

Making an Estimate Electronically from a Bank Account* to the IRS Without Creating an Account or Logging in for Your 2024 1040

1. Go to <https://directpay.irs.gov/directpay/payment>.
2. Select the following for each drop-down field:
 - a. **Reason for Payment:** Estimated Tax
 - b. **Apply Payment To:** 1040ES (for 1040, 1040A, 1040EZ)
 - c. **Tax Period for Payment:** 2024
3. Click **Continue**, and then **Continue** again.
4. On the **Verify Identity** page, you must confirm your identity based on your **2022** tax return.
 - a. For the **Tax Year for Verification** field, select **2022**.
 - b. Complete all fields.
 - c. Click **Continue**.

The screenshot shows a portion of the IRS Direct Pay form. It includes four sections: 'Reason for Payment' with 'Estimated Tax' selected; 'Apply Payment To' with '1040ES (for 1040, 1040A, 1040EZ)' selected; 'Tax Period for Payment' with '2024' selected; and 'Tax Year for Verification *' with '2022' selected. A help icon is visible next to the 'Tax Year for Verification *' field.

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 **2022** return, try your **2021** tax return information. If you still cannot confirm your identity, verify using your 2017 or 2018 tax return. Since these returns were pre-pandemic, they have most likely been processed.

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 **2024 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The funds should be withdrawn within five business days.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.**