

## **IRM PROCEDURAL UPDATE**

**DATE: 01/17/2017**

**NUMBER: wi-21-0117-0113**

**SUBJECT: Electronic Filing PIN, Restrictions for Direct Pay, Resolved  
Conflicting Language, Online Account Application**

**AFFECTED IRM(s)/SUBSECTION(s): 21.2.1**

**CHANGE(s):**

### **IRM 21.2.1.39 - Updated (3) to remove reference to the Electronic Filing PIN.**

1. Taxpayers may file returns through authorized IRS e-file providers, Electronic Return Originators (EROs). EROs transmit returns via a third party. In some cases, the ERO may perform both the ERO function and the transmitter function.
2. The return may be prepared by the taxpayer, a tax professional or an ERO. Tax professionals may also be EROs, depending upon the functions performed.
3. Taxpayers who file electronically using tax preparation software or who file through a tax professional are required to use a Personal Identification Number (PIN) to sign their returns. Taxpayers create their PINs using any five digits except all zeroes. If authorized by the taxpayer, the taxpayer's PIN may be generated by the software or entered by the Electronic Return Originator (ERO). If the return is filed using the Self-Select PIN method, the taxpayer must also provide their Date Of Birth (DOB) and one of the following:
  - a. Prior year adjusted gross income (AGI). The AGI amount may not be from an amended return, a corrected amount from a math error notice, or other changes made during IRS processing.
  - b. Prior year self-selected PIN. The prior year self-selected PIN is the five digit PIN they used to sign their prior year tax return.
  - c.

See IRM 3.42.5.9.1.1, Self Select PIN Method, and IRM 3.42.5.9.2, Form 1040 Online Filing, for information to answer general PIN questions.

4. The Practitioner PIN method is another signature option for taxpayers who use an IRS e-file provider to prepare their tax returns. This option is used in transmitting Forms 1040, 1040A, and 1040EZ as totally paperless electronic returns. A Form 8879, IRS e-file Signature Authorization, must be completed for all returns filed using the Practitioner PIN method. Form 8878, IRS e-file Signature Authorization for Form 4868 or Form 2350, Application for Extension of Time To File U.S. Income Tax Return must be completed for

Forms 4868 filed using the Practitioner PIN method of filing when there is an Electronic Funds Withdrawal (EFW). Information on the requirements for using the Practitioner PIN method can be found in IRM 3.42.5.9.1.2, Practitioner PIN Method. In addition, the following web site can be used to answer general PIN questions: <https://www.irs.gov/Tax-Professionals/e-File-Providers-&Partners/Practitioner-PIN-Method-for-Forms-1040-and-4868-Modernized-e-File> .

5. The Self-Select PIN is the only IRS e-file signature method available to taxpayers who file a federal individual income tax return using online tax preparation software. This new requirement is to promote a paperless and secure method of signing individual returns electronically. Taxpayers choosing to electronically prepare and file their return using an online software package will be required to use the Self-Select PIN method as their signature. The Taxpayer selects five numbers (except all zeros) to enter as their electronic PIN signature. On a joint return, both spouses are required to enter a PIN as their electronic signature.
6. **Who is eligible to electronically sign using the Self-Select PIN signature method?**
  - Taxpayers filing form 1040, 1040A, 1040-EZ 1040-SS(PR).
  - Taxpayers who did not file for Tax Year 2011, but have filed previously.
  - Taxpayers who are age 16 or older on or before December 31, 2014, who have never filed a tax return.
  - Primary taxpayers under age 16 who have filed previously.
  - Secondary taxpayers under age 16 who have filed in the immediate prior year.
  - Military personnel residing overseas with APO/FPO addresses.
  - U.S. citizens and resident aliens residing in the U.S. Possession of Puerto Rico or with foreign country addresses.
  - Taxpayers who are filing on behalf of deceased taxpayers.
7. **Taxpayers required to file the following forms, which must be attached to Form 8453, U.S. Individual Income Tax Transmittal for an IRS e-file Return:**
  - Form 1098-C, Contributions of Motor Vehicles, Boats, and Airplanes (or equivalent contemporaneous written acknowledgement)
  - Form 2848, Power of Attorney and Declaration of Representative (or POA that states that the agent is granted authority to sign the return.)
  - Form 3115, Application for Change in Accounting Method
  - Form 3468, attach a copy of the first page of NPS Form 10-168A, Historic Preservation Certification Application (Part 2 - Description of Rehabilitation), with an indication that it was received by the Department of the Interior or the State Historic Preservation Officer, together with proof that the building is a certified historic structure (or that such status has been requested)
  - Form 4136, attach the Certificate for Biodiesel and, if applicable, Statement of Biodiesel Reseller or a certificate from the provider identifying the product as renewable diesel and, if applicable, a statement from the reseller
  - Form 5713, International Boycott Report

- Form 8283, NonCash Charitable Contributions, Section A (if any statement or qualified appraisal is required) or Section B., Donated Property, and any related attachments (including any qualified appraisal or partnership Form 8283)
- Form 8332, Release / Revocation of Release of Claim to Exemption for Child by Custodial Parent (or certain pages from a divorce decree or separation agreement, that went into effect after 1984 and before 2009) (see instructions)
- Form 8858, Information Return of U.S. Persons with Respect to Foreign Disregarded Entities
- Form 8864, Biodiesel and Renewable Diesel Fuels Credit, attach the certificate for Biodiesel and, Statement of Biodiesel Reseller or a certificate from the provider identifying the product as renewable diesel and, if applicable, a statement from the reseller
- Form 8949, Sales and Other Dispositions of Capital Assets, (or a statement with the same information), if you elect not to report your transactions electronically on Form 8949

**8. Who is not eligible to electronically sign using the Self-Select PIN method?**

- Taxpayers under age 16 who have never filed.
- Secondary Taxpayers (spouse) under age 16 who did not file in the immediate prior year.
- Taxpayers that file Form 1040-NR.

**NOTE:** The Form 8453, U.S. Individual Tax Transmittal for an IRS e-file Return, will now be used to submit all required attachments to both online and practitioner prepared individual income tax returns.

9. If the taxpayer does not have their tax return information available, they may call 1-800-829-1040 to request the information. If they can provide taxpayer authentication information to the Customer Service Representative, the tax information will be given over the telephone or a free transcript can be requested. Taxpayers who use Self-Select PIN are not required to complete or mail Form 8453-OL to the IRS.
- If the taxpayer is calling to request their AGI, determine if it is needed for e-filing purposes. If it is, then you must provide the taxpayer with the original AGI from the prior years' return.
  - Command Code (CC) RTVUE and/or CC TRDBV or the Return Review Display (RRD) system on the Employee User Portal (EUP) must be used to provide this information, as original filing information is available regardless of subsequent adjustments or math errors.

**CAUTION:** If there are multiple returns for a tax year, CC RTVUE will show multiple tax returns for that year. The returns are in DLN order and the TC 150 may not be the first return shown. Input 00X where X is the number of returns, e.g., If the TC 150 has a higher DLN than the TC 976, the TC 976 will be on CC RTVUE first as 001 and the 150

would be 002.

**CAUTION:** CC TXMOD and CC IMFOL will show the AGI as adjusted or corrected, NOT as filed

- **Special Circumstances:** If the taxpayer filed their prior year's tax return after Cycle 50, using the ECC-MTB posting cycle, they should enter zero (0.00) for their prior year AGI. If the taxpayer's last year AGI was negative, they must enter the amount as a **negative** number. See IRM 3.42.5.9.1.1(3), Self-Select PIN Method. If the taxpayer has not filed their prior year return, they should enter zero (0.00) for their prior year AGI.
10. Use the RRD system on EUP to assist taxpayers with rejected returns and other e-file inquiries.

#### **IRM 21.2.1.40 - Updated (4) to remove reference to the Electronic Filing PIN.**

1. The taxpayer may use tax preparation software bought off-the-shelf or available by electronic transmission to create an electronic income tax return using a personal computer Internet connection. A taxpayer may file up to five returns electronically with one software package.
2. The online company will transmit online returns from the taxpayers to the appropriate Submission Processing Campus within 24 hours; retrieve the taxpayer acknowledgement and provide the acceptance or rejection notification to the taxpayer.
3. Each taxpayer is required to use a Self-Select Personal Identification Number (SSP) or the Adjusted Gross Income (AGI) from the prior year return (see paragraphs 7 and 8 below) to sign his/her e-file online return.
4. Taxpayers choosing to electronically prepare and file their return using an online software package will be required to use the Self-Select PIN method as their signature. The taxpayer selects five numbers (except all zeros) to enter as their electronic signature. As part of the authentication process, the taxpayer may choose between two "shared secrets."
5. The shared secrets are the original prior year Adjusted Gross Income (AGI) or prior year self-selected PIN. The prior year self-selected PIN is the five digit PIN the taxpayer used to electronically sign their previous tax year e-file return. The online filer has to enter their date of birth and one of the following:
  - Prior year AGI or
  - Prior year SSP.

The taxpayer may enter all three, but only one has to match for successful authentication.

6. The taxpayer cannot use the AGI from an amended return, a corrected amount from a math error notice or other changes made during IRS processing. If the taxpayer does not have his/her original AGI, he/she may

call toll-free, 1-800-829-1040 to request the original figure. See IRM 3.42.5.9.1.1(3), Self-Select PIN Method, for further instructions if AGI is a negative amount.

7. If the taxpayer is calling to request the prior year AGI or SSP in order to e-file, authenticate the caller following procedures in IRM 21.1.3.2.3, Required Taxpayer Authentication, and IRM 21.1.3.2.4, Additional Taxpayer Authentication. If the taxpayer fails high risk disclosure, follow procedures in IRM 21.2.1.40.2, Taxpayer Fails High Risk Disclosure during AGI Request. When the call is identified by the IAT disclosure tool as having identity theft involvement and needs a transfer as directed in IRM 21.2.1.40.1, E-file 1040 Series Online Filing with Prior Year Identity Theft, you can bypass disclosure and inform the taxpayer you are transferring their call to an assistor who will authenticate them on the account and provide them with a special number to file their tax return electronically. See IRM 21.2.1.40.1(4), E-file 1040 Series Online Filing with Prior Year Identity Theft, for transfer procedures.

**NOTE:** The AGI or SSP can be provided to either spouse over the telephone only for the year the joint return was filed if he/she meets the disclosure requirements above.

**CAUTION:** If the IAT disclosure tool displays an identity theft indicator see paragraph (9) below.

8. Use the "What's my AGI" portion of the IAT Disclosure tool to provide the taxpayer with the prior year AGI or SSP. IDRS CC RTVUE or CC TRDBV can also be used if the tool is not available.

**CAUTION:** If there are multiple returns for a tax year, CC RTVUE will show multiple tax returns for that year. The returns are in DLN order and the TC 150 may not be the first return shown. Input 00X where X is the number of returns, e.g., If the TC 150 has a higher DLN than the TC 976, the TC 976 will be on CC RTVUE first as 001 and the 150 would be 002.

**NOTE:** If the tool does not provide the SSP, explain to the taxpayer that the SSP information is not currently available and the prior year AGI is all they need to validate and sign the return.

**NOTE:** IDT victims will also need an Identity Protection PIN (IPPIN).

9. The IAT Disclosure Tool will alert users to conditions on modules of accounts on which identity theft (IDT) is a factor and/or suspected and documented. A list of identity theft action codes can be found in IRM 25.23.2.16, Tracking and Reporting Identity Theft Cases - Identity Theft Indicators. See IRM 25.23.2, Identity Protection and Victim Assistance - General Case Processing, for more detailed information on identity theft action codes. The IAT Disclosure Tool will display "IDT Indicator" in the alert box. See IRM 21.2.1.40.1, E-file 1040 Series Online Filing with Prior Year Identity Theft, for special handling procedures.

### **IRM 21.2.1.48.1 - Updated (1) with the new restrictions for Direct Pay.**

1. IRS Direct Pay is a payment application available to Individual Master File (IMF) taxpayers through IRS.gov. It is a free service that allows taxpayers to make electronic payments directly to the IRS from their checking or savings accounts. It is the quickest possible way to make a payment, is free and secure, and provides electronic confirmation. Generally, payments will post within 48 hours. IRS Direct Pay will accept payments up to \$9,999,999.99 and will also allow taxpayers to make two payments in a 24-hour period.
2. Telephone assistors should encourage taxpayers inquiring about paying a balance to utilize IRS Direct Pay as a quick, accurate and easy way to make payments towards their IMF balance.

**NOTE:** Taxpayers can access Direct Pay online through IRS.gov where they may select the **Payments** tab and follow the instructions.

3. IRS Direct Pay is currently only available to IMF taxpayers. The service can be used for the following payment types:
  - Installment Agreements
  - Balance Due Notices
  - Estimated Tax Payments
  - Payments with a return
  - Payments with Extension-to-File.

**NOTE:** It is not necessary to file a paper Form 4868, Application for Automatic Extension of Time to File for U.S. F1040 Individual Income Tax Return, if a taxpayer makes an extension-to-file payment with IRS Direct Pay

- Payment for adjusted balance due (e.g., CP 2000 or Exam notice)
- Payment with Amended Return
- Payments with Form 5329, Additional Taxes on Qualified Plans (including IRAs) and Other Tax-Favored Accounts.
- Individual Shared Responsibility Payments (related to the Affordable Care Act (ACA)).

More payment types may become available in the future. Note that at this time only Form 1040-series payments and associated penalties can be made through IRS Direct Pay.

**NOTE:** Direct Pay does not accept payments for MFT 31, Separate Assessments.

4. Please advise joint filers using Direct Pay to complete the "Verify Identity" page using their information, even if the taxpayer is making an estimated tax payment. This will ensure that the payment is promptly applied to balance

due account. Taxpayers should use their own Social Security Number. The payment will transfer to the joint account one cycle later. This should be the same even if the taxpayer is making payments on an account where the primary taxpayer is deceased.

5. **Important:** Taxpayers must have a valid Social Security Number or an eligible ITIN to use Direct Pay. Most, but not all, ITINs are accepted. The majority of ITINs have a fourth and fifth digit that falls in the range of 70-88. These ITINs are accepted by Direct Pay. Any ITIN with the fourth and fifth digit outside of that range is from a new ITIN series, and has not yet been configured to work with the application. A future update will correct this problem.
6. In addition to the ineligible ITIN, the following users can not use Direct Pay:
  - o First-time filers cannot use Direct Pay, since the application has no return history information to use for authentication purposes.
  - o Users who have not filed a return in the last six years cannot use Direct Pay. The application would not have sufficient filing information for authentication.
  - o Users with a non-U.S. bank routing number. IRS Direct Pay requires a U.S. bank routing number (ABA). This nine-digit number is generally printed on checks or is available from your bank. If the taxpayer has an account with an international bank that has a U.S. affiliate, the bank may be able to provide the routing number.
7. As of April 19, 2014, IRS Direct Pay added the following functionality:
  - o The ability to schedule a payment from their savings or checking account up to 30 days in advance. **Important:** This feature is for a single payment and not regular periodic payments. The taxpayer needs to schedule each payment.
  - o Payment status look up.
  - o Payment rescheduling and cancellations.
8. IRS Direct Pay is a self-help application, so the number of phone inquiries should be limited. For more information, see IRM 21.2.1.48.1.1, Responding to IRS Direct Pay Inquiries.

**NOTE:** The IRS Direct Pay web pages are not yet available in Spanish.

**IRM 21.2.1.48.5 - Added guidance to (2) to resolve conflicting IRM language.**

1. Beginning January 1, 2017 at 9:00 a.m. through December 31, 2017 at midnight (except where notated in the chart below), the following types of taxes may be paid by Phone or Internet using a credit or debit card.

FORMS	PAYMENT TYPE	MAX PAYMENTS
INDIVIDUAL		
Form 1040 series	Current Tax due	2 per year
	Current Year Notice	2 per year
	Prior Year	2 per year

	Audit Adjustment/CP 2000/CP 2501/ CP 3219A	2 per year
	Installment Agreement	2 per month
	Extension to Pay	No Limit
Form 1040-ES	Estimated Tax	2 per quarter  <b>NOTE:</b> April 18, 2016 9:00 a.m. to January 15, 2017 midnight
Form 1040-X	Amended	2 per year
Form 4868	Extension to File	2 per year  <b>NOTE:</b> January 1, 2017 9:00 a.m. to April 18, 2017 midnight
Form 5329	Current Tax due	2 per year
Health Care - Form 1040	Audit Adjustment/CP 2000/CP 2501/CP 3219a (2015-2016)	2 per year
Health Care - Form 1040 - Notice Payments	Notice Balance Due (2015-2016)	2 per year
Health Care - Form 1040X	Amended (2014-2016)	2 per year
Trust Fund	Prior Year	2 per quarter
Recovery Penalty	Installment Agreement	2 per month
<b>BUSINESS</b>		
Form 940 series	Current Tax due	2 per year
	Prior Year	2 per year
	Installment Agreement	2 per month
	Amended or Adjusted	2 per year
Form 941 series	Current Tax due	2 per quarter
	Prior Year	2 per quarter
	Installment Agreement	2 per month
	Amended or Adjusted	2 per quarter
Form 943 series	Current Tax due	2 per year
	Prior Year	2 per year
	Installment Agreement	2 per month
	Amended or Adjusted	2 per year
Form 944 series	Current Tax due	2 per year
	Prior Year	2 per year
	Amended or Adjusted	2 per year
Form 945 series	Current Tax due	2 per year
	Prior Year	2 per year



	Installment Agreement	2 per month
	Amended or Adjusted	2 per year
Form 1041 series	Current Tax due	2 per year
	Prior Year	2 per year
Form 1065 series	Current Tax due	2 per year
	Prior Year	2 per year

**NOTE:** Prior to January 1, 2016, refer to the Electronic Payment Options Home page at <https://www.irs.gov/payments> , or a prior version of this IRM section for calendar year 2015 processing period dates.

2. Businesses that are required to make Federal Tax Deposits (FTDs) cannot use a card payment to meet deposit requirements: Federal Tax Deposits can only be made through the Electronic Federal Tax Payment System (EFTPS). It is the responsibility of the employer to ensure that all taxes are paid or deposited correctly and on time. The balance due reported on the tax return (current tax due), which does not require a federal tax deposit, may be paid with a credit or debit card.

#### **IRM 21.2.1.54.2 - Corrected links in (14) and (15).**

1. All taxpayers are eligible to use Free File Fillable Forms to prepare and e-file their federal income tax returns. However, some form and program limitations may prevent some taxpayers from e-filing their return. This free service can be accessed at <https://www.irs.gov/uac/Free-File:-Do-Your-Federal-Taxes-for-Free> . Alternatively, taxpayers may just click on the Free File icon on the <https://www.irs.gov/home> page, then click the "Start Fillable Forms Now" button.
2. The Free File Fillable Forms program offers nearly all individual federal tax forms and schedules. See the complete list of available forms at <https://www.irs.gov/uac/List-of-Available-Free-File-Fillable-Forms> .
3. Free File Fillable Forms is best for taxpayers who have experience completing a paper Form 1040. Taxpayers must be able to read and understand tax forms and instructions.

**CAUTION:** Free File Fillable Forms does not provide all the features offered by other Free File software. For example, Free File Fillable Forms does not identify available credits and deductions. It is important that the taxpayer understands the responsibility for the completeness and accuracy of any form submitted.

4. Some important points regarding Free File Fillable Forms:
  - o Taxpayers must create a new account each year.
  - o The program is available from the beginning of the filing season through October 20th.
  - o Taxpayers may access their Free File Fillable Forms account to prepare and file their return through October 15th of each year.

- Taxpayers can correct and e-file previously rejected returns through October 20th each year.
  - Taxpayers are able to print a copy of their return for their records, through October 20th each year.
  - Free File Fillable Forms supports free extensions to file. See IRM 21.2.1.54.3, How to use IRS Free File to File Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return.
5. Free File Fillable forms does **NOT** support:
    - State return preparation.
    - Prior year tax return preparation.
  6. Free File Fillable Forms is third-party software. Taxpayers who select Free File Fillable Forms will be directed away from the IRS.gov web site and redirected to <https://www.freefilefillableforms.com/> . Free File Fillable Forms is operated by Free File Inc. formerly called the Free File Alliance, <http://www.freefilealliance.org/>
  7. After creating a password-protected account, taxpayers will receive automated emails from # [REDACTED] #. Taxpayers should not reply to this email for help with their account or tax return.

**NOTE:** Email from this address never requests personal information from a taxpayer, such as bank account information, social security number, or date of birth.

8. Taxpayers must select a tax form, i.e., Form 1040, Form 1040A, or Form 1040EZ and input their tax information, as directed by the form and the instructions. They must determine their tax using the tax tables and enter it in the appropriate field. Taxpayers can print and e-file their returns at no cost.
9. Free File Fillable Forms taxpayers who successfully transmit/e-file their return will receive notification from the IRS that their return was either accepted or rejected. The notification will come through # [REDACTED] #, usually within 2 hours from when the return was transmitted.

**NOTE:** If taxpayers do not receive this email, they should check their email spam filters to ensure IRS confirmation was not misdirected to their "junk mail" or equivalent folders.

10. Rejected returns are considered unfiled returns. The rejection notice to the taxpayer will include the MeF Business Rule for the rejection. Taxpayers should make the necessary corrections and resubmit the return.
11. The IRS provides customer service support for this private-sector program. Taxpayers are encouraged to use the self-help tools to resolve rejected returns and other issues. Links to these tools are located on the Free File landing page at [www.irs.gov/freefile](http://www.irs.gov/freefile). Taxpayers who are unable to resolve their rejected return errors may call 1-800-829-1040. CSRs should authenticate the taxpayer and use the Return Review Display (RRD) system

- to assist taxpayers with rejected returns. CSRs should also review the Free File Fillable Forms information in the Accounts Management Research Portal. CSRs who are not account skilled should transfer these taxpayers to # 92020 (IMF ACCT English) or # 92021 (IMF ACCT Spanish); for sites using Infrastructure Upgrade Project (IUP) use 1020 (IMF ACCT English) or 1021 (IMF ACCT Spanish). Accounts trained CSRs authenticate taxpayers and use RRD to assist with rejected returns.
12. CSRs speaking with taxpayers should encourage taxpayers encountering problems with filing their Free File Fillable Forms return, including rejected returns, to use the self-help methods available on IRS.gov. CSRs that identify taxpayers calling with a Free File Fillable Forms return problem, who have internet access available while on the call, should assist by helping the taxpayer to use the self-help methods provided on IRS.gov while on the call. CSRs should encourage the taxpayer to use the self-help method used on the call if the taxpayer encounters any other issues in filing.
  13. CSRs must **not** provide taxpayers with the IRS.gov Website Help Desk number for questions concerning IRS account issues or tax law questions. Also, CSRs should not refer taxpayers to the e-Help Desk for Free File Fillable Forms issues. The e-Help Desk phone line is reserved to help tax preparers and Electronic Return Originators (ERO).
  14. Taxpayers may experience access, display, and printing issues if they do not follow the recommended browsers or meet the computer requirements. See <https://www.irs.gov/uac/minimum-computer-requirements-for-free-file-fillable-forms>.
  15. If taxpayers with income under \$64,000 are having difficulty using Free File Fillable Forms, refer them to Free File brand-name software. See IRM 21.2.1.54.1, Getting Started Using Free File Software.

**IRM 21.2.1.62 - Clarified that the section refers to the Online Account application.**

1. Online Account is a new online system that allows taxpayers to access their IMF account information through IRS.gov.
2. Online Account is currently offered only in English and includes balances on MFTs 30 and 35.
3. Access requires the taxpayer verify their identity and pass a rigorous authentication process using Secure Access eAuthentication. See IRM 21.2.1.58, Secure Access eAuthentication, for more information.
4. The Online Account application provides taxpayer access to the following options:
  - o View Balance Due and/or
  - o Make a Payment.
5. The View Balance Due option will offer the taxpayer the following options to view their balance due:
  - a. The application allows the taxpayer to view their Account Summary, which displays the cumulative balance owed to the IRS. If the taxpayer

- has an issue which will not allow an accurate calculation of the Cumulative Balance Due, a message will be provided stating that the Cumulative Balance Due is not available. This message will not keep the taxpayer from viewing additional information in the application.
- b. The application provides an overview of the taxpayer's balance due by year. The overview by year table will display information for the four most recent tax years as well as older years with balance due or TDI returns. The taxpayer will be able to select any year that is not fully paid to retrieve a breakdown of the balance owed and/or additional information for that year.
6. The Make a Payment option will offer the taxpayer a link to the following payment options:
- a. **Pay by Bank Account** - Information will be provided to the taxpayer on how to make a payment by bank account. A link will be provided to Direct Pay, an existing application on IRS.gov. See IRM 21.2.1.48.1, IRS Direct Pay, for additional information.
  - b. **Pay by Card** - Information will be provided to the taxpayer on how to make a payment by Credit or Debit Card. A link will be provided to the Pay your Taxes by Debit or Credit Card page on IRS.gov, allowing the taxpayer to select a payment processor.
  - c. **Set up a Payment Plan** - Information will be provided to the taxpayer on how to set up either a short-term payment plan or an Installment payment plan if they need more time to pay their balance due. A link will be provided to the Online Payment Agreement application. See IRM 21.2.1.57, Online Payment Agreement (OPA) for IMF Debts, for additional information.
7. Additional information regarding Online Account may be accessed through the Employee Demo site via SERP under Job Aids, Part 21, Chapter 2. The link is to a prototype of the Online Account application so assistors can see how Online Account will look and function when customers use it.