

Step 1: Go to irs.gov/payments

Step 2: Select from one of the 2 options:

- Pay from your bank account (Recommended)
- Debit card, credit card or digital wallet

Make a payment

English | [Español](#) | [中文\(简体\)](#) | [中文\(繁體\)](#) | [한국어](#) | [Русский](#) | [Tiếng Việt](#) | [Kreyòl ayisyen](#)

<p>Bank account (Direct Pay)</p> <hr/> <p>Debit or credit card</p> <hr/> <p>Your online account</p> <hr/> <p>Business tax payment (EFTPS)</p> <hr/> <p>Payment plan</p> <hr/> <p>Tax debt help</p> <hr/> <p>Penalties</p> <hr/> <p>Interest</p> <hr/> <p>Tax withholding</p> <hr/> <p>Foreign electronic payments</p> <hr/> <p>User fees</p>	<p>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.</p> <p>Pay from your bank account</p> <p>Pay now or schedule payments up to a year in advance. Now accepting payments on additional forms.</p> <p style="text-align: center;">Direct Pay with bank account ←</p> <p>Debit card, credit card or digital wallet</p> <p>For individuals and businesses. Processing fees apply. Not for payroll taxes.</p> <p style="text-align: center;">Pay by card or digital wallet ←</p> <hr/> <p>Pay from your IRS account</p> <p>Sign in or create an account to pay now or schedule a payment.</p> <p>Individual Online Account</p> <ul style="list-style-type: none"> • Pay balance due, payment plan, estimated tax and more • View amount due, payment plan details, payment history and scheduled payments
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(If you selected Debit or Credit Card, skip to Step 9)

Step 3: Select “Pay individual tax”

Direct Pay with bank account

English | [Español](#) | [中文\(简体\)](#) | [中文\(繁體\)](#) | [한국어](#) | [Русский](#) | [Tiếng Việt](#) | [Kreyòl ayisyen](#)

<p>Bank account (Direct Pay)</p> <hr/> <p>Debit or credit card</p> <hr/> <p>Your online account</p> <hr/> <p>Business tax payment (EFTPS)</p> <hr/> <p>Payment plan</p> <hr/> <p>Tax debt help</p> <hr/> <p>Penalties</p> <hr/> <p>Interest</p> <hr/> <p>Tax withholding</p> <hr/> <p>Foreign electronic payments</p> <hr/> <p>User fees</p>	<p>Pay taxes from your bank account with Direct Pay.</p> <ul style="list-style-type: none"> • Free and secure • No sign-in required • Change or cancel within 2 days of scheduled payment <p>Direct Pay help</p> <p>Personal tax payments</p> <p>Pay balance due, estimated tax and other federal income tax.</p> <p>Pay individual tax ←</p> <p>If you’ve never filed taxes or it’s been over 6 years since you filed, you can pay another way.</p> <p>Business tax payments</p> <p>Pay balance due, federal tax deposits and other federal income tax.</p> <p>Pay business tax</p> <p>A payment can’t exceed \$10 million. To make a higher payment, use the Electronic Federal Tax Payment System (EFTPS) or same-day wire.</p>
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Step 4: Click the “Make a Payment” button

Pay personal taxes from your bank account

English | [Español](#) | [中文\(简体\)](#) | [中文\(繁體\)](#) | [한국어](#) | [Русский](#) | [Tiếng Việt](#) | [Kreyòl ayisyen](#)

<ul style="list-style-type: none"> <li style="background-color: #e0f2f1; padding: 5px; margin-bottom: 5px;">Bank account (Direct Pay) <li style="padding: 5px; margin-bottom: 5px;">Debit or credit card <li style="padding: 5px; margin-bottom: 5px;">Your online account <li style="padding: 5px; margin-bottom: 5px;">Business tax payment (EFTPS) <li style="padding: 5px; margin-bottom: 5px;">Payment plan <li style="padding: 5px; margin-bottom: 5px;">Tax debt help <li style="padding: 5px; margin-bottom: 5px;">Penalties <li style="padding: 5px; margin-bottom: 5px;">Interest <li style="padding: 5px; margin-bottom: 5px;">Tax withholding <li style="padding: 5px; margin-bottom: 5px;">Foreign electronic payments <li style="padding: 5px; margin-bottom: 5px;">User fees 	<p>Pay personal taxes from your bank account with Direct Pay.</p> <ul style="list-style-type: none"> Free and secure No sign-in required Change or cancel within 2 days of scheduled payment <p>Direct Pay help</p> <h3>Pay personal taxes</h3> <p>Pay balance due, estimated tax and other federal income tax.</p> <p>If you've never filed taxes or it's been over 6 years since you filed, pay another way.</p> <p style="text-align: center;">Make a payment ←</p> <p>Individual tax payment types</p> <p>Don't use Direct Pay if your spouse's name was listed first on a jointly filed return but you were assessed a separate amount for that tax year.</p> <h3>Look up a payment</h3> <p>Check, change or cancel a payment. You can only view one payment at a time.</p> <p>Have your confirmation number and SSN or ITIN ready.</p> <p style="text-align: center;">Look up a personal tax payment</p>
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Step 5: Using the drop down arrows make the following selections:

- Reason for Payment - Balance Due
- Apply Payment To - Income Tax - Form 1040
- Tax Period for Payment - (Select applicable year)

Direct Pay

[Have questions or need additional information?](#) | [Español](#)

Step 1 of 5

Tax Information

Select the appropriate payment type and reason for your payment. Information about payment types can be found by clicking the help icon (?). If you are making more than one type of payment or making payments for more than one tax year, submit each of them separately.

Business Taxes?

All business tax payments should be made through the [IRS Direct Pay Business Payments Portal](#).

Reason for Payment ?

Balance Due
▼

Apply Payment To ?

Income Tax - Form 1040
▼

Tax Period for Payment ?

2025
▼

Step 6: Verify your identity. Please note that your address must match that year's tax return. Then hit "Continue" to proceed to the next step.

City *

State/US Territory * **Zip Code ***

[Privacy Act and Paperwork Reduction Act](#)

I accept the Privacy Act and Paperwork Reduction Act.*

[Cancel](#)

Step 7: Payment information. Follow the instructions to enter your payment amount, and date. Be sure to use an email address that you have access to, and hit continue.

Email Confirmation Notifications

[Email Terms of Service](#)

I would like to receive email confirmation notifications and agree to the Email Terms of Service.

Email Address

Confirm Email Address

The IRS continues to remind taxpayers to watch out for [email schemes](#). Taxpayers will only receive an email from IRS Direct Pay if they have opted in to receive notifications during the payment process. Report all unsolicited email claiming to be from the IRS or an IRS-related function to phishing@irs.gov.

[Cancel](#)

Step 8: Electronic Signature. Follow the instructions to sign and authorize the payment and then hit "Submit"

Electronic Signature

When you complete this electronic signature and select "Submit" below, your payment will be submitted.

First Name

Last Name

SSN or ITIN 

Date
February 20, 2026

[Debit Authorization Agreement](#)

I accept the Debit Authorization Agreement.

[< PREVIOUS](#) [SUBMIT >](#)  [Cancel](#)

(If you paid with a Bank Account then congratulations, you are done!)

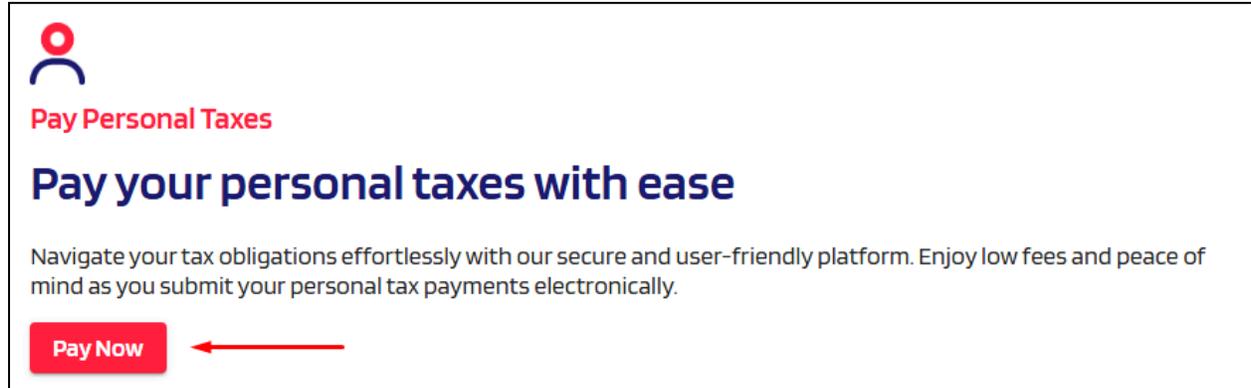
Step 9: (Only if you're paying with a credit or debit card)

Select either Pay1040 or ACI Payments, Inc based on your need. The full list of supported cards for each service is listed below. Hit the "Make a payment" button to proceed.

<p>Payment accepted</p> <p>Debit/Credit card</p> <p>Visa, Mastercard, Discover, American Express, Diners Club International, China Union Pay, JCB, STAR, Pulse, NYCE, Accel, AFFN, Cirrus, Interlink, Jeanie, Shazam, Maestro</p> <p>Digital wallet</p> <p>Click to Pay; PayPal</p> <p>Pay with cash</p> <p>VanillaDirect</p> <p>Make a payment</p>	<p>Payment accepted</p> <p>Debit/Credit card</p> <p>Visa, Mastercard, American Express, STAR, Pulse, NYCE</p> <p>Digital wallet</p> <p>PayPal, Click to Pay, Venmo</p> <p>Pay with cash</p> <p>VanillaDirect</p> <p>Make a payment</p>
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Step 10: Click “Pay Now” Or “Pay” under the “Personal Tax” option on whichever option you selected from above and follow the instructions to make the appropriate payment.

Pay1040:



 **Pay Personal Taxes**

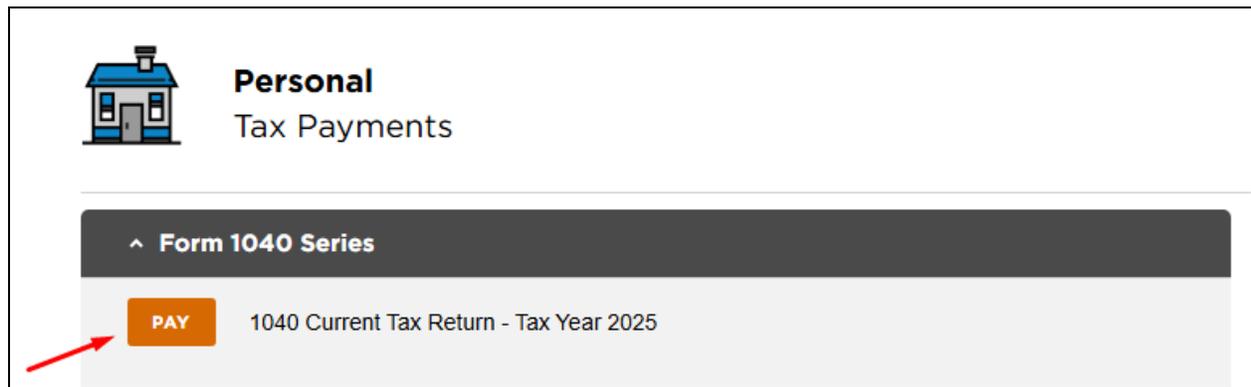
Pay your personal taxes with ease

Navigate your tax obligations effortlessly with our secure and user-friendly platform. Enjoy low fees and peace of mind as you submit your personal tax payments electronically.

[Pay Now](#) ←

OR

ACI Payments:



 **Personal Tax Payments**

^ **Form 1040 Series**

[PAY](#) 1040 Current Tax Return - Tax Year 2025