

Sample article for organizations to use to reach customers (240 word count)

Post the following article on your websites and/or use in other communication vehicles to help your customers find out if they're eligible for an Online Payment Agreement.

The Online Payment Agreement is easy, safe and secure

The [Online Payment Agreement](#) application is an easy, safe and secure process that allows you, or your authorized representative, to receive immediate notification that your payment agreement was approved. Direct Debit installment agreements established on OPA are fully automated and have a reduced setup fee.

You can use OPA to:

- request a short-term extension of time to pay.
- revise your payment due date.
- revise your payment amount.
- convert a short-term extension to monthly payments.
- convert a regular agreement to a direct debit.

To be eligible to use OPA, you must owe \$50,000 or less in combined tax, penalties and interest and have filed all required tax returns.

You may qualify for a short-term agreement of 120 days or less if your balance is less than \$100,000.

If the IRS approves your OPA request, one of the following fees will be added to your tax bill:

- \$52 for direct debit agreement.
- \$120 for agreements not debited directly from your bank account.
- \$43 if your income is below a certain level.
- No setup fee if you qualify for a short-term agreement.

For more information, read [Publication 5123, Got a bill you can't pay?](#)