



## Federal (IRS) Payments for Form 1041:

### Balance Due (Federal):

- For tax year 2025 and beyond, the IRS is requiring that all federal tax payments, including those for trusts and estates (Form 1041), be made electronically, as mandated by Executive Order 14247. Paper checks are no longer accepted after September 30, 2025 [6].
- **Direct debit (Electronic Funds Withdrawal, EFW):** This option is available only when e-filing Form 1041. If you e-file, you can authorize a direct debit from a checking or savings account for the balance due at the time of filing [1].
- **EFTPS (Electronic Federal Tax Payment System):** If you are not e-filing, or if you need to make a payment after filing, you must use EFTPS or a same-day wire. EFTPS allows you to schedule payments directly from your bank account. Enrollment is required and can take 5–7 days or longer, so advance planning is necessary [6] [3].
- **IRS Direct Pay:** This service is not available for trusts and estates; it is only for individual taxpayers [6] [4].

### Estimated Payments (Federal):

- Estimated tax payments for trusts and estates must also be made electronically, either through EFTPS or by same-day wire. EFW is not available for estimated payments unless you are e-filing and scheduling the payment at the time of filing [6] [5].
- EFTPS is the recommended method for making estimated tax payments for Form 1041 filers [3].

### Summary for Federal:

- **Direct debit (EFW) is available for balance due only if you e-file Form 1041.**
- **For all other payments (including estimated tax), use EFTPS or same-day wire.**
- **IRS Direct Pay is not available for trusts and estates.**

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## South Carolina (SC) Payments for Fiduciary Returns:

### Balance Due (SC):

- If your South Carolina fiduciary tax liability is \$15,000 or more per filing period, you are required to file and pay electronically.
- You can pay online using the state's MyDORWAY portal, which allows for electronic check (ACH debit) or credit card payments. ACH debit is a form of direct debit from your bank account [2].
- If your liability is less than \$15,000, you may pay by paper check, but electronic payment is recommended.

### Estimated Payments (SC):



- Estimated tax payments can also be made online through MyDORWAY using ACH debit (direct debit) or credit card [2].
- If you pay online, you do not need to mail the SC1041ES voucher.

#### Summary for South Carolina:

- **Direct debit (ACH debit) is available for both balance due and estimated payments via MyDORWAY.**
- **Electronic payment is required if liability is \$15,000 or more, but is available and recommended for all filers.**

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#### Conclusion:

- **Federal (IRS):** Direct debit (EFW) is only available for balance due if you e-file Form 1041. For all other payments, including estimated tax, use EFTPS or same-day wire. IRS Direct Pay is not available for trusts and estates.
- **South Carolina:** Direct debit (ACH debit) is available for both balance due and estimated payments through the MyDORWAY portal, and is required for liabilities of \$15,000 or more.

#### Action Steps:

- For federal payments, enroll in EFTPS as soon as possible if you are not e-filing and want to pay by direct debit.
- For South Carolina, use MyDORWAY to make both balance due and estimated payments by direct debit [2].