

TAX PAYMENTS OPTIONS

October 1, 2025, the IRS no longer accepts paper checks for tax payments, and all transactions must be conducted electronically. This is due to an executive order to modernize federal government payments and enhance security.

Taxpayers who previously paid by check for their tax liability must now use one of the approved electronic payment methods, which include:

- **IRS Direct Pay:** Allows payments to be scheduled directly from a bank account without any prior registration.
- **Electronic Federal Tax Payment System (EFTPS):** A free service for paying federal taxes. Enrollment is required and takes about a week to process.
- **Debit or Credit Card and Digital Wallet:** Payments can be made through a third-party processor (which may charge a fee).
- **IRS Online Account:** Allows taxpayers to make payments, view payment history, and access tax records.

The prohibition on paper checks applies to all individual and business tax payments, including estimated tax payments and liabilities accompanying filed returns. For those without a bank account or who qualify for an exception, the IRS and Treasury are working on alternative solutions and exception processes.

Taxpayers should visit the official [IRS.gov payments website](https://www.irs.gov/payments) to find the electronic payment option that best suits their needs.

IRS DIRECT PAY

The **IRS Direct Pay system** is a free, secure online service that allows taxpayers to make payments directly from their checking or savings account to the U.S. Treasury. It is a simple way to pay various types of tax liabilities without requiring prior registration or enrollment.

How IRS Direct Pay Works

The process involves five main steps:

1. **Select "Make a Payment":** Visit the official [IRS Direct Pay](https://www.irs.gov/payments) page and choose the option to make a new payment.
2. **Enter Tax Information:** Select the reason for your payment (e.g., Balance Due, Estimated Tax, Extension), the form it relates to (typically Form 1040 for individuals), and the relevant tax year.

3. **Verify Your Identity:** The system will ask for personal information from a prior year's tax return (e.g., name, address, SSN/ITIN, filing status) to confirm your identity. This information must match the details on the return used for verification, even if your personal information has since changed.
4. **Enter Payment Information:** Input your bank account and routing numbers from a U.S. financial institution. You can specify the exact payment amount and schedule the withdrawal date up to 365 days in advance. You also have the option to receive an email confirmation.
5. **Review and Submit:** Review all the entered information, read and electronically sign the disclosure, and submit your payment request. You will receive an instant confirmation number.

Key Features and Benefits

- **Free and Secure:** The service is provided at no cost by the U.S. Department of the Treasury and uses strong data encryption.
- **No Registration Needed:** Unlike the Electronic Federal Tax Payment System (EFTPS), you don't need to enroll or wait for a PIN by mail to use Direct Pay.
- **Scheduling and Flexibility:** Payments can be scheduled up to a year in advance and can be modified or canceled up to two business days before the scheduled payment date.
- **Instant Confirmation:** You receive a confirmation number immediately after submitting your payment.
- **Payment Types:** It accepts payments for various individual income tax forms, estimated taxes (Form 1040-ES), and extension requests (Form 4868).
- **Limitations:** Taxpayers are limited to two payments within a 24-hour period for individuals, and each payment must be less than \$10 million.