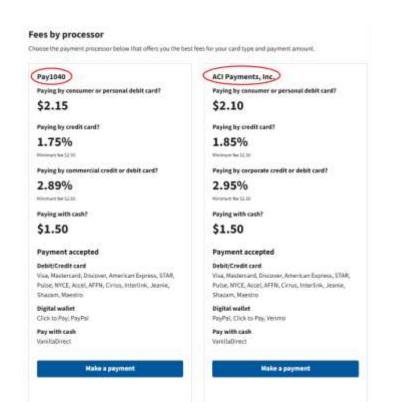# How to make an IRS payment using your credit & debit card

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.

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.

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)
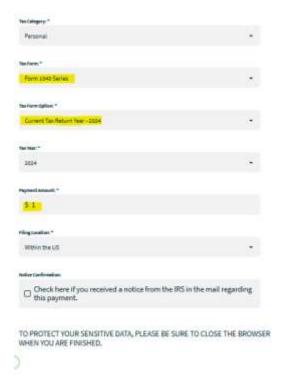   b. Card Information
      Note: Make sure to enter your name and address as it appears on your tax return

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".

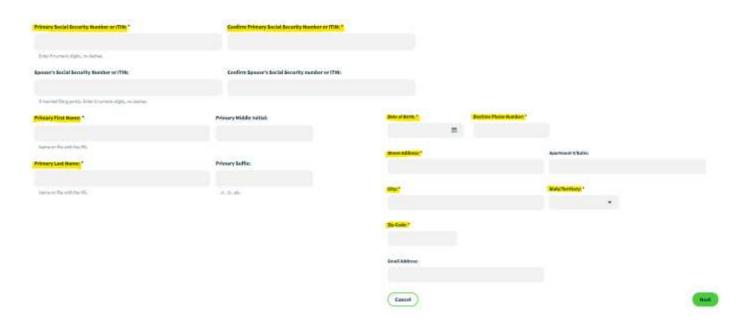II. You'll have to answer the sections that show up. If you're making a payment for an amount owed on your original tax return (Form 1040) then make sure to answers the sections as the picture shows. If you're making a payment for an amount owed from a previous year, then you can simply change the tax year by changing that option on the "Tax Form Options" section. It will also ask how much you wish to pay.
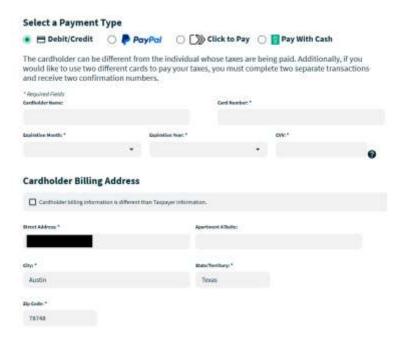
III.   Once you click "next" then it will take you to the next page where you have to enter your personal information. If you have an email, make sure to include it so you can receive an email confirmation of your payment. If you have a spouse then make sure to enter their information as well.

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

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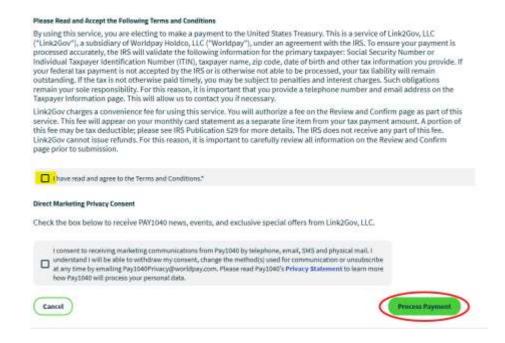
Note: The cardholder can be different from the individual whose taxes are being paid. If you wish to use two different cards to make a split payment, you must complete two separate transactions.

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.

<p style="text-align:center; color:red;">You've successfully made a payment to the IRS using your credit/debit card!</p>

If you decide to use ACI Payments, INC then you can follow these directions:
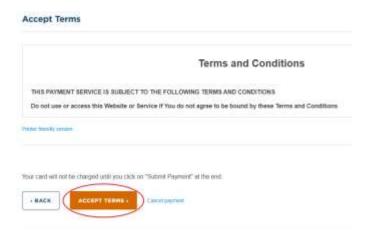
I.   You'll be led to the website for ACI Payments, INC. Click on the box that says "Form 1040 Series", this will bring a drop-down list. If you're paying for an amount from the current tax year then select the 1st option "1040 Current Tax Return – Tax Year 2024" or if you need to make a payment from 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.
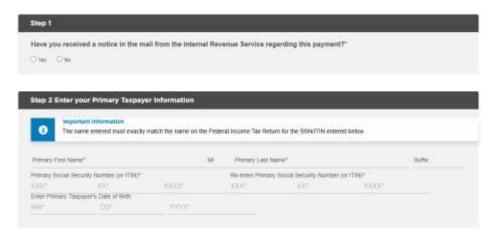

Once you've entered your payment amount and card information then you can click on the orange box to accept the terms and conditions to move on.

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.

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".

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

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.

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.

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