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IRS Phase Out of Paper Checks

The federal government announced a phase out of sending and accepting paper checks, such as income tax refunds and payments. The initially announced deadline was September 30, 2025, but the ability to pay using paper checks has been extended.

Taxpayers should continue to use existing **payment options** (as detailed on [IRS.gov/payments](https://www.irs.gov/payments)) until further notice. Additional guidance and information for filing 2025 taxes will be issued prior to the 2026 filing season.

How Can We Help?

- Clients may use their D.A. Davidson DADVANTAGE check routing and account number to establish electronic payments directly with the IRS.
 - > Clients can establish DADVANTAGE but opt out of using checks if they do not want paper checks (the first set is free). This allows for the utilization of DADVANTAGE **only** for the benefit of a routing/account number.
- Clients can establish an ACH from their D.A. Davidson account to their bank account to transfer funds, then process payments from their bank account to the IRS.
 - > Or utilize the bank's ACH on-demand to remit to the IRS, if the client's bank offers that service.

How to Prepare for the Change

Clients who receive federal benefits by paper check should enroll in direct deposit:

- Enroll online at <http://www.GoDirect.gov>
- Follow the enrollment instructions provided by the federal agency that issues their benefit payments at <https://godirect.gov/gpw/paying-agencies/>
- Call the Electronic Payment Solutions Center at 1-800-967-6857 (Monday – Friday 9:00 a.m. – 7:00 p.m. ET)

For personal tax payments (including estimates), clients can use:

- IRS Direct Pay
- Electronic Federal Tax Payment System (EFTPS)
- Debit card, credit card, or electronic funds withdrawal through IRS online

For businesses, trust, and estates:

- EFTPS is required for all federal tax payments

Registration links:

- Register for IRS Direct Pay at <https://www.irs.gov/payments/direct-pay-with-bank-account>
- Register for EFTPS at <http://www.eftps.com/>
- Register for IRS Online at <https://www.irs.gov/payments/online-account-for-individuals>

We hope you find these resources helpful.

Please contact your Financial Professional with any questions.



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10/25