

Making an Extension 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:** Extension
 - c. **Tax Period for Payment:** 2025

The screenshot shows three dropdown menus on a light gray background. The first menu, 'Apply Payment To', has a question mark icon and is set to 'Form 1040 - Income Tax'. The second menu, 'Reason for Payment', also has a question mark icon and is set to 'Extension'. The third menu, 'Tax Period for Payment', has a question mark icon and is set to '2025'. A green arrow points to the '2025' selection.

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 **Form 4868 – Extension Filing Instructions**.
 - 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The funds should be withdrawn within five business days.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.**