

# Set Up Your IRS Online Account (with ID.me)

## Who this is for

Anyone who will **log in to IRS.gov** to view taxes, set up payments, or get faster direct deposit refunds

Anyone who may lose access to paper refund checks and needs an electronic option ready.

**Bottom line: Get this done now so there's no scramble during tax season.**

## What you'll need

- **Government ID:** driver's license, state ID, or passport
- **Smartphone or webcam** (for a quick selfie)
- **Email address** and a phone for text/voice codes
- **Bank routing & account number** (to add direct deposit when you file)

**Tip:** If your credit is frozen, temporarily lift the freeze before verification to avoid hiccups.

## Step-by-Step

### A. Create/verify your ID.me account

1. Go to **IRS Online Account** and choose Sign in/Create account.
2. Select ID.me and choose Create an account (or Sign in if you already have one).
3. Enter your email and create a strong password.
4. Choose Self-Service verification and follow the prompts:
  - Take a photo of your ID (front & back if asked)
  - Take a short video selfie
  - Confirm personal details (SSN/ITIN)
  - When ID.me shows Verified, return to IRS and continue.

**Already used ID.me with another agency (e.g., state benefits, VA, SSA)?** Use the same ID.me login; there is no need to re-verify unless prompted.

### B. Activate your IRS Online Account

1. After ID.me, you'll be sent back to IRS.gov.
2. Complete any two factor setup (text/voice/Authenticator app).
3. You should now see your balance, payments, and tax records.

### C. Add direct deposit details (when you file)

- In your tax software or with our office, select Direct Deposit and enter your routing and account numbers exactly as shown on your bank/credit union account.
- Prepaid or online only accounts often work if they accept direct deposits.

## Common gotchas (and fixes)

- **Name mismatch:** Ensure your IRS profile matches your ID exactly (hyphens, suffixes).
- **Blurry images or glare:** Use bright, even light; clean the camera lens, and hold the ID flat.
- **No smartphone?** Use a computer with a webcam, or you can receive codes by voice call. too.
- **Locked ID.me account:** Use the account recovery link, then retry verification.

## Helpful links

- **IRS Online Account (Sign in/Create):**  
<https://www.irs.gov/payments/online-account-for-individuals>
- **IRS video overview (YouTube):**  
[How to manage your personal federal taxes with Online Account](#)
- **ID.me + IRS guide:**  
[Help.id.me](#) → IRS and ID.me
- **ID.me Self Service verification steps:**  
[Help.id.me](#) → Verify your identity with ID.me (Self Service)
- **Social Security Direct Deposit:**  
[SSA.gov/deposit](https://www.ssa.gov/deposit)
- **Direct Express information:**  
[Fiscal.treasury.gov/directexpress](https://www.fiscal.treasury.gov/directexpress)