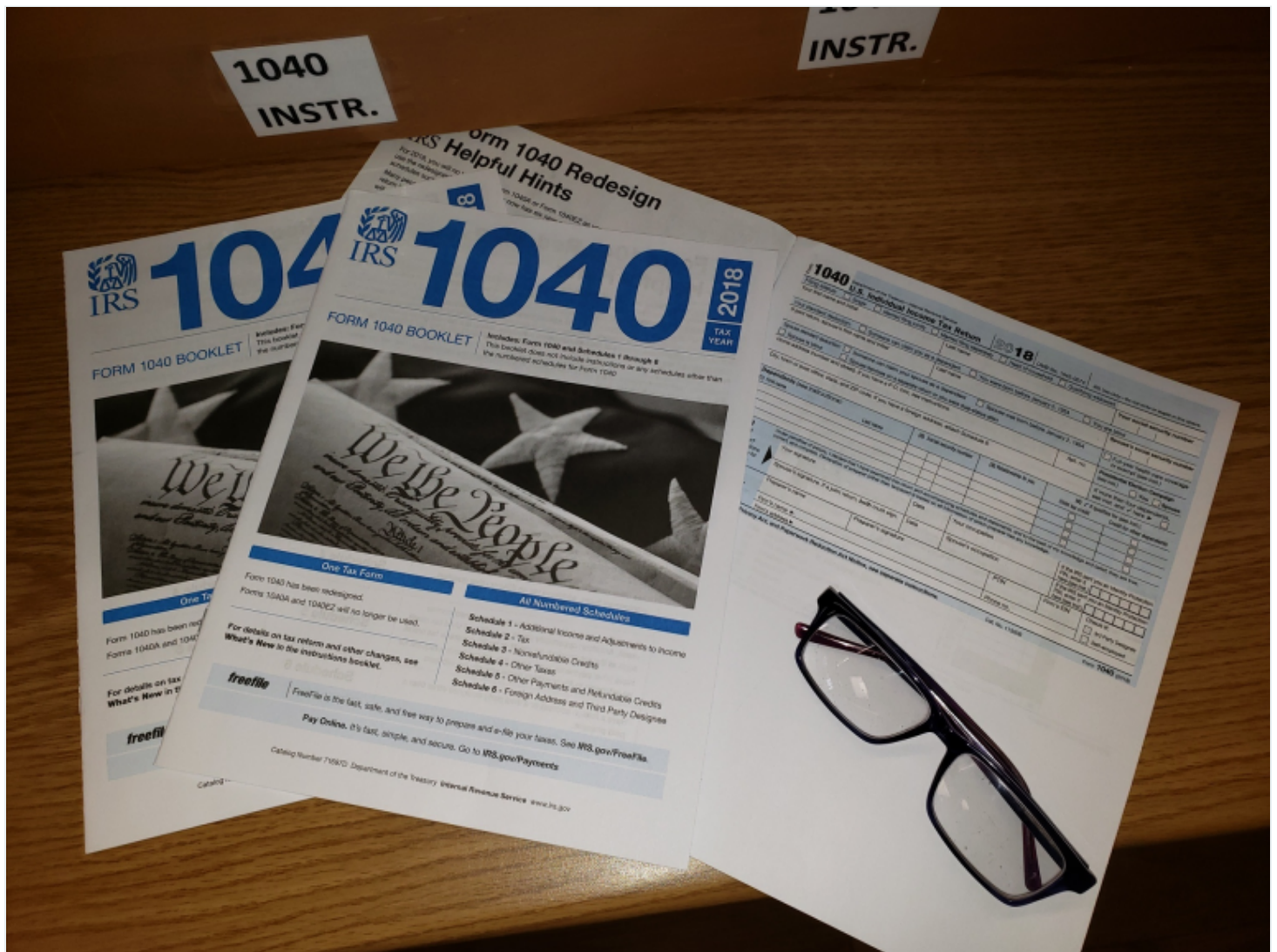


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professionals should continue to use electronic options to support social distancing and speed the processing of tax returns, refunds and payments.

Oct. 08, 2020



Taxpayers who filed an extension are required to finish filing their 2019 income tax return by Oct. 15. Taxpayers should file their tax returns on or before the Oct. 15 deadline. For those who still owe, pay as soon as possible to reduce any penalties and interest.

The IRS has [electronic filing options](#), including [Free File](#). Taxpayers and tax

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For details, see the [disaster relief](#) page on IRS.gov.

Choose direct deposit for refunds

The safest and fastest way for taxpayers to get their refund is to have it electronically deposited into their bank or other financial account. Taxpayers can use [direct deposit](#) to deposit their refund into one, two or even three accounts. Direct deposit is much faster than waiting for a paper check to arrive in the mail.

After filing, use the [Where's My Refund?](#) tool on IRS.gov or download the [IRS2Go](#) mobile app to track the status of a refund.

Pay federal taxes electronically Taxpayers can make their federal tax payments online, by phone or with their mobile device and the IRS2Go app. When paying federal taxes electronically, taxpayers should remember:

- [Electronic payment options](#) are the optimal way to make a tax payment.
- They can pay when they file electronically using tax software online. If using a tax preparer, taxpayers should ask the preparer to make the tax payment through an [electronic funds withdrawal](#) from a bank account.
- [IRS Direct Pay](#) allows taxpayers to pay online directly from a checking or savings account for free, and to schedule payments up to 365 days in advance.
- Taxpayers can choose to pay with a credit card, debit card or digital wallet option through a [payment processor](#). No fees go to the IRS.
- The [IRS2Go](#) app provides the mobile-friendly payment options, including Direct Pay and Card Payment Providers on mobile devices.
- Taxpayers may also enroll in the [Electronic Federal Tax Payment System](#) and have a choice of paying online or by phone by using the EFTPS Voice Response System.
- Taxpayers can go to [IRS.gov/account](#) to securely access information about their federal tax account. They can view the amount they owe, access their tax records

online, review their payment history and view key tax return information for the

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taxes after the original July 15 due date, the failure to pay tax penalty rate is cut in half while an installment agreement is in effect.

- The usual penalty rate of 0.5% per month is reduced to 0.25% per month. For the calendar quarter beginning Oct. 1, 2020, the interest rate for underpayment is 3%.

Economic Impact Payments: Non-Filers can still get one; must act by Nov. 21

Though most Americans – more than 160 million in all – have already received their Economic Impact Payments, the IRS reminds anyone with little or no income who is not required to file a tax return that they may be eligible to receive an Economic Impact Payment.

Available in both English and Spanish, the [Non-Filers tool](#) on IRS.gov is designed for people with incomes typically below \$24,400 for married couples, and \$12,200 for singles. This includes couples and individuals who are experiencing homelessness. People must enter their information by Nov. 21 to get a payment this year.

People can qualify for a payment, even if they don't work or have no earned income. But low- and moderate-income workers and working families eligible to receive special tax benefits, such as the Earned Income Tax Credit or Child Tax Credit, cannot use this tool. They will need to file a regular return as soon as possible. The IRS will use their tax return information to determine and issue any EIP for which they are eligible.

Benefits

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