

How to make an IRS payment using your credit & debit card

You can make a payment online using a phone, tablet, or computer

1. Go online to irs.gov/payments. You'll see a page that is titled "Make a payment", you'll then need to choose the blue button that says "Pay by card or digital wallet" like pictured below.

Make a payment

English | Español | 中文(简体) | 中文(繁體) | 한국어 | ਪੰਜਾਬੀ | বাংলা | Крeдiт Jаzиnеn

Bank account (Direct Pay)

Debit or credit card

Your online account

Business tax payment (EFTPS)

Payment plan

Tax debt help

Penalties

Interest

Tax withholding

Foreign electronic payments

User fees

Separate assessment payment
To make a separate assessment payment, you must make that payment through IRS [individual online account](#) or by check.

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.

Pay from your bank account
Pay now or schedule payments up to a year in advance.

Direct Pay with bank account

Debit card, credit card or digital wallet
For individuals and businesses. Processing fees apply. Not for payroll taxes.

Pay by card or digital wallet

2. It will lead you to another page that will say "Pay your taxes by debit or credit card..." When you pay using a debit or credit card, you will be charged an additional fee for using your card because IRS uses a third-party organization to take your card payment. Go ahead and choose one of the two websites.

Fees by processor

Choose the payment processor below that offers you the best fees for your card type and payment amount.

Pay1040
Paying by consumer or personal debit card?
\$2.15

Paying by credit card?
1.75%
Minimum fee \$2.00

Paying by commercial credit or debit card?
2.89%
Minimum fee \$2.00

Paying with cash?
\$1.50

Payment accepted
Debit/Credit card
Visa, Mastercard, Discover, American Express, STAR, Pulse, NYCE, Accel, AFFN, Citrus, Interlink, Jeanie, Shazam, Maestro

Digital wallet
Click to Pay, PayPal

Pay with cash
VanillaDirect

Make a payment

ACI Payments, Inc.
Paying by consumer or personal debit card?
\$2.10

Paying by credit card?
1.85%
Minimum fee \$2.00

Paying by corporate credit or debit card?
2.95%
Minimum fee \$2.00

Paying with cash?
\$1.50

Payment accepted
Debit/Credit card
Visa, Mastercard, Discover, American Express, STAR, Pulse, NYCE, Accel, AFFN, Citrus, Interlink, Jeanie, Shazam, Maestro

Digital wallet
PayPal, Click to Pay, Venmo

Pay with cash
VanillaDirect

Make a payment

Pay1040

Payment by credit card: 1.75%
Payment by debit card: \$2.15

ACI Payment, Inc.

Payment by credit card: 1.85%
Payment by debit card: \$2.10

*If you use a *credit card*, the fee they'll charge you is a percentage of the amount you decide to pay

*If you use a *debit card*, they will charge you a set fee no matter how much you decide to pay

3. Once you've selected the website you want to use to make your payment, you'll have to enter certain information to be able to submit your payment.
 - a. Personal Information (name, DOB, address, cell phone number, email address)
 - b. Card Information

Note: Make sure to enter your name and address as it appears on your tax return

If you chose to use Pay1040 then you can follow these directions:

- I. You'll be led to the website for Pay1040, click on the green button that says "Pay Personal taxes".



- II. You'll have to answer the sections that show up. If you're making a payment for an amount owed on your original tax return (Form 1040) then make sure to answers the sections as the picture shows. If you're making a payment for an amount owed from a previous year, then you can simply change the tax year by changing that option on the "Tax Form Options" section. It will also ask how much you wish to pay.

Tax Category *
Personal

Tax Form *
Form 1040 Series

Tax Form Options *
Current Tax Return Year - 2024

Tax Year *
2024

Payment amount *
\$ 1

Filing location *
Within the US

Notice Confirmation
 Check here if you received a notice from the IRS in the mail regarding this payment.

TO PROTECT YOUR SENSITIVE DATA, PLEASE BE SURE TO CLOSE THE BROWSER WHEN YOU ARE FINISHED.

Next

III. Once you click “next” then it will take you to the next page where you have to enter your personal information. If you have an email, make sure to include it so you can receive an email confirmation of your payment. If you have a spouse then make sure to enter their information as well.

Note: Make sure to enter your personal information (name, DOB, and address) as it shows on your recent tax return.

The screenshot shows a form with several fields highlighted in yellow. The highlighted fields are: Primary Social Security Number or TIN, Confirm Primary Social Security Number or TIN, Spouse's Social Security Number or TIN, Confirm Spouse's Social Security Number or TIN, Primary First Name, Primary Middle Initial, Date of Birth, Business Phone Number, Primary Last Name, Primary Suffix, Street Address, Apartment #/Suite, City, State/Territory, Zip Code, and Email Address. There are also 'Cancel' and 'Next' buttons at the bottom.

IV. Once you enter your personal information you’ll move on to the next step which is entering your card information as well as your cardholder billing address.

Note: The cardholder can be different from the individual whose taxes are being paid. If you wish to use two different cards to make a split payment, you must complete two separate transactions.

The screenshot shows two sections of a form. The first section is titled 'Select a Payment Type' and has four radio button options: Debit/Credit (selected), PayPal, Click to Pay, and Pay With Cash. Below this is a note: 'The cardholder can be different from the individual whose taxes are being paid. Additionally, if you would like to use two different cards to pay your taxes, you must complete two separate transactions and receive two confirmation numbers.' Below the note are fields for Cardholder Name, Card Number, Expiration Month, Expiration Year, and CVV. The second section is titled 'Cardholder Billing Address' and has a checkbox for 'Cardholder billing information is different than Taxpayer information.' Below this are fields for Street Address, Apartment #/Suite, City, State/Territory, and Zip Code.

- V. The very last step before submitting your payment is to review all the information you've entered. If you need to make a change to anything, you can simply click on the green edit button.

Once you've reviewed your information then you'll click on the small box to agree to their terms and conditions and then you can process payment. Another page will show up which shows a "receipt" once you've successfully submitted your payment. You can print the receipt or take a screenshot as proof of your payment.

Note: If you **DID NOT** enter an email then **MAKE SURE** to take a screenshot or print out the receipt that will show up as proof of your payment.

Please Read and Accept the Following Terms and Conditions

By using this service, you are electing to make a payment to the United States Treasury. This is a service of Link2Gov, LLC ("Link2Gov"), a subsidiary of Worldpay Holdco, LLC ("Worldpay"), under an agreement with the IRS. To ensure your payment is processed accurately, the IRS will validate the following information for the primary taxpayer: Social Security Number or Individual Taxpayer Identification Number (ITIN), taxpayer name, zip code, date of birth and other tax information you provide. If your federal tax payment is not accepted by the IRS or is otherwise not able to be processed, your tax liability will remain outstanding. If the tax is not otherwise paid timely, you may be subject to penalties and interest charges. Such obligations remain your sole responsibility. For this reason, it is important that you provide a telephone number and email address on the Taxpayer Information page. This will allow us to contact you if necessary.

Link2Gov charges a convenience fee for using this service. You will authorize a fee on the Review and Confirm page as part of this service. This fee will appear on your monthly card statement as a separate line item from your tax payment amount. A portion of this fee may be tax deductible; please see IRS Publication 529 for more details. The IRS does not receive any part of this fee. Link2Gov cannot issue refunds. For this reason, it is important to carefully review all information on the Review and Confirm page prior to submission.

I have read and agree to the Terms and Conditions.*

Direct Marketing Privacy Consent

Check the box below to receive PAY1040 news, events, and exclusive special offers from Link2Gov, LLC.

I consent to receiving marketing communications from Pay1040 by telephone, email, SMS and physical mail. I understand I will be able to withdraw my consent, change the method(s) used for communication or unsubscribe at any time by emailing Pay1040Privacy@worldpay.com. Please read Pay1040's [Privacy Statement](#) to learn more how Pay1040 will process your personal data.

You've successfully made a payment to the IRS using your credit/debit card!

If you decide to use ACI Payments, INC then you can follow these directions:

- I. You'll be led to the website for ACI Payments, INC. Click on the box that says "Form 1040 Series", this will bring a drop-down list. If you're paying for an amount from the current tax year then select the 1st option "1040 Current Tax Return – Tax Year 2024" or if you need to make a payment from a prior year then select the 4th option "1040 Prior Tax Returns Years – Tax Years 2005-2023".



- II. You will move on to the next page which will ask how much you want to pay and to enter your card information.

A screenshot of a payment form. The top section is titled "Payment Amount" and asks "How much would you like to pay?" with a text input field. Below this is a note: "The service fee will be presented on the next page." The bottom section is titled "Select Payment Option" and has "Debit or Credit Card" selected. It includes fields for "Card Number", "Expiration Month", "Expiration Year", "Security Code", and "Billing Zip Code". At the bottom, there are logos for Visa, Mastercard, and Discover.

Once you've entered your payment amount and card information then you can click on the orange box to accept the terms and conditions to move on.

A screenshot of a page titled "Accept Terms". It features a "Terms and Conditions" section with the text: "THIS PAYMENT SERVICE IS SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS. Do not use or access this Website or Service if you do not agree to be bound by these Terms and Conditions." Below this is a note: "Your card will not be charged until you click on 'Submit Payment' at the end." At the bottom, there are two buttons: "BACK" and "ACCEPT TERMS", with the latter circled in red.

III. This next part is broken into 5 steps.

- a. Make sure to answer this question, it's very easily missed but it won't let you continue if you don't answer it.
- b. Enter the personal information of the taxpayer.

Note: Make sure that the personal information you enter matches the information for the tax return.

The image shows two screenshots of a tax filing interface. The first screenshot, titled "Step 1", asks "Have you received a notice in the mail from the Internal Revenue Service regarding this payment?" with radio buttons for "Yes" and "No". The second screenshot, titled "Step 2 Enter your Primary Taxpayer Information", includes an "Important Information" section stating that the name entered must match the Federal income tax return. Below this are fields for "Primary First Name*", "MI", "Primary Last Name*", and "Suffix". There are also fields for "Primary Social Security Number (or ITIN)*" and "Re-enter Primary Social Security Number (or ITIN)*", each with a mask of XXX-XX-XXXX. A field for "Enter Primary Taxpayer's Date of Birth" is also present with a mask of MM/DD/YYYY.

- c. If filed a joint a return with your spouse then answer this question for step 3 as "yes" and enter your spouse's information. If you did not file a joint return then answer this question as "no".

The image shows a screenshot of "Step 3 Enter your Secondary/Spouse Taxpayer Information". It asks "Are you married filing jointly?" with radio buttons for "Yes" (selected) and "No". Below are fields for "Secondary/Spouse First Name*", "MI", "Secondary/Spouse Last Name*", and "Suffix". There are also fields for "Secondary/Spouse Social Security Number (or ITIN)*" and "Re-enter Secondary/Spouse Social Security Number (or ITIN)*", each with a mask of XXX-XX-XXXX.

- d. Enter your mailing address and your phone number. Make sure that your mailing address matches that address from your tax return.

The image shows a screenshot of "Step 4 Enter your Mailing Address and Phone Number". It includes an "Important Information" section stating that the address entered must match the address on the Federal income tax return. Below this are fields for "Select Country*", "Select State", "Street Address 1*", "Street Address 2 (optional)", "Apartment or Suite Number (optional)", "City*", "Select State*", "Zip*", "Daytime Phone #", and "Fax*". There are also masks for the phone number fields: XXX-XXX-XXXX for the daytime phone and XXX-XXX-XXXX for the fax.

- e. If you have an email address then make sure to enter it so you can receive an email confirmation of the payment. If you don't have an email address then you can continue without entering one.



Step 5 Enter your email address to receive a payment confirmation

Email

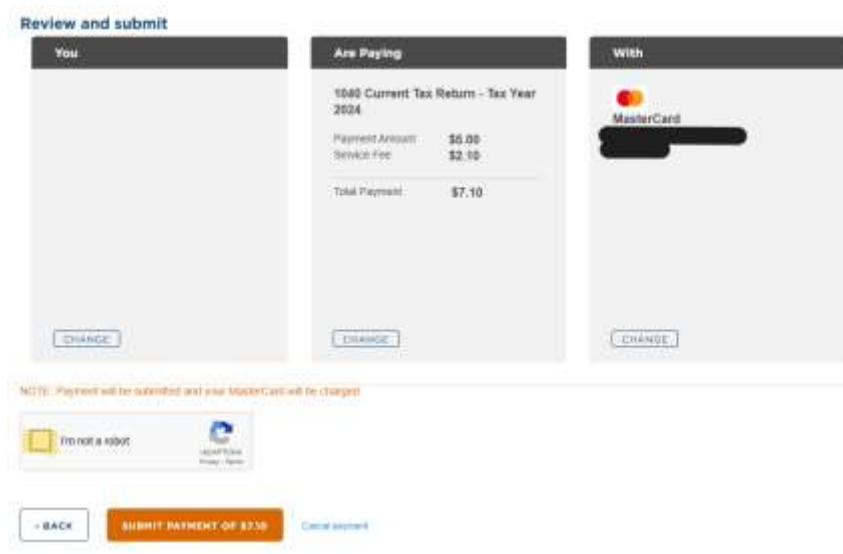
Confirm Email

Required if an email confirmation is desired.

- IV. The final step before submitting your payment is to review all the information you entered. If you need to change anything then you can click on the button that says “change” to make any edits to the information you entered.

Once you've reviewed your information, you will click on the reCAPTCHA box and submit your payment. Another page will show up which shows a “receipt” once you've successfully submitted your payment. You can print the receipt or take a screenshot as proof of your payment.

Note: If you **DID NOT** enter an email then **MAKE SURE** to take a screenshot or print out the receipt that will show up as proof of your payment.



Review and submit

You	Are Paying	With
	1040 Current Tax Return - Tax Year 2024	MasterCard
	Payment Amount: \$6.00	
	Service Fee: \$2.10	
	Total Payment: \$7.10	
CHANGE	CHANGE	CHANGE

NOTE: Payment will be submitted and your MasterCard will be charged.

FDN FOR A 400C reCAPTCHA

< BACK SUBMIT PAYMENT OF \$7.10 Cancel payment

You've successfully made a payment to the IRS using your credit/debit card!