



## How to pay

How to pay us, the details you need, payment processing times and what to do if a payment is missing.

### Pay with BPAY

How to use BPAY to pay us quickly and securely.

### Pay with our online services

How to make a secure payment through our online services.

### Other payment options

You can pay by direct deposit, debit or credit card, Government EasyPay, Australia Post or international money remitter.

### Other payment details

Find out more about payment reference numbers (PRNs), payment slips and card payments.

### Missing payments

If you made a payment to us but can't see it on your account, find out what to do.

QC 50295

## Pay with BPAY

How to use BPAY to pay us quickly and securely.

**Last updated** 4 March 2026

### Find your unique PRN

You must provide your payment reference number (PRN) in the reference field every time you make a payment with BPAY®. This guarantees your money goes to the right ATO account without delay.

You will have different PRNs for different types of tax, for example, one PRN for income tax and one PRN for activity statements. Make sure you use the right PRN for the type of tax you're paying.

There are a few ways you can [find your PRN](#).

### Our BPAY Biller code

Our **Biller code** is **75556**.

### How to make the payment

When you have your PRN, you are ready to make the payment from your Australian financial institution.

#### Step 1: Log in to your online banking

Log in to your online banking. Select the account you would like to pay from and find the BPAY option.

#### Step 2: Add our Biller code and your PRN

In the **Biller code** field, add **75556**.

Add your PRN into the **Reference** field for every payment. This guarantees your money goes to the right account.

**BPAY®**



Biller code: 75556

Reference: Your [payment reference number \(PRN\)](#)

### Step 3: Select pay with BPAY

When you have added all the correct details – including payment amount, date, our Biller code and your PRN – select **Pay**.

Not all online banking screens look the same. For example, your Pay button may be called 'Submit' or 'Pay bill'.

### Another way to pay with BPAY

You can also contact your financial institution directly. They can help you make a payment with BPAY from your Australian cheque, savings, debit card or credit card (Visa or MasterCard) account.

### Payment processing time

Payments made through BPAY can take up to 4 business days from the day you make the payment, to be received by us and appear on your ATO account.

Keep this in mind when considering due dates and paying. If your payment is late, you are responsible for any interest charges that may be applied.

Check what to do next if you've made a payment on your account and it's a [missing payment](#) or you can't see it.

### Other payment options

If BPAY isn't right for you, you can [pay with our online services](#) or use our [other payment options](#).

# Pay with our online services

How to make a secure payment through our online services.

**Last updated** 4 March 2026

## Before you pay

When you register with ATO online services, you can access a range of tax and super services in one place, including being able to make a secure payment.

You can make payments using Visa, Mastercard or American Express.

To pay through our online services you will need:

- your [payment reference number \(PRN\)](#)
- the card number, card verification code (CVC or CVV) and expiry month and year
- your billing address, and your phone number or email that is registered with your financial institution. It's important to keep details such as your address and contact information up to date with both us and your financial institution, as it will make payments easier for you.

The financial institution that issued your card may also request additional information to complete the transaction. This could include:

- answering security questions
- entering a one-time pin
- using fingerprint or facial recognition verification.

This information will be matched with details your card issuer holds but it will **not** be stored by us.

A [card payment fee](#) may apply as a fixed percentage of the payment. This fee is charged by your card supplier, not the ATO. The fee:

- is not part of your ATO debt
- is not subject to GST

- may be a deductible expense, depending on your circumstances.

## Accessing our online services

Log in to the appropriate ATO online service using these links.

### Individuals and sole traders

[Create or sign in to your myGov account and link to the ATO](#)

### Businesses

[Log in to Online services for business](#)

### Foreign investors

[Log in to Online services for foreign investors](#)

## Payment processing time

Payments you make through our online services can take up to 4 business days from the day you make the payment to be received by us and appear on your ATO account. Keep this in mind when considering due dates and paying.

If your payment is late, you are responsible for any interest charges that may be applied.

Check what to do next if you've made a payment on your account and it's a [missing payment](#) or you can't see it.

## Other payment options

If our online services aren't right for you, you can use [BPAY](#) or [other payment options](#) we have available.

QC 73101

## Other payment options

You can pay by direct deposit, debit or credit card, Government EasyPay, Australia Post or international money remitter.

**Last updated** 4 March 2026

## Your payment options

We offer different ways to pay so you can find a method that suits you. The quickest way to pay is with [BPAY](#) or through [our online services](#).

Whichever payment method you use, you will need to use the correct unique [payment reference number \(PRN\)](#) in the **Reference** field for each payment. This guarantees your money goes to the right account without delay. Don't include anything else in the Reference field.

## Electronic funds transfer

Use the following details to make a direct deposit payment through electronic funds transfer.

### Bank details for EFT payments

Field	Information
<b>Bank:</b>	Reserve Bank of Australia
<b>BSB:</b>	093 003
<b>Account number:</b>	316385
<b>Account name:</b>	ATO direct credit account

<b>Reference:</b>	Your <a href="#">PRN</a>
-------------------	--------------------------

Check your financial institution's processing times to make sure your payment reaches us on time. Your financial institution may offer real-time payment services using Osko or PayID. Be aware that we don't yet have PayID.

## Direct debit from a credit or debit card

A direct debit from a credit or debit card can only be set up by the account holder.

To have your payment automatically deducted from your Australian cheque or savings account, credit or debit card, you can:

- use [Online services for individuals or sole traders](#)
- use [Online services for business](#)
- phone **13 11 42** between 8:00 am and 6:00 pm, Monday to Friday.

## Direct debit from an Australian cheque or savings account

A direct debit from an Australian cheque or savings account can be set up by the account holder by completing a [direct debit request](#) and submitting it to us. This form **can't** be used to request a direct debit from a credit or debit card.

A direct debit from an Australian cheque or savings account can also be set up by your registered tax or BAS agent. They can either use [Online services for agents](#) or phone us.

It will take at least 7 working days for a direct debit to be activated, in addition to our [payment processing time](#). Keep this in mind when considering due dates and paying.

## Government EasyPay

Government EasyPay is a secure online payment service administered by the ATO which allows you to make payments using Visa, Mastercard or American Express.

To make a payment using a credit or debit card, you will need to provide the following information:

- your [PRN](#)
- the card number, card verification code (CVC or CVV) and expiry month and year
- the billing address, and phone number or email that is registered with your financial institution. It's important to keep details such as your address and contact information up to date with both us and your financial institution, as it will make payments easier for you.

The financial institution that issued your card may also request additional information. This could include:

- answering security questions
- entering a one-time pin
- using fingerprint or facial recognition verification.

This information will be matched with details your card issuer holds and it will not be stored by us.

## Pay online

[Pay now with the Government EasyPay service](#)

## Pay by phone

Phone the Government EasyPay service on **1300 898 089**.

## In person at Australia Post

You can pay at an [Australia Post](#) [🔗](#) office by cash, EFTPOS (subject to your daily limits) or cheque.

You must provide a [payment slip](#) with your payment.

We are moving away from cheques and encourage you to pay electronically. More information about the Australian Government's plans to move away from cheques is available on [Australia's Cheques Transition Plan](#) [🔗](#).

If you choose to use cheques and money orders, make sure they are:

- issued from an Australian Financial Institution that offers cheque services. We can't accept foreign cheques.
- in Australian dollars
- payable to 'Deputy Commissioner of Taxation'
- marked 'Not negotiable'
- not post-dated.

Foreign investment application fees can't be paid at Australia Post.

[GST at settlement](#) can also be paid using e-conveyancing.

You **can't** make any payments at an ATO site or shopfront.

## Mail

We are moving away from cheques and encourage you to pay electronically. More information about the Australian Government's plans to move away from cheques is available on [Australia's Cheques Transition Plan](#) [↗](#).

If you choose to pay through the mail:

- you must include a [payment slip](#)
- your bank or the post office may charge you a fee to use a cheque or money order
- you will need to take into account [postal service delivery times](#) [↗](#) in addition to our [payment processing time](#).

You can mail your payment slip and a cheque or money order to:

**AUSTRALIAN TAXATION OFFICE  
LOCKED BAG 1936  
ALBURY NSW 1936**

Make sure cheques and money orders are:

- issued from an Australian Financial Institution that offers cheque services. We can't accept foreign cheques.
- in Australian dollars
- payable to 'Deputy Commissioner of Taxation'

- marked 'Not negotiable'
- not post-dated.

Don't send cash through the mail.

Foreign investment application fees **can't** be paid by cheque or money order.

## International payments

You can:

- make a [transfer from an overseas bank account](#)
- use [international money remitters](#).

### Transfer from an overseas bank account

Contact your overseas financial institution for advice on how to make your payment through SWIFT.

The payment must be sent in Australian dollars.

Bank handling and exchange fees are generally automatically deducted from your payment, at both the overseas bank and their companion bank in Australia, before being forwarded to us. Allow for these fees when arranging your payment.

### Bank details for international payments

Field	Information
<b>Bank:</b>	RESERVE BANK OF AUSTRALIA 65 MARTIN PLACE SYDNEY NSW 2000 AUSTRALIA
<b>Bank identifier:</b>	RSBKAU2S
<b>BSB:</b>	093 003

<b>Account number:</b>	316385
<b>Account name:</b>	ATO direct credit account
<b>Field 70: (Usually called 'details of payment')</b>	Your <a href="#">PRN</a> (see <a href="#">note</a> )

**Note:** To ensure your payment goes into the right account you must provide the correct PRN. Don't include anything else in this field. Any other reference or text in this field will cause processing delays when we receive your payment.

## International money remitters

International money remitters are companies that can help you to transfer money internationally.



If you choose to use an international money remitter, you must:

- send the payment in Australian dollars
- make sure you provide an accurate [PRN](#) in the payment reference field so the payment goes to the right account. Don't include anything else in the reference field.

Foreign exchange conversion fees may vary between international money remitters. These will be included in the converted foreign currency amount to be paid.

If the payment can't be completed for any reason, the amount will be returned to you. If an overpayment is made to the money remitter, the excess amount will be returned to you.

You can choose to use any international money remitter. However, we have an agreement with the following providers:

- [OFX](#) 
- [Xe](#) .

These providers have agreed to ensure:

- the PRN you enter is validated

- the A\$ value you have instructed will be sent to us without deduction of cross-border or related fees.


This means when using these providers:

- your payment can be identified easily
- we receive the full A\$ value.

## Payment processing time

Payments can take up to 4 business days to be received by us and appear on your ATO account.

It will take more time if you:

- set up a direct debit request from an Australian cheque or savings account – it will take at least 7 working days for a direct debit to be activated
- mail a cheque or money order to us – you need to take into account [postal service delivery times](#) .

Keep these processing times in mind when considering due dates and paying. If your payment is late, you are responsible for any interest charges that may be applied.

Check what to do next if you've made a payment on your account and it's a [missing payment](#) or you can't see it.

QC 50296

## Welcome to Government EasyPay

  GovernmentEasyPay.



### Service Update

The service for payments to the Australian Taxation Office is now available at [ato.gov.au/GovernmentEasypay](https://ato.gov.au/GovernmentEasypay)

## Other payment details

Find out more about payment reference numbers (PRNs), payment slips and card payments.

Last updated 4 March 2026



### Changes to card payment fee

From 1 January 2025, we will stop passing on a surcharge for using debit cards. [Find out more at card terms and conditions.](#)

## Payment reference number

Your unique payment reference number (PRN) ensures your payment is credited to the correct account. A PRN may also be called an EFT code (electronic funds transfer code).

You'll have different PRNs for different types of tax, for example, one PRN for income tax and one PRN for activity statements. Make sure you use the correct PRN for the type of tax you're paying.

Using an incorrect PRN could result in delays to payments being credited to your account and unnecessary debt collection activity.

Once you have the correct PRN, you'll be able to [make your payment](#).

## How to find your PRN

You can use our online services to find your PRN.

## Individuals and sole traders

Log in to your [myGov account linked to the ATO](#) and select **Tax > Accounts > Summary**.

**Individuals – payment reference number**

## Businesses

Log in to [Online services for business](#) and select:

- **Accounts and payments** from the menu
- **Payments**
- **BPAY** or **Other payment methods**.

**Businesses – payment reference number**

## Registered agents

Log in to [Online services for agents](#) and select:

- **Client summary** page
- **Accounts summary**
- **Payment options**.

**Registered agents – payment reference number**

Alternatively, you can:

- obtain your PRN from ATO notices or payment slips
- ask your tax agent
- phone **1800 815 886** between 8:00 am to 6:00 pm, Monday to Friday.

## Payment slips

You'll need a payment slip to pay in person at an [Australia Post](#) office or by mail.



Make sure you have the correct payment slip for the account you want to pay.

Find out about:

- [Printing a payment slip using online services](#)
- [Ordering a payment slip to be posted](#)
- [If you don't have a payment slip.](#)

## Printing a payment slip using online services

If you are:

- an **individual** taxpayer, payment slips are generally available on your [notice of assessment](#) or statement of account
- a **business** taxpayer, you can print a payment slip using [Online services for business](#) 
  - select **Accounts and payments** from the menu, then **Accounts summary**
  - choose the account required, then click **Payment options**
  - select **BPAY** or **Other payment methods**
  - select **Print-friendly version** to print the payment slip
- a **registered agent**, you can use [Online services for agents](#)  to print a payment slip for your client
  - go to the **Client summary** page
  - select **Accounts summary**
  - select **Payment options.**

## Ordering a payment slip to be posted

You can order a payment slip to be posted out to you. If you are:

- an **individual** taxpayer, phone **13 28 61** to order an ATO notice with an income tax payment slip. You'll need your tax file number (TFN) to use this service.
- a **business** taxpayer, phone **13 28 66** to order an activity statement with payment slip. You'll need to have your Australian business

number (ABN) and be an authorised representative of the business to use this service.

Before we can access your account, we must [establish your identity](#).

## If you don't have a payment slip

If you are paying by mail and don't have a payment slip, you must include the following details with your payment to avoid unnecessary delays to payments being credited to your account:

- full name
- address and phone number
- account identifier, for example
  - tax file number (TFN)
  - Australian business number (ABN)
- payment type, for example
  - activity statement payment
  - income tax payment.

## Card terms and conditions

### Card payment fee

Card payment fees do not apply when you use your debit card for payments.

Fees apply to payments made with other cards. The fee:

- is a percentage of the amount being paid, based on the type of card
- is equal to the fee we incur from our bank
- will be reviewed from time to time and may change
- is not part of your ATO debt
- is not subject to goods and services tax (GST)
- may be a [deductible expense](#) based on your circumstances.

On your bank statement, your payment and card fee will appear as a single transaction.

## Card payment fees

Card type	Fee
American Express	1.45%
MasterCard – international	2.01%
MasterCard – domestic credit	0.92%
Visa – international	2.01%
Visa – domestic credit	0.96%

Before you finalise your payment, you'll be advised of the total amount including the fee.

## Card payment receipts

When you pay using any of our card payment services, we'll give you a receipt number.

The payment details will be displayed on your card statement as 'ATO payment'.

## Card payment refunds and reversals

If you need a refund of an incorrect payment or overpayment made from a debit or credit card, it can only be returned to the same card it was made from.

## Card payment details

When you pay by card using ATO online services or Government EasyPay, you need to provide details, such as your:

- card verification code (CVC or CVV)
- billing address, and phone number or email that is registered with your financial institution.

The financial institution that issued your card may also request additional information. This could include:

- answering security questions
- entering a one-time pin
- using fingerprint or facial recognition verification.

This information will be matched with details your card issuer holds but it will not be stored by us.

QC 50297

## Missing payments

If you made a payment to us but can't see it on your account, find out what to do.

**Last updated** 4 March 2026

### BPAY

BPAY® payments can take up to 4 business days to be received by us and to appear on your account.

Check that you used the correct:

- biller code (75556)
- [payment reference number](#) (PRN).

If you didn't, the payment may have been stopped by your bank and returned to your bank account.

If you used the wrong:

- biller code and paid another organisation, contact your financial institution immediately
- PRN, [contact us](#) to provide the following details
  - payment amount
  - date of payment

- receipt number
- the PRN you used
- bank account details (BSB and account number).

## Credit or debit card

Credit or debit card payments can take up to 4 business days to be received by us and to appear on your account.

If you paid online (through our online services or Government EasyPay) or by phone, [contact us](#) to provide the following details:

- payment amount
- date of payment
- receipt number
- the PRN you used
- card provider (for example, VISA, MasterCard, etc).

If you've paid another government agency using Government EasyPay, contact your financial institution or card provider immediately.

## Electronic transfer


Direct credit payments can take up to 4 business days to be received by us and to appear on your account.


Check that you made the payment to the correct [BSB and account number](#). If not, contact your financial institution immediately.

If the transfer details were correct and you can't see your payment, [contact us](#) to provide the following details:

- payment amount
- date of payment
- receipt number
- the PRN you used
- your bank account details (BSB and account number).

## Cheque

We are moving away from cheques and encourage you to pay electronically. More information about the Australian Government's plans to move away from cheques is available on the [Australia's Cheques Transition Plan](#) .

If you make a cheque payment, you need to take into account [postal service delivery times](#) . Once we receive your payment, it may take a further 4 business days to be allocated to your ATO account.

If the cheque has not been presented, you may need to contact your financial institution to stop the cheque and make alternative payment arrangements.

If the cheque has been presented but has not appeared in your account, [contact us](#) to provide the following details:

- payment amount
- the date the cheque was presented
- BSB and account number of cheque account
- cheque number
- drawer's name.


## In person at Australia Post

If you made the payment in person at the post office, it can take up to 4 business days to be received by us and to appear on your account.

If you can't see your payment, [contact us](#) to provide the following details:

- payment amount
- date of payment
- receipt number
- Australia Post branch
- reference number (on receipt)
- payment method used (cash, cheque, EFTPOS).

## Mail

If you made the payment by mail you will need to take into account [postal service delivery times](#) . Once the mail is received by us it can take up to 4 business days for your payment to appear on your account.

If you can't see your payment, [contact us](#) to provide the following details:

- payment amount
- date posted
- location where posted
- payment method used (cheque, money order).

QC 62487

## Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

## Copyright notice

© Australian Taxation Office for the Commonwealth of Australia

You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth

endorses you or any of your services or products).