

Direct Pay Offers Free Way to Pay Taxes

Cross References

- IR-2026-109
- <https://www.irs.gov/payments/direct-pay-help>

The Internal Revenue Service is reminding taxpayers who have bank accounts that Direct Pay offers a free, secure way to pay federal taxes directly from a checking or savings account.

Direct Pay is available on IRS.gov and allows taxpayers to make one-time payments from their bank account without signing in or paying fees. Taxpayers answer a few basic questions to verify their identity, and no registration is required. For individual payments, Direct Pay uses information from a prior-year tax return selected by the taxpayer. For business payments, Direct Pay verifies the business name and employer identification number (EIN) against IRS records.

“As the IRS continues to support the broader federal effort to modernize payments to and from the government, Direct Pay gives taxpayers a free, secure, and convenient way to pay directly from a bank account,” said IRS Chief Executive Officer Frank J. Bisignano. “This is part of our ongoing effort to make it easier for taxpayers to interact with the IRS and take care of their tax responsibilities online.”

Taxpayers can use Direct Pay for individual tax payments, including balance due payments, estimated tax payments, amended return payments, extension payments, and other federal income tax payments. If taxpayers are married and file jointly, they must enter information for the spouse whose name is listed first on the tax return when they make their payment. Business taxpayers can use Direct Pay to make balance due payments, federal tax deposits, and other federal tax payments.

With Direct Pay, taxpayers can quickly handle many common payment tasks online and choose the payment date that works best for them. Direct Pay allows taxpayers to:

- Make a same-day payment or schedule a payment up to 365 days in advance.
- Receive a confirmation number and the option for email confirmation.
- Change or cancel a scheduled payment up to two business days before the payment date.
- Pay directly from a U.S. financial institution using bank routing and account numbers.

Direct Pay cannot be used to receive tax refunds by direct deposit. Taxpayers who have never filed a tax return, or who have not filed in more than six years, may need to use another payment option.

Each Direct Pay payment must be less than \$10 million. Taxpayers who need to make payment of \$10 million or more can use a same-day wire or the Electronic Federal Tax Payment System (EFTPS), if they are already enrolled.

To make a payment, taxpayers can visit Direct Pay with bank account and select “Pay individual tax” or “Pay business tax.” Before making a payment, taxpayers must verify their identity by providing individual or business information.

Author’s Comment

As stated in the above article, taxpayers do not need to set up an online account with the IRS to make a tax payment using Direct Pay. Using Direct Pay once does not commit taxpayers to making all future payments through it. Each payment is a one-time online payment that bypasses the need to write out a paper check and mail it along with a payment voucher. It also has the advantage of immediately providing a confirmation number proving a payment was made.