



Pay Taxes by Electronic Funds Withdrawal

Electronic Funds Withdrawal (EFW) is an integrated e-file/e-pay option offered **only** when filing your federal taxes using tax preparation software or through a tax professional. Using this payment option, you may submit one or more payment requests for direct debit from your designated bank account.

We offer other [payment options](#) if you are not e-filing, or if you e-file but want to pay separately.

- [How to Make an Electronic Funds Withdrawal Payment](#)
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How to Make an Electronic Funds Withdrawal Payment:

- Use commercial software, a paid preparer, or IRS Free File to e-file your federal tax return and at the same time submit an EFW payment request.
- Upon selection of the electronic funds withdrawal option, a payment record will display for entry of payment information. Visit [EFW Payment Record Instructions](#) for details.

Features and Benefits of Electronic Funds Withdrawal:

- It's convenient. Individual and business filers can e-file and e-pay in a single step.
- IRS doesn't charge a fee to use EFW, but check with your financial institution about any fees it may charge.
- Making an electronic payment eliminates the need to submit a voucher.
- It's safe and secure. Payment information is used only for the tax payment(s) authorized.
- For available EFW tax forms visit [Electronic Funds Withdrawal for Individuals](#) or [Electronic Funds Withdrawal for Businesses](#).
- Bank account information is safeguarded and won't be disclosed for **any** reason other than for processing authorized payment transactions.
- Scheduling –
 - All individual and most business payments can be scheduled for a future date, up to the return due date. Payments that qualify for scheduling can be scheduled up to 365 days from the date the electronic return is filed.
 - After the due date, the payment date must be the same as the date the return is transmitted, or be within the previous five days of that date.

- The software you use will indicate if a payment can be scheduled or not. If you enter an invalid payment date, you will be prompted to correct the date.
- Estimated Tax Payments -
 - Up to four quarterly tax payments may be submitted with Form(s) 990-PF, 1041 (1041-ES), and 1120/1120-F/1120-S/1120-POL.
 - Up to four Form 1040-ES quarterly tax payments for TY 2017 may be submitted with the TY 2016 e-filed return.
 - A separate payment record is required for each payment request.
 - The bank account information can be the same or different for each payment request submitted.
 - A separate payment record is required for each (business or individual) estimated payment.
 - The bank account information can be the same or different for each payment entered.

Facts You Need to Know:

- The EFW transaction authorizes the U.S. Department of the Treasury (through a Treasury Financial Agent) to transfer the specified payment amount from the specified bank account to the Treasury's account,
- "IRS USA Tax Payment," "IRS USA Tax Pymt" or something similar will be shown on your bank statement as proof of payment.
- If the payment date requested is a weekend or bank holiday, the payment will be withdrawn on the next business day. In that case, your bank may put a hold on those funds, and treat it as a pending transaction.

- The payment amount will be debited in a single transaction. No recurring or partial withdrawals will be made.
- Federal Tax Deposits cannot be made via the EFW payment option. For payment options for making Federal Tax Deposits, please refer to the Tax Form Instructions for that form.

Cancellations, Errors and Questions:

- In the event Treasury causes an incorrect amount of funds to be withdrawn from a bank account, Treasury will return any improperly transferred funds.
- Once your return is accepted, information pertaining to your payment, such as account information, payment date, or amount, cannot be changed. If changes are needed, the only option is to cancel the payment and choose another payment method.
- Call IRS e-file Payment Services 24/7 at 1-888-353-4537 to inquire about or cancel your payment, but please wait 7 to 10 days after your return was accepted before calling.
- Cancellation requests must be received no later than 11:59 p.m. ET two business days prior to the scheduled payment date.
- If a payment is returned by your financial institution (e.g., due to insufficient funds, incorrect account information, closed account, etc.) the IRS will mail a Letter 4870 to the address we have on file for you, explaining why the payment could not be processed, and providing alternate payment options.
- In the event your financial institution is unable to process your payment request, you will be responsible for making other payment arrangements, and for any penalties and interest incurred.
- Contact your financial institution immediately if there is an error in the amount withdrawn.

For information on other electronic payment options visit the [Payments Home Page](#).

For information about IRS e-filing options visit our [Filing home page](#).

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