



## Taxpayers Turn To Electronic Filing And Payment For Ease And Security



(NAPSA)—The annual ritual of waiting in long lines and wasting time at the post office to mail tax returns is becoming a thing of the past. Americans are increasingly relying on their debit and credit cards instead of cash or check for everyday payments and bills—including annual tax payments. At the same time, the option of filing tax returns electronically is growing in popularity.

The Internal Revenue Service (IRS) expects the total number of individual tax returns, both electronic and paper, to reach about 140 million in 2009. And it expects the number of returns filed electronically to exceed last year's record of nearly 90 million taxpayers.

For those who file electronically and pay with a debit or credit card this year—instead of mailing paper returns and writing a check to the IRS—there are a number of advantages:

- **Faster refunds and payments.** According to the IRS, taxpayers who file electronically and choose direct deposit can receive refunds in as few as 10 days. That compares to approximately six weeks for people who file a paper return and get a traditional paper check. And paying with a debit or credit card offers immediate payment, so filers can rest assured their tax payment is processed.

- **Increased accuracy.** Filing electronically diminishes the chances of error in compiling your tax return, reducing the need for correspondence with the IRS to clarify errors or omissions.

- **Convenience and peace of mind.** Paying electronically provides freedom from writing and mailing checks and the convenience of paying from the comfort of your own home. Tax payments are made immediately and securely, with fast, on-time payment and confirmation. The proof of payment appears on monthly card statements, providing electronic filers peace of mind that their tax payments have been made.

- **Opportunity to earn rewards.** Depending on the type of card that a filer uses when paying taxes, taxpayers can earn miles, points and rewards.

For the convenience of paying taxes with payment cards, service providers usually charge cardholders a percentage-based fee that varies based upon the tax amount due. But this year, select IRS-approved service providers are charging a flat fee of \$3.95 if cardholders use a Visa check card. More information about this program and filing and paying taxes electronically is available at [www.visa.com/taxpay](http://www.visa.com/taxpay).