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How to Make an IRS Direct Pay Payment

This guide provides step-by-step instructions for making a payment to the IRS using **IRS Direct Pay**, a secure online payment system that allows you to pay directly from your checking or savings account without fees.

Step 1: Access IRS Direct Pay

1. Go to the official IRS website: <https://www.irs.gov/payments/direct-pay>
 2. Click on **Pay individual tax**.
 3. Click on **Make a payment**.
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Step 2: Select Payment Type

1. Choose the reason for your payment from the dropdown (examples: "Balance Due," "Estimated Tax," "Extension," etc.).
 2. Select the applicable tax form (most common: **1040/1040ES for individuals**).
 3. Choose the tax year for the payment. (If you are paying Q4 estimated tax in January, make sure to select prior year)
 4. Click **Continue**.
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Step 3: Verify Your Identity

The IRS requires you to confirm your identity each time you use Direct Pay. You will need:

- Your filing status (Single, Married Filing Jointly, Married Filing Separate etc.).
- Full name
- Social Security Number
- Date of Birth
- Address from most recently filed tax return

Fill in the requested details and click **Continue**.

Step 4: Enter Payment Information

1. Enter your **payment amount**
 2. Enter the **payment date**
 3. Enter your **bank routing number** and **account number** (checking or savings).
 4. Re-enter the numbers to confirm accuracy.
 5. Provide your email address if you would like to receive a confirmation. (Highly recommended)
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Step 5: Review and Confirm

1. Carefully review all payment details: amount, tax year, bank information.
 2. Confirm the payment.
 3. Print or save the confirmation page for your records.
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Step 6: Keep Documentation

- You will receive a confirmation number once your payment is submitted. Keep this number for your records.
 - If you provided an email, you will also receive an email confirmation.
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Important Notes

- IRS Direct Pay is free of charge.
 - Payments can only be made directly from a U.S. checking or savings account.
 - Payments are generally processed immediately, but it may take 1–2 business days to reflect in your IRS account.
 - Direct Pay cannot be used with credit or debit cards (those require a separate processor and may include fees).
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Tip: If you are unsure about which payment reason or tax year to select, please contact us before submitting your payment to avoid misapplication.