



How to Pay Your Taxes Online

Federal (IRS Direct Pay) and Minnesota • Estimated payments and balances due
Updated for the 2026–2027 tax season

Before you start, have these ready

- **Your bank routing and account numbers** (a U.S. checking or savings account).
- **A copy of a tax return you already filed** – the IRS checks your identity against it, so names and address must match it exactly.
- **Married filing jointly? Always use the information of the person listed FIRST on your return** – name, Social Security number and date of birth – even if the other spouse is the one paying. (On our returns this is usually the husband.)
- **An email address** so you receive proof of payment.

Start here: parkersprairietaxservice.com → Home page → scroll down to the **Pay Your Federal Taxes** or **Pay Your MN Taxes** button. (Or go directly to irs.gov/payments or revenue.state.mn.us/make-payment.)

FEDERAL PAYMENT – IRS DIRECT PAY *free, from your bank account*

1. Click **Pay Your Federal Taxes**. On the IRS Payments page, choose **Pay from your bank account** (Direct Pay).
2. Choose **Personal** and click **Make a Payment**.
3. Choose the reason for your payment, then click **Continue** and confirm on the next screen:

If you are paying...	Reason for payment	Apply payment to	Tax period
A 2027 estimate (April, June, Sept. 2027 or Jan. 2028)	Estimated Tax	1040ES	2027
Your January 15, 2027 estimate	Estimated Tax	1040ES	2026 (it's the last payment for 2026)
The balance due on your 2026 return	Balance Due	1040	2026
With an extension (by April 15, 2027)	Extension	4868	2026 (this also extends your filing deadline)

4. **Verify your identity.** Pick the tax year of a return you already filed (usually last year's). Enter the filing status, name, Social Security number, date of birth and address **exactly as shown on that return** – joint filers use the first-listed person.
5. Enter the **payment amount** and the **date** you want it taken from your account (you can schedule up to 365 days ahead), then your bank information and email address. Click **Continue**.
6. Review everything, check the box **"I accept the Debit Authorization Agreement,"** and sign electronically as the **first-listed person**. Click **Submit**.
7. **Save or print your confirmation number.** The IRS can't look it up for you later. Then click **Exit** and close your browser.

Need to change or cancel? Use "Look Up a Payment" on the Direct Pay page with your confirmation number, up to 2 business days before the payment date. Direct Pay makes one payment at a time – repeat these steps for each payment.

MINNESOTA PAYMENT – ONLINE SERVICES *free, from your bank account*

1. Click **Pay Your MN Taxes**. On the Make a Payment page, choose **Bank Account – Online Services Payment system**.
2. “Are you using a Letter ID?” – select **No** (unless you’re paying a bill from a Revenue letter; then select Yes and enter the Letter ID). Click **Next**.
3. Customer Type: **Individual**. Tax Type: **Individual Income Tax**. Click **Next**.
4. **Customer information**: enter the **first-listed person’s** name and Social Security number. Put the spouse’s number in the **Joint SSN** box. Enter your email address and click **Next**.
5. Choose the payment type and filing period:

If you are paying...	Type	Filing period
A 2027 estimate (April, June, Sept. 2027 or Jan. 2028)	Estimate	12/31/2027
Your January 15, 2027 estimate	Estimate	12/31/2026
The balance due on your 2026 return (or with an extension)	Return	12/31/2026

6. Minnesota lets you schedule several payments at once. **We recommend one payment at a time** in case we need to change your later amounts. Click **Next**.
7. Enter your bank information, amount and payment date. Click **Next**, review, and click **Submit**.
8. **Save or print your confirmation** for your tax records, then close your browser.

Minnesota payments take 3–7 days to process, so don’t wait until the last day. To cancel, use “Find a confirmation number” under Other Resources on the Online Services page.

DUE DATES

Payment	Federal and Minnesota due date	Tax year it counts toward
4th-quarter 2026 estimate	January 15, 2027	2026
2026 balance due or extension payment	April 15, 2027	2026
1st-quarter 2027 estimate	April 15, 2027	2027
2nd-quarter 2027 estimate	June 15, 2027	2027
3rd-quarter 2027 estimate	September 15, 2027	2027
4th-quarter 2027 estimate	January 18, 2028 (Jan. 15 is a Saturday and Jan. 17 is a holiday)	2027

You can skip the January payment if you file your return and pay in full by February 1, 2027. Farmers: ask us about the special January 15 / March 1 rules.

PAYING BY CARD, PHONE OR CHECK

- **Debit or credit card**: both the IRS and Minnesota accept cards through outside processors that charge a fee (Minnesota: 1.25% debit, 2.15% credit). Paying from your bank account is free.
- **Your IRS Online Account** (irs.gov/account) also shows your payment history and lets you pay.
- **Paper checks** are still accepted with a payment voucher, but the IRS strongly encourages electronic payments and they post faster.

Trouble verifying your identity? The most common causes: using the second spouse’s information on a joint return, or an address that doesn’t match the return you picked exactly (try the year before). Still stuck? Call us at **218-338-6078** – we’re happy to help.