



Advisory • Bookkeeping • Payroll • Tax

Making Your Individual Tax Payments (Federal & Arkansas)

Simple, step-by-step guide from Duncan, Messersmith & Associates

Quick Overview

Always save your confirmation number/email receipt and share a copy with our office.

- **Federal (IRS):** Best for most clients is Direct Pay (bank ACH — free). Cards are allowed with a small processor fee.
- **Arkansas (DFA):** Use ATAP (Arkansas Taxpayer Access Point) for bank transfers; or pay by card via ACI (fee applies).

Federal — Pay Individual Taxes (IRS)

Option A — Direct Pay (from your bank — free):

- 1) Go to irs.gov/payments and choose “Bank account (Direct Pay)”.
- 2) Select the “Pay individual tax” link.
- 3) “Make a Payment” button → Reason for Payment:
Balance Due (1040-V), Estimated Tax (1040-ES), or Extension (4868).
Apply Payment To: Income Tax – Form 1040; select the correct Tax Year.
- 4) Verify identity → enter payment amount, bank routing/account, and contact info.
- 5) Review and Submit → save the Confirmation Number/receipt (print or PDF).
- 6) You can change/cancel a scheduled Direct Pay up to 2 business days before the date.

Option B — Debit or Credit Card (fee applies):

On irs.gov/payments select Pay by Card, pick an approved processor, choose Form 1040 and the tax year, enter amount and card details, then submit. Save both the processor receipt and the IRS confirmation.

What to send our office

- A screenshot or PDF of the IRS confirmation page or email receipt, including the date and amount paid.

Arkansas — Pay Individual Taxes (DFA)

Option A — ATAP (bank transfer/ACH):

- 1) Log in to ATAP at atap.arkansas.gov (Arkansas Taxpayer Access Point). Create an account if needed.
- 2) Select Make Income Tax Payment.
- 3) Choose payment type: Return Payment, Estimated Payment, or Extension Payment.
- 4) Enter tax year/period and payment amount → add bank info → Review → Submit.
- 5) Save the confirmation number and receipt.

Option B — Credit/Debit Card via ACI (fee applies):

Online at acipayonline.com (select Arkansas – Individual Income Tax) or by phone at 1-800-2PAY-TAX (1-800-272-9829). Save the ACI receipt and DFA confirmation.

DFA Help

Phone: (501) 682-1100

Email: Individual.Income@dfa.arkansas.gov

Q&A

Which payment type should I pick?

- Balance Due (IRS 1040-V / AR1000V): Paying the amount you owe with your filed return.
- Estimated Tax (IRS 1040-ES / AR1000ES): Quarterly prepayments for the current year.
- Extension (IRS 4868 / AR 1055-IT): Covers your April 15 balance if you file later. (Extension extends time to file, not time to pay.)

Tips to avoid issues

- Double-check SSN, tax year, and payment type before submitting.
- Use a bank account with sufficient funds and correct routing/account numbers.
- If you schedule a future-dated payment, set a calendar reminder.
- Save receipts to your Client Center (Onvio) or email them to us at info@hscpas.com.

We're here to help

If you'd like a live walk-through, call (501) 624-7400. We can confirm the correct amount, year, and payment type.



IRS Direct Pay



AR ATAP



ACI (Card) – Arkansas