

# IRS Online Account Setup and Online Payments

Client step-by-step guide (screenshots for reference) | Updated December 17, 2025

## What this guide covers

- 1) Creating your IRS Online Account (sign-in is handled through ID.me).
- 2) Making required online payments to the IRS (Direct Pay and Online Account).

## Security reminder

Only use official IRS websites (look for **irs.gov** or **directpay.irs.gov**). Do not click payment links from texts or unsolicited emails. If something looks off, stop and contact us.

## Before you start

- A personal email address you can access right now
- A mobile phone for multi-factor authentication (text or authenticator app)
- A government-issued photo ID (driver's license, state ID, or passport)
- Your Social Security Number (SSN) and basic personal details
- Your most recently filed tax return (helpful for verification questions)
- Your bank routing number and account number (for Direct Pay)

## Part 1: Create your IRS Online Account (ID.me)

The IRS uses ID.me for identity verification and secure sign-in to IRS online services.

### Step 1 | Go to the IRS Online Account sign-in page

In your browser, go to the IRS Online Account sign-in from the official IRS site. You will see options to sign in with an existing ID.me account or create a new one.

## Sign In or Create a New Account

IRS now offers a sign-in option with ID.me, which offers access to IRS online services with a secure account that protects your privacy.

ID.me is an account created, maintained, and secured by a technology provider.

If you don't have an ID.me account, you must create a new account.

### Sign in with an existing account

Sign in with **ID.me**

OR

### Create a new account

**ID.me** Create an account

Figure 1: IRS sign-in screen (ID.me).

### Step 2 | Create your ID.me account (if you do not have one)

Click **Create an account**. Follow the prompts to enter your email, set a password, and set up multi-factor authentication (MFA).



## Sign in to ID.me

Email

☐ Remember me

Continue

New to ID.me? [Create an account](#)

Figure 2: ID.me sign-in screen showing the Create an account link.

### Step 3 | Verify your identity (ID.me)

ID.me will prompt you to verify your identity so the IRS can securely confirm who you are. Typically, this includes uploading a photo of your ID and completing a selfie or video selfie. You will then consent to share your verified identity information with the IRS.

Tip: If self-service verification fails, you may be routed to a short video call option.

# Part 2: Make an online payment to the IRS

For most individual payments, the fastest option is IRS Direct Pay from a bank account. Direct Pay is free and does not require signing in.

## Option A (recommended): IRS Direct Pay (bank account)

### Step A1 | Go to Direct Pay and select Make a Payment

#### Direct Pay With Bank Account

English | [Español](#) | [中文\(简体\)](#) | [中文\(繁體\)](#) | [한국어](#) | [Русский](#) | [Tiếng Việt](#) | [Kreyòl Ayisyen](#)

<b>Bank Account (Direct Pay)</b>	Use this secure service to pay your taxes for <b>Form 1040 series, estimated taxes</b> or <a href="#">other associated forms</a> directly from your checking or savings account at no cost to you.
<b>Debit or Credit Card</b>	You can easily keep track of your payment by signing up for email notifications about your tax payment, each time you use IRS Direct Pay.
<b>Business Tax Payment (EFTPS)</b>	<ul style="list-style-type: none"><li>Email notification will contain the confirmation number you receive at the end of a payment transaction.</li><li>The IRS continues to remind taxpayers to watch out for <a href="#">email schemes</a>. You will only receive an email from IRS Direct Pay if you've requested the service</li></ul>
<b>Your Online Account</b>	If you have already made a payment through Direct Pay, you can use your confirmation number to access the Look Up a Payment feature. You can also modify or cancel a scheduled payment until two business days before the payment date.
<b>Payment Plan</b>	You can also view your payment history by accessing your online account with the IRS.
<b>Penalties</b>	
<b>Tax Withholding</b>	
<b>Foreign Electronic Payments</b>	
<b>User Fees</b>	<ul style="list-style-type: none"><li><a href="#">Answers to common questions</a></li><li><a href="#">Types of payments</a></li><li><a href="#">Your balance and payment history</a></li></ul>

Make a Payment

Look Up Payment

Figure 3: Direct Pay landing page (Make a Payment).

### Step A2 | Select your payment reason and tax year

On the Tax Information screen, choose the correct **Reason for Payment** (for example: Balance Due, Estimated Tax, Amended Return), confirm it applies to **Income Tax - Form 1040**, and select the correct tax year.



## Direct Pay

[Have questions or need additional information?](#) | [Español](#)

Step 1 of 5

### Tax Information

Select the appropriate payment type and reason for your payment. Information about payment types can be found by clicking the help icon (?). If you are making more than one type of payment or making payments for more than one tax year, submit each of them separately.

#### Business Taxes?

All business tax payments should be made through the [Electronic Federal Tax Payment System \(EFTPS\)](#)

#### Reason for Payment



Balance Due



#### Apply Payment To



Income Tax - Form 1040



#### Tax Period for Payment



Select Year



CONTINUE >

[Acceptable Use and Privacy Policy](#) | [Privacy Notice](#) | [Accessibility](#) | [IRS.gov](#) | [USA.gov](#) | [Treasury.gov](#)

Figure 4: Direct Pay Step 1 of 5 (Tax Information).

## Step A3 | Verify your identity (Direct Pay)

Direct Pay will ask questions to verify your identity based on your prior filing history. Use information exactly as it appeared on the tax year you select for verification.

The screenshot shows the IRS Direct Pay interface for Step 2 of 5, titled "Verify Identity". At the top, the IRS logo is on the left, and the text "Direct Pay" is in the center. To the right of "Direct Pay" is a link: "Have questions or need additional information?". Below this is a progress bar with five segments; the second segment is highlighted, and the text "Step 2 of 5" is on the right. A note states: "All fields with \* are required." The main heading "Verify Identity" is in red. Below it, a paragraph explains: "Direct Pay verifies your identity using information from your 1040 filing history. Please provide the following information from a 1040 tax return you filed for one of the years listed in the Tax Year for Verification drop down menu." A note follows: "Note: the Tax Year for Verification you enter here does not have to match the tax year for your payment." The form fields are: "Tax Year for Verification \*" (a dropdown menu), "Filing Status \*" (a dropdown menu), "First Name \*" (a text input field), "Last Name \*" (a text input field), "Confirm Last Name \*" (a text input field), "SSN or ITIN \*" (a text input field, with an example "000112222" and a help icon), "Confirm SSN or ITIN \*" (a text input field), "Date of Birth \*" (three input fields for Month, Day, and Year), "Country of Residence \*" (a dropdown menu showing "United States"), "Street Address (from the tax year selected above)" (a text input field), "Apt/Suite/Other" (a text input field), "P.O. Box" (a text input field), "City \*" (a text input field), "State/US Territory \*" (a dropdown menu), and "Zip Code \*" (a text input field). At the bottom, there is a link for the "Privacy Act and Paperwork Reduction Act", a checkbox for "I accept the Privacy Act and Paperwork Reduction Act.\*", and two buttons: "< PREVIOUS" and "CONTINUE >". A "Cancel" link is also present at the bottom right.

IRS

Direct Pay [Have questions or need additional information?](#)

Step 2 of 5

All fields with \* are required.

### Verify Identity

Direct Pay verifies your identity using information from your 1040 filing history. Please provide the following information from a 1040 tax return you filed for one of the years listed in the Tax Year for Verification drop down menu.

Note: the Tax Year for Verification you enter here does not have to match the tax year for your payment.

**Tax Year for Verification \***

**Filing Status \***

**First Name \***

**Last Name \***

**Confirm Last Name \***

**SSN or ITIN \***  
(example: 000112222)

**Confirm SSN or ITIN \***

**Date of Birth \***

Month Day Year

**Country of Residence \***

United States

**Street Address** (from the tax year selected above)

**Apt/Suite/Other**

**P.O. Box**

**City \***

**State/US Territory \*** **Zip Code \***

[Privacy Act and Paperwork Reduction Act](#)

☐ I accept the Privacy Act and Paperwork Reduction Act.\*

< PREVIOUS CONTINUE > [Cancel](#)

Figure 5: Direct Pay Step 2 of 5 (Verify Identity).

## Step A4 | Enter payment amount and bank details

Enter the payment amount, select the payment date, and enter your bank routing number and account number. We recommend turning on email confirmation.

Direct Pay

[Have questions or need additional information?](#)

Step 3 of 5

All fields are required.

### Your Payment Information

Please enter and confirm the payment amount below.

Select a date for your payment to be processed. The payment date selected is the date you will get credit for the payment although the payment may settle on a future date.

Payment Amount (example: 12345.00)

\$

Confirm Payment Amount

\$

Payment Date (within 365 days) ?

07-25-2022

### Your Bank Account Information

Routing Number (example: 123456789)

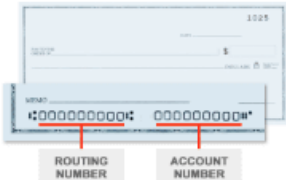
Account Number

Confirm Account Number

Account Type

☐ Checking

☐ Savings



ROUTING NUMBER

ACCOUNT NUMBER

### Email Confirmation Notifications

[Email Terms of Service](#)

☐ I would like to receive email confirmation notifications and agree to the Email Terms of Service.

Email Address  
(example: jsmith@domain.com)

Confirm Email Address

The IRS continues to remind taxpayers to watch out for [email schemes](#). Taxpayers will only receive an email from IRS Direct Pay if they have opted in to receive notifications during the payment process. Report all unsolicited email claiming to be from the IRS or an IRS-related function to [phishing@irs.gov](mailto:phishing@irs.gov).

< PREVIOUS

CONTINUE >

[Cancel](#)

Figure 6: Direct Pay Step 3 of 5 (Payment and Bank Account Information).

## Step A5 | Confirm and submit

Review the final confirmation screen and submit the payment. Save the confirmation number and a PDF or screenshot for your records.



## Option B: Pay from your IRS Online Account (sign-in required)

If you are signed in to your IRS Online Account, you can make payments from the Payments section and view your payment history.

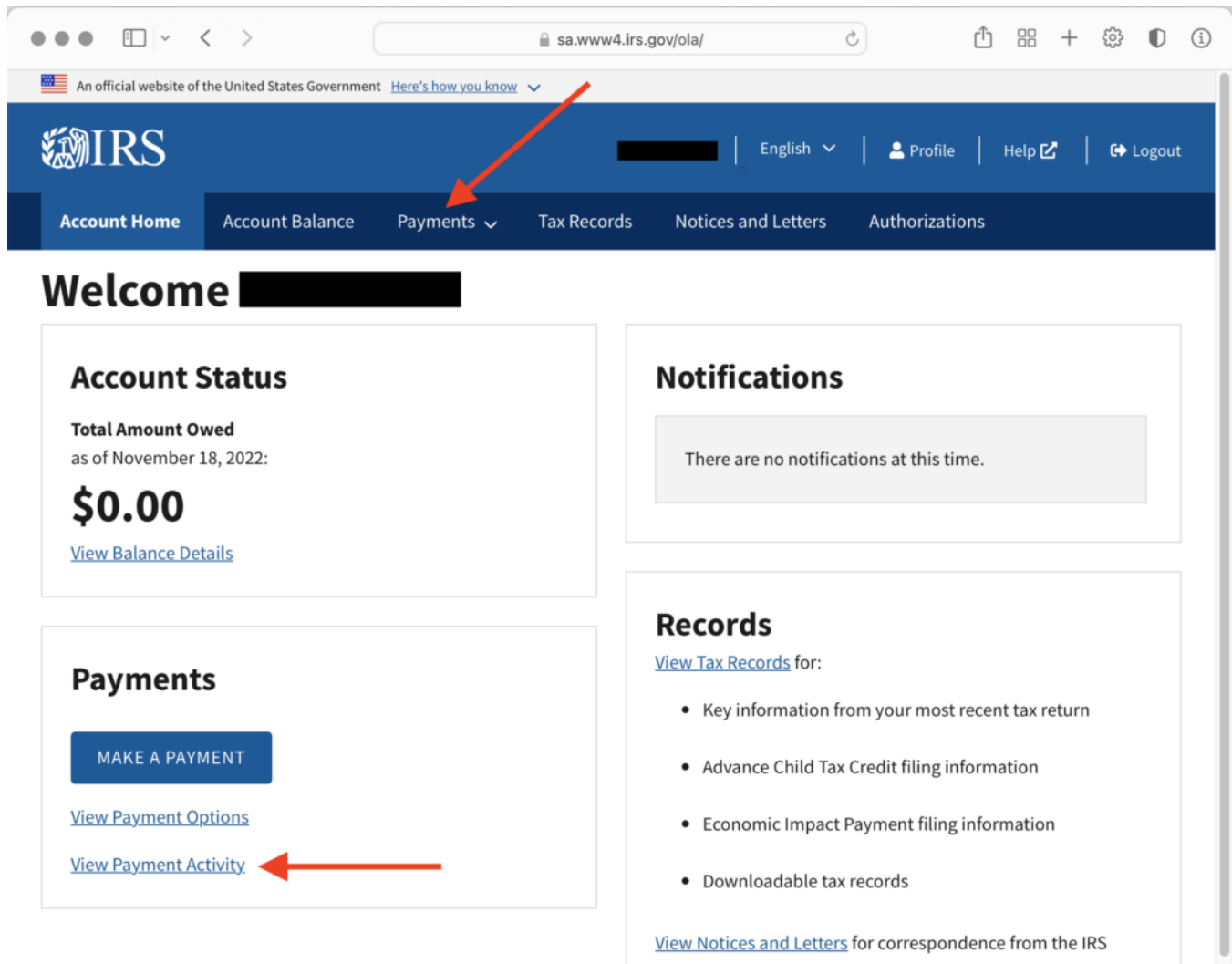


Figure 7: Example of the IRS Online Account screen showing the Payments tab and Make a Payment button.

## After you pay

- Keep the confirmation number and payment receipt for your records.
- If you are paying estimated tax, verify the payment is applied to the correct tax year and type.
- If we requested this payment, send us the confirmation number and payment date through our secure portal.

## Notes

IRS screens and labels can change. If you get stuck during ID verification or payment submission, stop and contact us so we can help you avoid misapplied payments.