How to Make an IRS Payment Online

A Quick Guide

The IRS offers several ways to pay federal taxes online. For most individual taxpayers, the simplest choices are paying from a bank account through your IRS Online Account or using IRS Direct Pay. Paying directly from a bank account is free.

Pay Through Your IRS Online Account

1. Go to irs.gov/account.
2. Click the blue button that says "*Sign in to your Online Account*" and follow the prompts to enter your user ID, password, and authentication information.
3. On the next page, click **Make a Payment**. It's usually in the bottom left-hand corner.
4. Click through to the next page where you'll select the payment method (bank account or card) and payment type. You have a few options here, including paying your 2025 income tax, paying towards your balance, paying the balance for an amended return, and estimated tax.
5. Choose the amount you want to pay and the payment date. You can pay now or select a business day up to 365 days from today (penalties and interest will continue to accrue).
6. Confirm the information and move on. On the next page, you'll enter your payment info — be sure to double-check those numbers.
7. Then, confirm your email notification preference (you will only receive a payment confirmation email from an IRS.gov address if you have opted in here) and submit.

Pay Using IRS Direct Pay — No Account Required

1. Go to irs.gov/payments and choose **"Direct Pay with Bank Account."**
2. Choose individual or business, then click through to the next screen.
3. Select the tax form (typically, Form 1040 – Income Tax), reason for the payment (for example, balance due/installment agreement, amended return, estimated tax, etc.), and the tax year. Be sure to choose the right tax year here, since it's difficult to fix after the fact. If you are paying for more than one year, you'll want to pay for each year separately.
4. Click through to the next page where you'll verify your identity. This is the part that confuses many taxpayers. For that first box, enter the most recent tax year for a return that you have filed (for most taxpayers, that should be 2025). The tax year is used for identity verification (it is not necessarily the same as the tax year for payment entered in the previous step). Then fill out the rest of the page to match the info on that most recent tax return — name, address, etc. This needs to match your most recently filed return.
5. On the next screen, enter the amount that you're paying and the payment date. Then, enter your bank Routing Number, Account Number, and specify whether it is a checking or savings account. You can also enter an email address if you would like a receipt (again, I encourage that).
6. Confirm the info and submit.

*Always start at **irs.gov**.*

Do not use payment links from unexpected emails, texts, or social media messages.