt on your account. Your card statement will list your payment as United States Treasury Tax Payment and your fee as Tax Payment Convenience Fee or something similar. Federal tax lien releases can take up to 30 days after we receive full payment; liens may remain for other individuals who haven't fully paid their portion. When you pay while electronically filing your taxes, different card fees apply. Each and every taxpayer has a set of fundamental rights they should be aware of when dealing with the IRS. Explore the Taxpayer Bill of Rights. Page Last Reviewed or Updated: 17-Jun-2025 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. 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 Page Last Reviewed or Updated: 23-Jul-2025 FS-2020-10, July 2020 Taxpayers have a variety of options to consider when paying federal taxes. This year, in response to the COVID-19 pandemic, the filing deadline and tax payment due date was postponed from April 15 to July 15, 2020. A list of forms due July 15 is on the Coronavirus Tax Relief: Filing and Payment Deadlines page. Electronic payment options are the optimal way to make a tax payment. All payment options are available at IRS.gov/payments. The IRS reminds taxpayers filing Form 1040 series returns that they must file Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return PDF, by July 15 to obtain the automatic extension to Oct. 15. The extension provides additional time to file the tax return it is not an extension to pay any taxes due. Those who owe a 2019 income tax liability, as well as estimated tax for 2020, must make two separate payments on or by July 15, 2020. One for their 2019 income tax liability and one for their 2020 estimated tax payments. The two estimated tax payments can be combined into a single payment. Automatic extension of time to file Taxpayers who need more time to prepare and file their federal tax return can apply for an extension of time to file until Oct. 15. To get an extension, taxpayers must estimate their tax liability on the extension form and pay any amount due. Individual taxpayers have several easy ways to file Form 4868 PDF by the July 15 deadline. Tax software providers have an electronic version available. In addition, all taxpayers, regardless of income, can use IRS Free File to electronically request an automatic tax-filing extension. State deadlines may differ The IRS also reminds taxpayers to check their state filing and payment deadlines, which may differ from the federal July 15 deadline. A list of state tax division websites is available through the Federation of Tax Administrators. Paying electronically Individuals Taxpayers can use Direct Pay for two payments each day. Direct Pay allows taxpayers to pay online directly from a checking or savings account for free, and to schedule payments up to 365 days in advance. They will receive an email confirmation of their payments. Businesses For businesses or those making large payments, the best payment option is the Electronic Federal Tax Payment System, which allows up to five payments per day. Enrollment is required. Taxpayers can schedule payments up to 365 days in advance and opt in to receive email notifications about their payments. Additional electronic payment options Taxpayers can pay when they file electronically using tax software online. If using a tax preparer, ask the preparer to make the tax payment through an electronic funds withdrawal from a bank account. Taxpayers can choose to pay with a credit card, debit card or digital wallet option through a payment processor. Processing fees apply. No part of the card service fee goes to the IRS. The IRS2Go app provides mobile-friendly payment options, including Direct Pay and Payment Provider payments on mobile devices Paying by check, money order or cashier's check 2019 Tax Liability If paying a 2019 income tax liability without an accompanying 2019 tax return, taxpayers paying by check, money order or cashier's check should include Form 1040-V, Payment Voucher with the payment. Mail the payment to the correct address by state or by form. Do not send cash through the mail. Indicate on the check memo line that this is a 2019 income tax payment. For those paying when filing their 2019 income tax return, do not staple or paperclip the payment to the return. For more information, go to Pay by Check or Money Order on IRS.gov. 2020 Estimated Tax Payments Taxpayers making their 2020 estimated tax payment by check, money order or cashier's check should include the appropriate Form 1040-ES payment voucher. Indicate on the check memo line that this is a 2020 estimated tax payment. Paying by cash Individuals and businesses, preferring to pay in cash, can do so at a participating retail store. Select the cash option in the "Other Ways You Can Pay" section and follow the instructions. There is a \$1,000 payment limit per day and a \$3.99 fee per payment. Payment options for those who cannot pay in full For taxpayers who cannot pay in full, the IRS encourages them to pay what they can and consider a variety of payment options available for the remaining balance. Act as quickly as possible. Tax bills accumulate more interest and fees the longer they remain unpaid. Most taxpayers have the following payment options Online Payment Agreement These are available for individuals who owe \$50,000 or less in combined income tax, penalties and interest and businesses that owe \$25,000 or less in combined payroll tax, penalties and interest and have filed all tax returns. Most taxpayers qualify for this option, and an Online Payment Agreement can usually be set up in a matter of minutes on IRS.gov/opa. Online Payment Agreements are available Monday Friday, 6 a.m. to 12:30 a.m.; Saturday, 6 a.m. to 10 p.m.; Sunday, 6 p.m. to midnight. All times are Eastern time. Certain fees may apply. Installment Agreement Taxpayers who do not qualify to use the online payment agreement option, or choose not to use it, can also apply for a payment plan by phone, or by mail by submitting Form 9465, Installment Agreement Request. Installment agreements paid by direct deposit from a bank account or a payroll deduction will help taxpayers avoid default on their agreements. It also reduces the burden of mailing payments and saves postage costs. Certain fees may apply. Temporarily Delaying Collection Taxpayers can contact the IRS to request a temporary delay of the collection process. If the IRS determines a taxpayer is unable to pay, it may delay collection until the taxpayer's financial condition improves. Penalties and interest continue to accrue until the full amount is paid. Offer in Compromise Certain taxpayers qualify to settle their tax bill for less than the amount they owe by submitting an offer in compromise. To help determine eligibility, use the Offer in Compromise Pre-Qualifier tool. Though interest and late-payment penalties continue to accrue on any unpaid taxes after July 15, the failure to pay tax penalty rate is cut in half while an installment agreement is in effect. The usual penalty rate of 0.5% per month is reduced to 0.25%. For the calendar quarter beginning July 1, 2020, the interest rate for underpayment is 3%. In addition, taxpayers can consider other options for payment, including getting a loan to pay the amount due. In many cases, loan costs may be lower than the combination of interest and penalties the IRS must charge under federal law. Reviewing federal tax information online Individual taxpayers can go to IRS.gov/account to securely access information about their federal tax account. They can view the amount they owe, access their tax records online, review their payment history and view key tax return information for the most recent tax return as originally filed. Check tax withholding The IRS urges all taxpayers to check their withholding for 2020, especially those who made withholding adjustments in 2019 or had a major life change. Those most at risk of having too little tax withheld from their pay include taxpayers who itemized in the past but now take the increased standard deduction as well as two-wage-earner households, employees with non-wage sources of income, and those with complex tax situations. To help taxpayers allocate the appropriate withholding to their paychecks throughout the year in 2020, an updated version of the agency's online Tax Withholding Estimator is now available on IRS.gov. It's never too early to check withholding. Online tools The IRS urges taxpayers to take advantage of the many tools and other resources available on IRS.gov, especially with extremely limited phone services and face-to-face service due to COVID 19.

Access your individual account information including balance, payments, tax records and more. Sign in or create account If you're a new user, have your photo identification ready. More information about identity verification is available on the sign-in page. Access tax records View key data from your most recently filed tax return, including your adjusted gross income, and access transcripts or tax compliance report Check your refund View digital copies of notices from the IRS View your audit status (currently available for certain audits conducted by mail) Make and view payments Make a payment from your bank account View up to 5 years of payment history, including your estimated tax payments Schedule and cancel future payments View pending and scheduled payments View or create payment plans Learn about payment plans and revise details of your existing payment plan Create a payment plan for the amount you expect to owe in the current tax year View your balance View the amount you owe and a breakdown by tax year Manage your profile preferences Go paperless for certain notices Get email notifications for new account information or activity Get an Identity Protection PIN (IP PIN) View tax professional authorizations View any authorization requests from tax professionals Approve and electronically sign Power of Attorney and tax information authorization from your tax professional Accessibility There are compatibility issues with some assistive technologies. Refer to the accessibility guide for help if you use a screen reader, screen magnifier or voice command software. Other ways to find your account information Page Last Reviewed or Updated: 03-Jul-2025 IRS offers various electronic payment options for paying federal taxes and user fees. These options are convenient, safe, and secure, and some of them are free. Click on the links below for details on each of the options offered. Electronic payment options for businesses and individuals Credit or debit card Visit here for the list of service providers, their contact information, and convenience fees. A table of accepted business and individual tax payments is included. Payment instructions and general information is also included. Direct Pay (individuals) Use this secure service to pay your tax bill or make an estimated tax payment directly from your checking or savings account at no cost to you. Electronic Funds Withdrawal Visit here for information and instructions for completing the payment record transmitted via IRS e-file. You will also find links to more information about making individual and business payments. Electronic Federal Tax Payment System Visit here for general information about EFTPS, phone contact numbers, batch provider software information, and useful links, including the link to the EFTPS website. Online account (individuals) Use this secure service to create an IRS Online Account where you can view the amount you owe, your payment plan details, payment history, and any scheduled or pending payments. Schedule a payment up to 365 days in advance from your bank account for your balance, payment plan, estimated tax, or other types of payments. Online payment agreement Use this application to apply for a payment plan (including installment agreement) if you can't pay your taxes in full. Same-day wire federal tax payments Visit here if you need to make a federal tax payment today. User fees Visit here for information on how to pay historic easement, IVES (Income Verification Express Service), and US residency user fees. Pay personal 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 Pay personal taxes Pay balance due, estimated tax and other federal income tax. If you've never filed taxes or its been over 6 years since you filed, pay another way. Make a payment Individual tax payment types Look up a payment Check, change or cancel a payment. You can only view one payment at a time. Have your confirmation number and SSN or ITIN ready. Look up a personal tax payment View payment history and balance in your online account. System availability Direct Pay is available: Monday to Saturday, 12:00 a.m. to 11:45 p.m. ET Sunday, 7 a.m. to 11:45 p.m. ET Your payment information Save your confirmation number You'll need it to look up, change or cancel your payment. You can also opt to get a confirmation email in Direct Pay. You get a confirmation number for each payment you make in Direct Pay. Change or cancel your payment You can change or cancel a payment within 2 days of the scheduled payment date. Direct Pay help Limitations IRS Direct Pay doesn't accept more than 2 payments in 24 hours. A payment can't exceed \$10 million. Page Last Reviewed or Updated: 24-Jan-2025 If you're not able to pay the tax you owe by your original filing due date, the balance is subject to interest and a monthly late payment penalty. There's also a penalty for failure to file a tax return, so you should file timely and pay as much as you are able, even if you can't pay your balance in full. It's always in your best interest to pay in full as soon as you can to minimize the additional interest and penalties and paying what you can when you file will also minimize those charges. Paying electronically is a convenient way to pay your federal taxes. Electronic payment options are available on our payments page and the IRS2Go app. You can pay your federal taxes electronically online or by phone. When paying electronically, you can schedule your payment in advance. You'll receive instant confirmation after you submit your payment. You can opt in to receive email notifications about your payments. The IRS uses the latest encryption technology making electronic payments safe and secure. It's quick, easy, and much faster than mailing in a check or money order. Electronic payment methods Direct Pay IRS Direct Pay is a secure service you can use to pay both individual and business taxes directly from your checking or savings account at no cost to you. Complete the five easy steps and you'll receive instant confirmation after you submit your payment. With Direct Pay, you can also: look up your payment details and status opt in to receive email notifications about your payment modify or cancel your payment up to two business days before your scheduled payment date IRS Online Account An IRS Online Account provides access to your federal tax account information through a secure login. You can: view the amount you owe view details of your balance view your payment history view, print or download your transcripts view key information from your current year tax return as originally filed In addition, you can pay using your bank account or a debit card, credit card or digital wallet or apply for an Online Payment Agreement if you need more time to pay. Mailing a payment If you decide to pay by mail, enclose a check or money order when you file your return, with a payment voucher, or copy of your balance due notice. Make the check or money order payable to the United States Treasury and provide the following information on the front of your payment: name address daytime phone number taxpayer identification number tax year, and form or notice number (for example, 2024 Form 1040) If you can't pay in full, you should pay as much as possible to reduce the accrual of interest and penalties on your account. Please refer to Topic no. 158 for information needed to ensure proper credit of your payment. You should consider financing the full payment of your tax liability through loans, such as a home equity loan from a financial institution or a credit card. The interest rate and any applicable fees charged by a bank or credit card company may be lower than the combination of interest and penalties set by the Internal Revenue Code. Short-term payment plans (up to 180 days) If you can't pay in full immediately, you may qualify for additional time –up to 180 days-- to pay in full. There's no fee for this short-term payment plan. However, interest and any applicable penalties continue to accrue until your liability is paid in full. Individuals may be able to set up a short-term payment plan by using the Online Payment Agreement application or by calling us. Businesses must call for a short-term payment plan. Check the hours of availability. Long-term payment plans (installment agreements) If you're not able to pay your balance in full immediately or within 180 days, you may qualify for a monthly payment plan (installment agreement) that lets you make a series of monthly payments over time. Different types of long-term payment plans are available depending on your situation. Requesting a long-term payment plan To request a long-term payment plan, use the Online Payment Agreement application. Even if the IRS hasn't yet issued you a bill, you may establish a pre-assessed agreement by entering the balance you owe from your tax return. An online payment agreement is quick and has a lower user fee compared to other application methods. Alternatively you can complete and mail paper Form 9465, Installment Agreement Request, file through tax filing software, or call us, preferably at the number on your bill if you received one. The IRS charges a user fee when you enter into a payment plan; however, if you are a low-income taxpayer, this user fee is reduced and possibly waived or reimbursed when certain conditions apply. See Additional information on payment plans for more details. Qualifications for individual taxpayers Before your payment plan request can be considered, you must be current on all filing and payment requirements. Taxpayers in an open bankruptcy proceeding aren't eligible, generally. Most individual taxpayers qualify for a Simple Payment Plan. Generally, you're eligible if you assessed total balance of tax, penalties and interest owed is \$50,000 or less. Your proposed payment amount must pay the tax liability in full by the Collection Statute Expiration Date. Generally, this is 10 years from the date your tax was assessed. You're eligible for a Guaranteed Installment Agreement if you are an individual, the tax you owe is \$10,000 or less, excluding interest and penalties, and: during the past 5 years, you (and your spouse if filing a joint return) have timely filed all income tax returns and paid any income tax due during the past 5 years, you (and your spouse if filing a joint return) haven't entered into an installment agreement for the payment of income tax you agree to pay the full amount you owe within 3 years and to comply with the tax laws while the agreement is in effect, you're financially unable to pay the liability in full when due. If you don't qualify for the above payment plans/installment agreements, you may still be eligible. However, a Notice of Federal Tax Lien determination and a collection information statement (Form 433-F PDF, Form 433-A PDF or Form 433-B PDF) may be required. Partial payment plan (installment agreement) If you cannot afford to full pay by the Collection Statute Expiration Date (generally 10 years), a Partial Payment Installment Agreement may be an option for you. If you propose a payment amount that will not pay your entire balance by the Collection Statute Expiration Date, you will be required to complete a Collection Information Statement (Form 433-F PDF, Form 433-A PDF or Form 433-B PDF) and provide supporting financial information. We will also need to determine whether to issue a public notice of federal tax lien. If a partial payment installment agreement is approved, your agreement is subject to reviews every two years to determine if your financial situation has changed. You may be required to provide a new collection information statement and supporting financial information during these reviews. The financial information you provide may result in a reduction, an increase, or no change to your monthly payment amount. Effect of payment plan on IRS collection activities and collection statute Refer to Time the IRS can collect details. With certain exceptions, the collection period is suspended or extended, and IRS is prohibited from levying (seizing your property) while you are either waiting for an installment agreement to be approved or appealing our decision to terminate one. An installment agreement request is often pending until: the IRS reviews it and establishes an installment agreement, or the IRS rejects the request for an installment agreement, or you withdraw your request for an installment agreement. If the requested installment agreement is rejected, the running of the collection period is suspended for 30 days. Similarly, if you stop paying (default on your installment agreement payments) and the IRS proposes to terminate the installment agreement, the running of the collection period is also suspended for 30 days. Last, if you timely exercise your right to appeal either an installment agreement rejection or termination, the collection period is suspended while we consider your appeal, from the date you make your appeal until the date our decision on it becomes final. The collection period is not suspended while your installment agreement is in effect. Making installment payments You must specify the amount you can pay and the day of the month (1st through 28th) that your payment will be made. Your payment must be received by the IRS on your selected due date. If you plan on mailing your payment, consider mailing time when you select a payment date. The Online Payment Agreement application will provide an immediate determination for your proposed payment plan. If you mail Form 9465, the IRS will respond to your request typically within 30 days, but it may take longer during filing season. Installment agreements paid by direct debit or payroll deduction enable you to make timely payments automatically and reduce the possibility of default. These convenient payment methods also allow you to avoid the time and expense of mailing monthly payments or paying electronically each month. For a Direct Debit Installment Agreement, you must provide your checking account number, bank routing number, and written authorization to initiate the automated withdrawal of the payment. Direct debit installment agreements have a lower user fee compared to other installment agreements, and the user fee may be waived or reimbursed for low-income taxpayers. For a Payroll Deduction Installment Agreement, submit Form 2159, Payroll Deduction Agreement PDF. Your employer must complete Form 2159, as it's an agreement between you, your employer, and the IRS. The IRS offers various options for making monthly payments. For all accepted payment methods, see Make a payment. Alternatives and other tax debt help Offer in Compromise An Offer in Compromise (OIC) is an agreement between you and the IRS that resolves your tax liability by payment of an agreed upon reduced amount. Before the IRS will consider an offer in compromise, you must have: filed all tax returns received a bill for at least one tax debt included on the offer, and made all required estimated tax payments for the current year If you're a business owner with employees, you must have: made all required federal tax deposits for the current quarter, and made all required federal tax deposits for the two preceding quarters If you are in an open bankruptcy proceeding, you aren't eligible for an offer in compromise. To confirm eligibility and ensure use of the current application forms, use the Offer in Compromise Pre-Qualifier tool. Use of the tool does not guarantee offer acceptance. With certain exceptions, the IRS is generally prohibited from levying and the IRS's time to collect is suspended or prolonged while an OIC is pending, for 30 days immediately following rejection of an OIC for the taxpayer to appeal the rejection, and if an appeal is requested within the 30 days, during the period while the rejection is being considered in Appeals. For additional information on offers in compromise, refer to Topic no. 204. Temporarily delay the collection process If you can't pay any of the amount due because payment would prevent you from meeting your basic living expenses, you can request that the IRS delay collection until you're able to pay. If the IRS determines that you can't pay any of your tax debt because of financial hardship, the IRS may temporarily delay collection by reporting your account as currently not collectible until your financial condition improves. However, being currently not collectible does not mean the debt goes away. It means the IRS has determined you can't afford to pay the debt at this time. Prior to approving your request to delay collection, we may ask you to complete a Collection Information Statement (Form 433-F PDF, Form 433-A PDF or Form 433-B PDF) and provide proof of your financial status. This may include information about your assets and your monthly income and expenses. You should know that if we do delay collecting from you, your debt continues to accrue interest and penalties up to the maximum allowed by law until the debt is paid in full. During a temporary delay in collection, we will periodically review your ability to pay. The IRS may temporarily suspend certain collection actions, such as issuing a levy (refer to Topic no. 201), until your financial condition improves. However, we may still file a Notice of Federal Tax Lien (refer to Topic no. 201) while your account is reported as currently not collectible. Please call us at 800-829-1040 (individuals) or 800-829-4933 (businesses) to discuss this option. Responding to your IRS notice It's important to respond to an IRS notice. If you don't pay your tax liability in full or make an alternative payment arrangement, the IRS has the right to take collection action. Refer to Topic no. 201 for information about the collection process. If you're not able to make any payment at this time, please have your financial information available (for example, pay stubs, lease or rental agreements, mortgage statements, car lease/loan, utilities, etc.) and call us at the number on your notice, or 800-829-1040 (individuals) or 800-829-4933 (businesses) for assistance. You have rights and protections throughout the collection process; see Taxpayer Bill of Rights and Publication 1, Your Rights as a Taxpayer. If you would like information about payment arrangements, installment agreements, and what happens when you take no action to pay, refer to Publication 594, The IRS Collection Process PDF. For more information about making payments, payment plans (including installment agreements), and offers in compromise, review our Payments page. 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? Fees by processor Choose the payment processor below that offers you the best fees for your card type and payment amount. Paying by consumer or personal debit card? Paying by commercial credit or debit card? 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 Vanilla Direct Paying by consumer or personal debit card? Paying by corporate credit or debit card? 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 Vanilla Direct Pay1040 ACI Payments, Inc. Payment amount Debit fee* Credit fee Debit fee Credit fee \$50 \$2.15 \$2.50 \$2.10 \$2.50 \$100 \$2.15 \$2.50 \$2.10 \$2.50 \$250 \$2.15 \$4.37 \$2.10 \$4.62 \$1000 \$2.15 \$17.50 \$2.10 \$18.50 \$2,500 \$2.15 \$43.75 \$2.10 \$46.25 \$10,000 \$2.15 \$175.00 \$2.10 \$185.00 *Example fee amounts in this column ("Debit fee" for Pay1040) are for consumer or personal debit cards. For all other debit cards, see the amounts in the "Credit fee" column under Pay1040. No part of the card service fee goes to IRS. You don't need to send in a voucher if you pay by card. Card processing fees are tax deductible for business taxes. You must contact the card processor to cancel a card payment. IRS will refund any overpayment unless you owe a debt on your account. Your card statement will list your payment as United States Treasury Tax Payment and your fee as Tax Payment Convenience Fee or something similar. Federal tax lien releases can take up to 30 days after we receive full payment; liens may remain for other individuals who haven't fully paid their portion. When you pay while electronically filing your taxes, different card fees apply. Each and every taxpayer has a set of fundamental rights they should be aware of when dealing with the IRS. Explore the Taxpayer Bill of Rights. Page Last Reviewed or Updated: 17-Jun-2025 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. 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 Page Last Reviewed or Updated: 23-Jul-2025 FS-2020-10, July 2020 Taxpayers have a variety of options to consider when paying federal taxes. This year, in response to the COVID-19 pandemic, the filing deadline and tax payment due date was postponed from April 15 to July 15, 2020. A list of forms due July 15 is on the Coronavirus Tax Relief: Filing and Payment Deadlines page. Electronic payment options are the optimal way to make a tax payment. All payment options are available at IRS.gov/payments. The IRS reminds taxpayers filing Form 1040 series returns that they must file Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return PDF, by July 15 to obtain the automatic extension to Oct. 15. The extension provides additional time to file the tax return it is not an extension to pay any taxes due. Those who owe a 2019 income tax liability, as well as estimated tax for 2020, must make two separate payments on or by July 15, 2020. One for their 2019 income tax liability and one for their 2020 estimated tax payments. The two estimated tax payments can be combined into a single payment. Automatic extension of time to file Taxpayers who need more time to prepare and file their federal tax return can apply for an extension of time to file until Oct. 15. To get an extension, taxpayers must estimate their tax liability on the extension form and pay any amount due. Individual taxpayers have several easy ways to file Form 4868 PDF by the July 15 deadline. Tax software providers have an electronic version available. In addition, all taxpayers, regardless of income, can use IRS Free File to electronically request an automatic tax-filing extension. State deadlines may differ The IRS also reminds taxpayers to check their state filing and payment deadlines, which may differ from the federal July 15 deadline. A list of state tax division websites is available through the Federation of Tax Administrators. Paying electronically Individuals Taxpayers can use Direct Pay for two payments each day. Direct Pay allows taxpayers to pay online directly from a checking or savings account for free, and to schedule payments up to 365 days in advance. They will receive an email confirmation of their payments. Businesses For businesses or those making large payments, the best payment option is the Electronic Federal Tax Payment System, which allows up to five payments per day. Enrollment is required. Taxpayers can schedule payments up to 365 days in advance and opt in to receive email notifications about their payments. Additional electronic payment options Taxpayers can pay when they file electronically using tax software online. If using a tax preparer, ask the preparer to make the tax payment through an electronic funds withdrawal from a bank account. Taxpayers can choose to pay with a credit card, debit card or digital wallet option through a payment processor. Processing fees apply. No part of the card service fee goes to the IRS. The IRS2Go app provides mobile-friendly payment options, including Direct Pay and Payment Provider payments on mobile devices Paying by check, money order or cashier's check 2019 Tax Liability If paying a 2019 income tax liability without an accompanying 2019 tax return, taxpayers paying by check, money order or cashier's check should include Form 1040-V, Payment Voucher with the payment. Mail the payment to the correct address by state or by form. Do not send cash through the mail. Indicate on the check memo line that this is a 2019 income tax payment. For those paying when filing their 2019 income tax return, do not staple or paperclip the payment to the return. For more information, go to Pay by Check or Money Order on IRS.gov. 2020 Estimated Tax Payments Taxpayers making their 2020 estimated tax payment by check, money order or cashier's check should include the appropriate Form 1040-ES payment voucher. Indicate on the check memo line that this is a 2020 estimated tax payment. Paying by cash Individuals and businesses, preferring to pay in cash, can do so at a participating retail store. Select the cash option in the "Other Ways You Can Pay" section and follow the instructions. There is a \$1,000 payment limit per day and a \$3.99 fee per payment. Payment options for those who cannot pay in full For taxpayers who cannot pay in full, the IRS encourages them to pay what they can and consider a variety of payment options available for the remaining balance. Act as quickly as possible. Tax bills accumulate more interest and fees the longer they remain unpaid. Most taxpayers have the following payment options Online Payment Agreement These are available for individuals who owe \$50,000 or less in combined income tax, penalties and interest and businesses that owe \$25,000 or less in combined payroll tax, penalties and interest and have filed all tax returns. Most taxpayers qualify for this option, and an Online Payment Agreement can usually be set up in a matter of minutes on IRS.gov/opa. Online Payment Agreements are available Monday Friday, 6 a.m. to 12:30 a.m.; Saturday, 6 a.m. to 10 p.m.; Sunday, 6 p.m. to midnight. All times are Eastern time. Certain fees may apply. Installment Agreement Taxpayers who do not qualify to use the online payment agreement option, or choose not to use it, can also apply for a payment plan by phone, or by mail by submitting Form 9465, Installment Agreement Request. Installment agreements paid by direct deposit from a bank account or a payroll deduction will help taxpayers avoid default on their agreements. It also reduces the burden of mailing payments and saves postage costs. Certain fees may apply. Temporarily Delaying Collection Taxpayers can contact the IRS to request a temporary delay of the collection process. If the IRS determines a taxpayer is unable to pay, it may delay collection until the taxpayer's financial condition improves. Penalties and interest continue to accrue until the full amount is paid. Offer in Compromise Certain taxpayers qualify to settle their tax bill for less than the amount they owe by submitting an offer in compromise. To help determine eligibility, use the Offer in Compromise Pre-Qualifier tool. Though interest and late-payment penalties continue to accrue on any unpaid taxes after July 15, the failure to pay tax penalty rate is cut in half while an installment agreement is in effect. The usual penalty rate of 0.5% per month is reduced to 0.25%. For the calendar quarter beginning July 1, 2020, the interest rate for underpayment is 3%. In addition, taxpayers can consider other options for payment, including getting a loan to pay the amount due. In many cases, loan costs may be lower than the combination of interest and penalties the IRS must charge under federal law. Reviewing federal tax information online Individual taxpayers can go to IRS.gov/account to securely access information about their federal tax account. They can view the amount they owe, access their tax records online, review their payment history and view key tax return information for the most recent tax return as originally filed. Check tax withholding The IRS urges all taxpayers