



TAX COMPLIANCE GUIDE FOR FREELANCERS AND BUSINESS OWNER

MODULE 3

LESSON 4:

MAKING TAX PAYMENTS USING EPAY





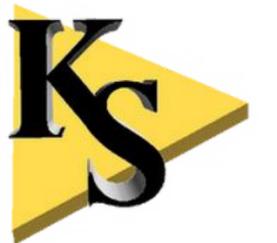
**Module 3. Mastering Tax Filing with
eBIRForms and EFPS**





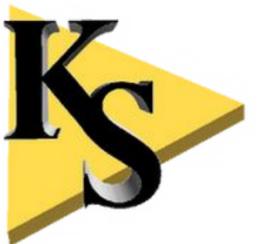
Lesson 4. Making Tax Payments

Using ePAY



1. What is ePAY?

ePAY is an online payment gateway that allows you to pay your taxes using different payment options, such as credit cards, debit cards, mobile wallets (like GCash and PayMaya), and online banking from BIR-accredited banks. The system is integrated with eBIRForms and EFPS, so after filing your tax return, you can directly pay through ePAY without the need for manual bank transactions.



Why Should Freelancers Use ePAY?

As a freelancer, managing your taxes can already be time-consuming, and making payments in person can add to that burden. **ePAY simplifies the process** by allowing you to make secure tax payments online. This is particularly beneficial if you:

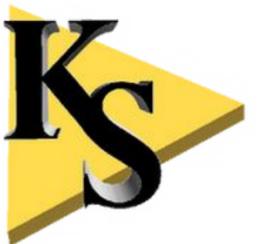
Work remotely and cannot easily visit a BIR office.

Want to avoid long queues at banks.

Prefer the convenience of digital payments through mobile wallets or online banking.

Example:

Imagine you're a freelance writer who has just filed your quarterly income tax return using eBIRForms. Instead of heading to the bank, you can use **ePAY** to settle your payment with a few clicks, using your preferred payment method.



2. How to Use ePAY to Pay Tax Returns

Step 1: Access the ePAY Portal

After filing your tax returns using either eBIRForms or EFPS, you'll be directed to the ePAY payment portal. Alternatively, you can go directly to the ePAY section on the BIR website by navigating to eServices > ePAY.

Step 2: Select Your Payment Method

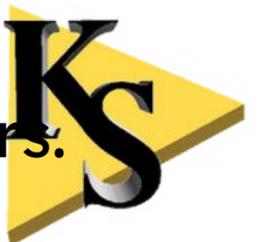
ePAY offers a variety of payment methods. You can choose between:

Credit/Debit Card (Visa, MasterCard)

Mobile Wallets like GCash or PayMaya

Online Banking from accredited banks like BDO, BPI, Metrobank, Landbank, and others.

Making Tax Payments Using ePAY



2. How to Use ePAY to Pay Tax Returns

Step 3: Enter Your Payment Details

Once you've selected your payment method, you'll be prompted to enter your payment details:

TIN (Taxpayer Identification Number)

Form Type (e.g., 1701Q for quarterly income tax)

Return Period (the period covered by the return, such as Q1, Q2, etc.)

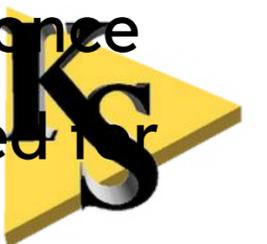
Amount Payable (as calculated by eBIRForms or EFPS)

Payment Method: Enter your credit/debit card details or mobile wallet information.

Step 4: Confirm and Submit Payment

After reviewing the payment details, confirm the transaction and submit the payment. The system will process your payment, and you'll receive a **confirmation receipt** via email once the payment is successful. This receipt serves as proof of payment and should be saved for your records.

Making Tax Payments Using ePAY



3. Linking Payment Accounts to ePAY

Step 1: Create an ePAY Profile

If you frequently pay taxes using ePAY, you can create a **profile** on the ePAY portal to store your payment information, making it easier to process future payments.

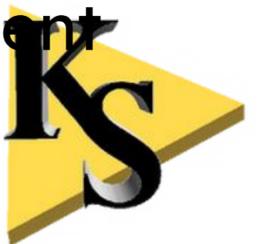
Log in to the ePAY portal and create a user profile.

Add your **credit card, debit card, or mobile wallet** details.

Step 2: Save Payment Methods

After adding your payment details, you can save them to your profile so that you won't need to re-enter them each time you make a payment. This ensures quicker and more efficient transactions moving forward.

Making Tax Payments Using ePAY



4. Common Mistakes to Avoid When Using ePAY

While using ePAY is generally straightforward, there are a few common mistakes you should avoid to ensure a smooth payment experience:

a. Entering Incorrect Information

Always double-check the details you input, especially your TIN and form type. Incorrect details can lead to payment errors or delays in processing.

b. Forgetting to Save the Confirmation Receipt

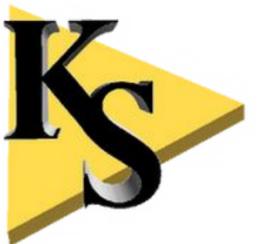
After completing your payment, always save or print the confirmation receipt. This serves as proof that your payment was successful and can help resolve any future disputes with the BIR.



4. Common Mistakes to Avoid When Using ePAY

c. Not Registering a Profile

If you frequently pay taxes, registering an ePAY profile and saving your payment details will save you time and effort. Forgetting to do this means you'll have to re-enter your information every time you make a payment.



Key Takeaways

1

ePAY is a convenient, secure system that allows freelancers to pay their taxes online using credit cards, debit cards, mobile wallets, or online banking.

2

After filing your tax return through eBIRForms or EFPS, you can use ePAY to make immediate tax payments and receive an electronic confirmation.

3

Always **save your confirmation receipt** and consider registering a profile on the ePAY system for faster future payments.

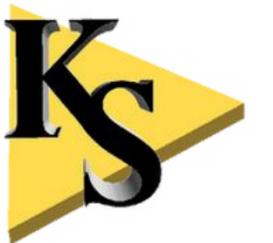


Learning Activity

Visit the **ePAY portal** and explore the available payment options.

If you've already filed a return using eBIRForms or EFPS, **practice making a payment** using your preferred payment method.

Register an ePAY profile and link your payment method for faster payments in the future.



What's Next?

In the next module, we'll start with Tax Planning and Saving Strategies. In Lesson 1, you'll learn how to create a tax savings plan to ensure you always have enough funds set aside for tax payments. Stay tuned for Module 4!

