Electronic Payment User Guide
Step by Step Instructions

HCTC Health Coverage Tax Credit | *Stay covered.*

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I. Electronic Payment User Guide

This guide provides step by step instructions for using the **HCTC Electronic Payment System** **(E-payment)**. You will learn how to register in the E-Payment System, submit payments, and manage your payments. Click the topic on the Contents page to go to the information you need.

The E-Payment System can only accept transactions from your checking account or savings account at this time. Credit card or debit card payments are not currently available for electronic payment.

If you have questions about E-Payment, please call the Customer Contact Center toll-free at 1-866-628-4282 (HCTC). If you have a hearing impairment, call 1-866-626 4282 (TTY).

If your E-Payment account is locked, please contact the HCTC E-Payment Help Desk at 1-855-379-0440 for assistance. The Help Desk is available Monday through Friday, between 8:00 AM and 5:00 PM EST.

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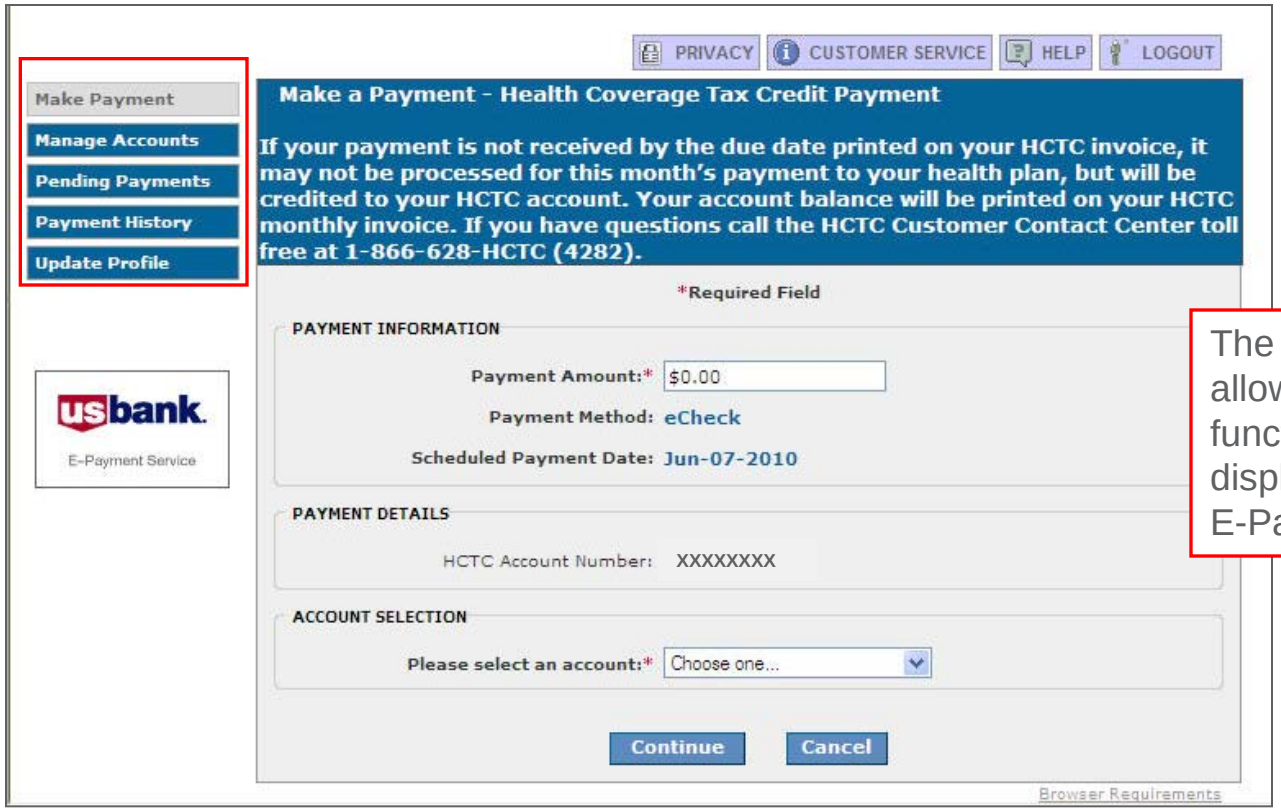
I. Site Navigation Overview

A. Left-Hand Navigation Bar

After you register to make electronic payments, you will see the Make a Payment screen every time you log in. Use the left-hand navigation bar to navigate through the site and make any changes to your account.



The left-hand navigation bar allow you to access all the main functions of the site, and is displayed on all screens of the E-Payment Site

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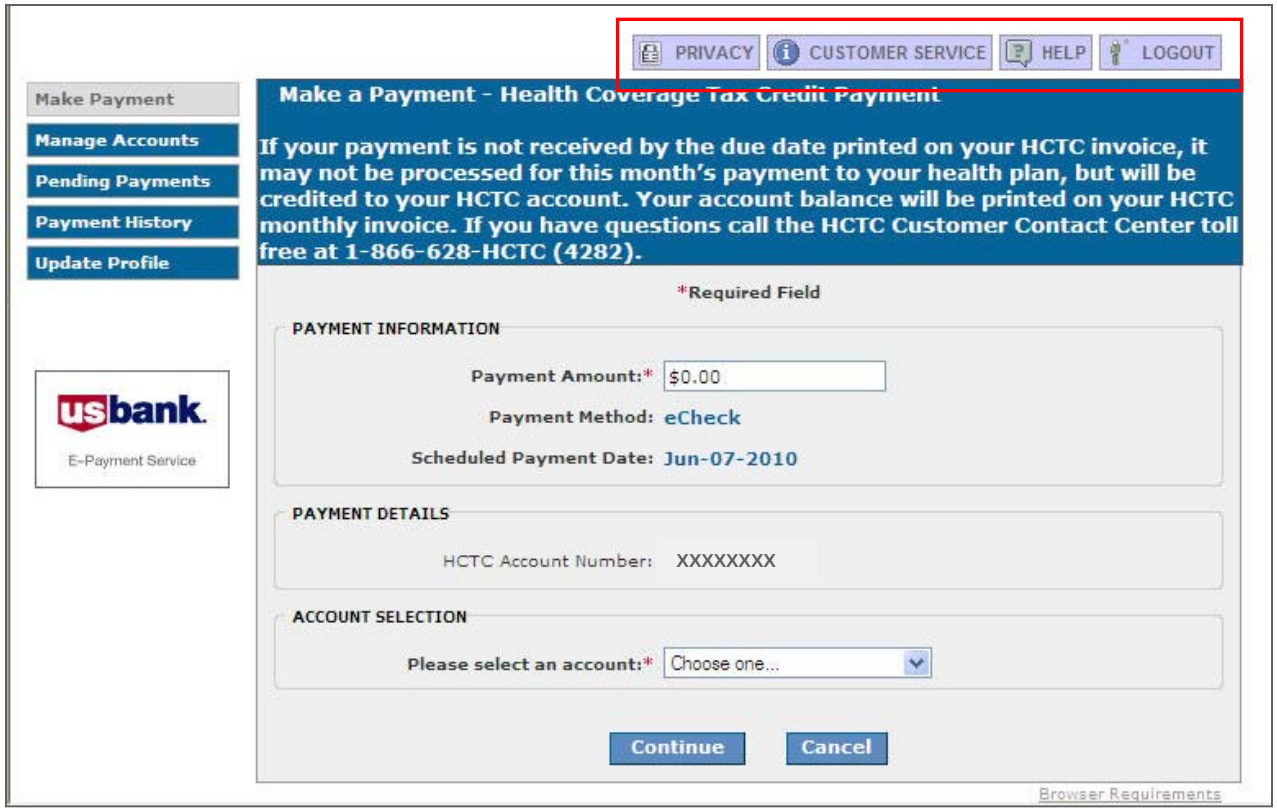
I. Site Navigation Overview

B. Top Navigation Bar

The top navigation bar is also displayed on all the screens of the E-Payment Site. Use this bar to view the site's privacy statement, contact Customer Service, get Help for using the site, and log out.



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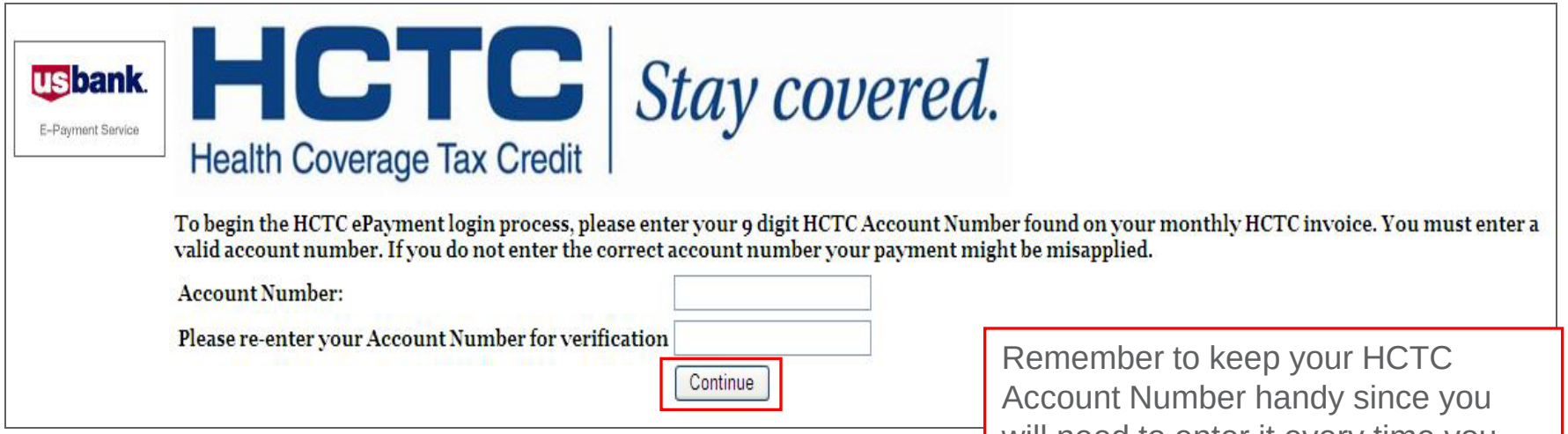
II. First Time Users – Log In and Registration

A. Enter HCTC Account Number

To get started, go to the **Electronic Payment Site**. You will see the screen below. Find your HCTC Account Number on your HCTC invoice and enter it in the Account Number box. Re-enter your account number in the second box and click "Continue."

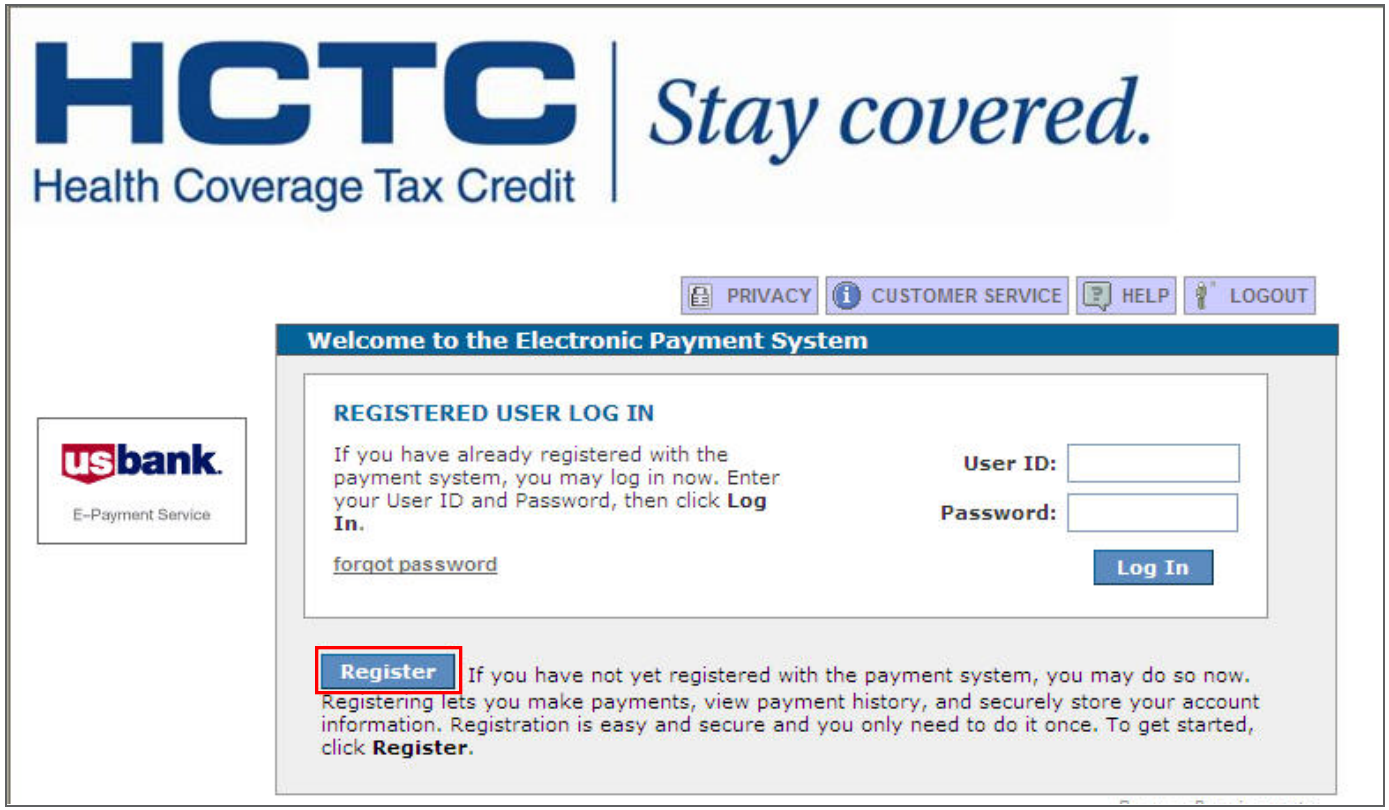


Remember to keep your HCTC Account Number handy since you will need to enter it every time you log in.

II. First Time Users – Log In and Registration

B. Register

After you successfully log in, you will see the Registration screen. Click on "Register" to begin the registration process.



II. First Time Users – Log In and Registration

C. Create Profile

Next, complete each of the required fields and click “Submit.”

PRIVACY | CUSTOMER SERVICE | HELP | LOGOUT

usbank. E-Payment Service

User Registration

*Required Field

PAYOR IDENTIFICATION

User ID:* 6-16 characters

Password:* 6-12 characters, at least one letter and one number

Re-Enter Password:*

PAYOR PROFILE

First Name:*

Last Name:*

Company Name:

Street Address 1:*

Street Address 2:

City:*

State:* Select State

Zip Code:* -

E-mail Address:

Phone Number:* - -

Shared Secret Question:* Select Question

Shared Secret Answer:*

Submit Cancel

Browser Requirements

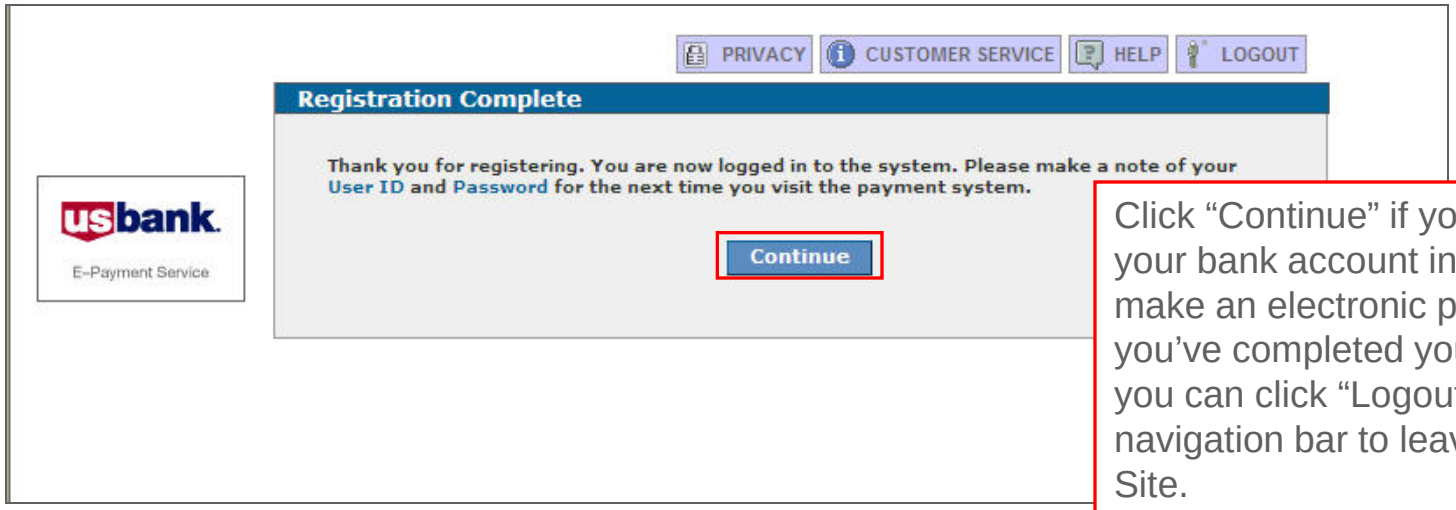
Create a memorable User ID and Password; You will need your User ID and your Password to log in each time you use the E-Payment Site.

Providing your email address is not required but it is strongly recommended. If an email address is not provided, we will not be able to send email confirmations for any electronic payments you make.

II. First Time Users – Log In and Registration

D. Submit Registration

After you click “Submit,” you will see the screen below. You are now registered and can begin making electronic payments to the HCTC Program.



Click “Continue” if you want to enter your bank account information and make an electronic payment after you’ve completed your registration. Or you can click “Logout” on the top navigation bar to leave the E-Payment Site.

If you log out of the site you will be directed to www.irs.gov/hctc. We recommend that you close all browser windows every time you leave the E-Payment Site.

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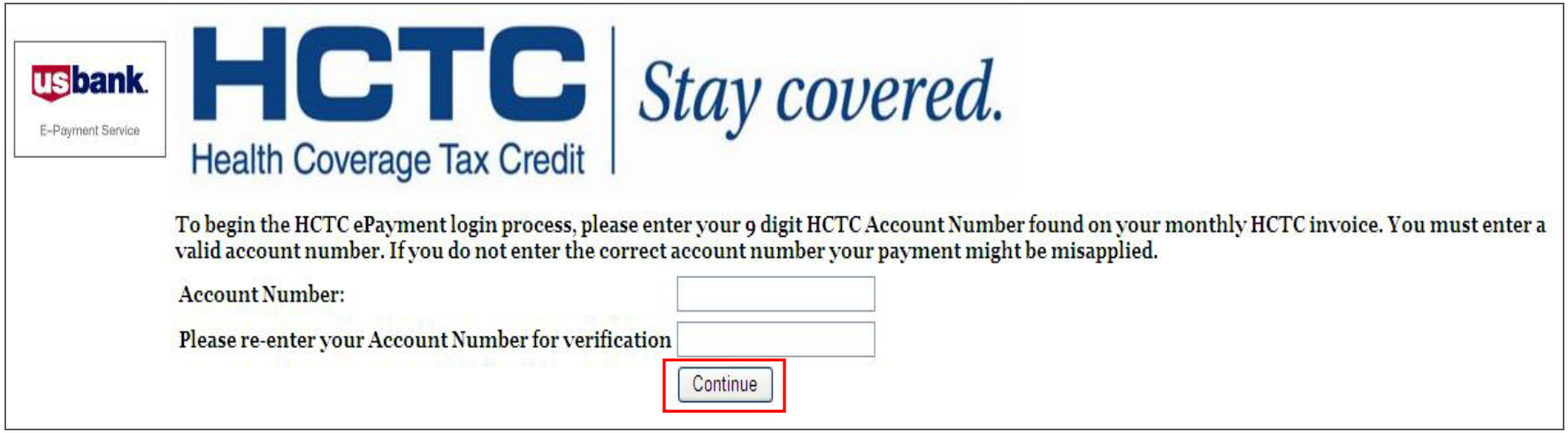
III. Make an Electronic Payment

A. Enter HCTC Account Number

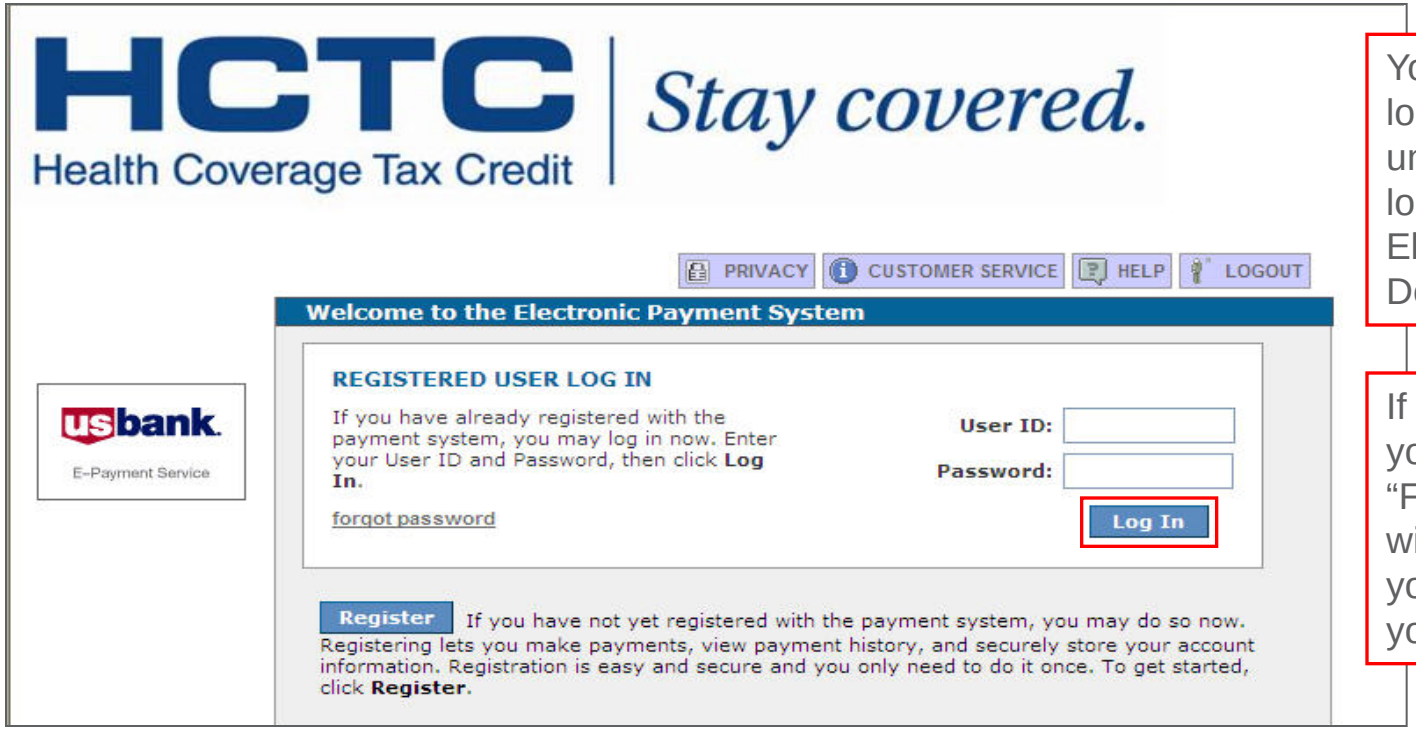
Go to the **Electronic Payment Site** and enter your HCTC Account Number from your HCTC invoice in the Account Number box. Re-enter your account number in the second box and click “Continue.”



III. Make an Electronic Payment

B. Enter User ID and Password

Complete the log in process by entering the User ID and Password you created when you registered for E-Payment. The fields are case-sensitive, so the User ID and Password must be entered exactly as you created them. Then click “Log In.”



Your account will be locked after three unsuccessful attempts to log in. Contact the HCTC Electronic Payment Help Desk if this occurs.

If you can’t remember your password, click on “Forgot Password.” You will be prompted to enter your User ID and answer your secret question.

III. Make an Electronic Payment

C. Enter Payment Amount

After you log in, you will see the Make a Payment screen. Enter the amount due as shown on your HCTC invoice or the amount you would like to charge to the bank account. Select the account you want to pay from and click “Continue.” If you have not set up any bank accounts, choose “Create New Account” to enter your bank account information.

The Payment Method and Scheduled Payment Date will automatically be set. Payments made before 9pm EST will post to your electronic payment account within two business days. Payments made after 9pm EST will post to your electronic payment account within three business days. Payments that have been entered into the site but have not posted are called “pending” payments.

III. Make an Electronic Payment

D. Additional details about setting up bank accounts

The E-Payment Site allows you to set up more than one bank account— savings checking or any combination of both— from which you can make payments. You can use one bank account to pay the entire amount due for the month, as shown on your HCTC invoice, or you can split your amount due among multiple bank accounts you have set up on the site.

If you make payments from multiple accounts or make both online and mailed payments, **you must make sure that the total of all the payments is equal to the amount due for the month.** If the total of all the payments does not equal your monthly invoice amount, we will not make a payment to your health plan and your health coverage will be at risk.

III. Make an Electronic Payment

E. Enter New Bank Account Information

Enter your bank account information. The bank routing number is located on your checks. Remember, the bank account can be only a savings or checking account. Click “Continue” after you have entered all the required information.

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usbank. E-Payment Service

Make a Payment - Health Coverage Tax Credit Payment

If your payment is not received by the due date printed on your HCTC invoice, it may not be processed for this month’s payment to your health plan, but will be credited to your HCTC account. Your account balance will be printed on your HCTC monthly invoice. If you have questions call the HCTC Customer Contact Center toll free at 1-866-628-HCTC (4282).

*Required Field

BANK ACCOUNT INFORMATION

Bank Routing Number | Bank Account Number | Check Number (not required)

Bank Routing Number:*

Bank Account Number:*

Re-Enter Bank Account Number:*

Bank Account Type:* ◉ Checking ○ Savings

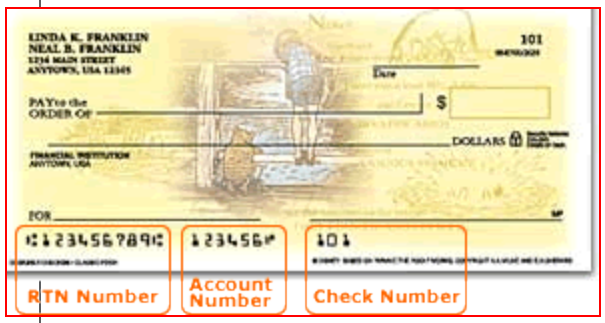
Is this a business account?:* ○ Yes ◉ No

Save this account? ☐

Account Nickname:

Continue | Cancel

Browser Require



Enter your bank’s routing number. It will be the same for checking and savings accounts. Then enter the account number and select the bank account type. Do not enter a check number.

Create an account nickname. Accounts will be listed on the account list in Manage Accounts by their nicknames.

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III. Make an Electronic Payment

F. Verify Payment

Check that your payment and bank account information are correct and re-enter your E-Payment password.

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Verify Payment - Health Coverage Tax Credit Payment

*Required Field

Please review the information below and select Confirm to process your payment. If you need to make any changes to your payment, select Cancel to return to the previous screen.

Your Payment Detail

Payment Amount: **$0.01**
Scheduled Payment Date: **Jun-07-2010**
HCTC Account Number: XXXXXXXX

Your Account Detail

Account Nickname: **test1**
Bank Routing Number XXXXXX111
Bank Account Number: **XXXXXXXXXXXXX1111**
Bank Account Type: **Checking**
Bank Account Category: **Consumer**

Send an email confirmation:

Re-Enter Password:*

☐ **Please note: A similar payment was initiated within the last 14 calendar days. Please select this checkbox if you wish to proceed with this payment.**

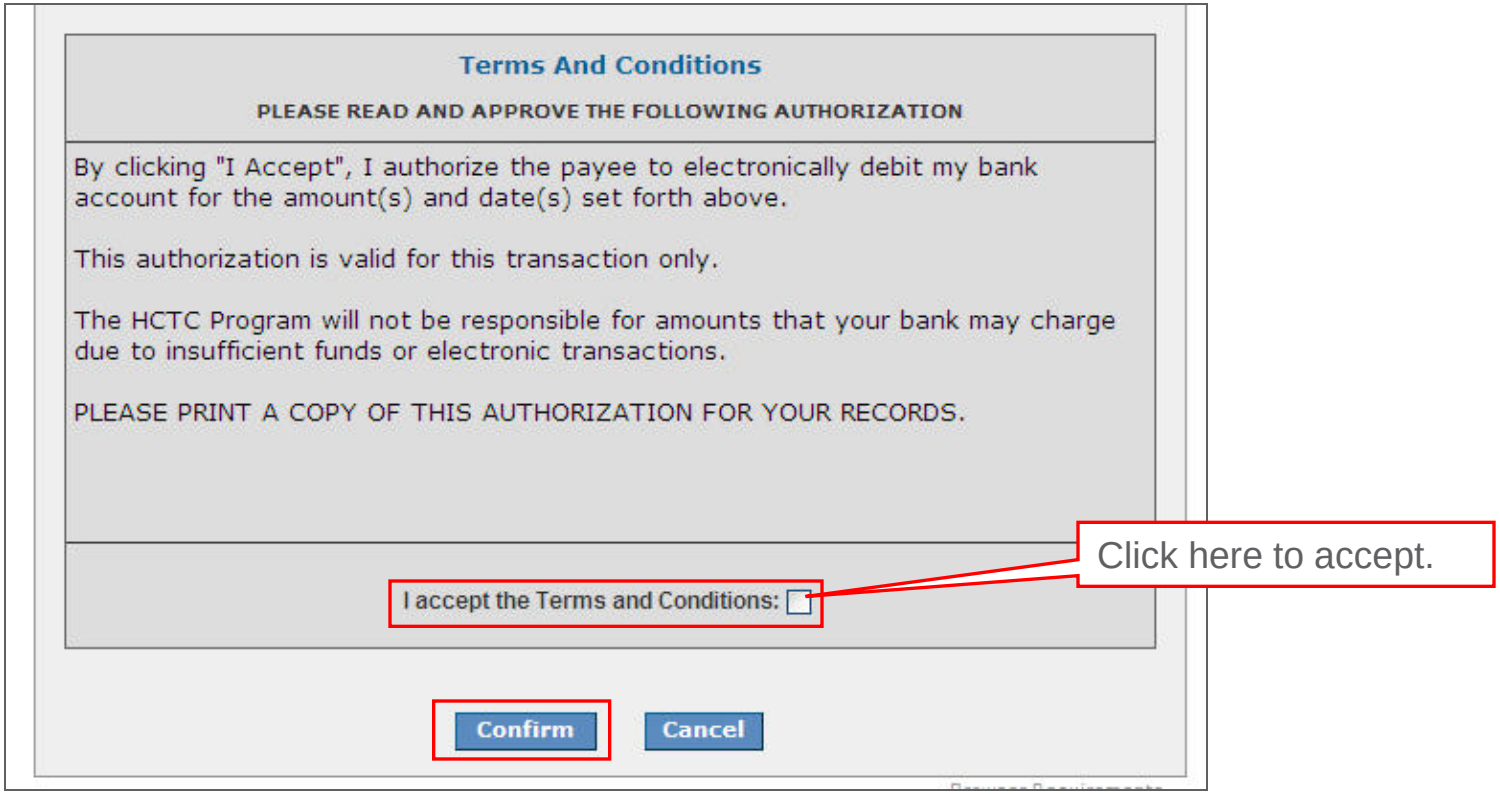
Enter your email address to receive payment confirmation.

If you made another electronic payment within the last 14 days, you will need to confirm that you would like to proceed with this payment.

III. Make an Electronic Payment

G. Accept Terms and Conditions

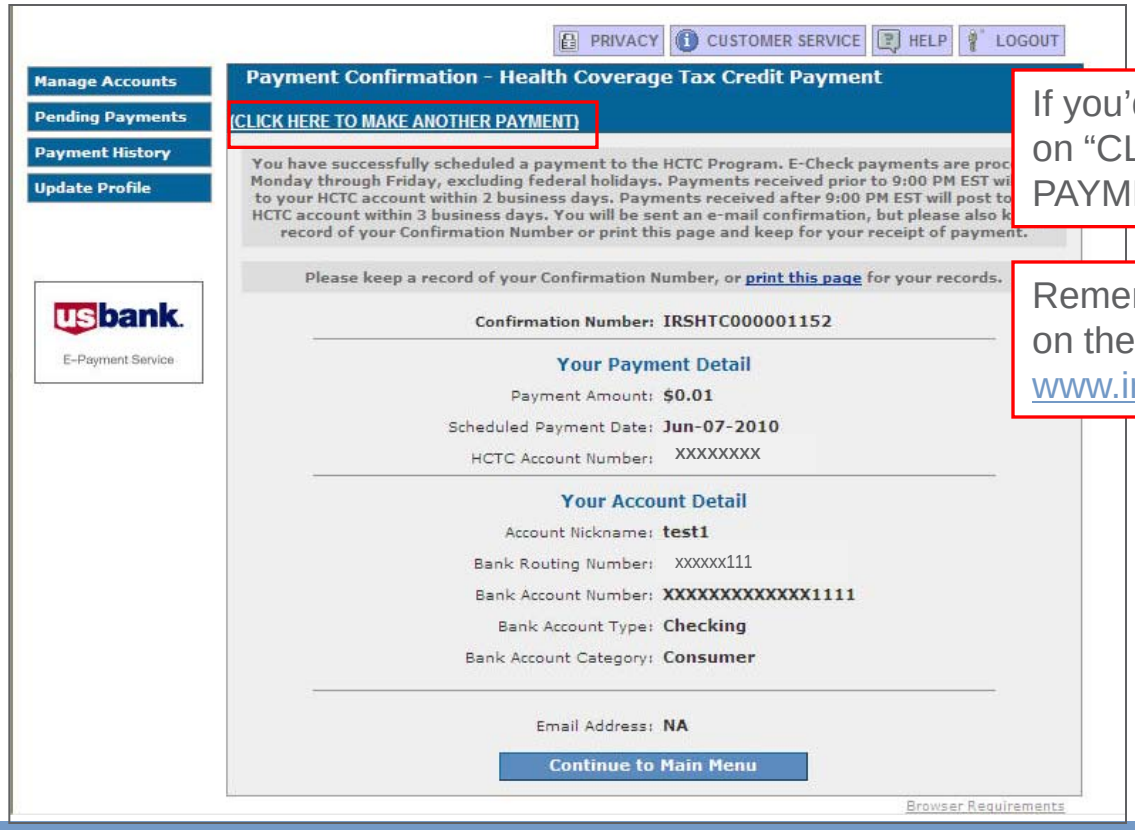
Then read and accept the “Terms and Conditions” and click “Confirm.” If you do not wish to complete making the payment click, “Cancel.”



III. Make an Electronic Payment

H. Payment Confirmation

After confirming that you wish to make the payment, a confirmation screen will appear. Write your confirmation number on your HCTC invoice or print the page for your records. No other action is required.



If you'd like to make another payment, click on "CLICK HERE TO MAKE ANOTHER PAYMENT."

Remember to log out when you're finished on the site; you will be directed to www.irs.gov/hctc.

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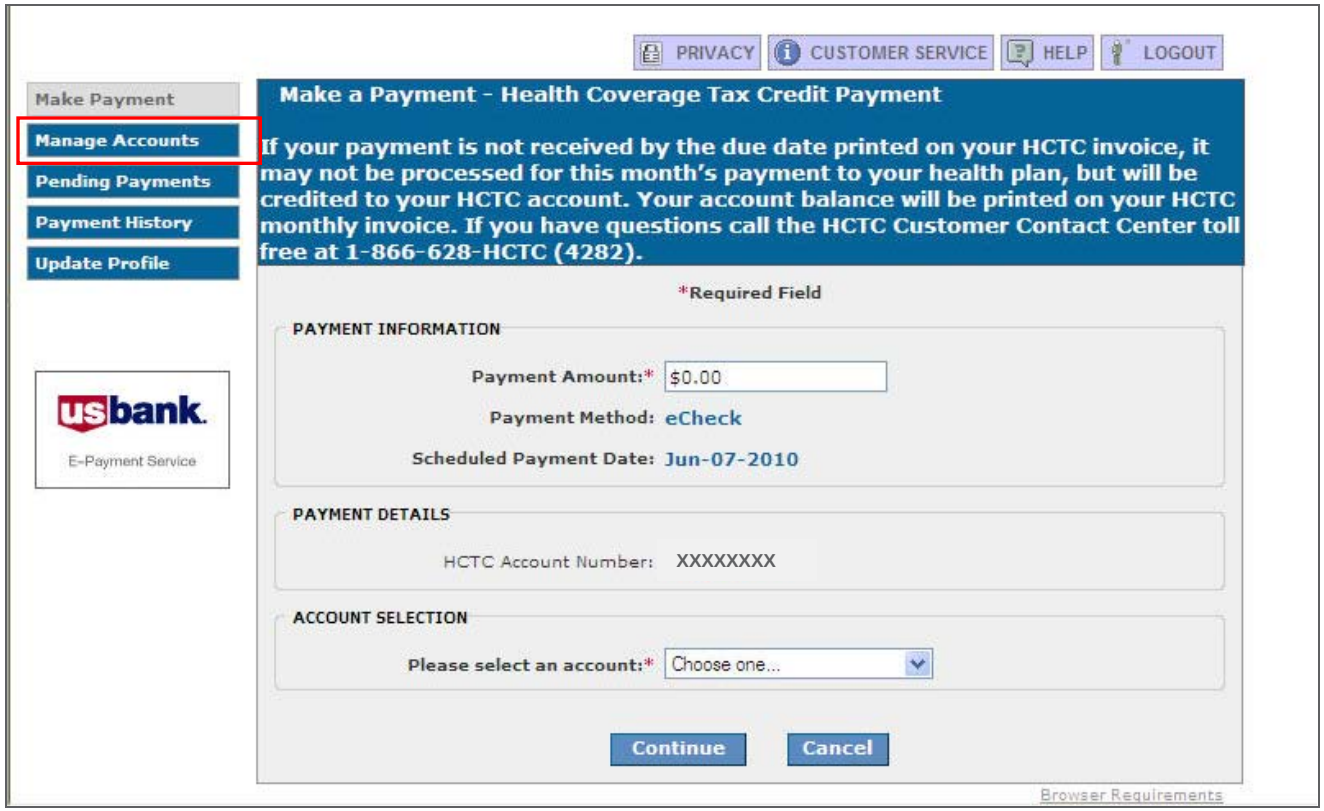
IV. Manage Bank Accounts

A. Access Manage Accounts

After you log in, click “Manage Accounts” on the left hand navigation bar of the opening screen.



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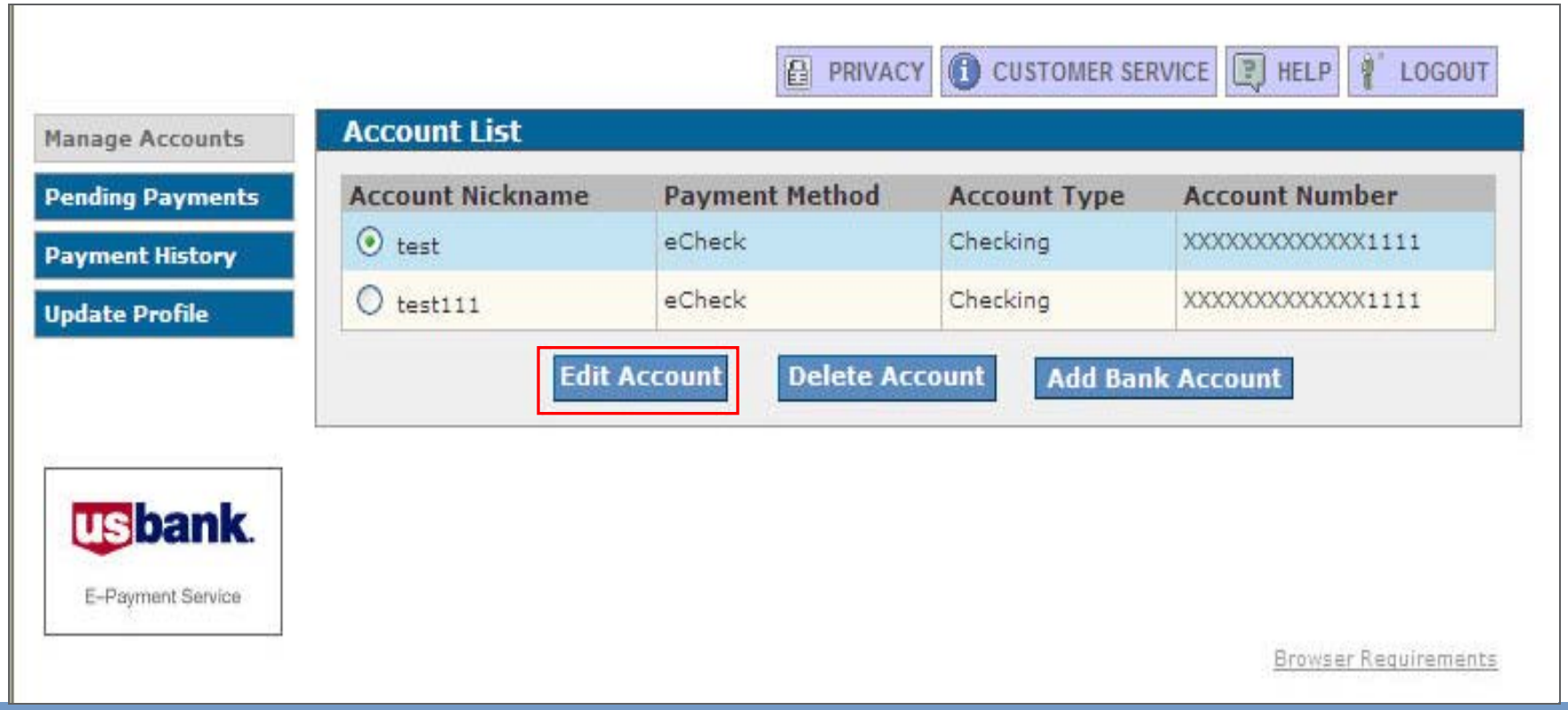
IV. Manage Bank Accounts

B. Edit an Account

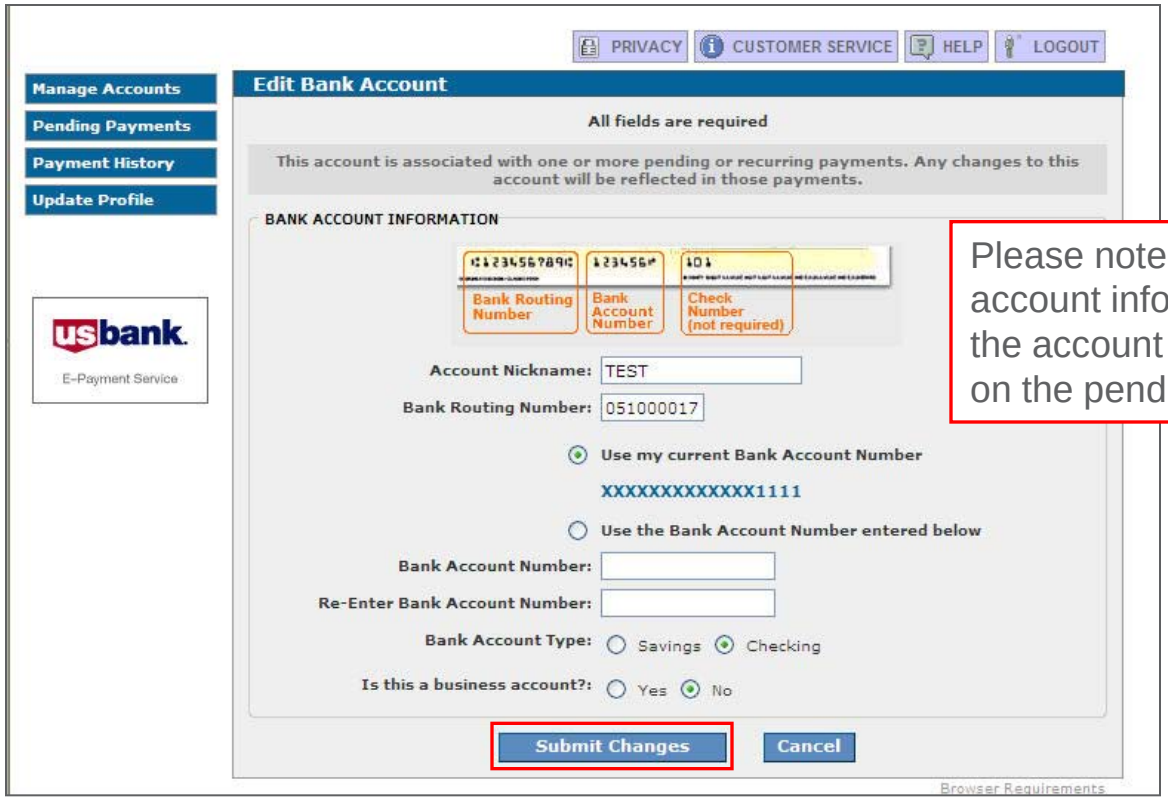
You can view a list of all the bank accounts you saved in the E-Payment Site, including the accounts you may have created on the Make a Payment page. To edit an account, select the bank account and click “Edit Account.”



IV. Manage Bank Accounts

C. Submit Changes to Account

Make the necessary changes to your account and click “Submit Changes” on the bottom of the page. The changes you make will be displayed on the Account List.

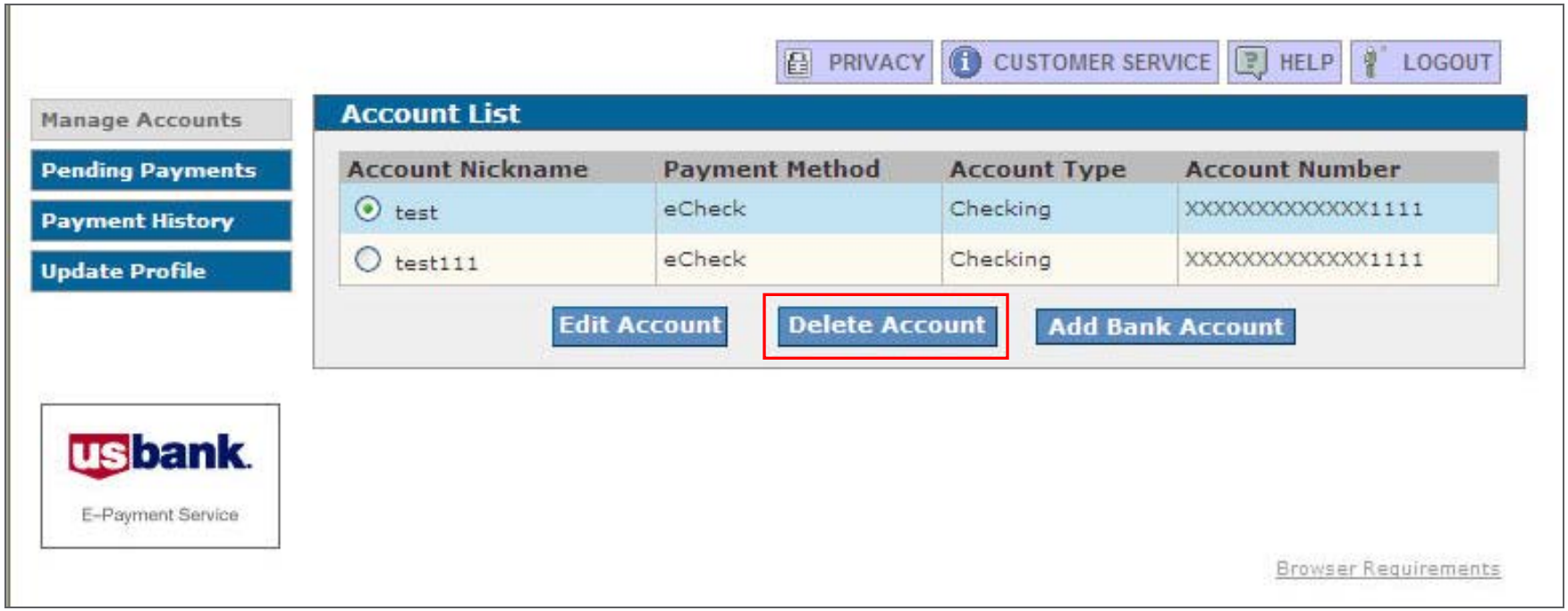


Please note that if you change the bank account information for a pending payment, the account changes will also be reflected on the pending payment screen.

IV. Manage Bank Accounts

D. Delete an Account

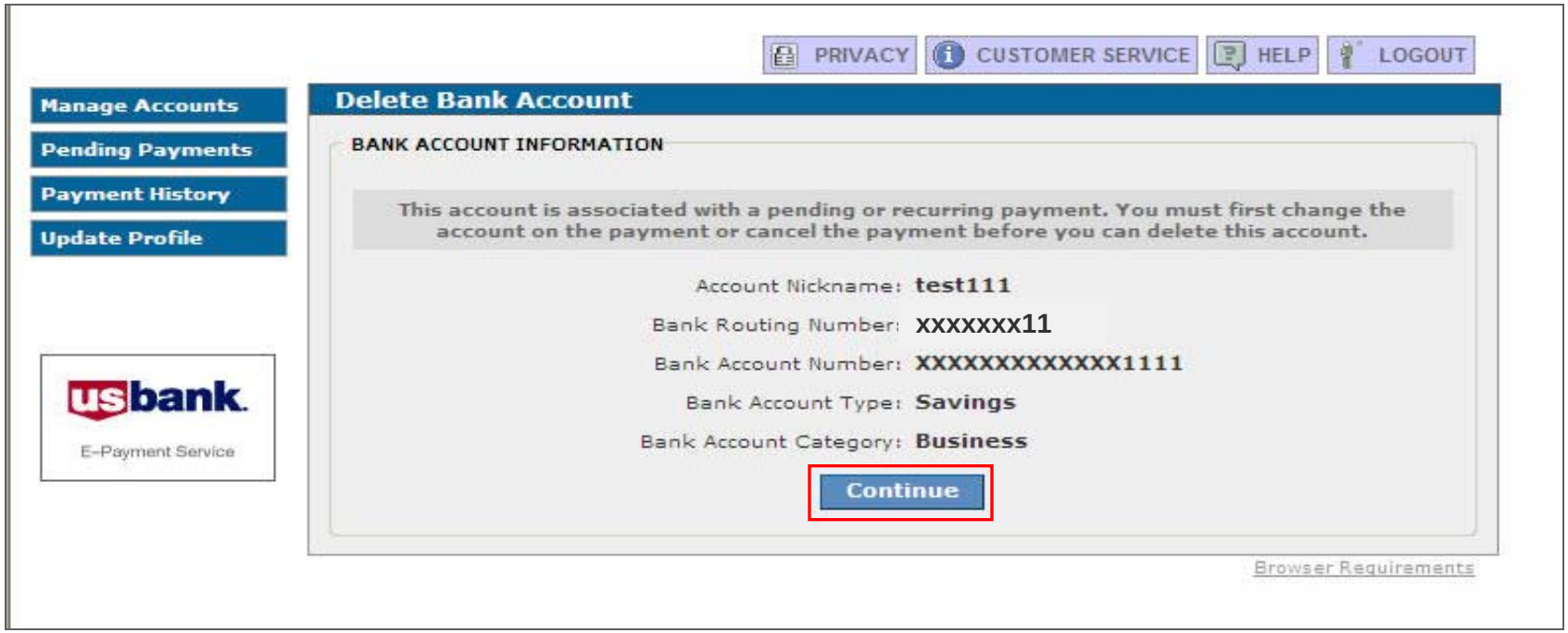
If you want to delete an account from the E-Payment Site, select the bank account from the list and click “Delete Account.”



IV. Manage Bank Accounts

E. Confirm Account Deletion

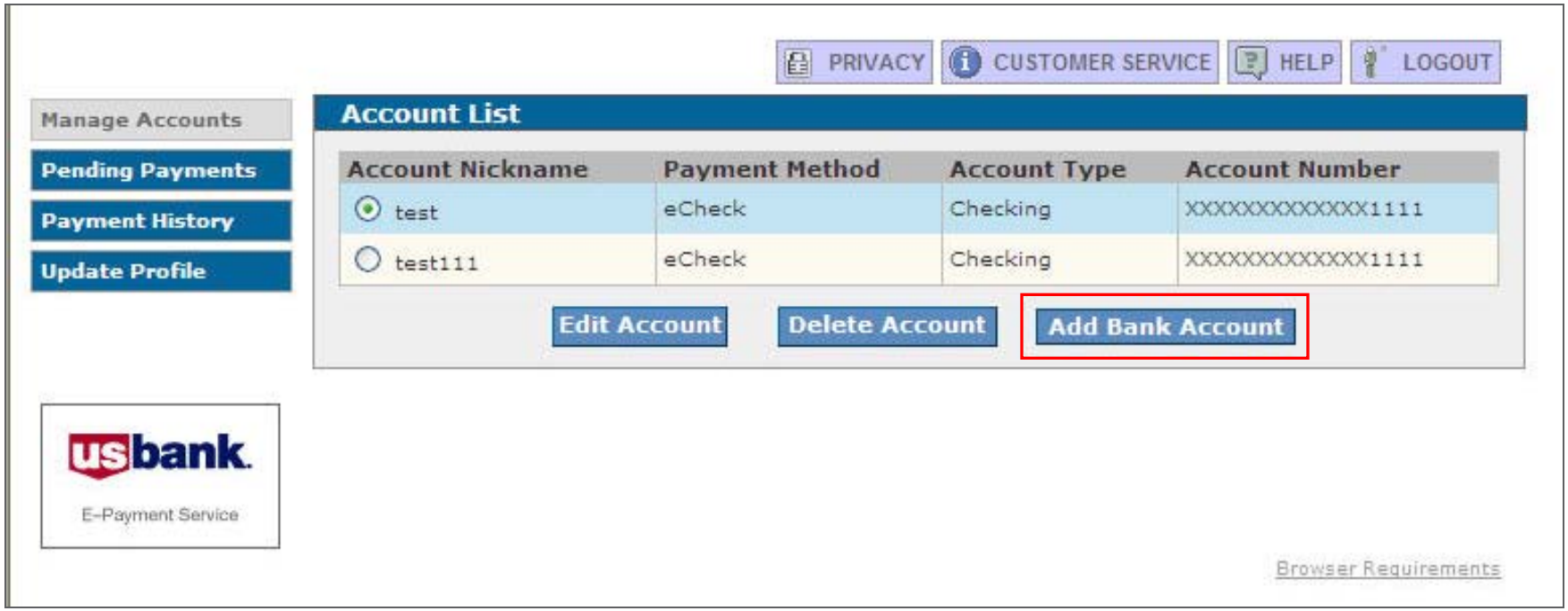
The following screen will appear, showing the information for the account you will be deleting. If you are sure you want to delete this account, click “Continue” on the bottom of the page. Your changes will be reflected in the Account List. If you do not want to delete the account, you can leave this screen by clicking on “Manage Accounts” on the left-hand navigation bar.



IV. Manage Bank Accounts

F. Add an Account

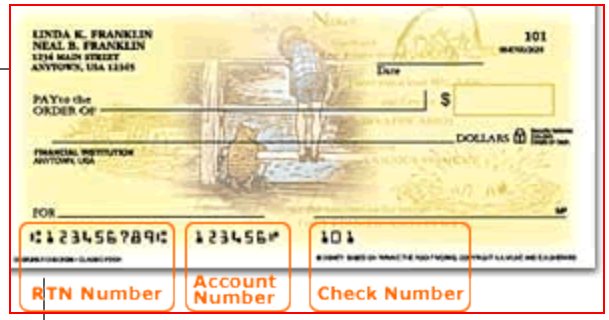
To add an account, click “Add Bank Account” on the Account List screen.

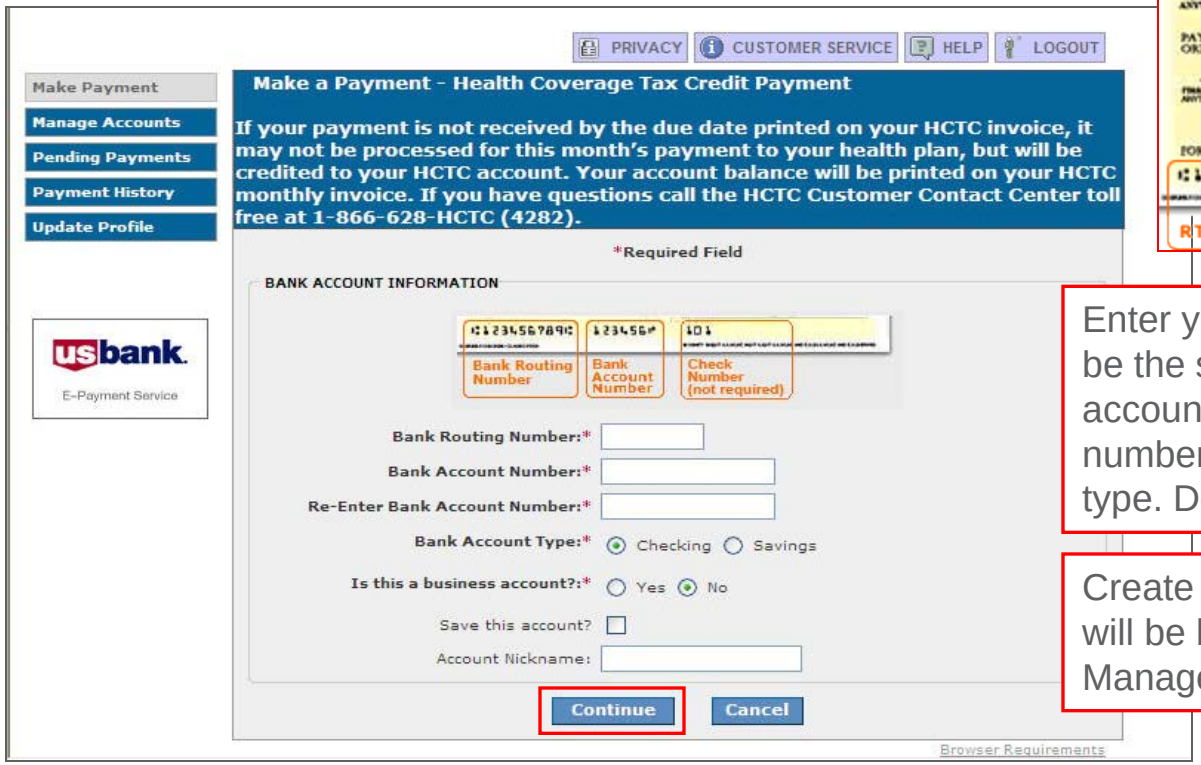


IV. Manage Bank Accounts

G. Enter New Bank Account Information

Enter your bank account information. The bank routing number is located on your checks. The bank account can be only a savings or checking account. Click “Continue” after you have entered all the required information. The new account will be listed on the Account List screen.





Enter your bank’s routing number. It will be the same for checking and savings accounts. Then enter the account number and select the bank account type. Do not enter a check number.

Create an account nickname. Accounts will be listed on the account list in Manage Accounts by their nicknames.

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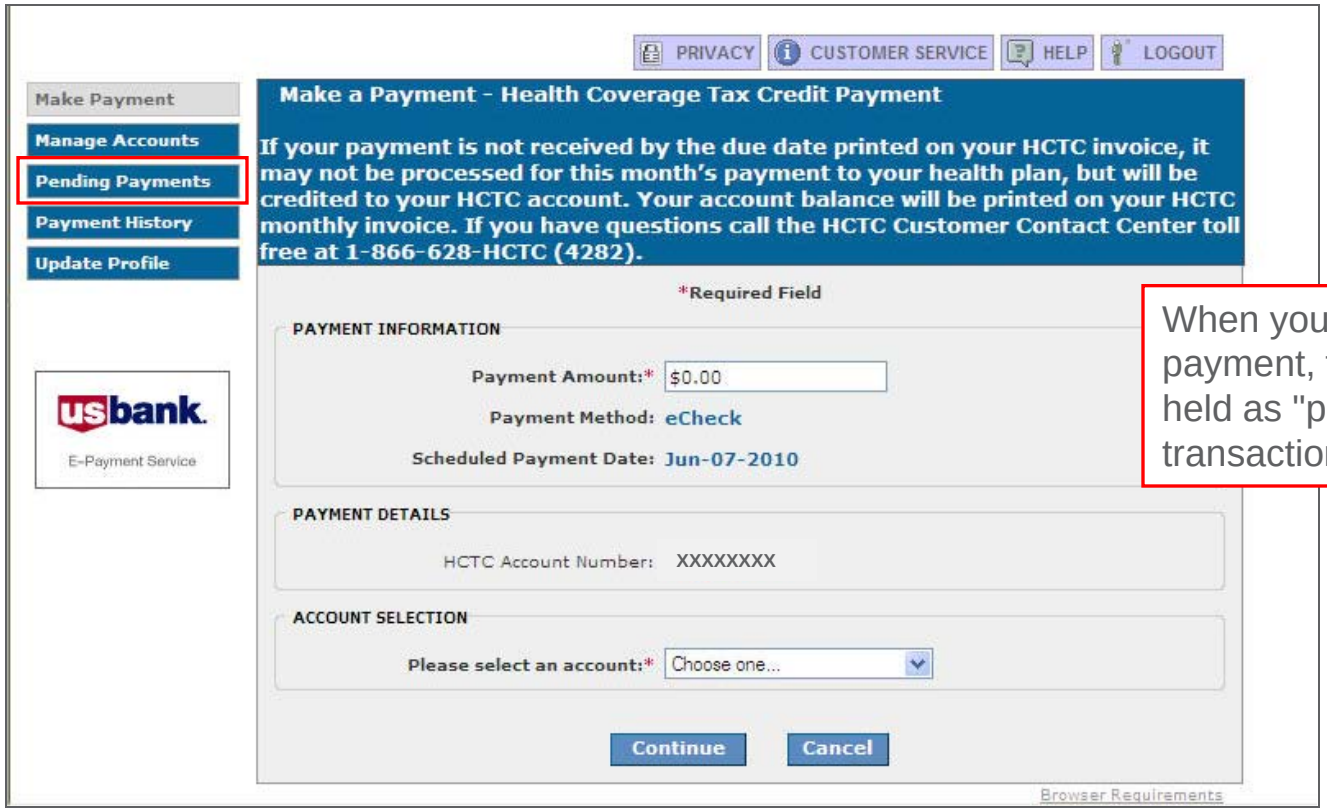
V. Manage Pending Payments

A. Access Pending Payments

After you log in, click “Pending Payments” on the left hand navigation bar. A pending payment is a payment that has been entered into the E-Payment Site but has not yet been processed and debited from your bank account.



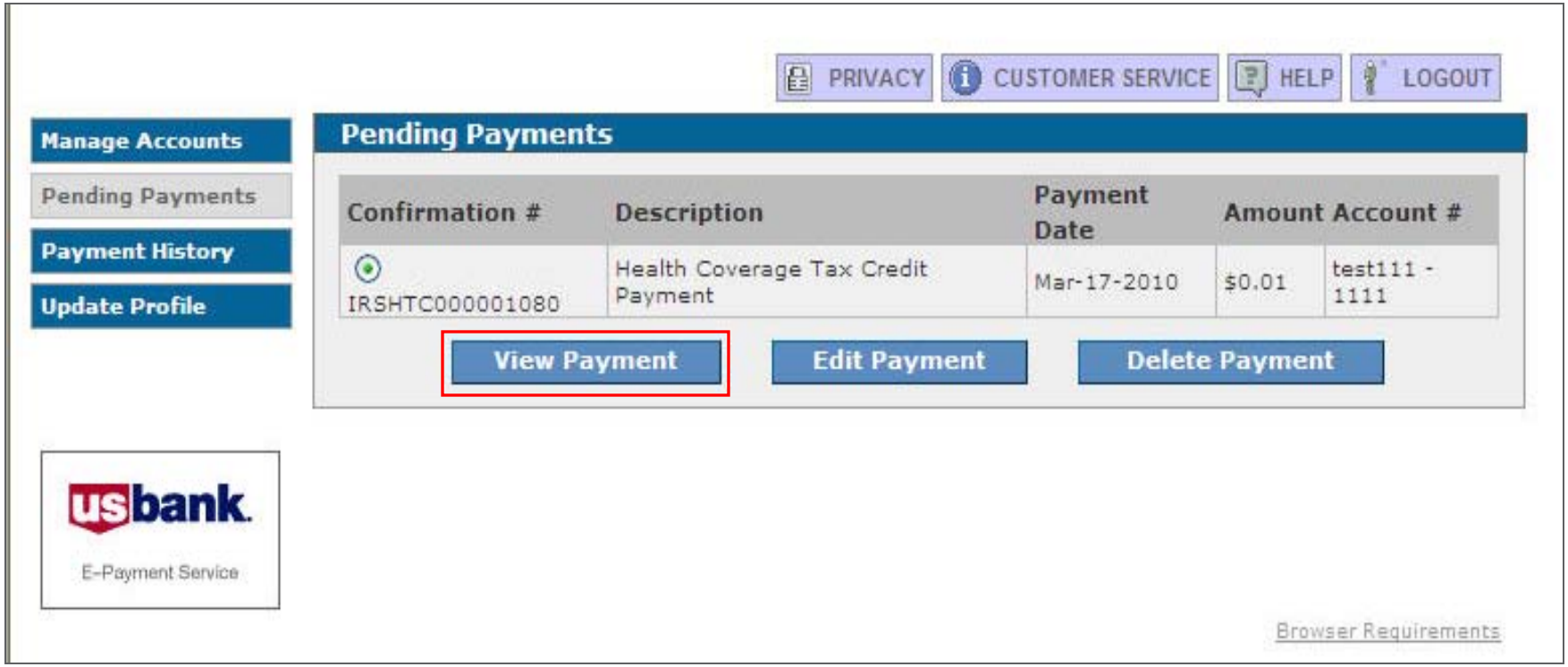
When you submit an electronic payment, the transaction will be held as "pending" until the transaction has cleared your bank.

HCTC Health Coverage Tax Credit | Stay covered.

V. Manage Pending Payments

B. View a Pending Payment

This screen shows your pending payments. To view a payment in more detail, select the corresponding confirmation number and click on “View Payment.” Please note, only payments that were submitted online and have not been processed yet will be displayed.



V. Manage Pending Payments

C. View Details of a Pending Payment

This screen shows the payment details for the selected pending payment. After you are finished viewing the payment information, click “Ok.”

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Payment Details - Health Coverage Tax Credit Payment

Confirmation Number: IRSHTC000001154

Your Payment Detail

Payment Amount: $0.02
Scheduled Payment Date: Jun-07-2010
HCTC Account Number: XXXXXXXX

Your Account Detail

Account Nickname: test1
Bank Routing Number: XXXXXXX11
Bank Account Number: XXXXXXXXXXXXX1111
Bank Account Type: Checking
Bank Account Category: Consumer

Email Address:

Ok

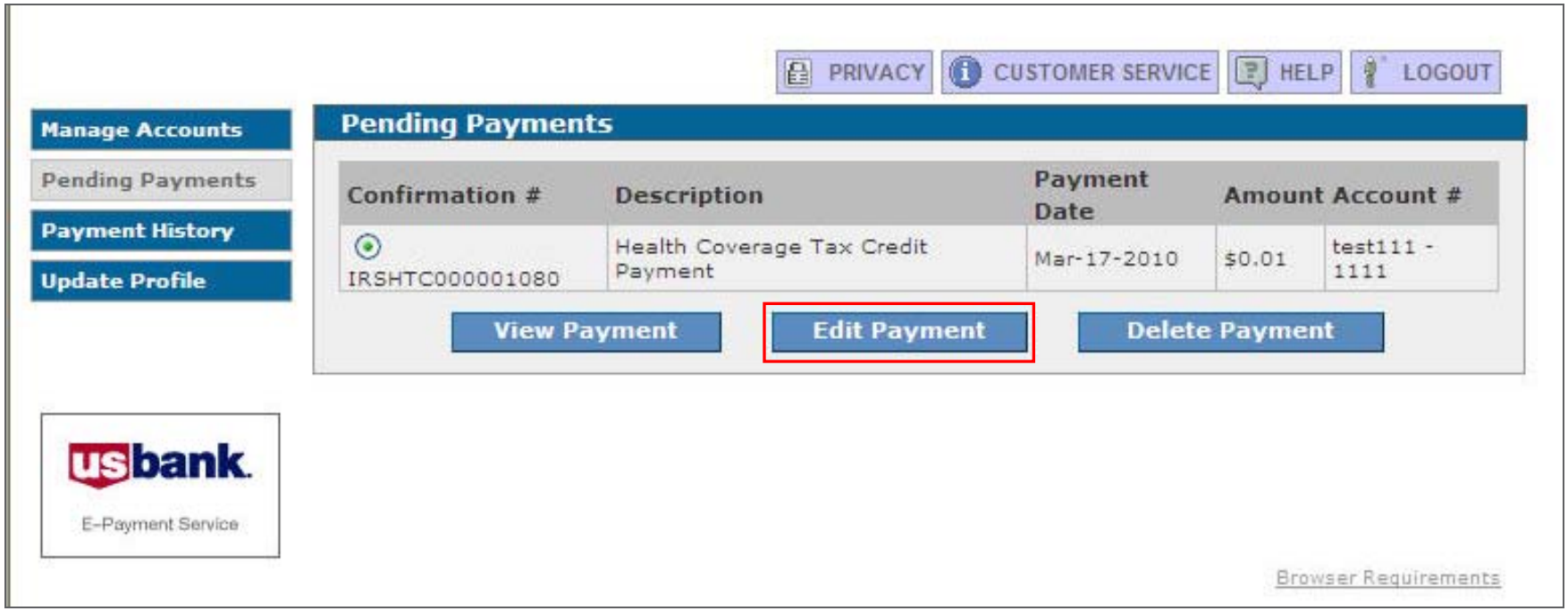
Browser Requirements

Remember to log out when you’re finished on the site; you will be directed to www.irs.gov/hctc.

V. Manage Pending Payments

D. Edit a Pending Payment

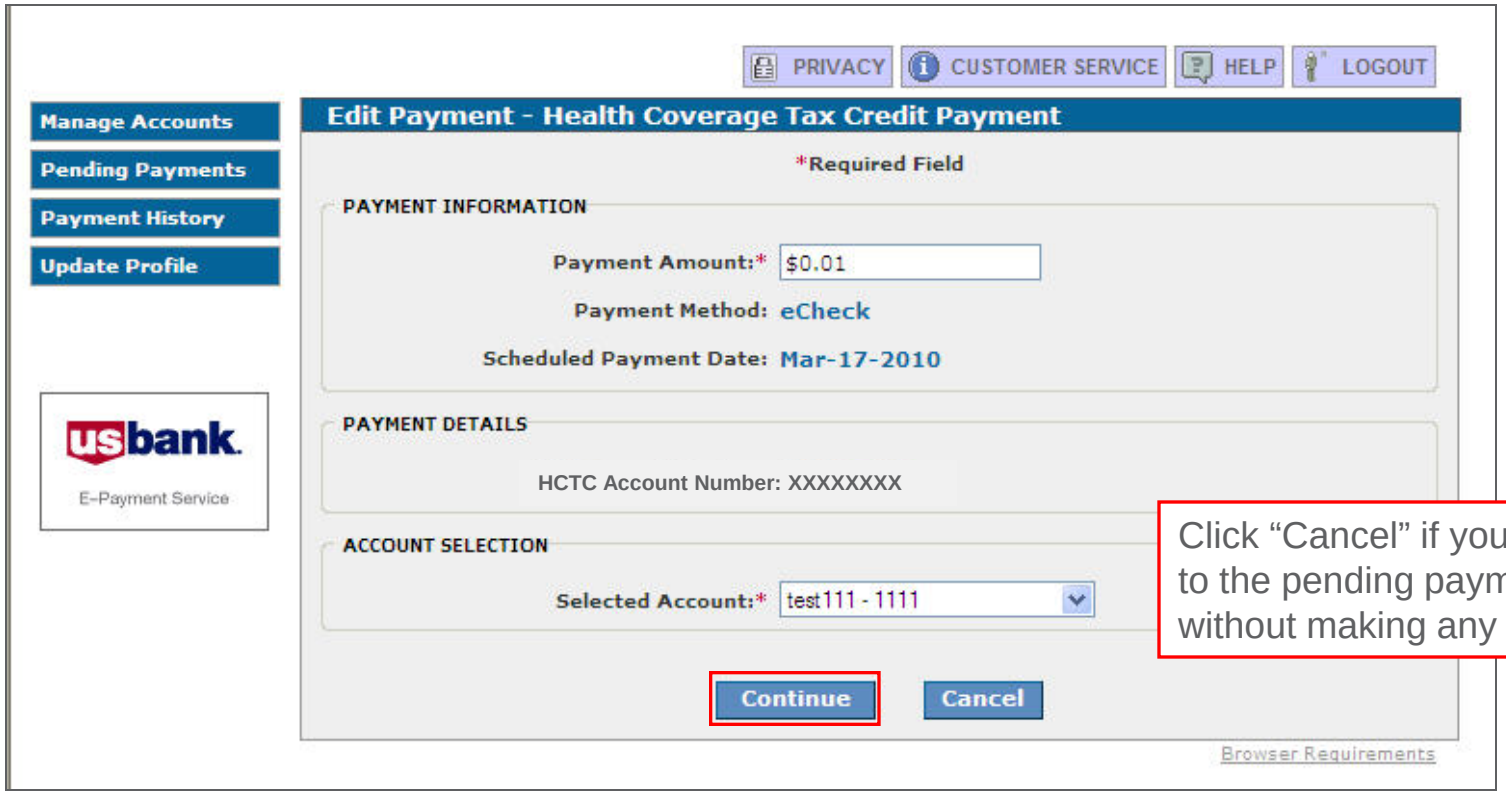
If you need to change, or edit, a pending payment, select the corresponding confirmation number and click on “Edit Payment.” Remember that once a payment has been processed it can no longer be edited.



V. Managing Pending Payments

E. Make Changes to Pending Payment

From this screen you can edit only your payment amount or bank account. No other fields can be changed. When you are finished editing your payment, click "Continue."



Click "Cancel" if you want to return to the pending payments list without making any changes.

V. Manage Pending Payment

F. Verify the Edited Pending Payment

Check that your edited payment and/or bank account information are correct and re-enter your E-Payment password.

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Verify Payment - Health Coverage Tax Credit Payment

*Required Field

Please review the information below and select Confirm to process your payment. If you need to make any changes to your payment, select Cancel to return to the previous screen.

Your Payment Detail

Payment Amount: $0.01
Scheduled Payment Date: Jun-07-2010
HCTC Account Number: XXXXXXXX

Your Account Detail

Account Nickname: test1
Bank Routing Number: XXXXXXX11
Bank Account Number: XXXXXXXXXXXXX1111
Bank Account Type: Checking
Bank Account Category: Consumer

Send an email confirmation:

Re-Enter Password:*

☐ Please note: A similar payment was initiated within the last 14 calendar days. Please select this checkbox if you wish to proceed with this payment.

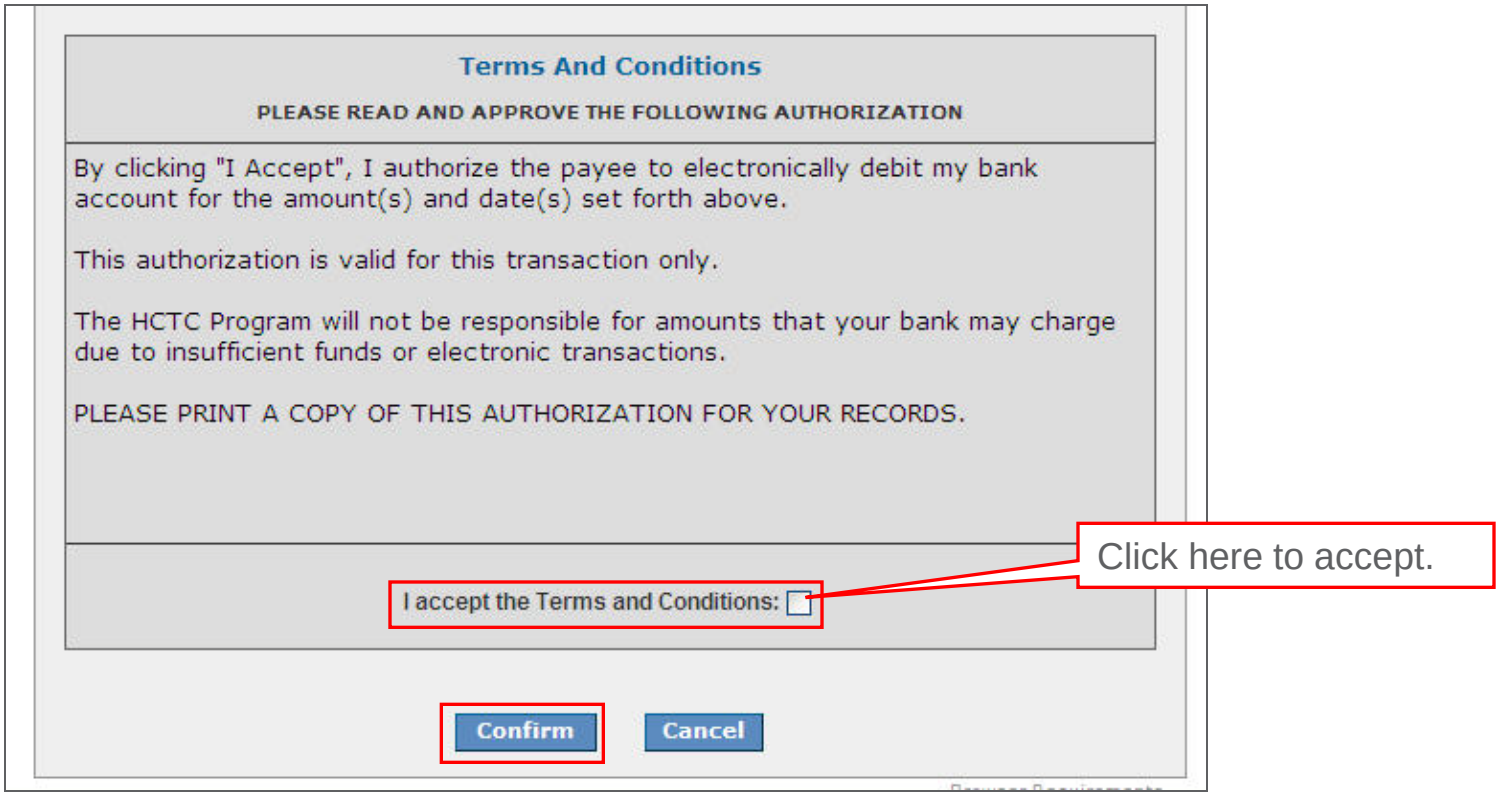
Enter your email address to receive payment confirmation.

If you made another electronic payment within 14 days of editing a payment, you will need to confirm that you want to proceed with this payment.

V. Manage Pending Payments

G. Accept Terms and Conditions

Read and accept the “Terms and Conditions” by clicking in the box and then click “Confirm.” If you do not want to proceed with the edited payment or want to make other changes, click “Cancel.”



V. Manage Pending Payments

H. Confirmation of Edited Pending Payment

A payment confirmation screen will appear. Write your confirmation number on your HCTC invoice or print the page for your records. No further action is required.

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Payment Confirmation - Health Coverage Tax Credit Payment

(CLICK HERE TO MAKE ANOTHER PAYMENT)

You have successfully scheduled a payment to the HCTC Program. E-Check payments are proces
Monday through Friday, excluding federal holidays. Payments received prior to 9:00 PM EST will
to your HCTC account within 2 business days. Payments received after 9:00 PM EST will post to y
HCTC account within 3 business days. You will be sent an e-mail confirmation, but please also ke
record of your Confirmation Number or print this page and keep for your receipt of payment.

Please keep a record of your Confirmation Number, or print this page for your records.

Confirmation Number: IRSHTC000001152

Your Payment Detail

Payment Amount: $0.01
Scheduled Payment Date: Jun-07-2010
HCTC Account Number: XXXXXXXX

Your Account Detail

Account Nickname: test1
Bank Routing Number: XXXXXXXX
Bank Account Number: XXXXXXXXXXXXX1111
Bank Account Type: Checking
Bank Account Category: Consumer

Email Address: NA

Continue to Main Menu

Browser Requirements

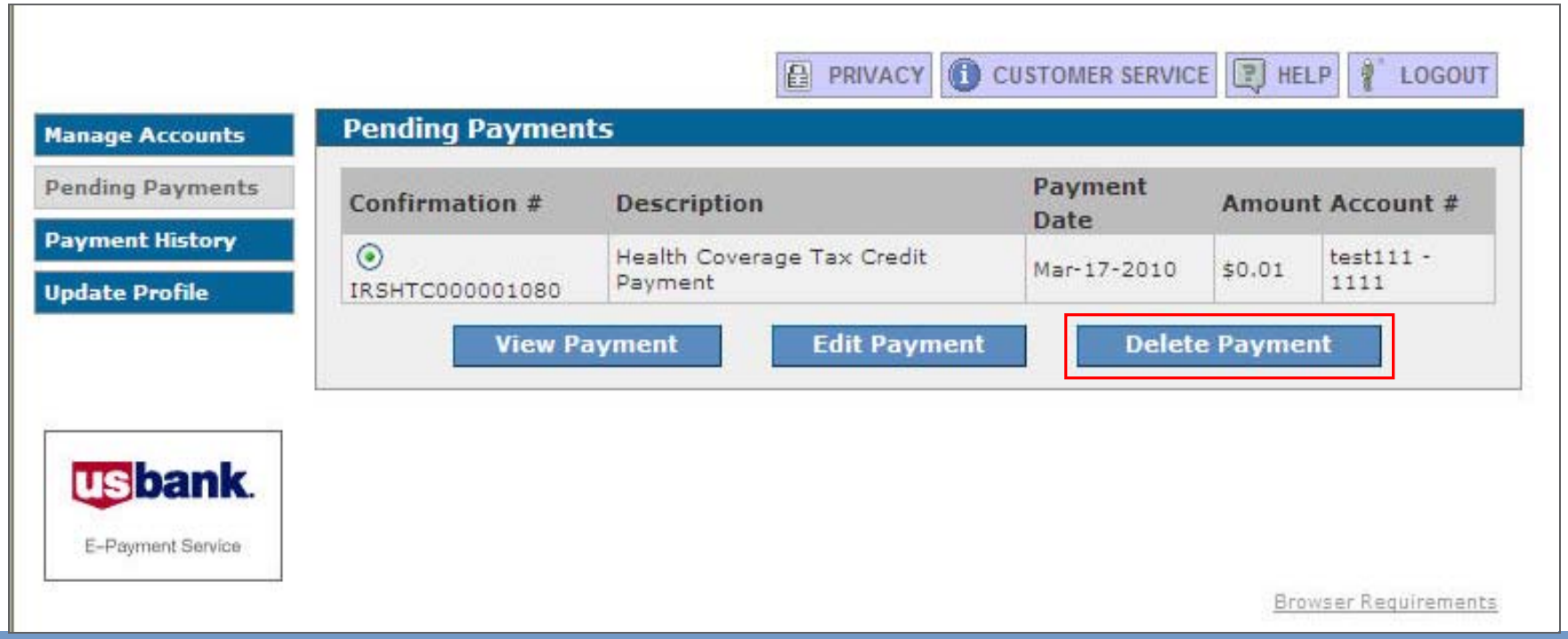
If you'd like to make another payment, click on "CLICK HERE TO MAKE ANOTHER PAYMENT."

Remember to log out when you're finished on the site; you will be directed to www.irs.gov/hctc.

V. View Pending Payments

I. Delete a Pending Payment

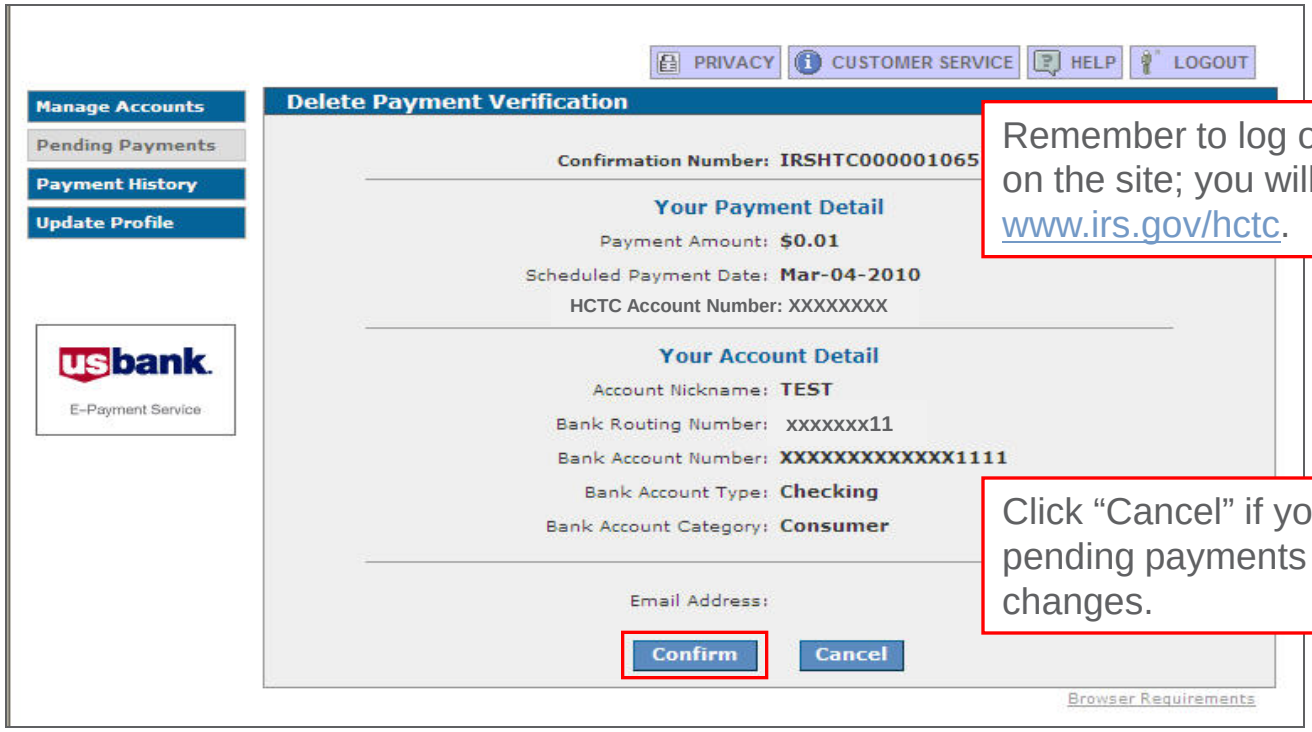
To delete a pending payment, select the confirmation number of the payment from the View Pending Payments screen and click on “Delete Payment.” Only pending payments can be deleted. A payment cannot be cancelled or deleted once it has been debited from your bank account and credited to your HCTC account.



V. View Pending Payments

J. Confirm Deletion of Pending Payment

This screen shows the details for the payment you want to delete. If you are sure you want to delete the payment, click “Confirm.” The change will be shown on the Pending Payments Page – the deleted payment will no longer be listed. You **will not** receive an email confirmation that the pending payment was deleted.



Remember to log out when you’re finished on the site; you will be directed to www.irs.gov/hctc.

Click “Cancel” if you want to return to the pending payments list without making any changes.

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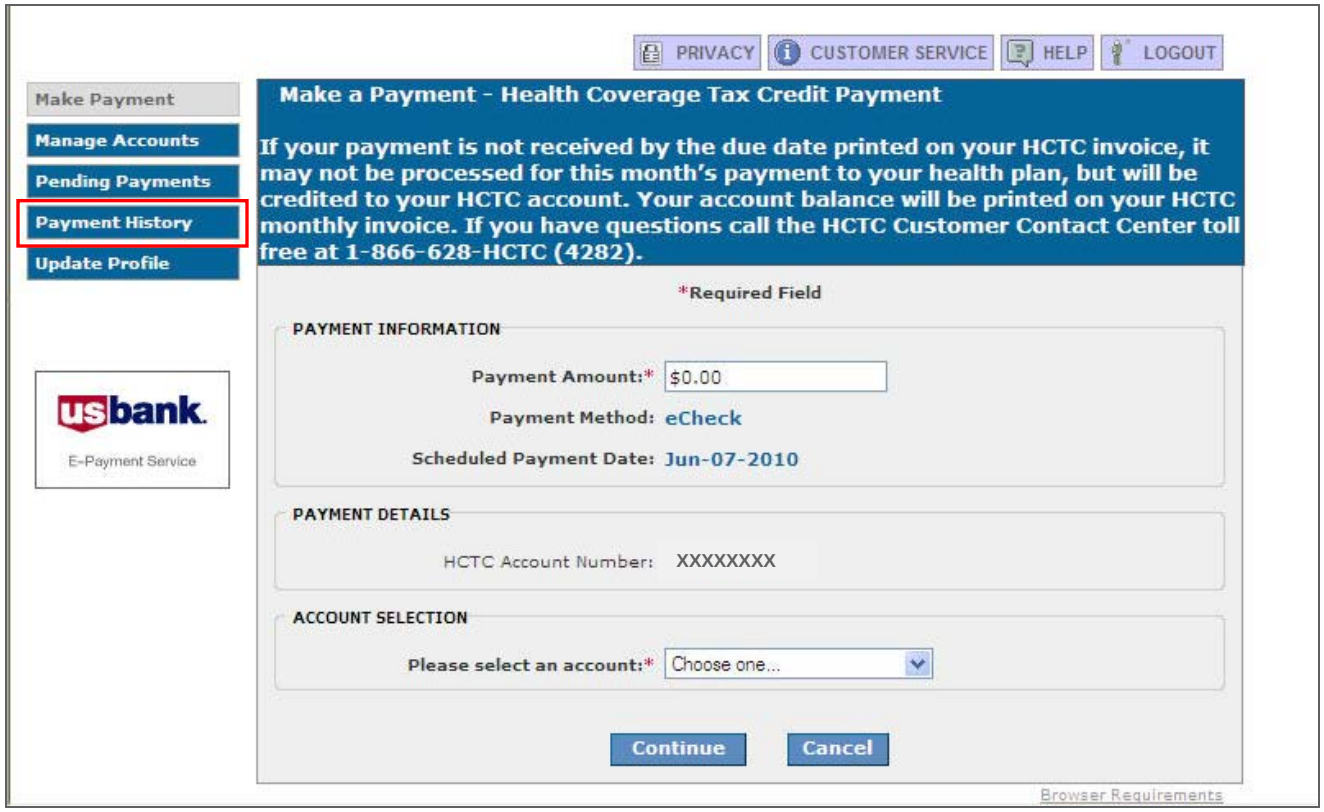
VI. View Payment History

A. Access Payment History

After you log in, click “Payment History” on the left hand navigation bar.

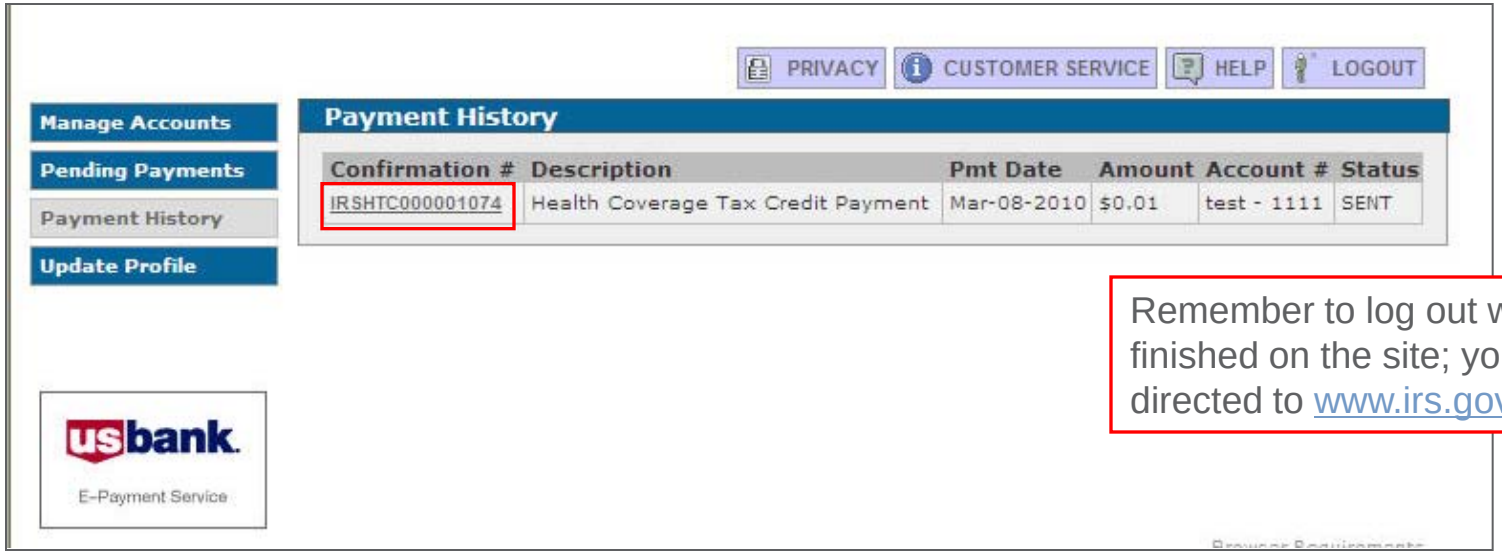


HCTC Health Coverage Tax Credit | Stay covered.

VI. View Payment History

B. View Payment History

Processed payments that were submitted online will be displayed in the payment history. For payment details, click on the payment's confirmation number. Payments that you mailed in will not be listed on the E-Payment Site.



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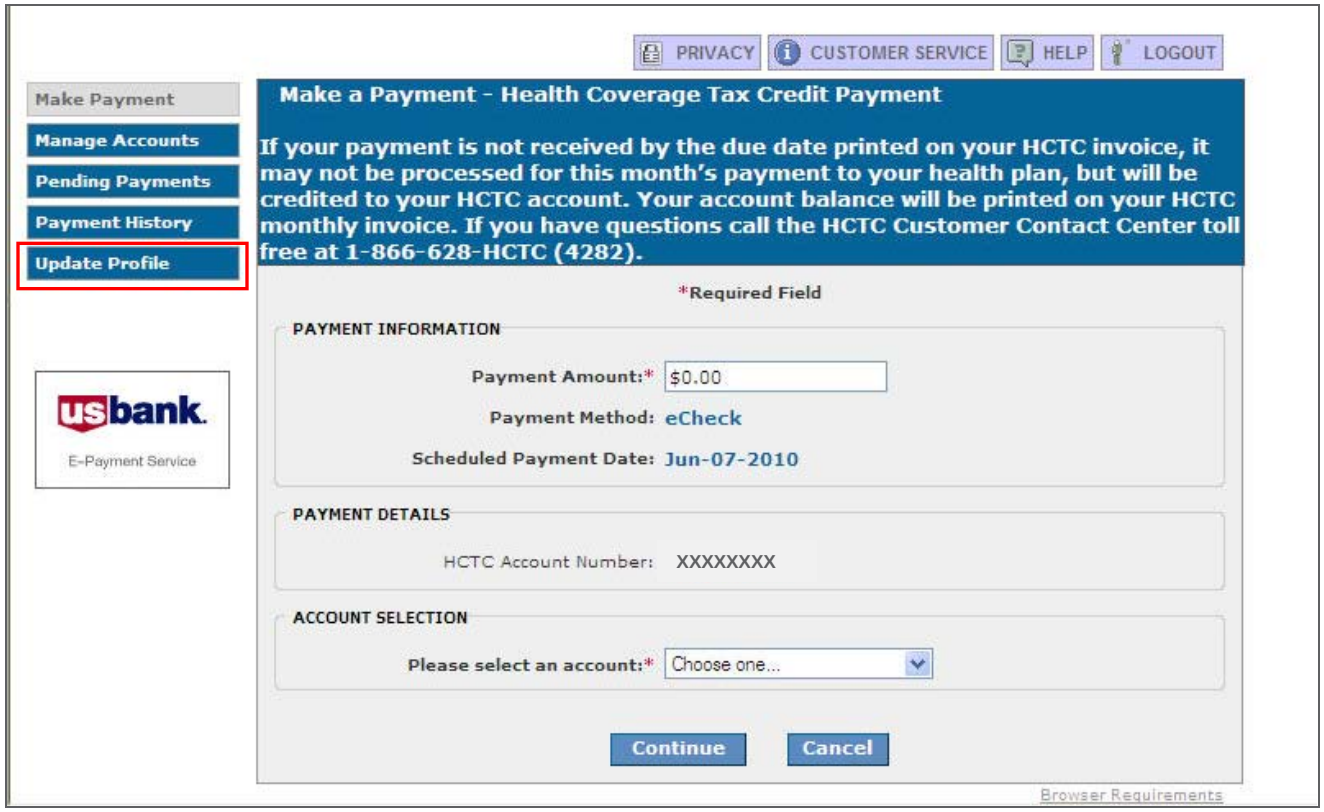
VII. Update E-Payment User Profile

A. Access Update Profile

After you log in, click “Update Profile” on the left hand navigation bar.



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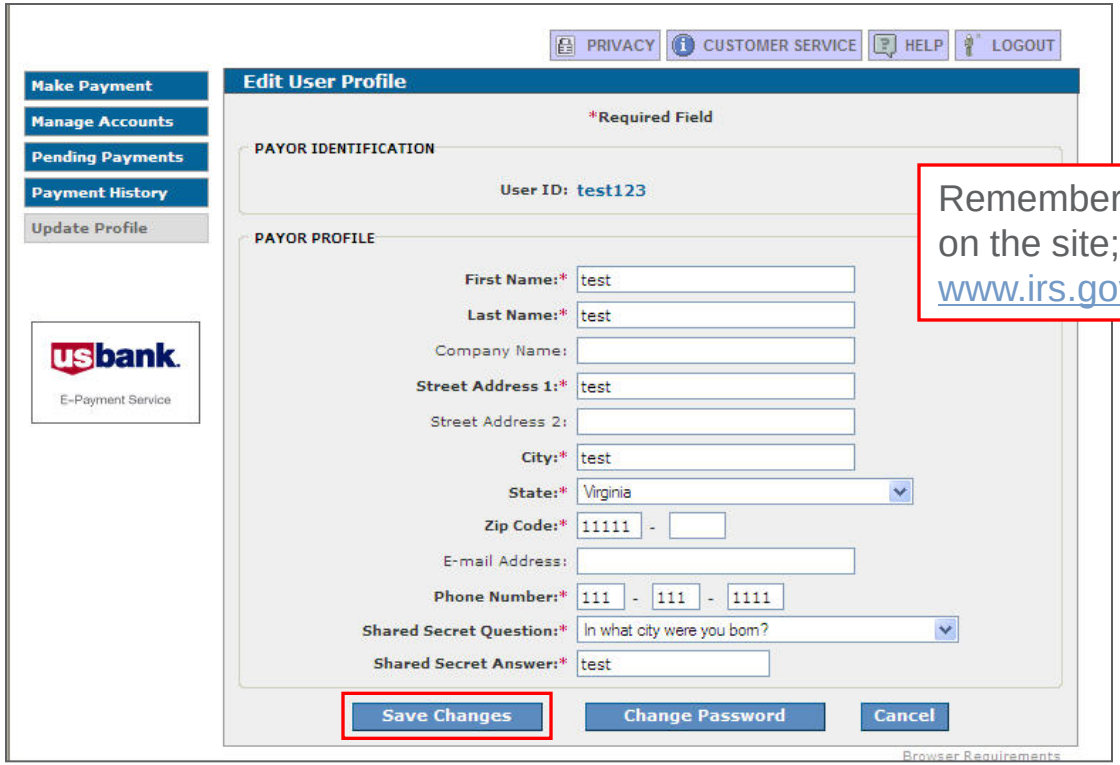
VII. Update E-Payment User Profile

B. Edit and Submit User Profile

Edit your profile information and click “Save Changes.” Remember that you are making changes only to your E-Payment account. To update your HCTC account, complete a **Registration Update Form** and mail it to the HCTC Program. To change your password, click on “Change Password.”

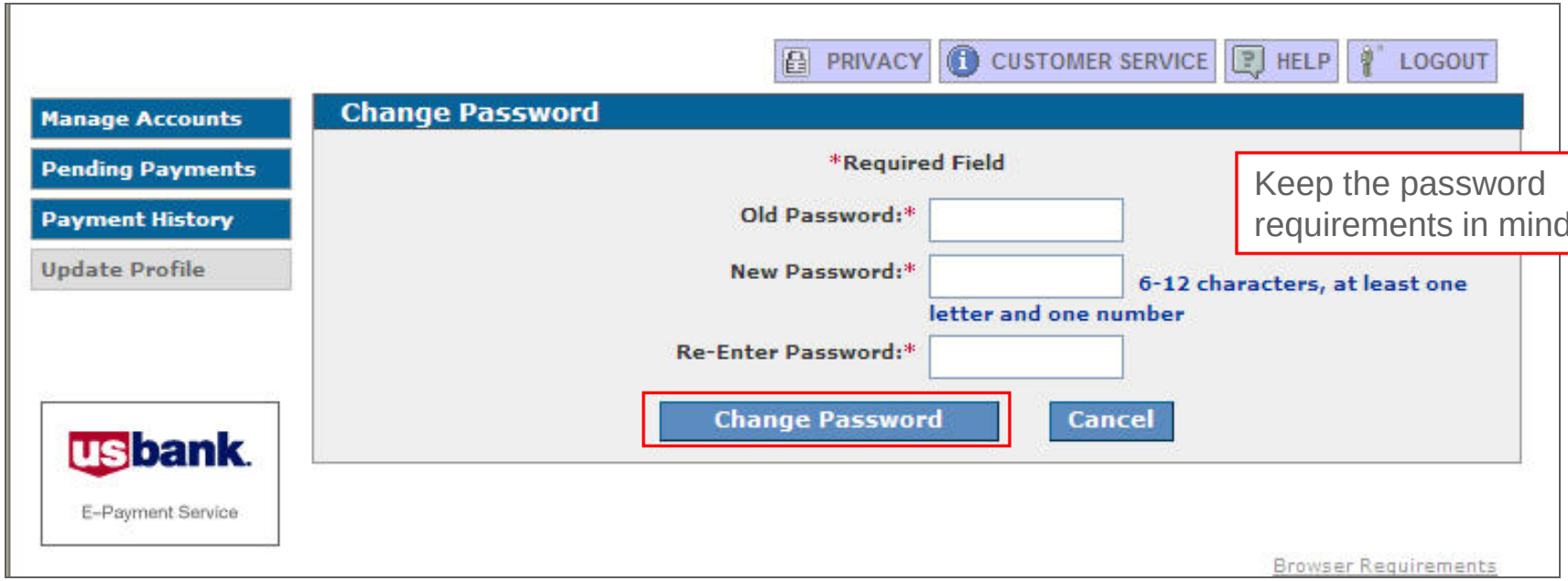


Remember to log out when you’re finished on the site; you will be directed to www.irs.gov/hctc.

VII. Update E-Payment User Profile

C. Change Password

If you click on “Change Password”, the following screen will appear. Enter your old password and then enter your new password twice. Click “Change Password.” Remember that passwords are case-sensitive.

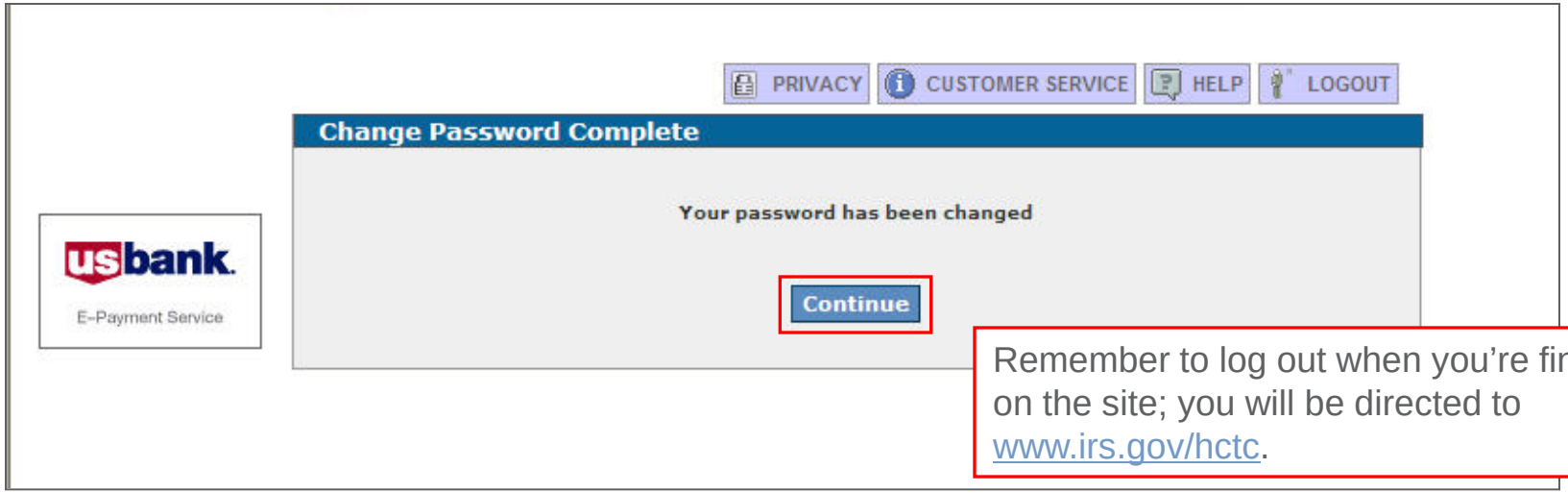


Keep the password requirements in mind.

VII. Update E-Payment User Profile

D. Changed Password Confirmation

The following screen will confirm that your password has been changed. Click "Continue."



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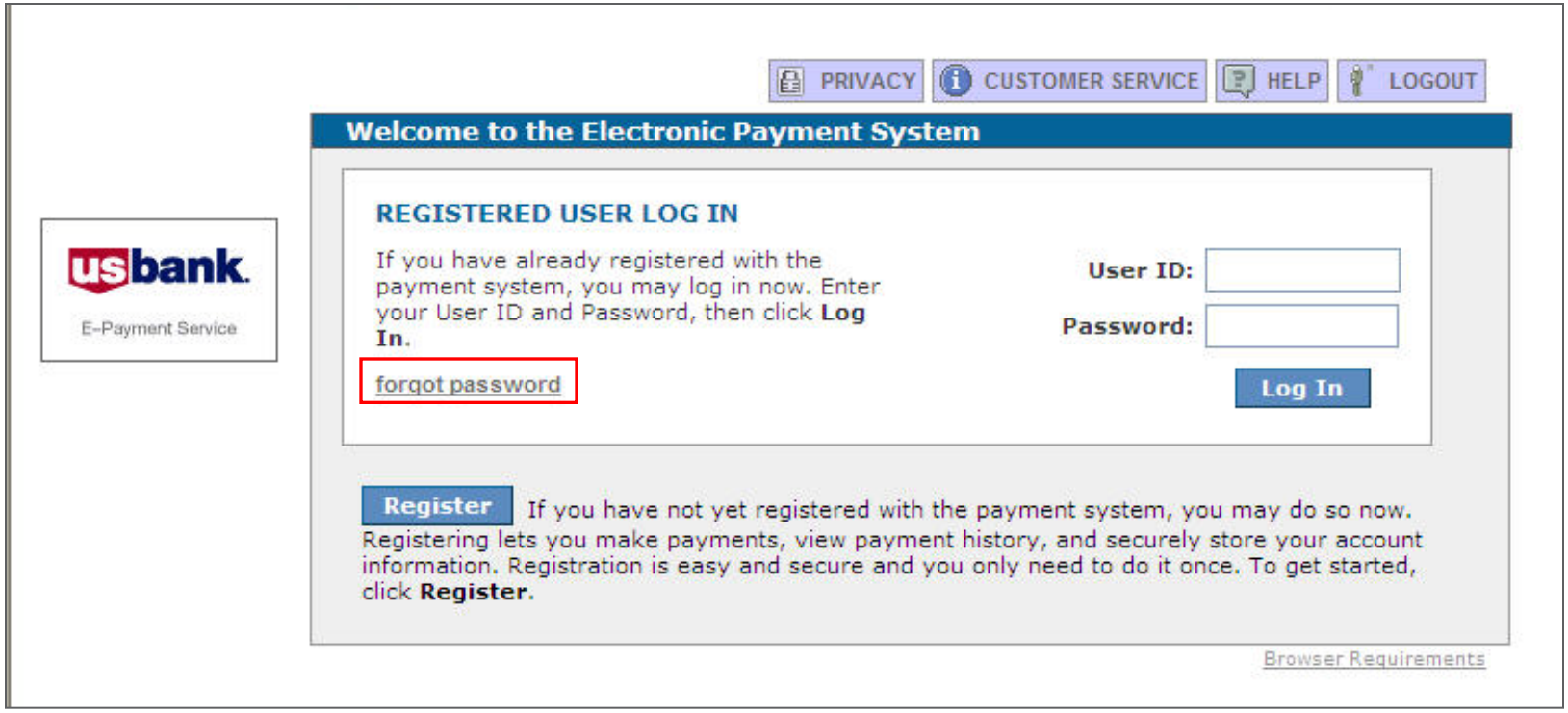
VIII. Forgot Your Password?

A. Click “Forgot Password”

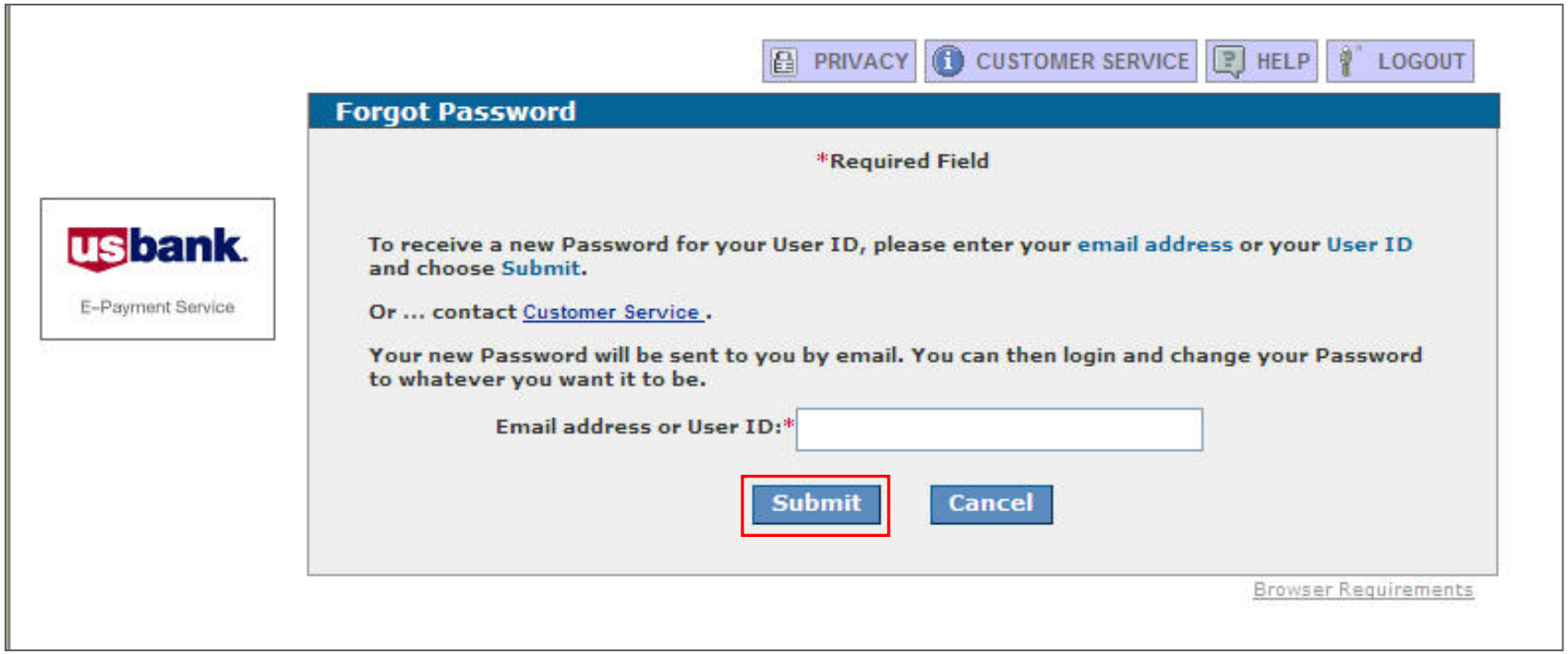
If you can’t remember your E-Payment password, click on “Forgot Password” on the Log In page.



VIII. Forgot Your Password?

B. Request A New Password

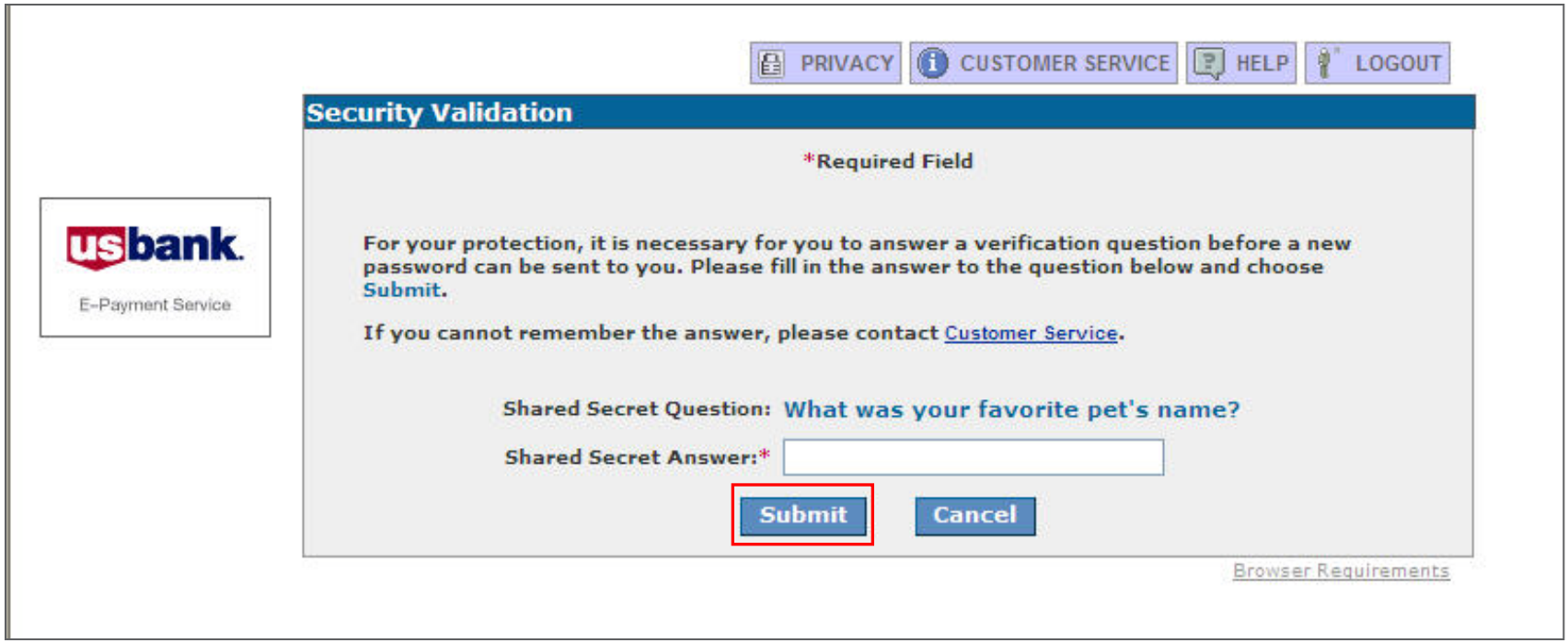
On the next screen, enter your email address or User ID and click “Submit.” A new password will be emailed to you. If you can’t remember your email address or User ID, contact HCTC Electronic Payment Help Desk at 1-855-379-0440 for assistance. The Help Desk is available Monday through Friday, between 8:00 AM and 5:00 PM EST.



VIII. Forgot Your Password?

C. Security Validation

On the following screen, answer your secret question and click “Submit.” This verifies that you are the owner of the account. If you can’t remember the answer, contact the HCTC Electronic Payment Help Desk at 1-855-379-0440 for assistance. The Help Desk is available Monday through Friday, between 8:00 AM and 5:00 PM EST.



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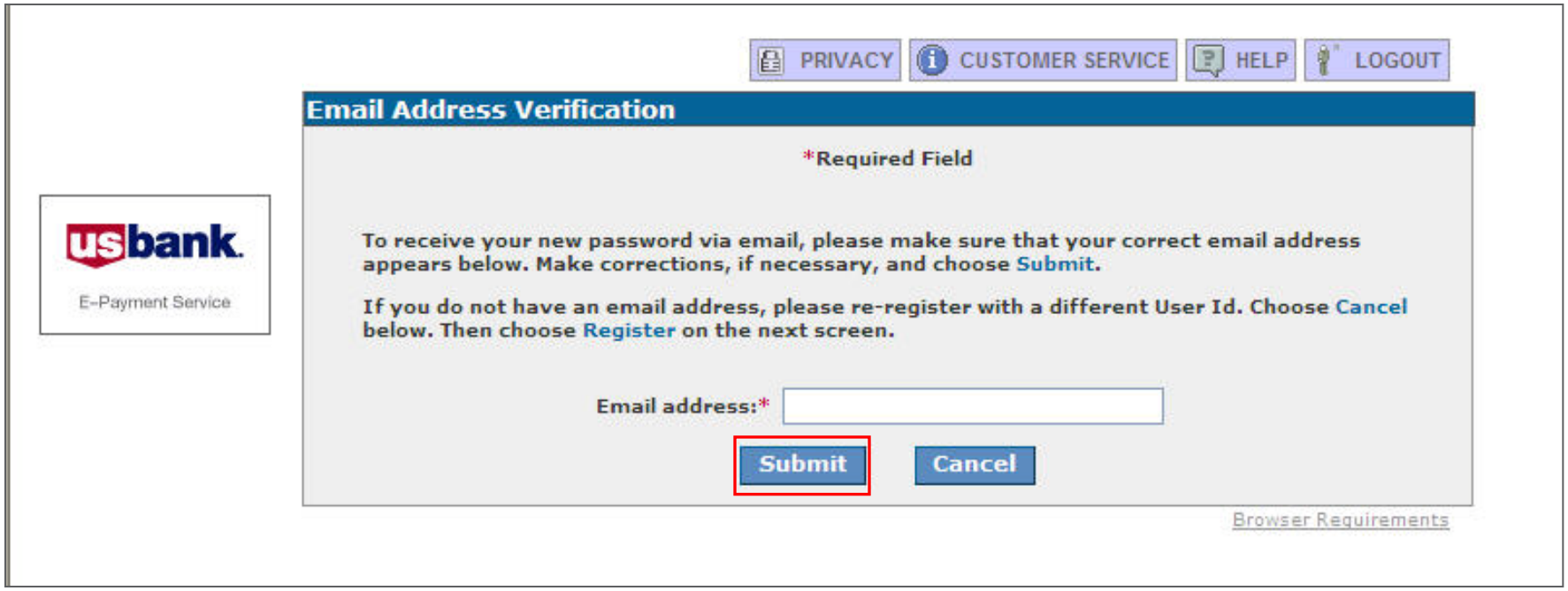
VIII. Forgot Your Password?

D. Email Address Validation

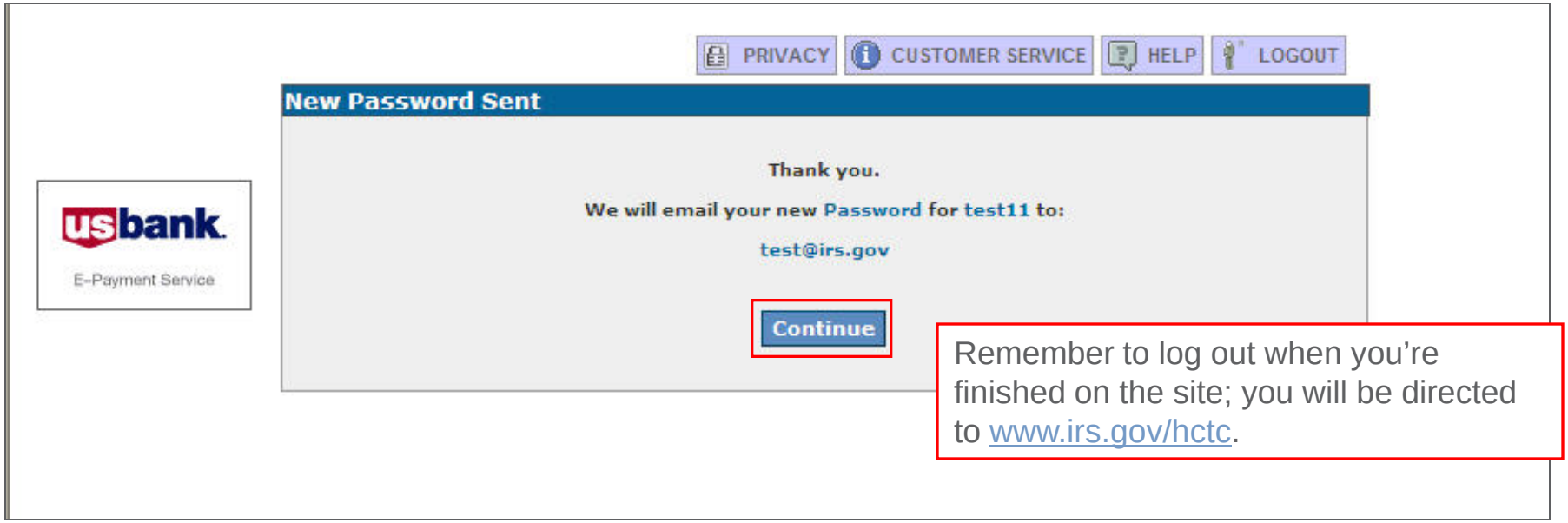
On the following screen, enter your email address and click “Submit.” This allows you to receive your new password via email. If you do not have an email address, you can call the HCTC E-Payment Help Desk. Alternatively, you can re-register with a different User ID and ensure you add an email address when you create your E-Payment Profile.



VIII. Forgot Your Password?

E. New Password Sent Confirmation

The following screen confirms that your new password will be emailed to you. Click “Continue.”



Remember to log out when you’re finished on the site; you will be directed to www.irs.gov/hctc.

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