



[www.eftps.gov](http://www.eftps.gov)



[www.irs.gov/e-pay](http://www.irs.gov/e-pay)

# Electronic Payments

**Paying Your Taxes  
Was Never So  
Worry Free!**

**Convenient,  
Safe and Secure.**



# Easy Ways to Pay Electronically

Whether you're filing your Federal tax return or taking care of other taxing matters, you have more ways to pay the taxes you owe year round. The electronic filing program, IRS *e-file*, includes electronic payment options and gives taxpayers greater peace of mind.

---

## What are Electronic Payment Options?

Electronic payment options are convenient, safe and secure options for paying taxes. Options include: **1. Electronic Federal Tax Payment System (EFTPS)**, **2. electronic funds withdrawal**, **3. credit or debit cards**, and **4. Federal Tax Application (same day wire transfer)**. These payment options provide you with ways to make paperless tax payments. So, there's no check to write, no money order to purchase and no voucher to mail! Take care of it all from home or from wherever you are, 24 hours a day, 7 days a week.



With electronic payments, there's no check to write, no money order to purchase and no voucher to mail!

# 1

## Electronic Federal Tax Payment System



EFTPS is a convenient, free, and secure service offered by the U.S. Department of the Treasury for people to pay federal taxes electronically. Any federal tax can be paid online at [EFTPS.gov](http://EFTPS.gov) or by phone using the EFTPS Voice Response System. In addition, there are special channels for payroll services, financial institutions, tax professionals, and other third parties who make payments on behalf of others.

### Why Pay through EFTPS? It's Convenient!

- Pay all your business and individual federal taxes using EFTPS, from your home or office, 24/7.
- Once enrolled, you can make payments by phone, or online using the Internet.
- You can check up to 16 months of your EFTPS payment history online or by calling EFTPS Customer Service 24/7.
- Schedule Payments In Advance—
  - Individual taxpayers can schedule payments up to 365 days in advance.
  - Business taxpayers can schedule payments up to 120 days in advance.
  - On your selected dates, your payment instructions will be carried out... conveniently and on time.
- Cancel a payment online or by phone up to two business days in advance of the scheduled payment date.

### It's Safe and Secure!

- Once enrolled, you will receive a PIN and password.
- Once payment is accepted, you will receive an immediate acknowledgement number for every payment.

### Facts you need to know...

- You must enter your tax payment instructions at least one calendar day prior to the tax due date.
- You may cancel a payment online or by phone up to two business days in advance of the scheduled payment date.
- The IRS does not have access to your bank account information.
- EFTPS supports Microsoft Internet Explorer for Windows and Mozilla Firefox browsers. Support of additional browsers is in development.
- You can use the [EFTPS.gov](http://EFTPS.gov) website and the EFTPS Voice Response System (1-800-555-3453) interchangeably to make payments.

# 2

## Electronic Funds Withdrawal

You can e-file and, at the same time, authorize an electronic funds withdrawal from your checking or savings account to electronically pay the following types of taxes: Form 1040 family (Federal income tax), Form(s) 2350 and 4868 (extension for individual taxes), Form 1040-ES (estimated tax), Form 720 (excise tax), Form 940 (unemployment tax), Form 941 (quarterly employment), Form 944 (annual employment tax), Form 990-PF (private foundation), Form 1041 (estates and trusts), Form(s) 1120, 1120F, 1120S and 1120POL (corporate tax), Form 2290 (highway use tax), Form 7004 (extension for corporate tax), and Form 8868 (extension for exempt organizations).

### Why Pay by Electronic Funds Withdrawal?

#### It's Convenient!

- You can e-file early and schedule your payment for withdrawal on a future date, up to the due date of the return.

**Note:** Employment Tax Form(s) 940, 941 and 944, as well as Form(s) 720 and 2290 excise taxes, cannot be scheduled in advance. These payments are due when the return is electronically filed.

- Funds are withdrawn for the designated payment amount on the date specified in the payment record, unless the date specified is a weekend or holiday, in which case the payment is withdrawn on the next business day.

- Payments scheduled for withdrawal on or before the return due date will be considered timely. After the return due date, the payment request will be processed once the return has been successfully transmitted through IRS *e-file*. Penalty and interest charges may apply when payments are not submitted timely.

You can e-file  
early and schedule  
your payment for  
withdrawal on  
a future date.



You can  
call toll free  
1-888-353-4537,  
24 hours a day,  
7 days a week,  
to inquire about  
your payment.

## It's Safe and Secure!

- You receive an electronic acknowledgement once your e-file return is accepted.
- The tax payment is listed on your bank statement as proof of payment.
- Your bank account information is safeguarded along with other tax return information.
- Only withdrawals authorized by the taxpayer will be made.

## Facts you need to know...

- The electronic funds withdrawal (EFW) payment option is available through tax professionals and tax software.
- Software used by some tax practitioners will compute interest and penalty charges on payments submitted past the due date. Penalty and interest can be included as part of the EFW payment. If not included, IRS will send a bill for any amount that remains owed.
- You'll need to know your financial institution's (FI) routing transit number and bank account number. Confirm these numbers with your FI. Your payment request cannot be processed unless the numbers entered in your payment record match those on file with your FI. Once your payment record request(s) are successfully transmitted through IRS *e-file*, they cannot be changed.
- Check with your financial institution to be sure they allow electronic fund transfers (money management accounts, passbook savings accounts, money market accounts, certificate of deposit accounts and some credit union savings accounts do not allow for such transactions).
- You can call toll free 1-888-353-4537, 24 hours a day, 7 days a week, to inquire about your payment. You can also call this number to cancel a scheduled payment. Cancellation requests must be received by 8 p.m. Eastern Time, at least 2 business days prior to the scheduled payment date.

# 3

## Credit or Debit Card

You can e-file your Federal tax return and, at the same time, electronically pay the balance due with a credit or debit card. Additionally, you can e-file (or mail a paper return) and pay your taxes by phone or Internet.

The following payments can be made for/by individuals: current, amended, installment agreement, past due and prior year Form 1040 series balance due, Form 1040-ES, Advanced Payment of a Determined Deficiency (for Form 1040 series returns), Form 4868, Form 5329 and Trust Fund Recovery Penalty.

The following business payments can be made: current, installment agreement, and past due Form 940 series; current, amended or adjusted, installment agreement, and past due Form 941 series; current, amended or adjusted, installment agreement, and past due Form 943 series; current, amended or adjusted, and past due Form 944 series; current, amended or adjusted, installment agreement, past due Form 945 series, current and past due Form 1041, and current and past due Form 1065.

**Note: Federal tax deposits cannot be paid by credit or debit cards.** Past due taxes include transactions related to balance due notices, installment agreement and other prior tax year payments that are up to 10 years past due. Taxpayers with recurring payments, such as installment agreements, can elect to have payments automatically applied to a designated credit or debit card on specific dates.

### Why Pay with a Credit or Debit Card?

#### It's Convenient!

- You can file early and, by making a credit card payment, delay out-of-pocket expenses.
- In addition, you may earn miles, points, rewards or cash back from your credit card issuer.

#### It's Safe and Secure!

- You receive an electronic acknowledgement once your e-file return is accepted and the card transaction is authorized.
- If you pay by phone or Internet, you receive a confirmation number at the end of the transaction.
- The tax payment is listed on your account statement as proof of payment.



## Facts you need to know...

- Card payment options are available through service providers. There is a convenience fee charged by the service providers. The fee is a deductible business and individual expense. For an individual expense, taxpayers may deduct the fee as a miscellaneous itemized deduction subject to the 2% limit on Form 1040, Schedule A (see [Publication 529](#)).
- Fees are based on the amount of your tax payment and may vary by service provider. The IRS does not receive or charge any fees for payments made with a credit or debit card.
- The IRS does not receive or store credit or debit card numbers.
- The payment date will be the date the charge is authorized.
- The e-file and electronic payment option is available through a number of tax software packages and tax professionals.
- For additional information about integrated e-file and electronic payment options, you may refer to your tax professional, tax software package, or visit [www.irs.gov/efile](http://www.irs.gov/efile) or [www.irs.gov/e-pay](http://www.irs.gov/e-pay).
- Pay by phone or Internet using American Express,<sup>®</sup> Discover,<sup>®</sup> MasterCard,<sup>®</sup> and Visa<sup>®</sup> cards.



For more information, to make a payment, or to verify a previous payment, you may contact the following service providers:

### **Official Payments Corporation** **Credit/Debit Card and ATM Payments**

Pay by phone: 1-888-UPAY-TAX™  
(1-888-872-9829), toll free  
Pay online: [www.officialpayments.com/fed](http://www.officialpayments.com/fed)  
Customer Service: 1-877-754-4413, toll free

### **Link2Gov Corporation** **Credit/Debit Card and ATM Payments**

Pay by phone: 1-888-PAY-1040™  
(1-888-729-1040), toll free  
Pay online: [www.PAY1040.com](http://www.PAY1040.com)  
Customer Service: 1-888-658-5465, toll free

### **WorldPay US, Inc.** **Credit/Debit Card and ATM Payments**

Pay by phone: 1-888-9-PAY-TAX™  
(1-888-972-9829), toll free  
Pay online: [www.payUSAtax.com](http://www.payUSAtax.com)  
Customer Service: 1-877-517-4881, toll free



## Federal Tax Application (same day wire transfer)

Federal Tax Application (FTA) allows your financial institution (FI) to initiate a same day wire transfer to make federal tax payments. Generally, your FI will charge you a fee for payments made this way. FTA must receive the payments by 5:00 p.m. ET, however, your FI may have an earlier cut-off time for processing. Please check with your FI regarding availability, deadlines, and fees.

A same day payment worksheet is available at [www.eftps.gov](http://www.eftps.gov) (under Help & Information > Downloads) for you to complete and take with you to your FI for processing your payment.

