

## Making a Payment Electronically from a Bank Account\* to the IRS Without Creating an Account or Logging in for Your 2025 1040

1. Go to <https://directpay.irs.gov/directpay/payment>
2. Select the following for each drop-down field:
  - a. **Apply Payment To:** Form 1040 - Income Tax
  - b. **Reason for Payment:** Balance Due or Payment Plan/Installment Agreement
  - c. **Tax Period for Payment:** 2025

The screenshot shows three dropdown menus on a light gray background. The first menu is labeled 'Apply Payment To' and has a question mark icon; it is set to 'Form 1040 - Income Tax'. The second menu is labeled 'Reason for Payment' and also has a question mark icon; it is set to 'Balance Due or Payment Plan/Installment Agreement'. The third menu is labeled 'Tax Period for Payment' and has a question mark icon; it is set to '2025'. Below the menus is a blue button with the text 'CONTINUE >'.

3. Click **Continue**, and then **Continue** again
4. On the **Verify Identity** page, you must confirm your identity based on your **2024** tax return.
  - a. For the **Tax Year for Verification** field, select **2024**.
  - b. Complete all fields.
  - c. Click **Continue**.

### TIPS

- > You should use the Primary Taxpayer's information for the name and SSN/ITIN fields.
- > If you can't verify your identity using your 2024 return, try your 2023 tax return information. If you still cannot confirm your identity, verify using your 2020 tax return.

5. On the next page, enter your payment information and complete all fields.
  - a. In the **Payment Amount** and **Confirmation Amount**, enter the balance due as shown on your **2025 Tax Return Filing Instructions – US Individual Income Tax Return**.
  - b. When entering the Payment Date, always ensure the funds are in your bank account to make the payment. This will avoid IRS penalties for insufficient funds.
  - c. For **Account Type**, select **Checking**.
    - > Do not select Savings. Most Savings accounts do not allow you to make ACH payments from them and will cause you to incur IRS penalties for insufficient funds.
  - d. It is recommended to check the box for **I would like to receive email confirmation notifications...** and enter your email address. This will allow you to get an email verification that the payment was made, which is very important should the IRS lose your electronic payment.

- e. Click **Continue**.
6. Print the verification page for your records.

The funds should be withdrawn within five business days. If they are not, please contact your tax preparer to discuss.

**\* Note: Trout CPA does not recommend using a credit card to make tax payments due to the lack of easy traceability of these payments by the IRS.**