IRM PROCEDURAL UPDATE

DATE: 04/30/2026

NUMBER: ts-21-0426-0489

SUBJECT: EFTPS Same Day Payment Guidance for IMF and BMF Updated; IRM Link Updated for Electronic Funds Withdrawal (Direct Debit) and Credit Card Payment Tracer

AFFECTED IRM(s)/SUBSECTION(s): 21.7.1

CHANGE(s):

IRM 21.7.1.4.8.1(3) Updated link to IRM 21.5.7.3.4.14.1, Electronic Funds Withdrawal (Direct Debit) and Credit Card Payment Tracer, per SERP Feedback #39201.

(3) See IRM 21.5.7.3.4.14.1, *Electronic Funds Withdrawal (Direct Debit) and Credit Card Payment Tracer*, for payment tracer cases involving EFTPS payments.

IRM 21.7.1.4.8.1.5(4) Added new paragraph (4) to include EFTPS Same Day Payment guidance for IMF and BMF per SERP Feedback #37995.

(4) IMF and BMF taxpayers may make an EFTPS Direct payment and have it debited the ***same day*** if the payment meets the following criteria:

- Payment is $1,000,000 or less, and
- Payment is submitted prior to 3:00 PM ET on a business day

  Note: IMF ONLY - If the payment does not meet the criteria above, IMF taxpayers may submit their payment before 11:45 PM ET and select the current business day. The payment date selected is the date they will get credit, although the payment may settle at a future date.

If the payment does not meet the criteria above to be debited the same day, BMF taxpayers may also consider a same-day wire payment. See IRM 21.7.1.4.8.1.8, *Federal Tax Application (FTA) - Same-Day Wire - BMF Taxpayer*, for additional information.