

## Easy Ways to Pay When Using *e-file*

When tax season rolls around, many taxpayers who owe taxes prepare, file and pay electronically. For those who owe the IRS, paying taxes in a timely manner saves the cost of late fees and penalties.

Electronic tax payments are easier and more convenient than ever. Taxpayers can now electronically file their tax return any time before April 15<sup>th</sup> and pay any balance until April 15<sup>th</sup>. Taxpayers who e-file can schedule up to four estimated e-payments for withdrawal on the following dates: April 15, 2009, June 15, 2009, September 15, 2009, January 15, 2010.

Here are e-pay options IRS provides:

### **Electronic Funds Withdrawal**

Taxpayers can schedule electronic funds withdrawal or direct debit with an electronically filed return. This option offers the convenience of *e-file* and e-pay in a single step. The IRS does charge a service fee for using this payment option. Taxpayers should also check with their financial institution about any fees it may charge. Taxpayer's bank account information is safeguarded along with other tax information and payment information will not be disclosed for any reason other than for processing the transaction authorized by the taxpayer. For more information, **go to [IRS.gov](http://IRS.gov) and click on E-pay.**

### **Electronic Debit and Credit Card Payments**

Taxpayers can e-file and make a deferred payment by credit card or debit card. Taxpayers who use an ATM or debit card to pay are subject to a \$3.95 flat rate fee charged by the IRS. Those who opt to pay for their taxes with a credit card will incur a 2.49% convenience fee charged by the credit card company.

Payments can be made by phone, online or when e-filing. It's safe and secure. Standard, commercial banking networks are used. The IRS does not receive or store card numbers. The payment options are available through service providers.

### **Electronic Federal Tax Payment System (EFTPS)**

Taxpayers can also use a free system offered by the U.S. Department of the Treasury. The Electronic Federal Tax Payment System (EFTPS) is great for taxpayers who make more than one payment to IRS. EFTPS allows taxpayers to make quarterly estimated tax payments and installment agreement payments; taxpayers get 16 months of payment history going forward and an acknowledgement of receipt of payment. For more information or to enroll online, taxpayers should visit **[www.eftps.gov](http://www.eftps.gov)**. Enrollment can take 7–10 days and taxpayers must be enrolled before they can make a payment using EFTPS.

Taxpayers still have the option to e-file their taxes and pay the balance due in cash or by check to the IRS. Paying taxes using EFTPS or any of the electronic payment options available is fast and secure. Use any of these three options to get the right payment to the IRS at the right time. To learn more, go to **[IRS.gov](http://IRS.gov) and click on e-pay.**