


IRS Electronic Payment Checklist

Your Complete Guide to Paying Taxes Online | Updated December 2025

 **IMPORTANT:** Executive Order 14247 phases out paper checks starting September 30, 2025. Set up electronic payments now to avoid delays.

Payment Method Comparison

Use this table to choose the right payment method for your situation.

Method	Cost	Best For	Max Payment	Setup	Schedule
IRS Direct Pay	Free	One-time individual payments	\$9.99M	None	365 days
IRS Online Account	Free	View balance + payments	\$9.99M	15-20 min	365 days
EFTPS	Free	Businesses, estimated taxes	\$1M same-day	5-7 days	365 days
Credit/Debit Card	1.85-1.98 %	Quick payments, rewards	Varies	None	Immediate
Same-Day Wire	\$25-50 fee	Urgent, large payments	Unlimited	Bank setup	Same day

Before You Pay Checklist

Gather these items before starting any payment:

- ☐ Your Social Security Number (SSN) or Employer Identification Number (EIN)
- ☐ Payment amount and the tax year it applies to
- ☐ Bank routing number (9 digits) and account number
- ☐ Copy of a prior year tax return (for identity verification)
- ☐ Tax form number (e.g., 1040, 1040-ES, 941)

IRS Online Account Setup

Follow these steps to create your account (15-20 minutes):

What You Need

- ☐ Photo ID (driver's license, state ID, or passport)
- ☐ Smartphone or computer with webcam
- ☐ Email address you can access
- ☐ Mobile phone to receive security codes
- ☐ Most recent tax return

Step-by-Step

- ☐ Go to irs.gov/account
- ☐ Click "Sign in or create an online account"
- ☐ Select "ID.me Create an account"
- ☐ Enter email and create password (8+ characters with number, uppercase, symbol)
- ☐ Confirm email via link or code
- ☐ Set up multi-factor authentication (text, call, or authenticator app)
- ☐ Verify identity: Upload ID photos + take video selfie
- ☐ Enter Social Security Number
- ☐ Authorize ID.me to share info with IRS
- ☐ Access your IRS account dashboard

IRS Direct Pay Checklist


Make a free payment without creating an account:

- ☐ Go to irs.gov/directpay
- ☐ Click "Make a Payment"
- ☐ Select reason for payment (Balance Due, Estimated Tax, Extension)
- ☐ Select tax form (1040, 1040-ES, etc.) and tax year
- ☐ Enter SSN, date of birth, name, and address exactly as on tax return
- ☐ Select prior year for verification and enter filing status
- ☐ Enter bank routing number and account number
- ☐ Select checking or savings
- ☐ Choose payment date (today or up to 365 days ahead)
- ☐ Review all information
- ☐ Submit and SAVE CONFIRMATION NUMBER

EFTPS Enrollment Checklist (Businesses)

Required for payroll tax deposits. Allow 5-7 business days for PIN:

- ☐ Go to eftps.gov
- ☐ Click "Enrollment" then select "Business"
- ☐ Enter EIN exactly as registered with IRS
- ☐ Enter business name and address (must match IRS records exactly)
- ☐ Enter bank routing and account numbers
- ☐ Submit enrollment
- ☐ Wait for PIN letter by mail (5-7 business days)
- ☐ Call 1-800-982-3526 to get temporary Internet password
- ☐ Log in with EIN, PIN, and temporary password
- ☐ Create permanent password

 **NOTE:** As of October 17, 2025, new individual taxpayers cannot enroll in EFTPS. Use IRS Online Account or Direct Pay instead.

2025-2026 Key Deadlines

Date	What Happens
Sept 30, 2025	Paper refund checks phased out for most taxpayers
Oct 17, 2025	EFTPS closes to new individual enrollments
Jan 2026	2026 filing season begins (for 2025 returns)
April 15, 2026	2025 tax returns due (must include direct deposit info or request exception)
~2027	Electronic payments to IRS likely required (exact date TBD)

Troubleshooting Common Issues

Problem	Solution
ID verification fails	Try better lighting; use video call option instead
Can't verify identity online	Visit IRS Taxpayer Assistance Center in person
Name doesn't match	Enter name exactly as shown on tax return
Payment not showing in account	Wait 2-3 business days; check bank statement
Forgot confirmation number	Check email if you opted for confirmation; check bank statement

Need Help with Tax Payments or Planning?

SDO CPA helps Texas businesses and individuals with tax payments, IRS payment plans, and proactive tax planning.

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