

## Making an Estimate Electronically from a Bank Account\* to the IRS Without Creating an Account or Logging in for Your 2026 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:** Estimated Tax
  - c. **Tax Period for Payment:** 2026

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 'Estimated Tax'. The third menu is labeled 'Tax Period for Payment' and has a question mark icon; it is set to '2026'. A green arrow points to the right of the 'Tax Period for Payment' dropdown.

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 **2026 Estimated Tax Filing Instructions – US Estimated Individual Income Tax**.
  - 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 **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The funds should be withdrawn within five business days.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 estimated tax payments due to the lack of easy traceability of these payments by the IRS.**