

## IRM PROCEDURAL UPDATE

**DATE:** 10/04/2016

**NUMBER:** wi-21-1016-1482

**SUBJECT:** Direct Pay, Get Transcript, Online Payment Agreement, and Secure Access eAuthentication

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

**CHANGE(s):**

**IRM 21.2.1.48.1 - updated guidance on how taxpayers can pay through Direct Pay.**

1. IRS Direct Pay is a new 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. Generally payments will post within 48 hours. This service is free and secure, provides electronic confirmation, and the quickest possible way to make a payment. # [REDACTED]  
# [REDACTED]
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:
  - o Installment Agreements
  - o Balance Due Notices
  - o Estimated Tax Payments
  - o Payments with a return
  - o 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

- o Payment for adjusted balance due (e.g., CP 2000 or Exam notice)
- o Payment with Amended Return
- o 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 the primary filer's information, even if the taxpayer is making an estimated tax payment. This will ensure that the payment is promptly applied to balance due account.
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:
  - First-time filers can not use Direct Pay, since the application has no return history information to use for authentication purposes.
  - Users who have not filed a return in the last six years can not use Direct Pay. The application would not have sufficient filing information for authentication.
  - 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 new functionality:
  - 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.
  - Payment status look up.
  - 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 21.2.1.52 - updated guidance to direct employees to IRM 21.2.3.3.4, *IRS Website (IRS.gov)***

1. Get Transcript is an online ordering system for individual accounts, not business accounts, available through IRS.gov. The application provides two options: Get Transcript ONLINE and Get Transcript by MAIL. See IRM 21.2.3.3.4, *IRS Website (IRS.gov)*, for additional information.

**IRM 21.2.1.57 - updated (7) to include additional information on what the Online Payment Agreement will permit individuals to do.**

7. OPA will also permit individuals to:
  - o Revise their payment due dates and/or amounts on an existing Standard installment agreement.
  - o Revise an existing short term extension to a monthly payment plan.
  - o Revise a routine installment agreement to a direct debit or payroll deduction plan.
  - o Add new assessed balances to existing IAs, if the agreement meets streamlined criteria.
  - o Reinstate a defaulted agreement if the taxpayer has defaulted more than twice in the past (TERM-IA) indicator on CC ENMOD. There is no change to Voice Balance Due (VBD).
  - o Receive information on delinquent tax returns.
  - o Establish agreements on accounts in notice status or status 22/24

**NOTE:** An IDT indicator does not block the use of OPA.

**IRM 21.2.1.58 - updated guidance to Secure Access eAuthentication.**

1. Secure Access eAuthentication is a rigorous identity-verification process that helps protect taxpayer data and IRS systems from automated cyberattacks. Before accessing certain IRS online self-help tools, users must first register through Secure Access and authenticate their identities. Thereafter, each time registered users return to the tool, they must enter both their credentials (username and password) plus a security code sent via mobile phone text.
2. Secure Access eAuthentication is accessed automatically when individuals visit any of the IRS self-help tools protected by the authentication process. Individuals can learn more about this process at Secure Access: How to Register for Certain Online Self-Help Tools, which can be found at [www.irs.gov/secureaccess](http://www.irs.gov/secureaccess) Currently, it is utilized by three applications:
  1. Get Transcript ONLINE - See IRM 21.2.1.52, *Get Transcript*, for more information.
  2. IP PIN - See IRM 25.23.2.21, *Identity Protection Personal Identification Number (IP PIN)*, for more information.

3. Online Payment Agreement - See IRM 21.2.1.58, *Online Payment Agreement (OPA) for IMF Debts*, and IRM 21.2.1.57.1, *Online Payment Agreement for Certain BMF Debts*, for more information.
3. To successfully authenticate their identities, first time users will need the following:
  - o A readily available email address
  - o Social Security Number
  - o The filing status and address from the last-filed tax return
  - o Personal account number from a:
    - credit card, or
    - home mortgage loan, or
    - home equity (second mortgage) loan, or
    - home equity line of credit (HELOC), or
    - car loan
  - o A readily available mobile phone. Only U.S.-based mobile phones may be used. The user's name must be associated with the mobile phone account. Landlines, Skype, Google Voice or similar virtual phones as well as phones associated with pay-as-you-go plans cannot be used.
  - o Users with a "credit freeze" on their credit records through Equifax must temporarily lift it.
4. Part 1 of the registration process: user submits their name plus an email address. A confirmation code is sent immediately to the email address and must be entered into the Secure Access prompt by the user. The user must successfully pass each part of the verification process in order to advance to the next stage.
5. Part 2: user submits identity proofing information such as name, Social Security Number, date of birth, as well as filing status and address as listed on last filed tax return.
6. Part 3: user submits financial information for verification such as last eight digits of a personal credit card or account numbers for a car loan, home mortgage, home equity loan or home equity line of credit.
7. Part 4: user submits telephone number for a text-enabled mobile phone associated with their name. An activation code is immediately sent to the mobile phone and must be entered at the prompt. After authentication, the user will create a username, password plus select a site image.

**NOTE:** Alternatively, the user may request an Activation Code by Mail, which will be delivered via U.S. Postal Service within five to ten calendar days. Users will still need a text-enabled mobile phone. Upon receipt of the Activation Code by Mail, users should return to Secure Access and enter the activation code at the prompt. Users will be prompted to enter a mobile phone number (this path does not require the phone to be associated with the user's name) and a security code text will immediately be sent to the mobile phone to verify its number. After verification, the user will be directed to create a username, password plus select a site image.

8. Taxpayers using Secure Access eAuthentication when registering for Get Transcript ONLINE may call the toll-free line requesting assistance. Follow IRM 21.2.3.5.9.2, *IMF Transcript Ordering*.

**NOTE:** AM Toll-free employees should not address questions related to Secure Access eAuthentication. Advise the caller to follow guidance provided by the application.

9. After successfully authenticating their identities, returning users can only access the online tools if they provide their username and password PLUS a six-digit security code that will be sent to the mobile phone number entered as part of the registration process. This two-step process (credentials and security code) allows Secure Access to add an extra layer of protection to selected IRS.gov self-help tools. The process makes it more difficult for automated cyberattacks or account-takeover attempts to be successful.
10. The EPSS Help Desk will assist callers **who have already established an online account** with certain account maintenance issues. EPSS supports the following types of Secure Access eAuthentication calls:
  - o Login issues (password, User ID, locked out)
  - o Customer believes they did not create account
  - o Customer needs account disabled/enabled
  - o Customer is experiencing problems with accessibility software (Dragon, Zoomtext, etc.)
11. CSRs speaking with taxpayers should encourage taxpayers encountering problems to use the self-help methods available on IRS.gov and within the applications by accessing the "frequently asked questions" and hyperlinks.
12. If the caller is experiencing an issue as stated in (11) refer the caller to the toll free number provided in the system message.

**NOTE:** The EPSS Help Desk does not provide technical support for other issues involving Secure Access eAuthentication, Get Transcript, Online Payment Agreements (OPA) or the IP PIN application.