Electronic Payment User Guide

Step by Step Instructions

HCTC Health Coverage Tax Credit | *Stay covered.*

Electronic Payment User Guide Overview

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 is a secure method for HCTC Participants to make payments from their bank accounts via electronic check or from their credit cards and debit cards, directly to the HCTC Program. HCTC customers can use the E-Payment system to register for an E-Payment account, submit E-Payments to the HCTC Program, and to manage bank account, credit card, and debit card information.

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

If you don't remember your password or User ID, 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 4:00 PM EST.

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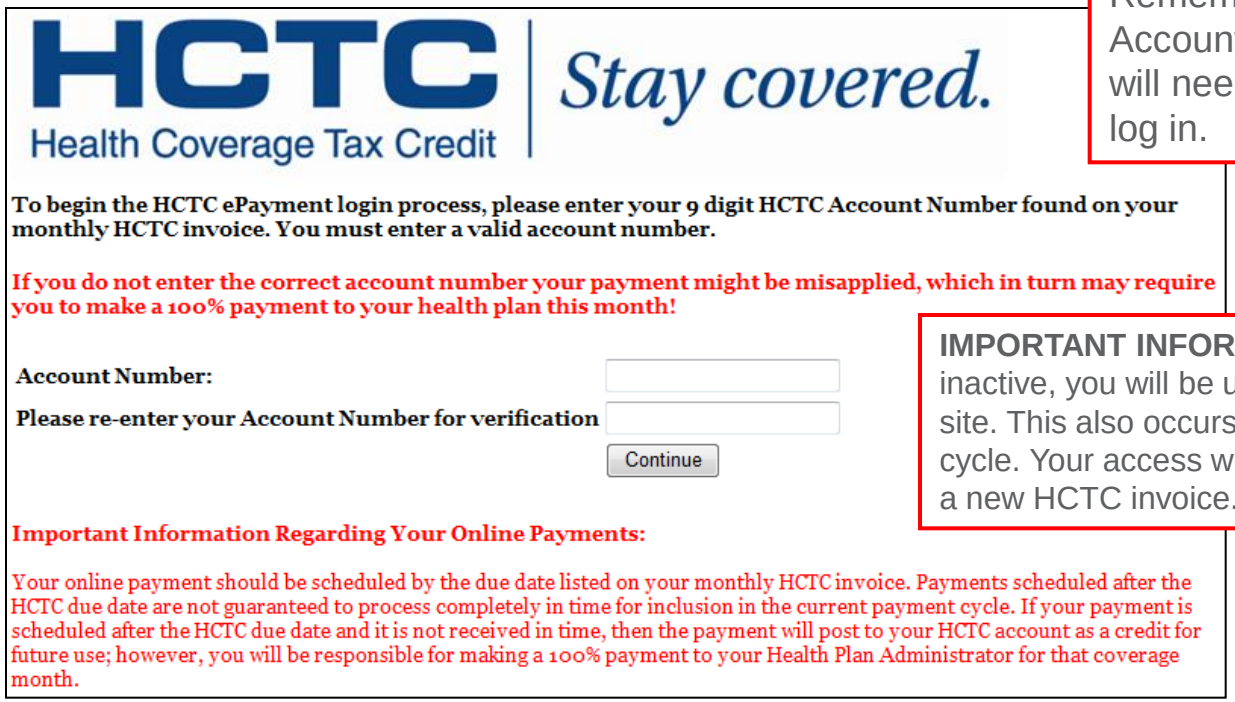
I. First Time Users – Log In and Registration

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.

IMPORTANT INFORMATION: If your HCTC account is inactive, you will be unable to access the E-Payment site. This also occurs if you short or no pay in a billing cycle. Your access will be restored once you are issued a new HCTC invoice.

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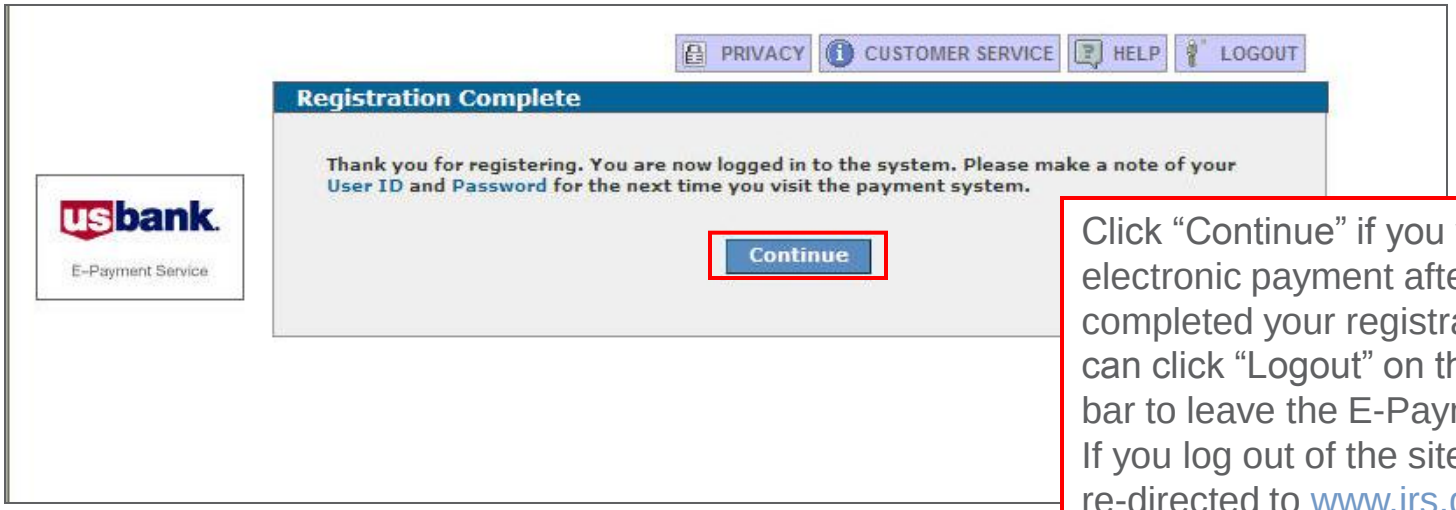
I. First Time Users – Log In and Registration

B. 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 make an electronic payment after you have 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 re-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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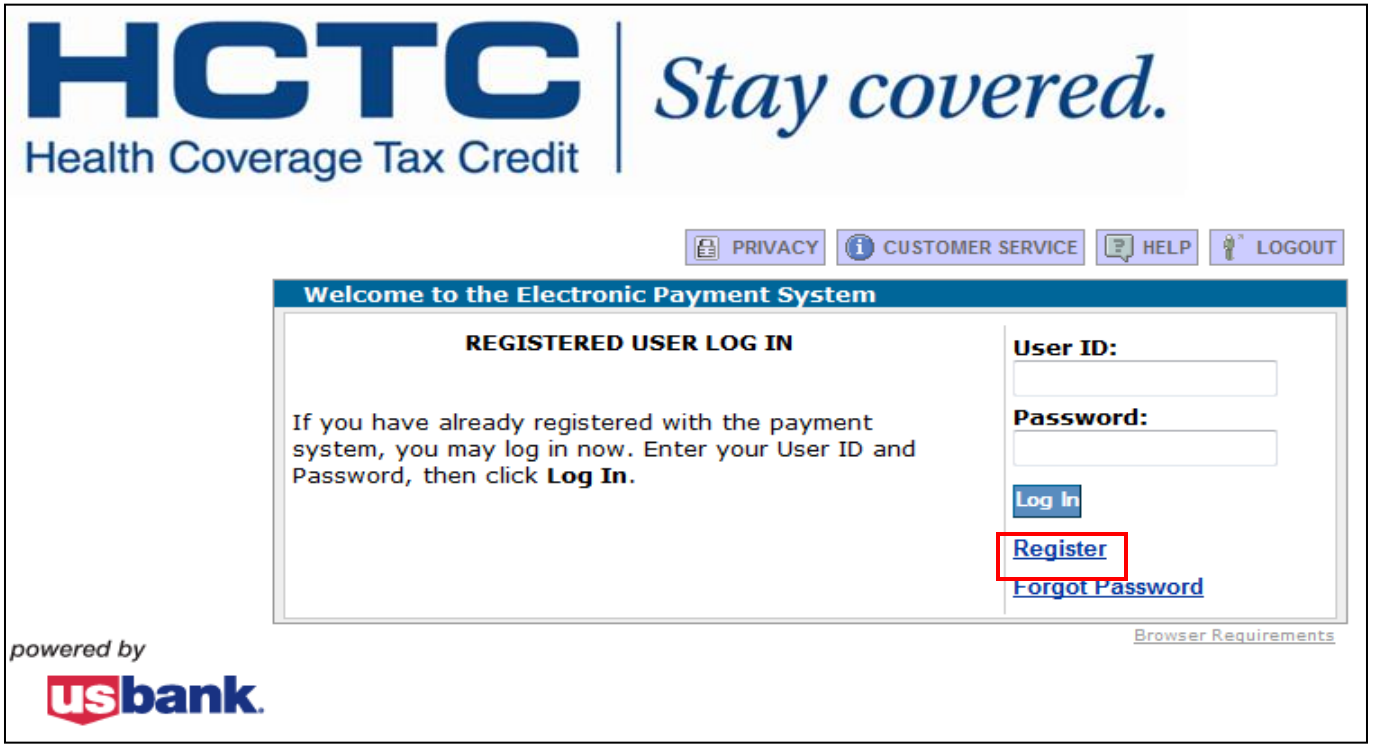
I. First Time Users – Log In and Registration

C. Register

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



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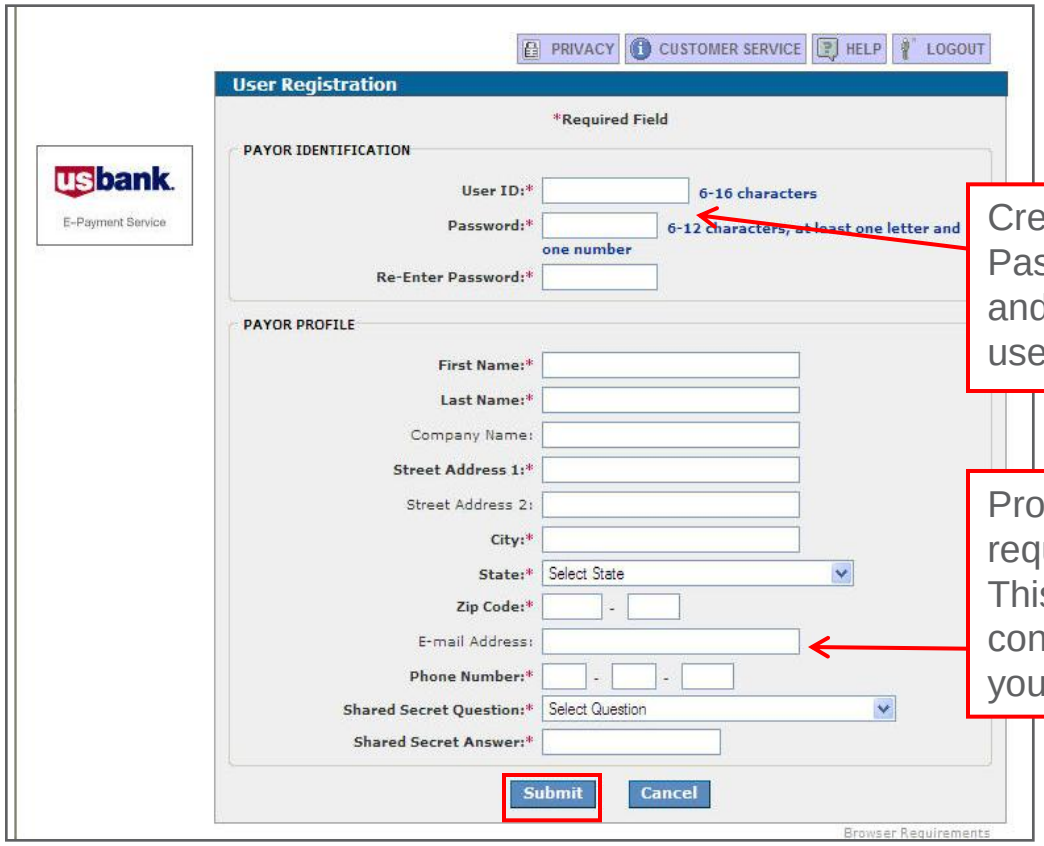
I. First Time Users – Log In and Registration

D. Create Profile

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



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

Providing your e-mail address is not required, but it is strongly recommended. This will allow you to receive e-mail confirmations for any electronic payments you make.

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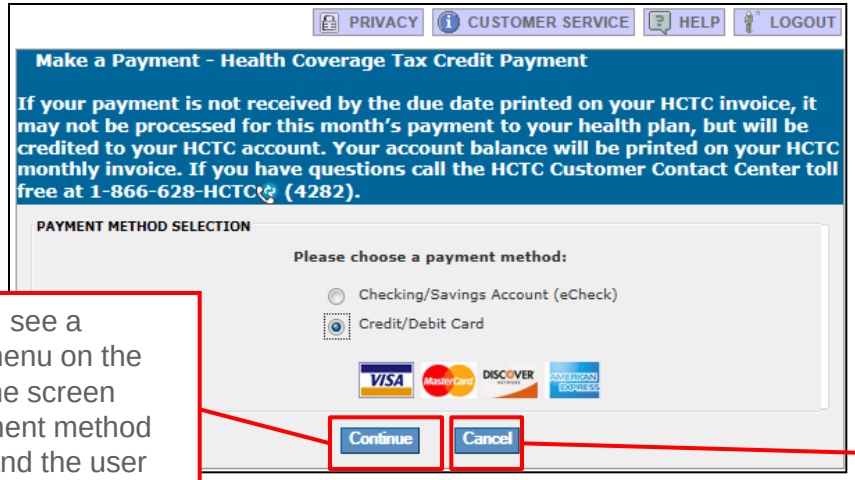
II. Site Navigation Overview

A. Navigation Menu

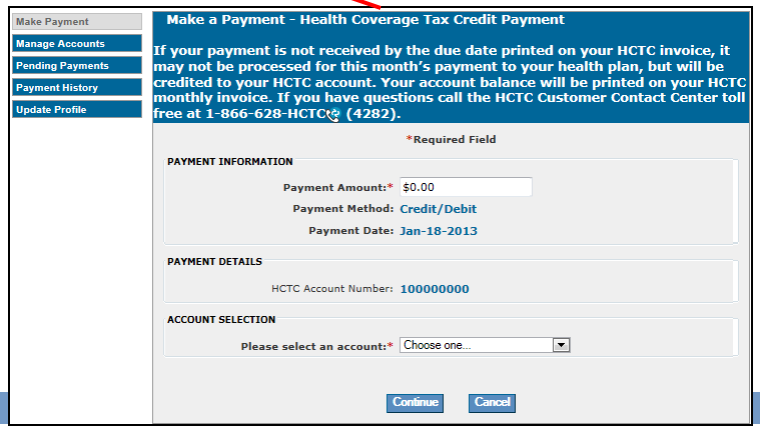
» The following **Make a Payment** screen displays once a registered user logs into the E-Payment system.

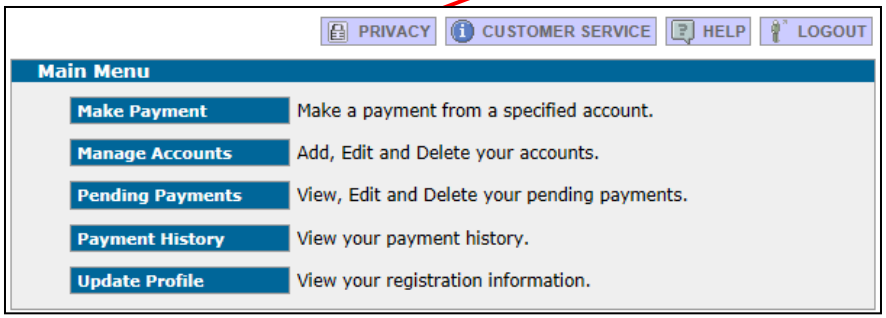


» To view the navigation menu, the user must press "Cancel" on the screen shown to navigate through the site and access other features. Once the user selects a payment method and selects "Continue," the navigation menu will also appear.

The user will see a navigation menu on the left side of the screen once a payment method is selected and the user selects "Continue."

The user may view a Navigation Menu by selecting "Cancel" from the **Make a Payment** screen.





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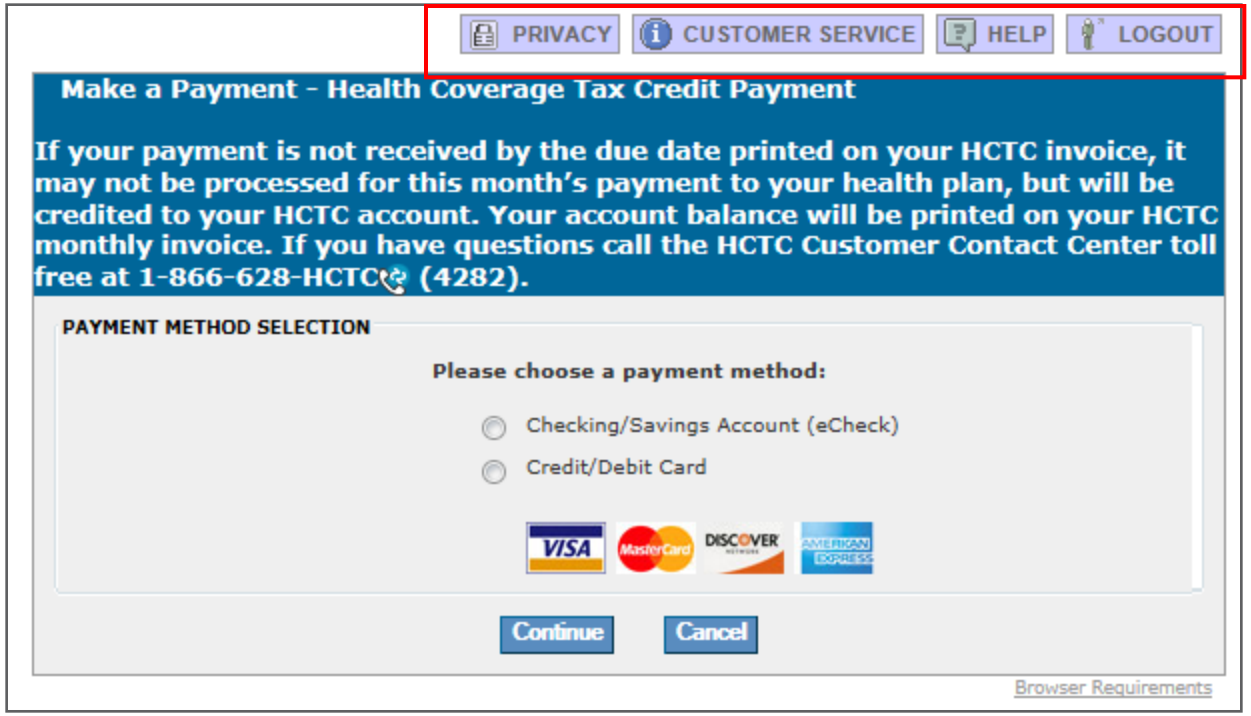
II. Site Navigation Overview

B. Top Navigation Bar

The top navigation bar is located at the top of screen. 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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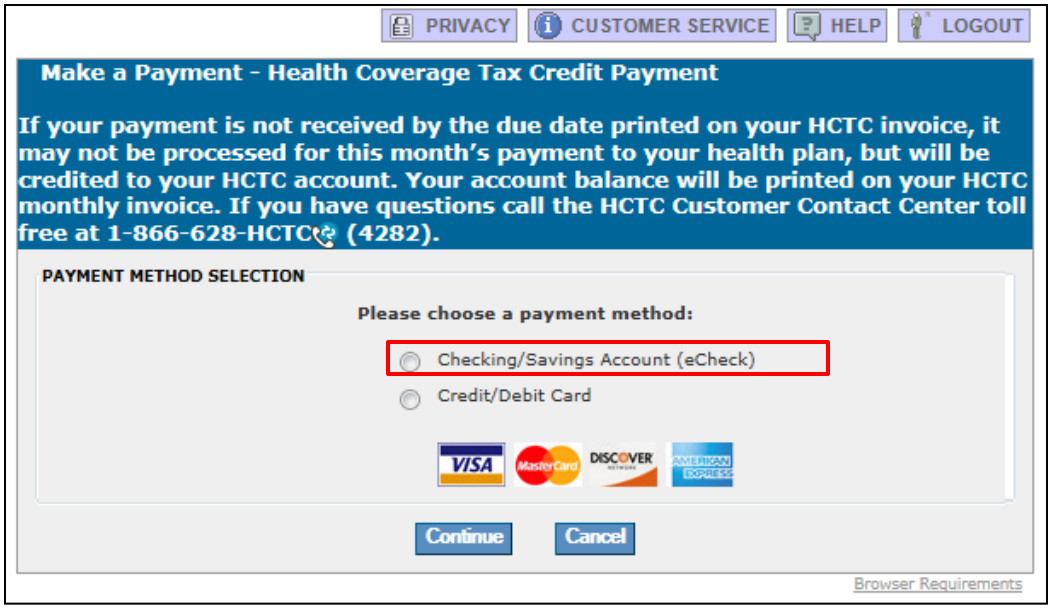
III. Make an Electronic Payment – Checking/Savings (eCheck)

A. Payment Method Selection Screen

Use the **Make A Payment** screen to select a payment method. On this screen you can choose to make a payment using your checking account and/or savings account or your credit and/or debit card. The next six slides will walk you through making a payment using a bank account. If you want to learn how to make a payment with your credit card or debit card click here.



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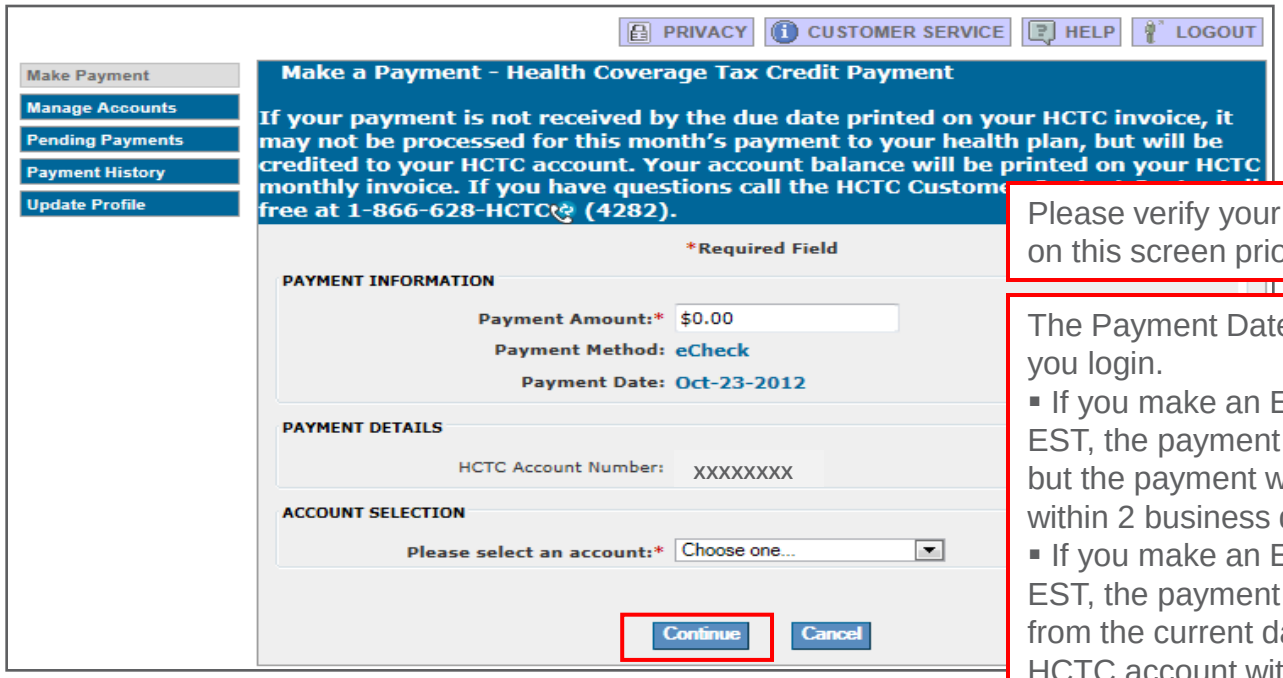
III. Make an Electronic Payment – Checking/Savings (eCheck)

B. Enter Payment Amount

Enter the payment amount you would like to submit. Please have your HCTC invoice available to see the amount due for the month. In the Account Selection drop down, you may select a previous saved bank account to make your electronic payment or choose a new bank account. Click “Continue.” NOTE: Recurring payments are not available at this time.



Please verify your HCTC account number is accurate on this screen prior to submitting your payment.

The Payment Date will be set automatically once you login.

- If you make an E-Payment via eCheck before 9PM EST, the payment date will be the next business day, but the payment will post to your HCTC account within 2 business days.
- If you make an E-Payment via eCheck after 9PM EST, the payment date will be two business day from the current date and your payment will post to HCTC account within 3 business days.

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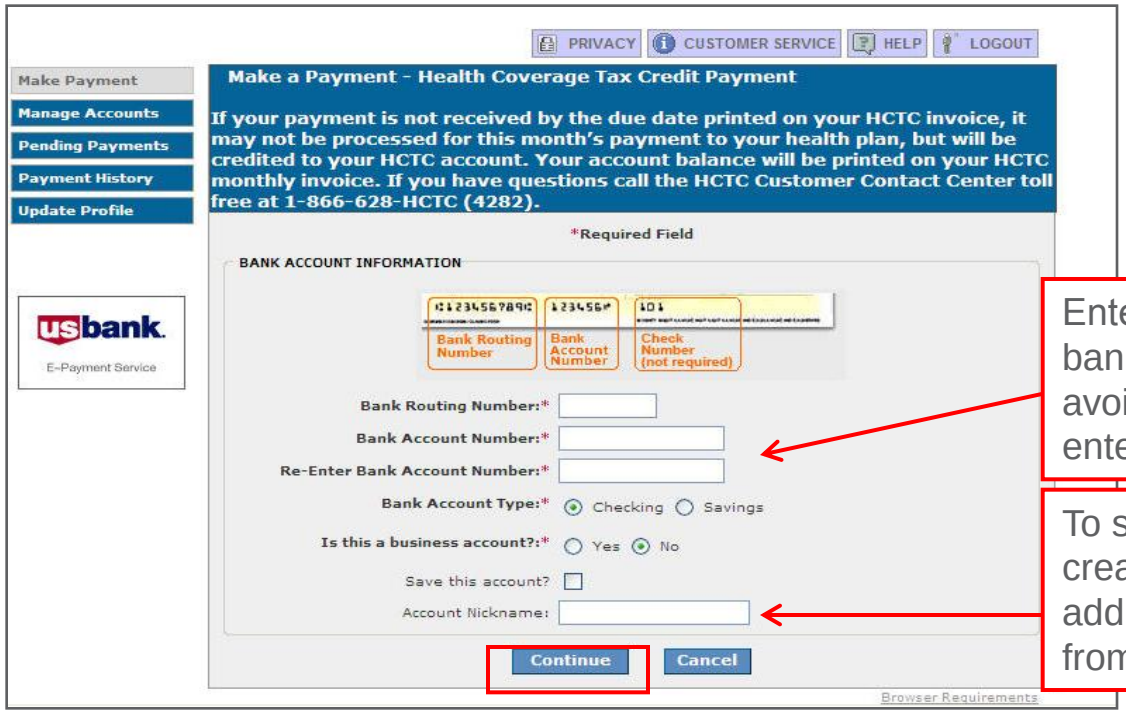
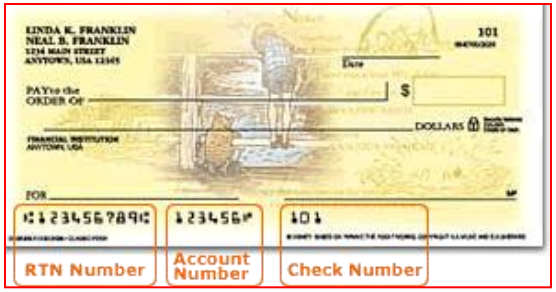
III. Make an Electronic Payment - Checking/Savings (eCheck)

C. Enter Bank Account Information

The bank routing number and account number are located on your bank checks. If you used a previously saved bank account, you may skip this step and proceed to the **Verify Payment** screen. Click “Continue” after you have entered all the required information.





Enter your bank’s routing number and bank account information. Be careful to avoid entering your check number. Then enter the bank account type.

To save the account, you will need to create an account nickname. You may add, edit, and delete multiple accounts from the **Manage Account** screen.

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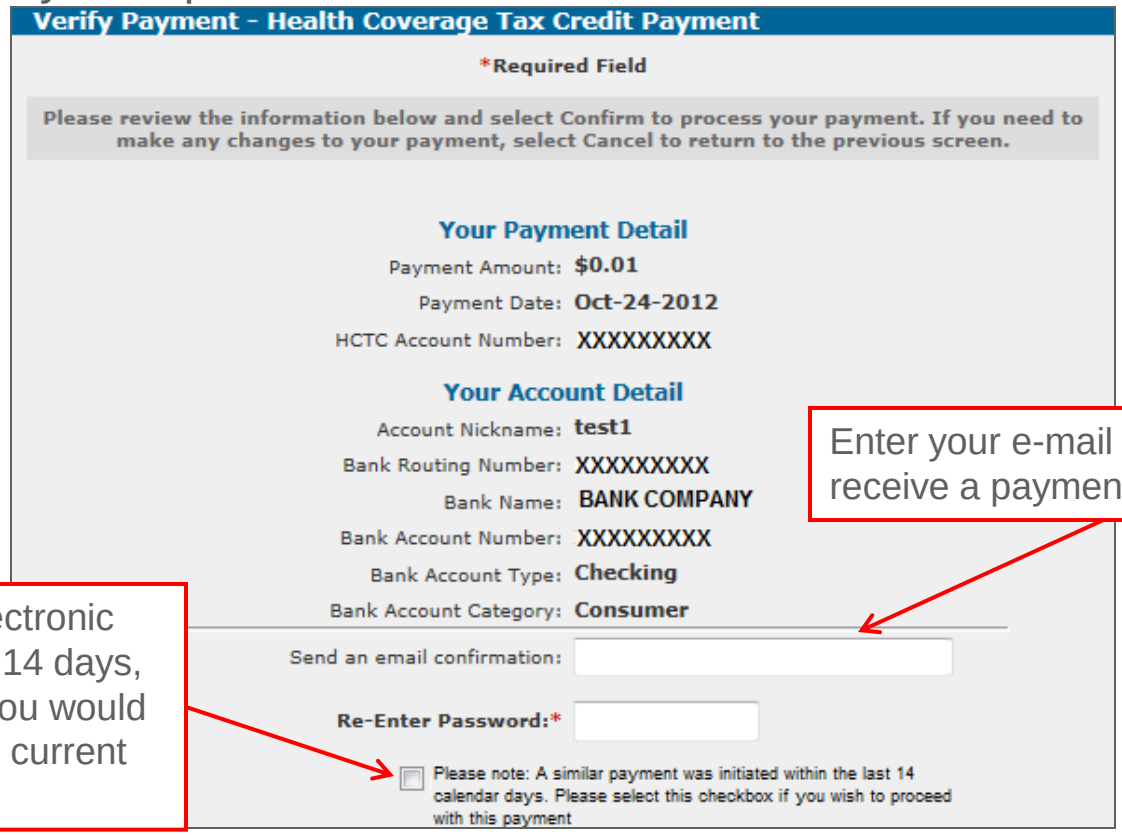
III. Make an Electronic Payment - Checking/Savings (eCheck)

D. Verify Payment

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



Enter your e-mail address to receive a payment confirmation.

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

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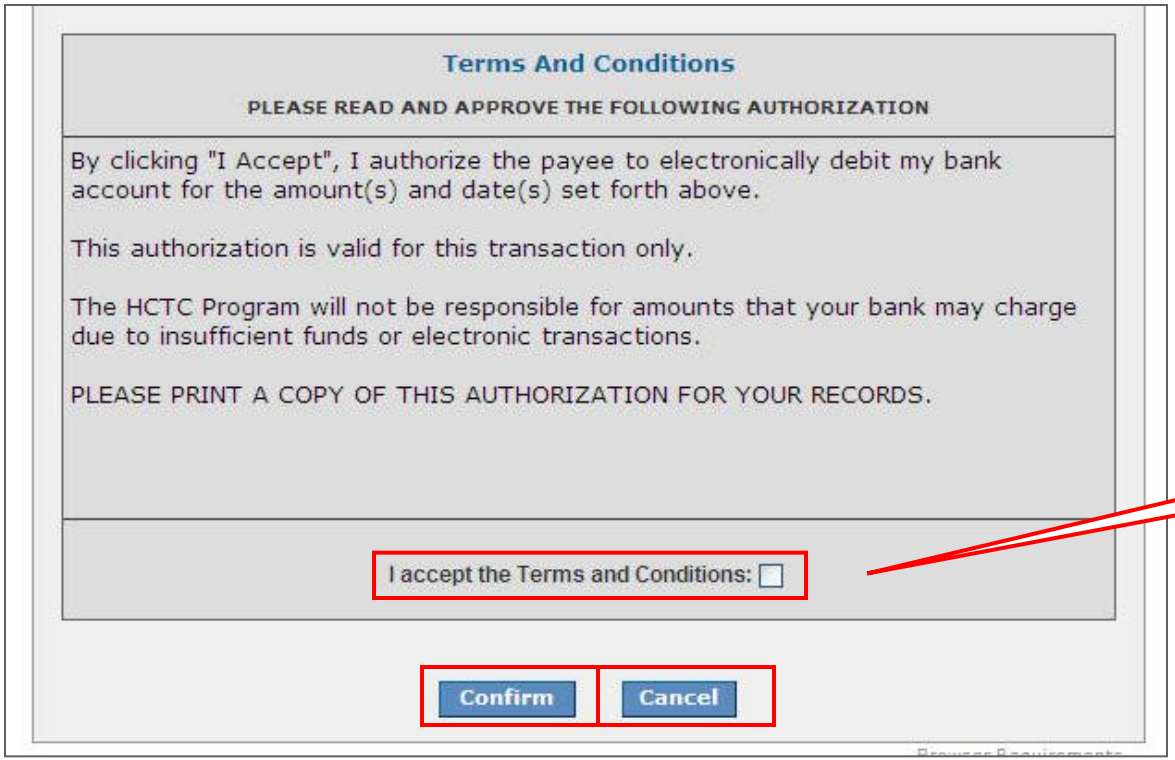
III. Make an Electronic Payment - Checking/Savings (eCheck)

E. Accept Terms and Conditions

Read and accept the Terms and Conditions and click “Confirm.” If any information is incorrect or you do not wish to complete making the payment, click “Cancel.”



Click here to accept.

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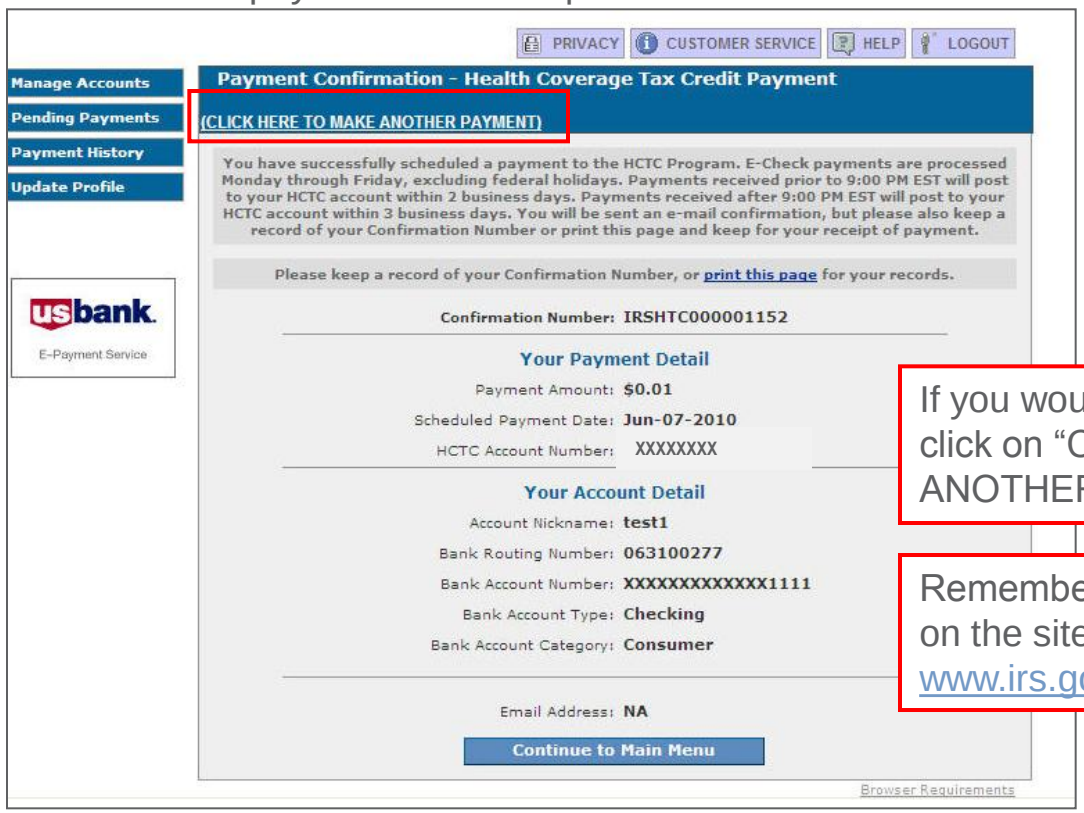
III. Make an Electronic Payment - Checking/Savings (eCheck)

F. Payment Confirmation

After confirming that you wish to make the payment, a **Confirmation** screen will appear. Record your confirmation number on your HCTC invoice or print the page for your records. No further action is required. If you provided an e-mail address on the verify payment screen, you will receive an e-mail confirmation once the payment has been processed.



If you would 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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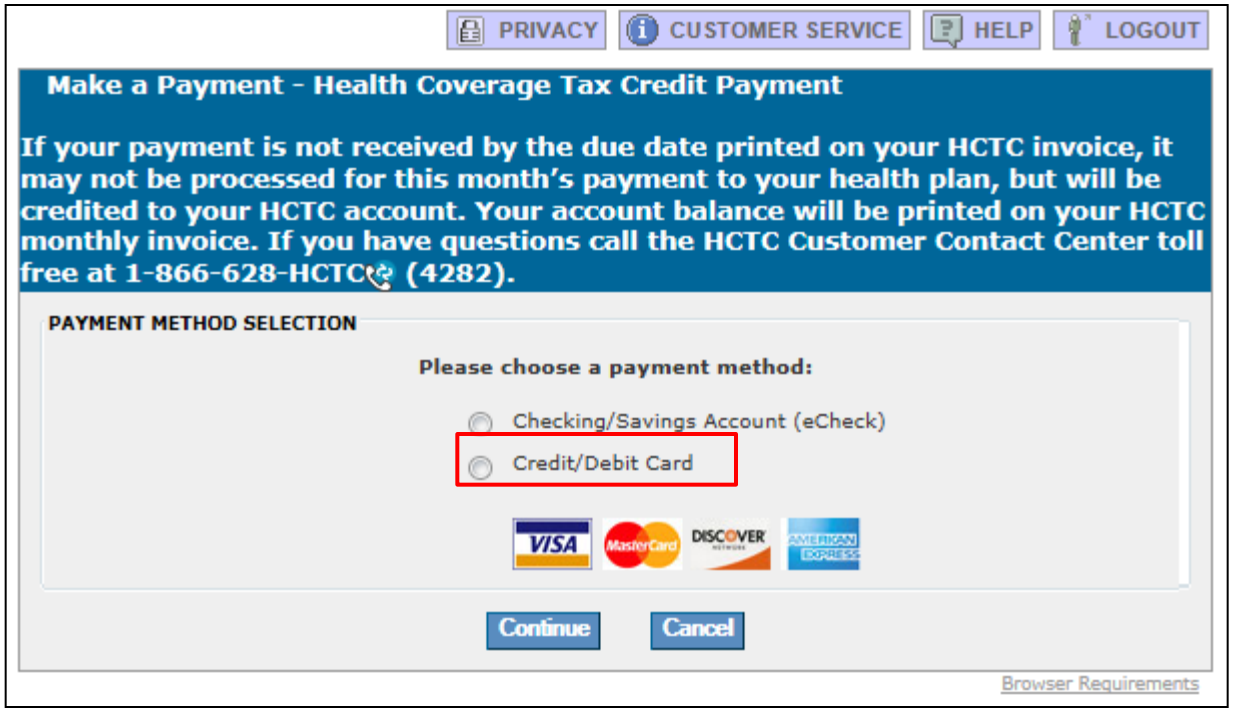
IV. Make an Electronic Payment – Credit/Debit Card

A. Payment Method Selection Screen

To make an E-Payment with your credit or debit card, select “Credit/Debit Card.” You can use any Visa, MasterCard, Discover, or American Express credit cards, or any debit card displaying the Visa or MasterCard logo, to make a payment.



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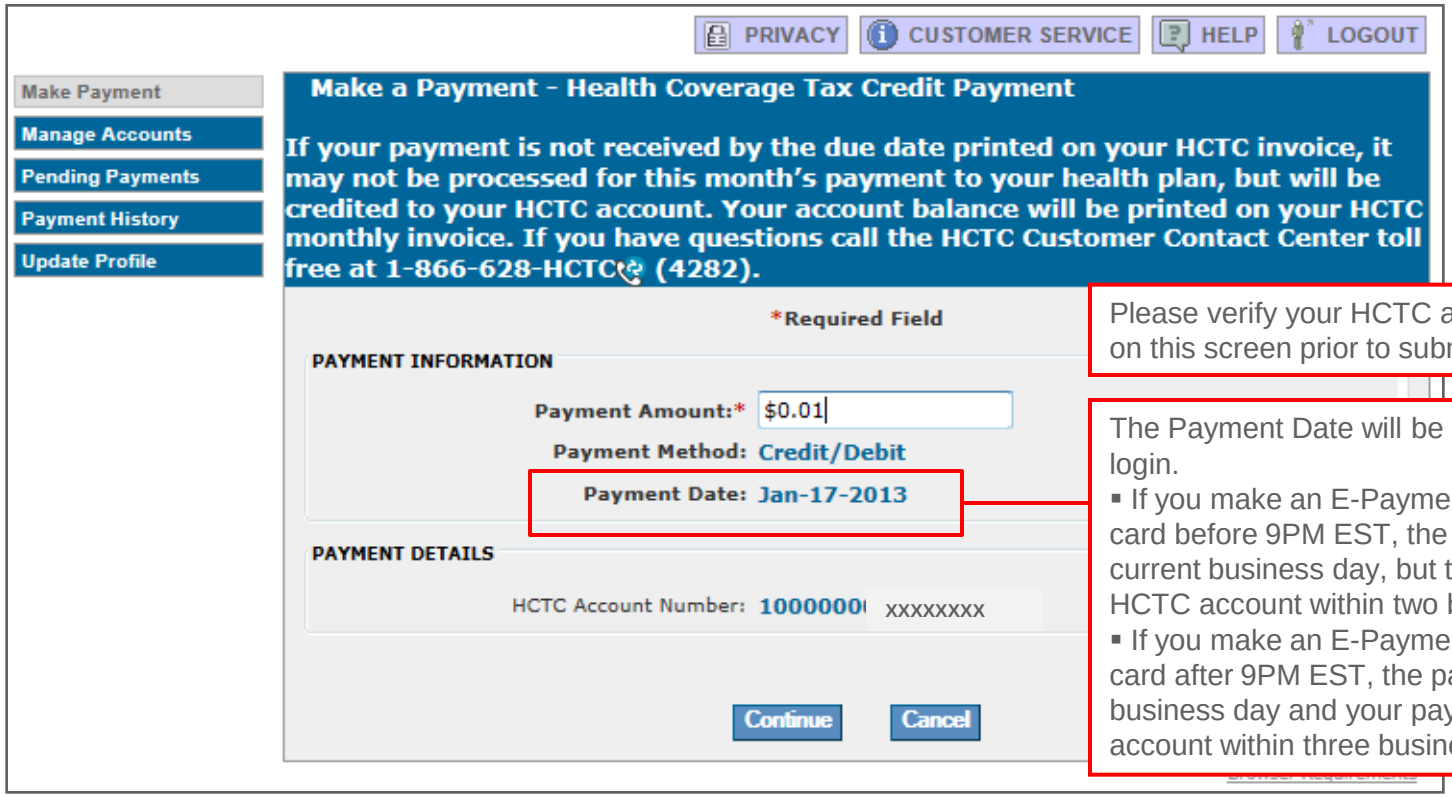
IV. Make an Electronic Payment – Credit/Debit Card

B. Enter Payment Amount

Enter the payment amount from your HCTC invoice and confirm your HCTC account number is correct.



Please verify your HCTC account number is accurate on this screen prior to submitting your payment.

The Payment Date will be set automatically once you login.

- If you make an E-Payment via Credit card or Debit card before 9PM EST, the payment date will be the current business day, but the payment will post to your HCTC account within two business days.
- If you make an E-Payment via Credit card or Debit card after 9PM EST, the payment date will be the next business day and your payment will post to HCTC account within three business days.

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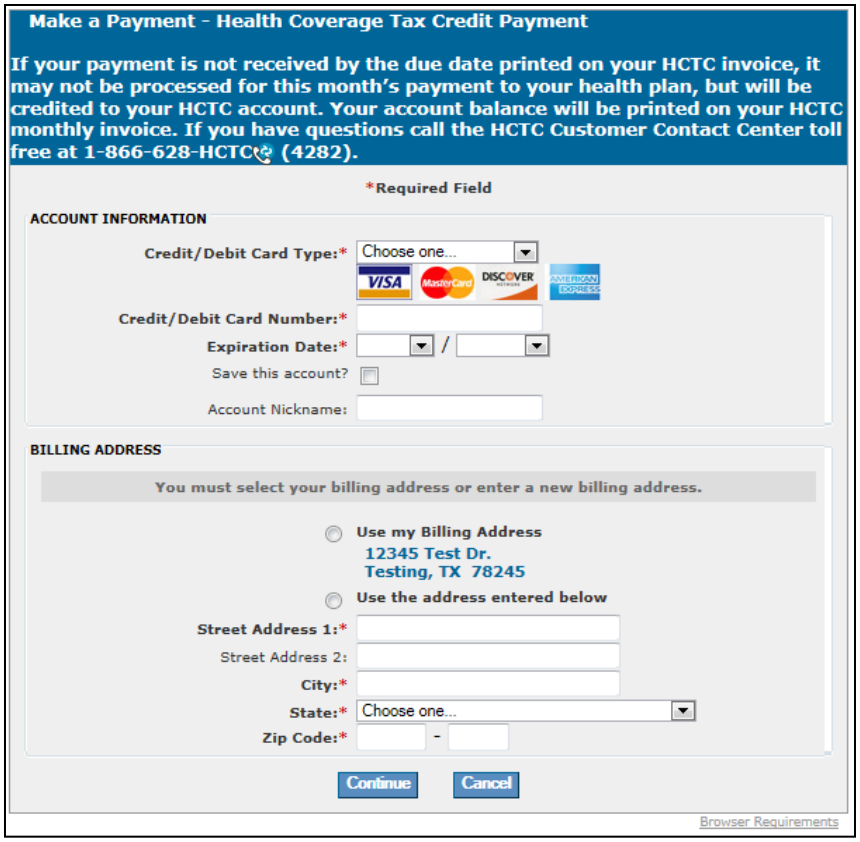
IV. Make an Electronic Payment – Credit/Debit Card

C. Enter Credit/Debit Card Information

You must have your credit card or debit card, and card billing address available in order to complete this type of transaction.



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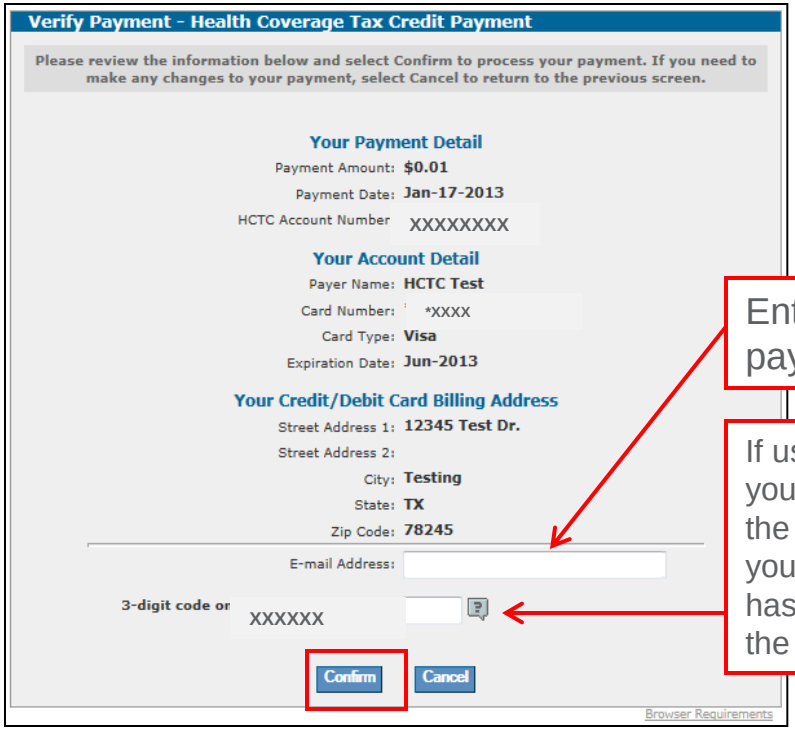
IV. Make an Electronic Payment – Credit/Debit Card

D. Verify Payment

Confirm that your payment information details are correct. Enter the 3-digit CVV code from the signature strip of your credit card. For those using an American Express card, this will be the 4 digits on the front of the card above the card number. To confirm the payment, click “Confirm.”



Enter your e-mail address to receive payment confirmation.

If using Visa, MasterCard, or Discover, you must enter the 3-digit CVV code on the back of your card before confirming your payment. NOTE: American Express has a 4-digit code located on the front of the card.

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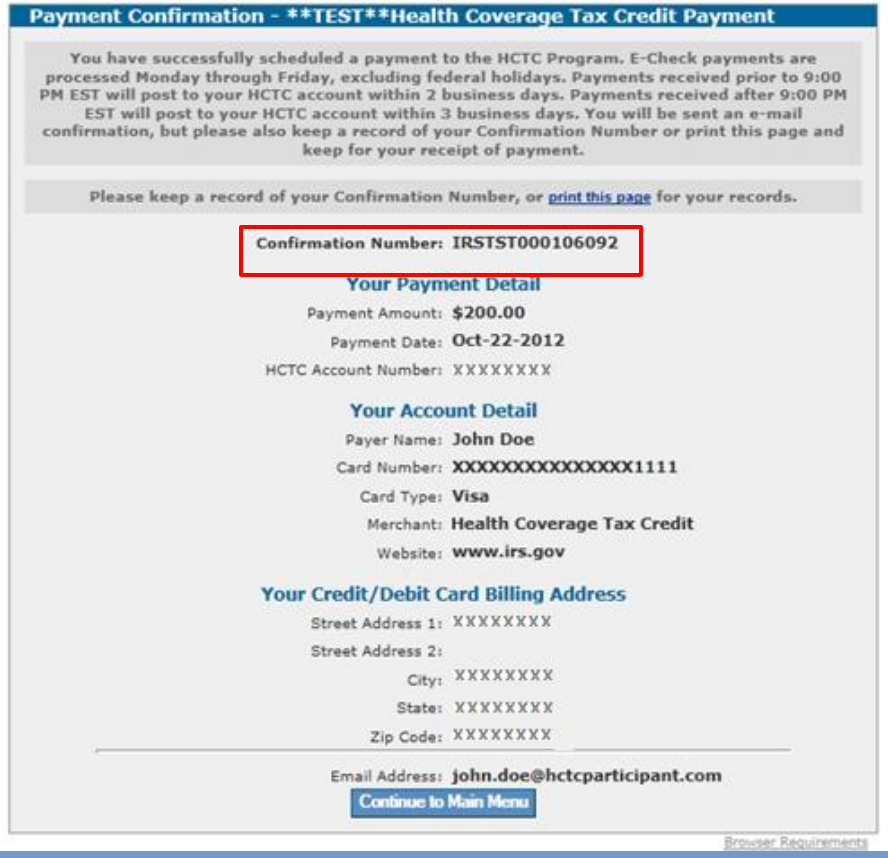
IV. Make an Electronic Payment – Credit/Debit Card

E. Payment Confirmation

A **Payment Confirmation** screen will display. Record your confirmation number or print the page for your records. No further action is required. If you provided an e-mail address on the **Verify Payment** screen, you will receive an e-mail confirmation once the payment has been processed.



Payment Confirmation - **TESTHealth Coverage Tax Credit Payment**

You have successfully scheduled a payment to the HCTC Program. E-Check payments are processed Monday through Friday, excluding federal holidays. Payments received prior to 9:00 PM EST will post to your HCTC account within 2 business days. Payments received after 9:00 PM EST will post to your HCTC account within 3 business days. You will be sent an e-mail confirmation, but please also keep a 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: IRSTST000106092

Your Payment Detail

Payment Amount: $200.00
Payment Date: Oct-22-2012
HCTC Account Number: XXXXXXXX

Your Account Detail

Payer Name: John Doe
Card Number: XXXXXXXXXXXXXXX1111
Card Type: Visa
Merchant: Health Coverage Tax Credit
Website: www.irs.gov

Your Credit/Debit Card Billing Address

Street Address 1: XXXXXXXX
Street Address 2:
City: XXXXXXXX
State: XXXXXXXX
Zip Code: XXXXXXXX

Email Address: john.doe@hctcparticipant.com

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V. Manage Bank Accounts

You can add, edit, and delete bank accounts, credit cards, and debit cards using "Manage Accounts" in the left-hand navigation menu. For bank accounts you must use the bank routing and account numbers found on your checks. Your changes are reflected in the E-Payment **Manage Account** screen.

- Only the payments you submit online are displayed in the E-Payment system. To make HCTC account updates, you must complete a Registration Update Form and mail it to the HCTC Program.
- When you delete a payment, your **Payment History** will show a record of a deleted transaction, but there will not be a record on the **Manage Account** page or on your HCTC account.

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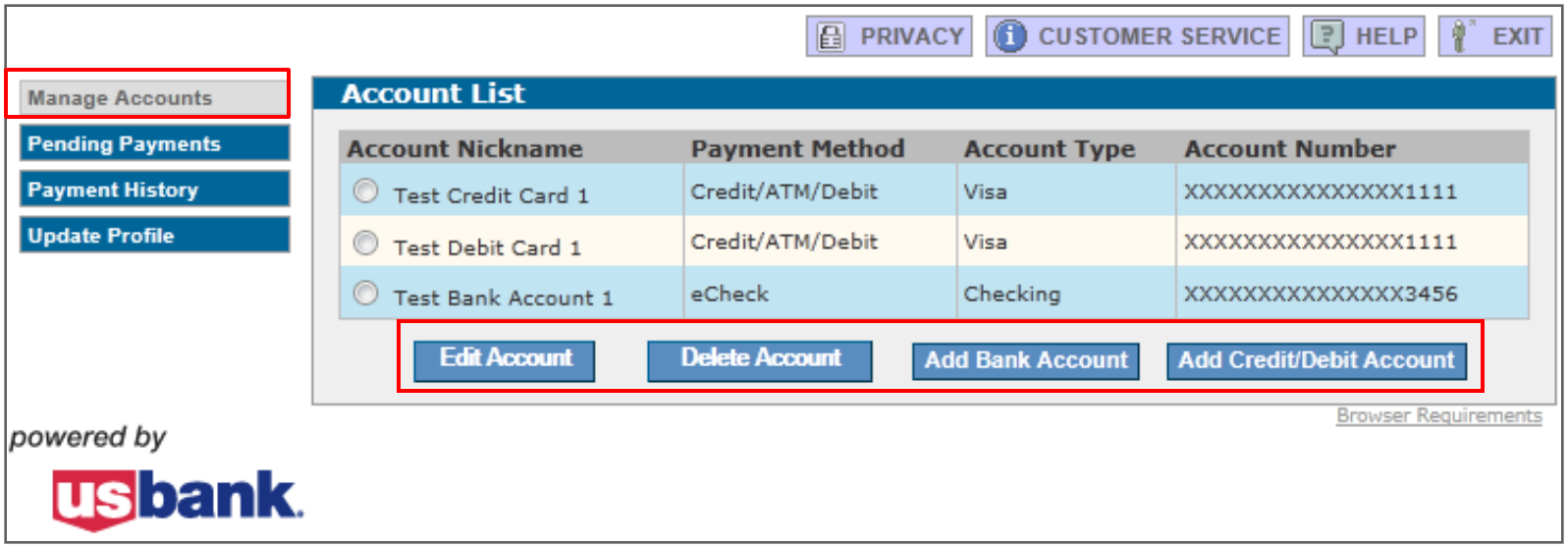
V. Manage Bank Accounts

A. Edit, Delete, and Add Accounts

Click “Manage Accounts” on the left-hand navigation menu. You can view a list of bank accounts, credit cards, and debit cards saved on the **Account List** page. You can also Edit, Delete, and Add Accounts.



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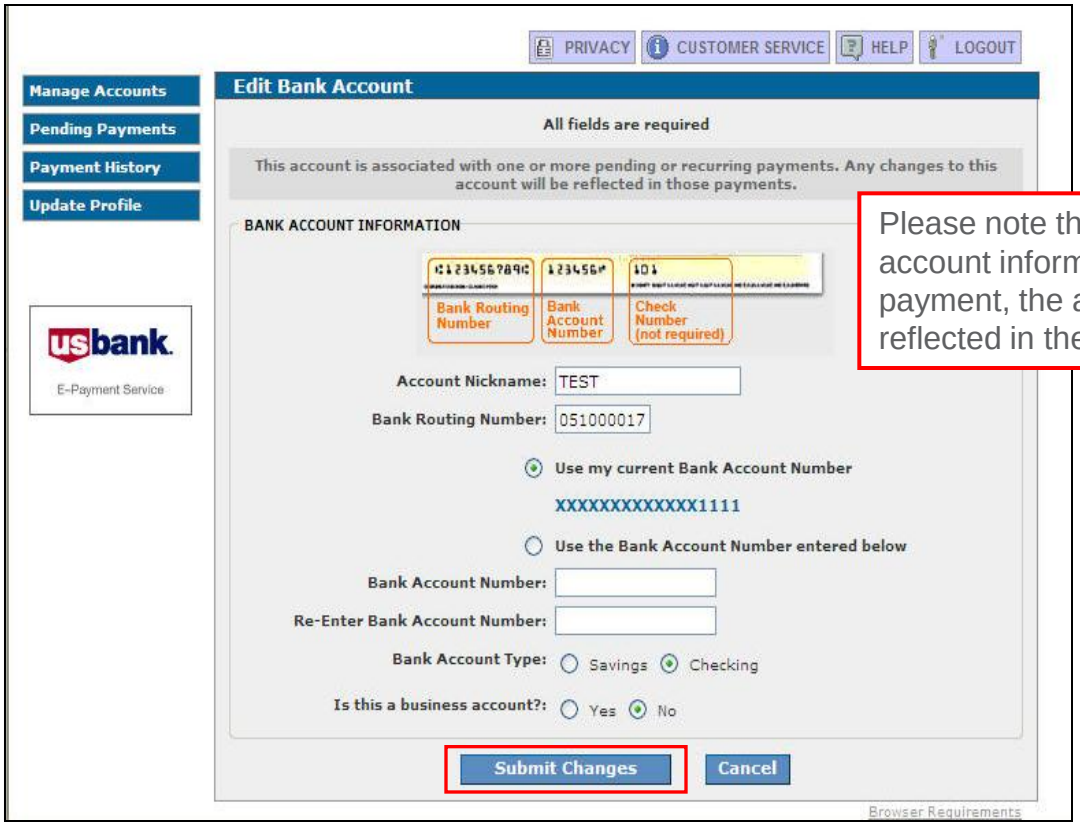
V. Manage a Bank Accounts

B. Edit Account – Bank Accounts

Make the necessary changes to your account and click “Submit Changes” on the bottom of the page. Your changes will be displayed in the **Account List**.



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

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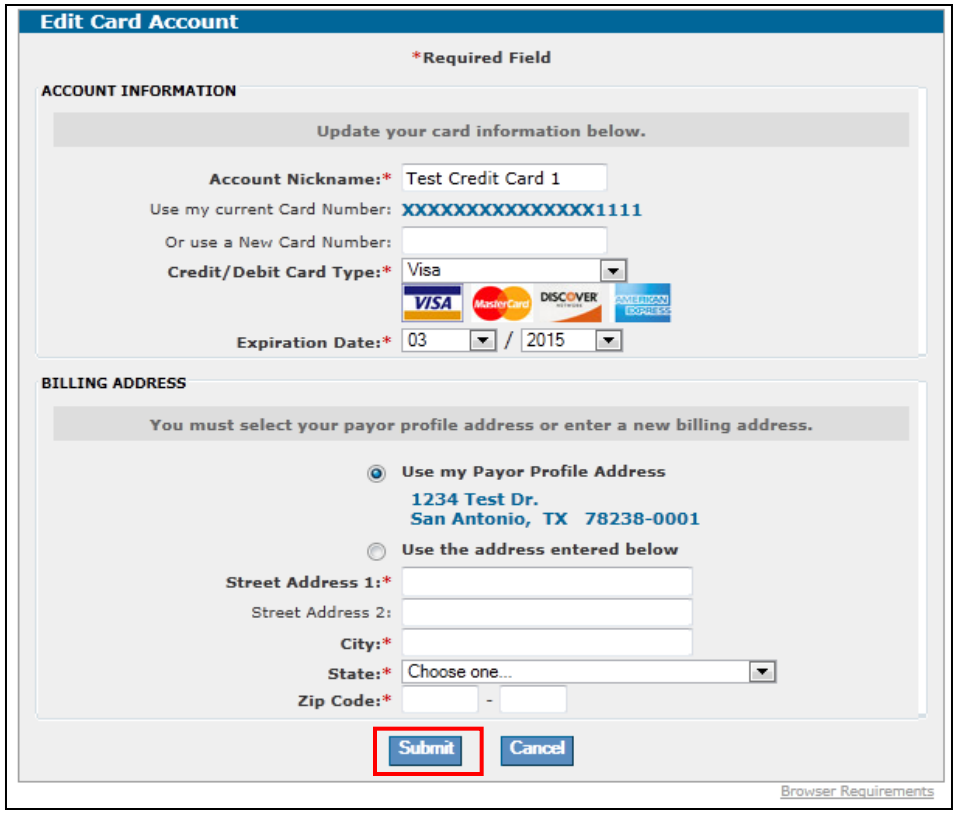
V. Manage Bank Accounts

C. Edit Account – Credit/Debit Card

Make the necessary changes to your account and click “Submit Changes” on the bottom of the page. Your changes will be displayed in the **Account List**.



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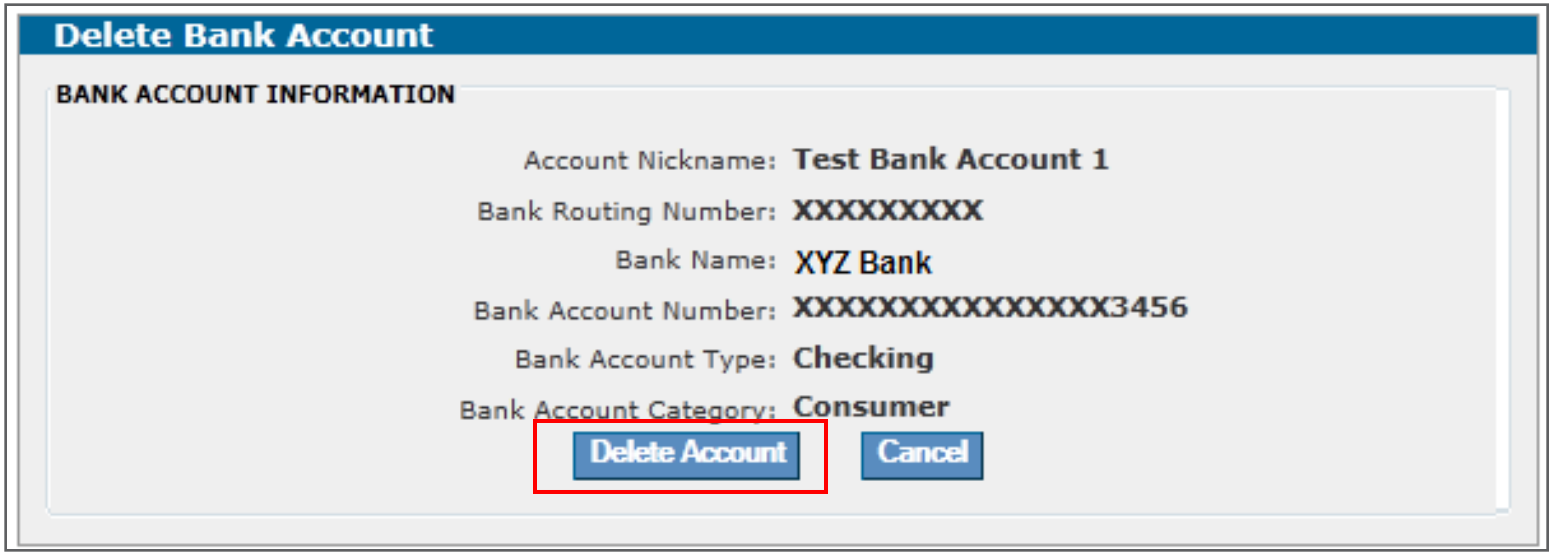
V. Manage Bank Accounts

D. Delete Bank Account

If you are sure you want to delete this account, click “Delete Account” on the bottom of the page. Your changes will be reflected in the **Account List**.



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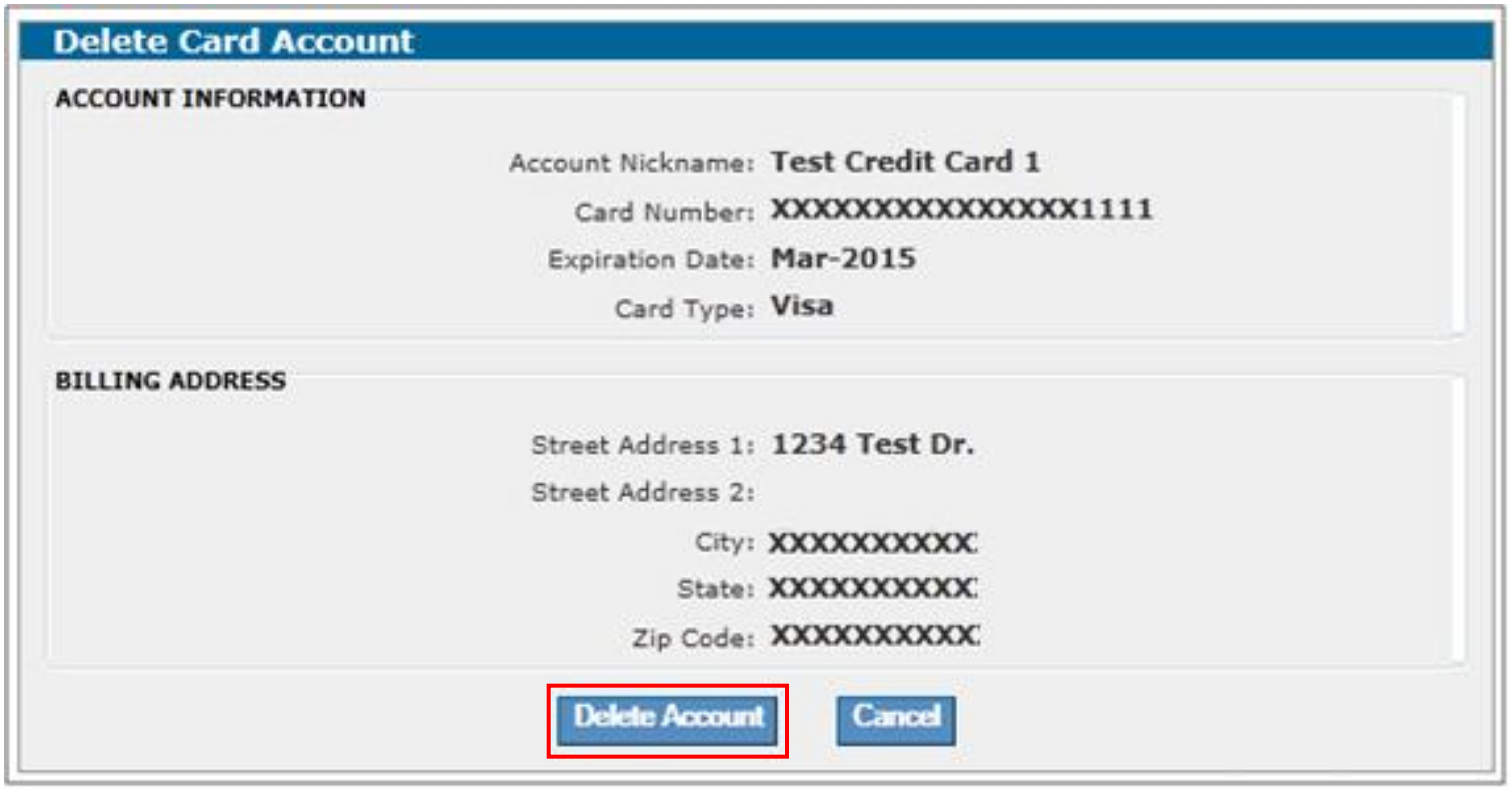
V. Manage Bank Accounts

E. Delete Credit/Debit Account

If you are sure you want to delete this account, click “Delete Account” on the bottom of the page. Your changes will be reflected in the **Account List**.



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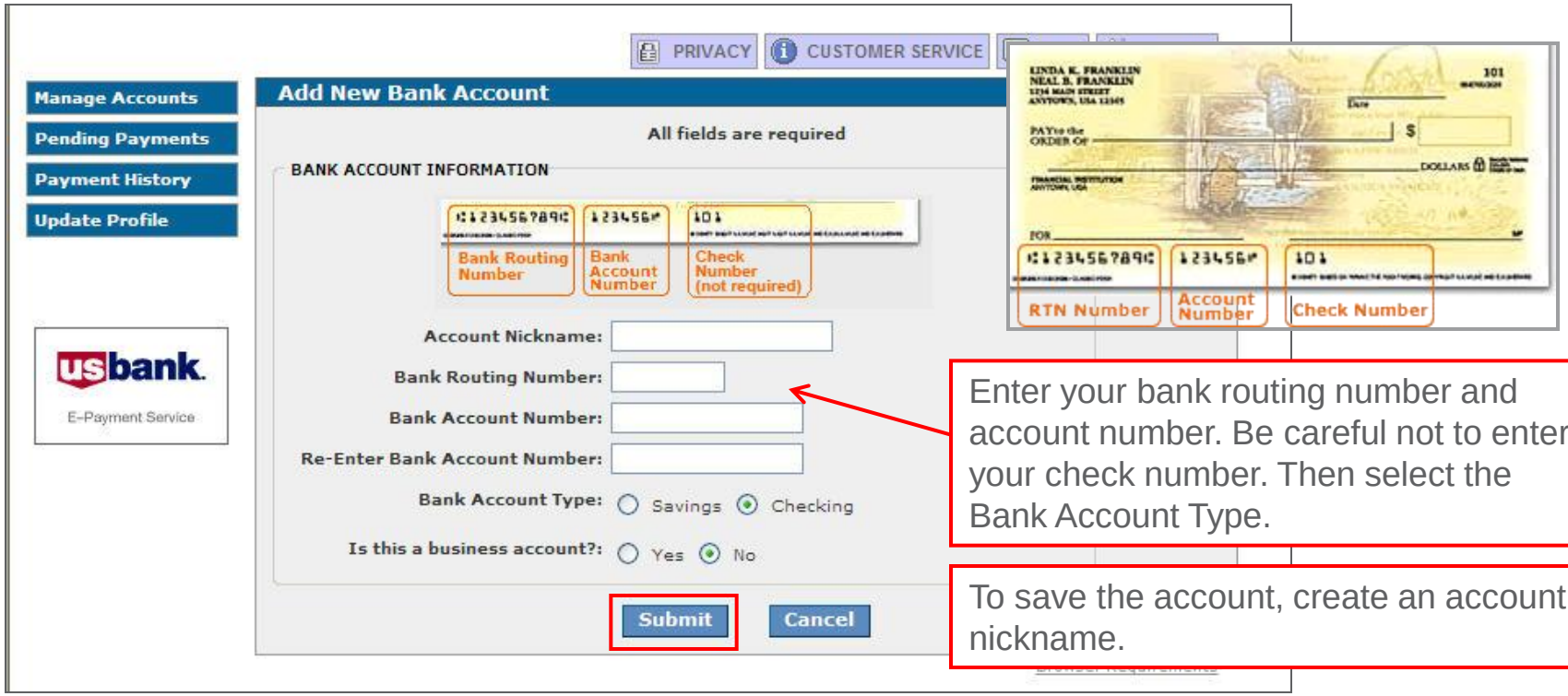
V. Manage Bank Accounts
F. Add a Bank Account

To add an account, enter the bank account information and click “Submit.” Your changes will be reflected in the **Account List**.



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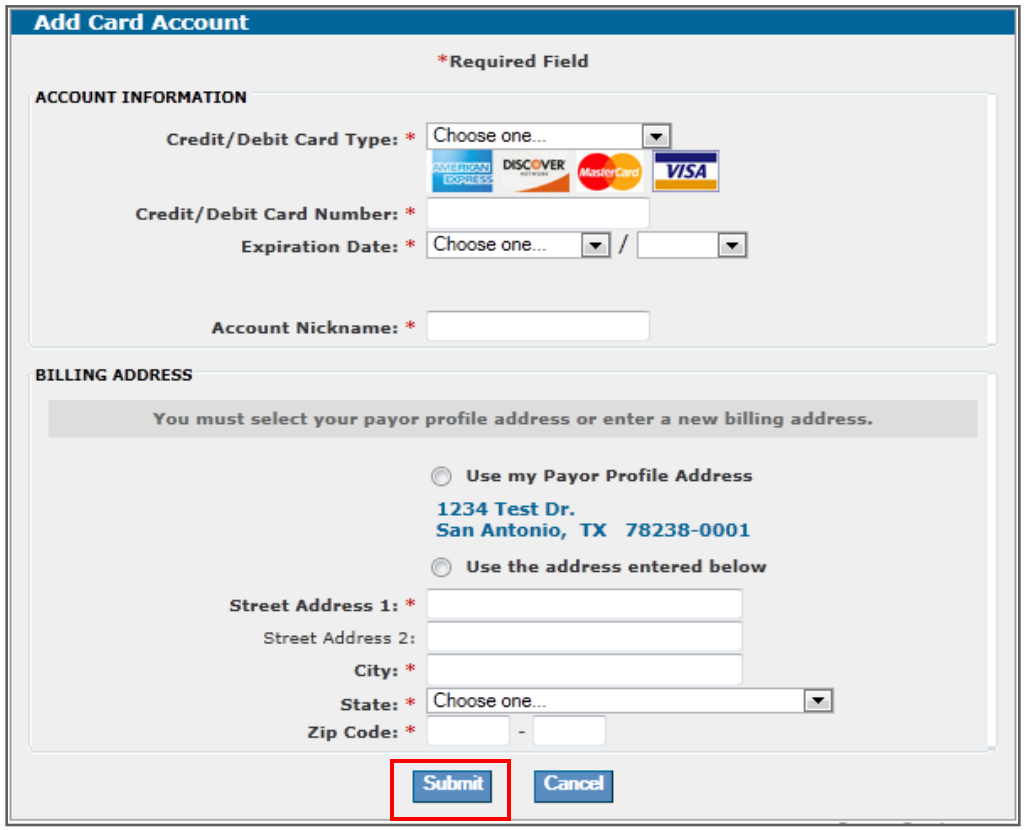
V. Manage Bank Accounts

G. Add a Credit/Debit Card

To add an account, enter the credit/debit account information and click "Submit." Your changes will be reflected in the **Account List**.



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VI. Manage Pending Payments (eCheck only)

A payment is pending when it is submitted by a customer and has not yet been processed and debited from a their bank account. The transaction is held in pending status until it has cleared the bank and is confirmed.

- Users may view, edit and delete pending payments from the **Pending Payments** screen.
- Only pending payments that were submitted online are displayed on the **Pending Payments** screen on the E-Payment Site. The E-Payment system does not display any payments submitted by mail.
- Credit card and debit card payments are processed in real-time and are not applicable to the **Pending Payments** screen. You may view completed credit card and debit card payments in the **Payment History** screen.

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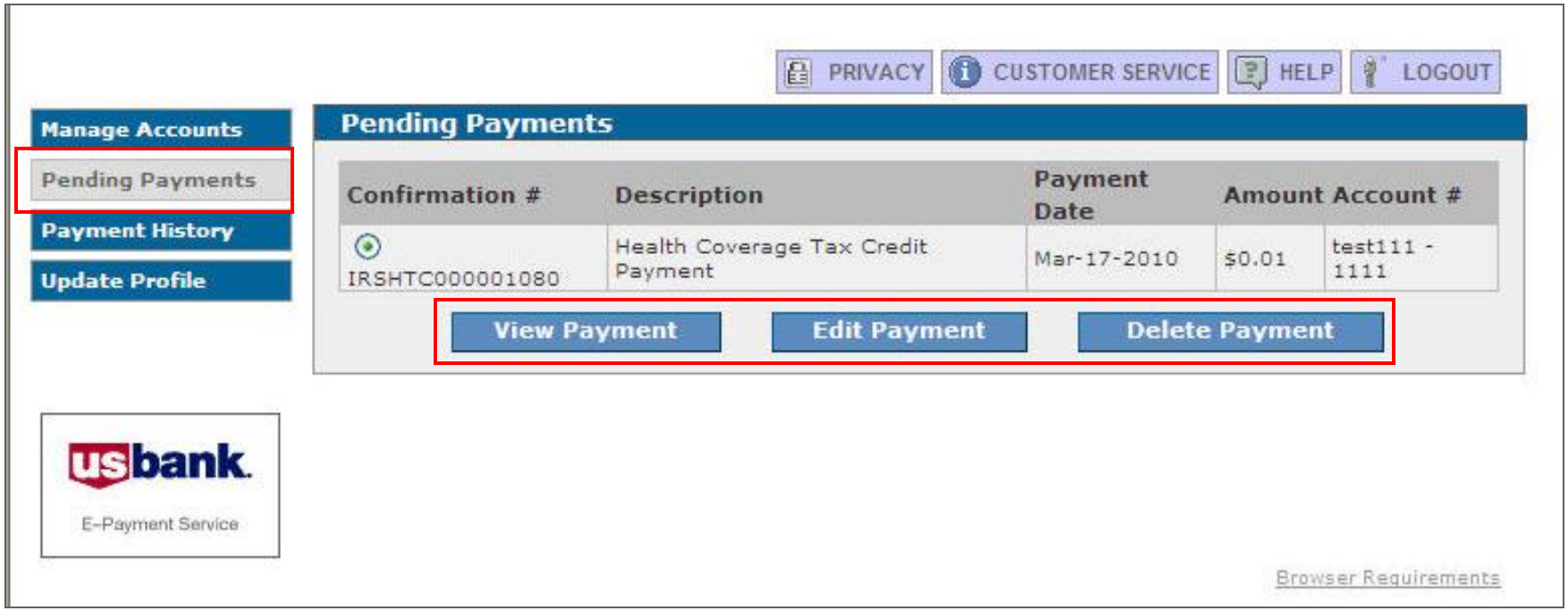
VI. Manage Pending Payments (eCheck only)

A. View, Edit or Delete a Pending Payment

Click “Pending Payments” on the left-hand navigation menu. You can view a payment in more detail by selecting a corresponding confirmation number. NOTE: Only pending eCheck payments submitted online are displayed on this screen.



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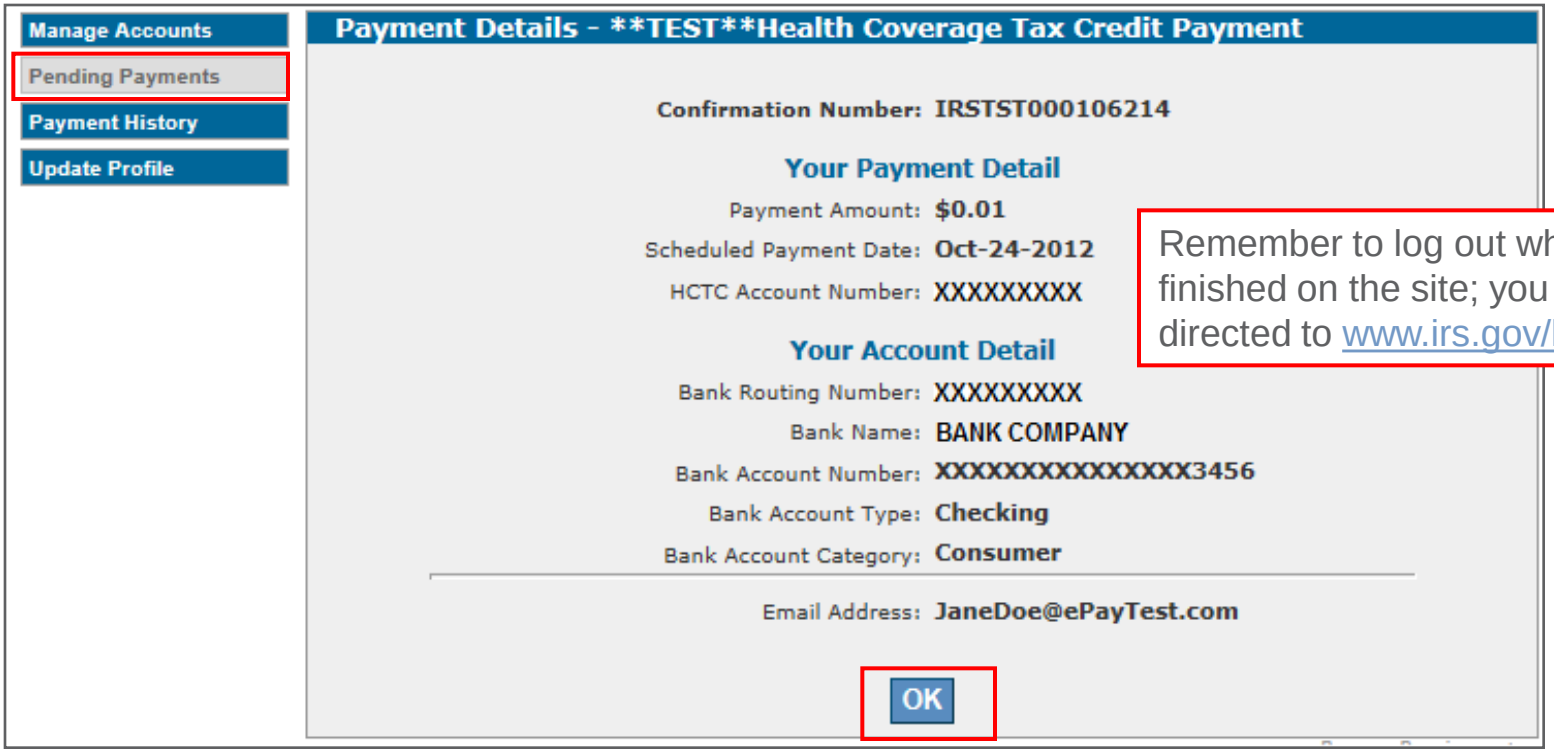
HCTC Health Coverage Tax Credit | *Stay covered.*

VI. Manage Pending Payments (eCheck only)

B. 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.”



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

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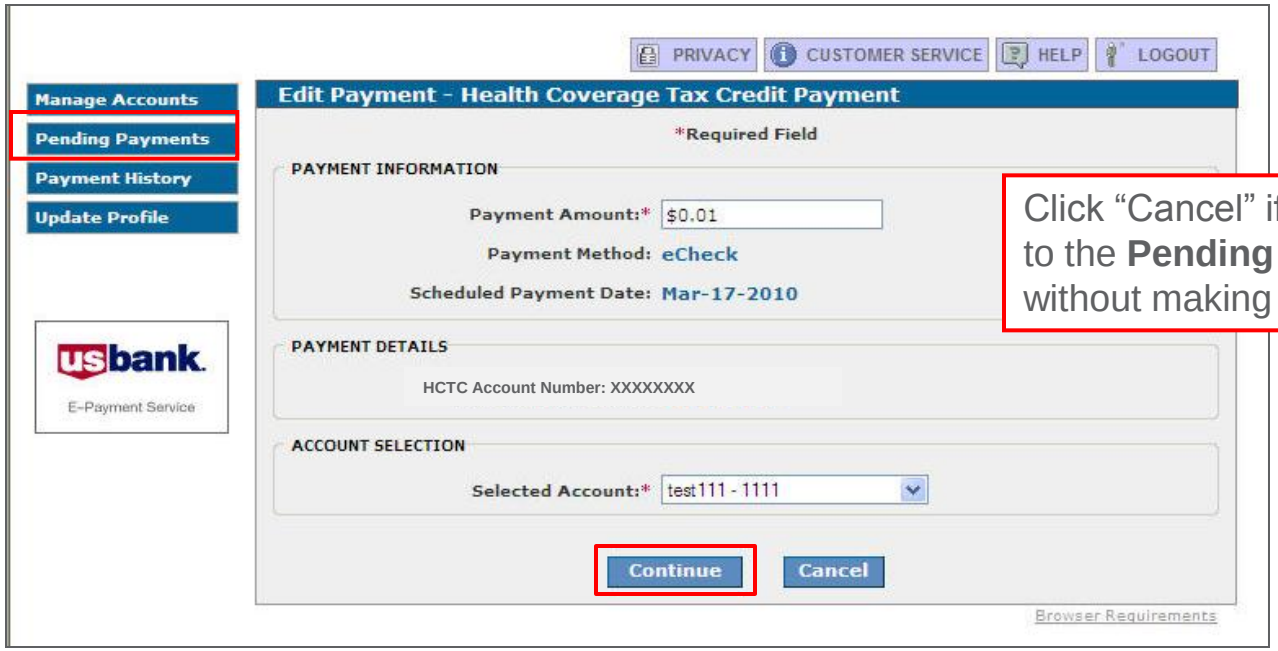
VI. Manage Pending Payments (eCheck only)

C. Edit a Pending Payment

You can edit your eCheck payment amount or bank account. These are the only fields that can be edited. After you complete the change, click “Continue.” Once you have completed editing a payment, a **Payment Confirmation** screen will display. Keep your confirmation number or print the page for your records. No further action is required.



Click “Cancel” if you want to return to the **Pending Payments** list without making any changes.

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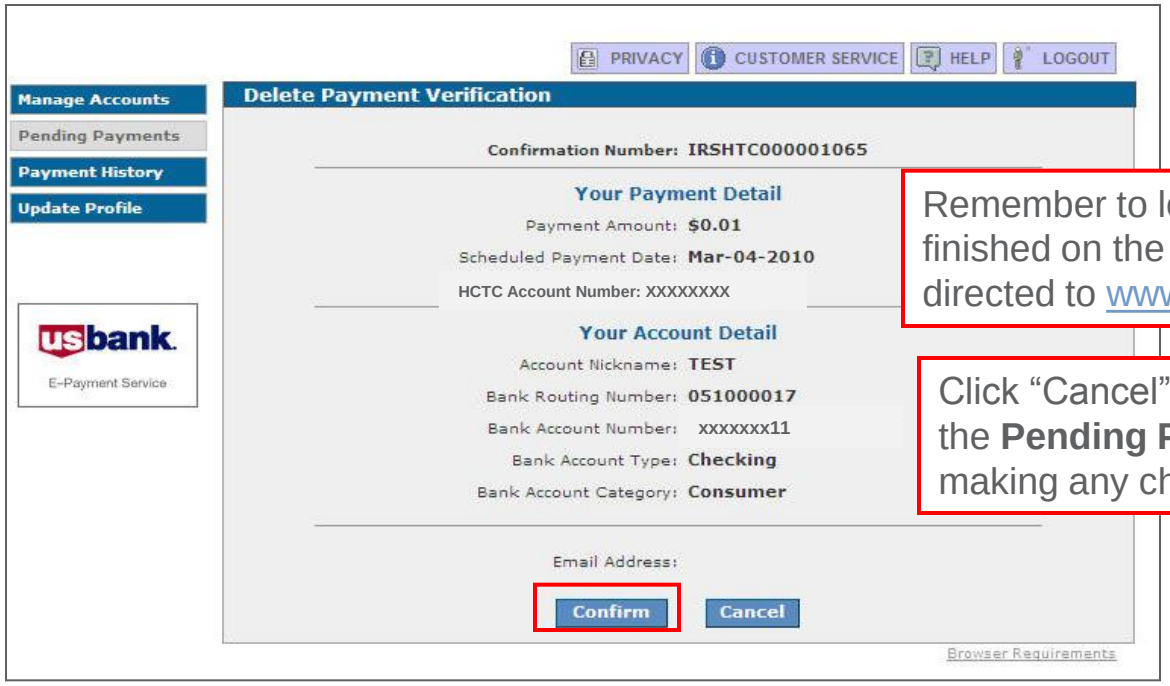
VI. Manage Pending Payments (eCheck only)

D. Confirm Deletion of Pending Payment

If selecting “Delete Payment” from the **Pending Payments** screen, the following verification screen will appear. Once you are sure you want to delete the payment, click “Confirm.” The changes will be reflected on your **Pending Payments** page. However, you will not receive an e-mail confirmation. E-mails are only sent for changes to your payments. NOTE: Credit and debit card payments are done in real-time and cannot be deleted once submitted.



Remember to log out when you are finished on the site. You will be re-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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VII. View Payment History

You may view previous online payments, including confirmation number, description, posted date, amount of payment, account number and status by clicking “Payment History” in the left-hand navigation menu. Processed payments that were submitted online will be displayed in the payment history. For details, click on the payment’s confirmation number.

Once a payment is processed and displayed in the **Payment History** screen, it cannot be modified or canceled.

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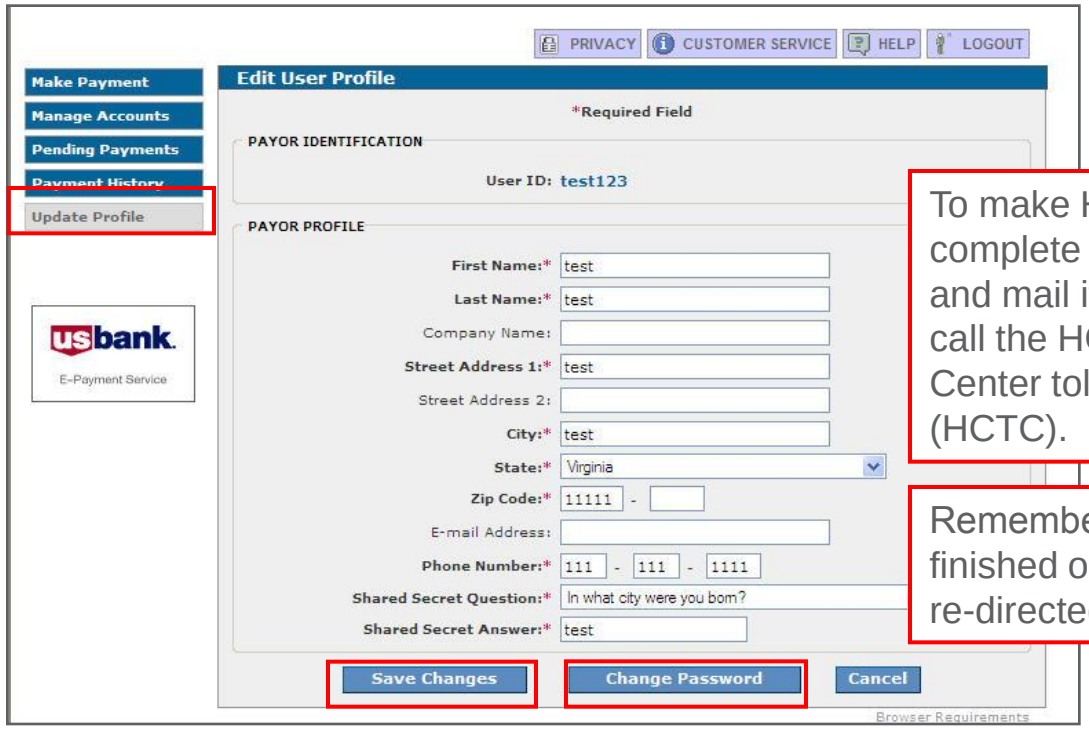
VIII. Update E-Payment User Profile

A. Access, Edit and Submit Changes to User Profile

Click “Update Profile” on the left-hand navigation menu. Edit your profile information and click “Save Changes.” Remember that you are making changes only to your E-Payment account. To change your password, click “Change Password.”



To make HCTC account updates, complete a Registration Update Form and mail it to the HCTC Program, or call the HCTC Customer Contact Center toll-free at 1-866-628-4282 (HCTC).

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

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VIII. Update E-Payment User Profile

B. Change Password

If you click on “Change Password,” the following screen will appear. Enter your old password and then enter your new password in the New Password and Re-enter Password fields. Click “Change Password.”

Keep the password requirements in mind when creating a memorable Password.

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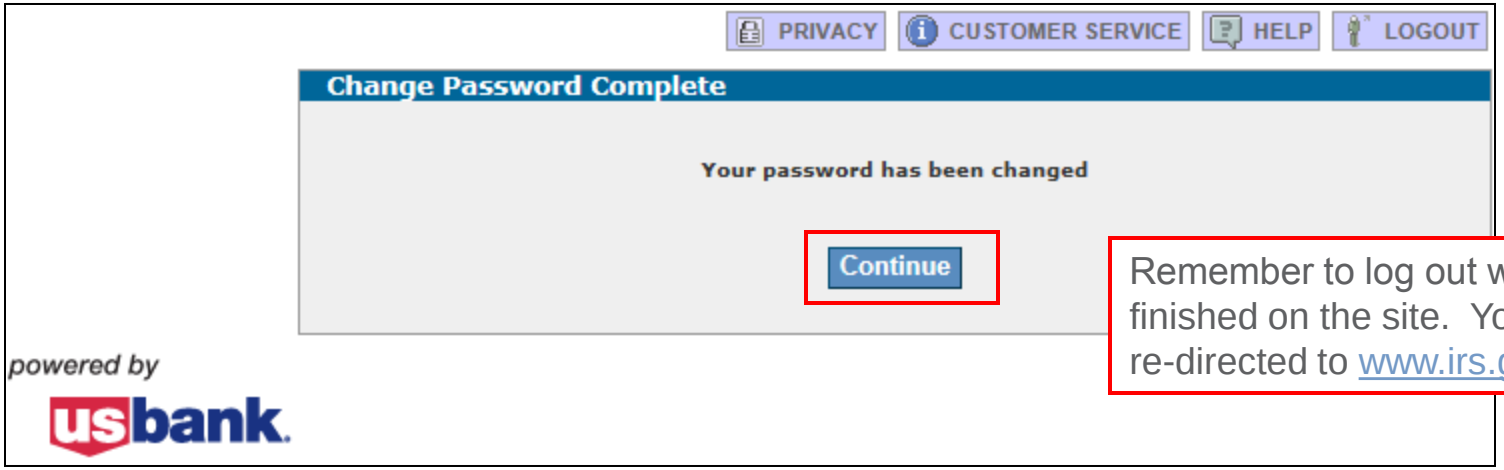
VIII. Update E-Payment User Profile

C. Changed Password Confirmation

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



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

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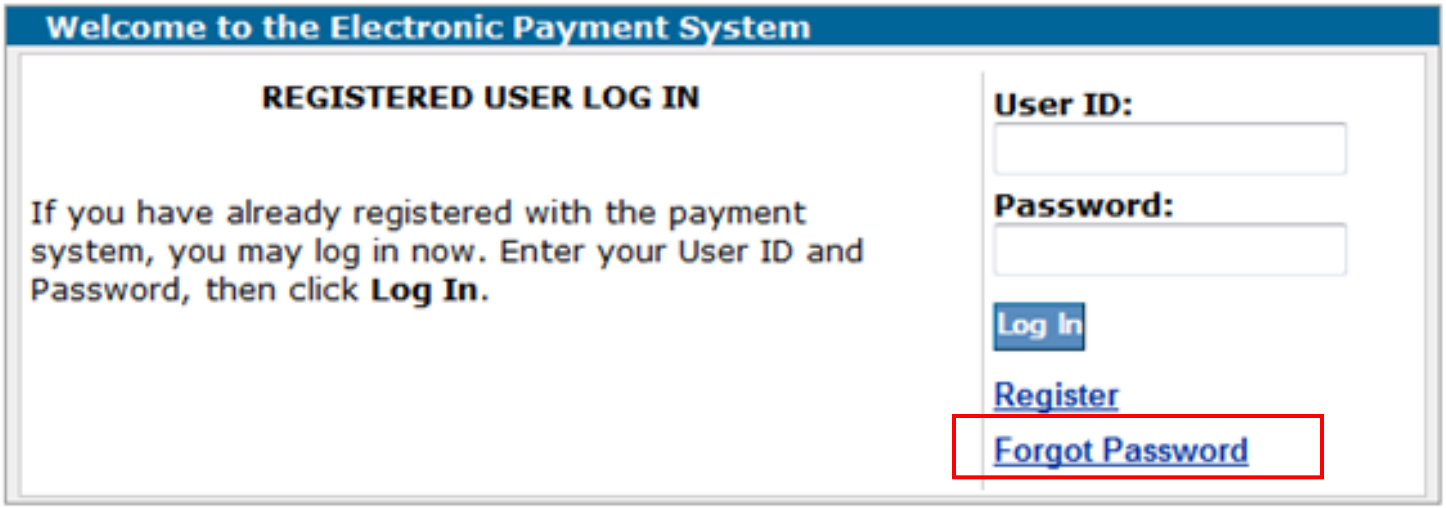
IX. Forgot Password

A. Click “Forgot Password”

If you cannot remember your E-Payment password, click on “Forgot Password” to request a new password.



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IX. Forgot Password

B. Click “Submit”

Enter your e-mail address or User ID and click “Submit.” You will proceed to the **Security Validation** screen. If you cannot remember your e-mail address or User ID, contact the HCTC E-Payment Help Desk at 1-855-379-0440. The Help Desk is available Monday through Friday, between 8:00 AM and 4:00 PM EST.

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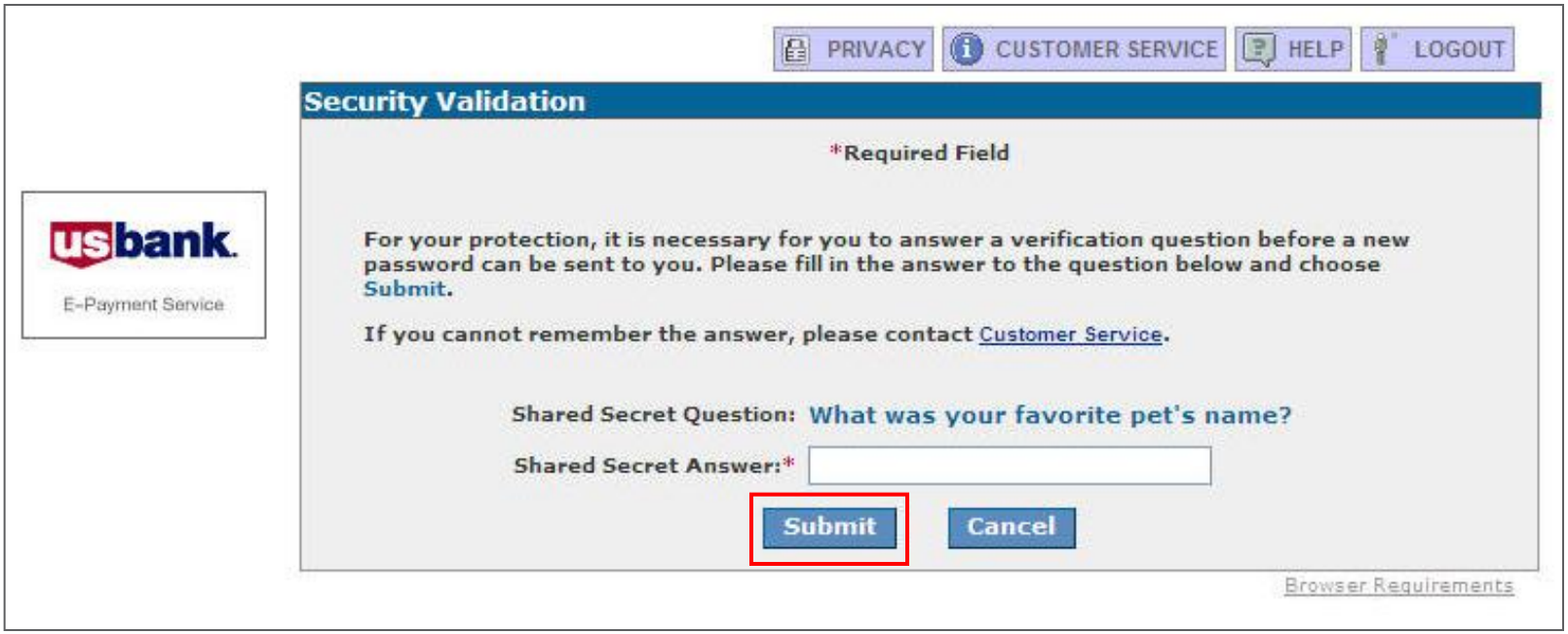
IX. Forgot Password
C. Security Validation

Answer your secret question and click “Submit.” This verifies that you are the owner of the account. If you cannot remember the answer, contact the HCTC E-Payment Help Desk at 1-855-379-0440. The Help Desk is available Monday through Friday, between 8:00 AM and 4:00 PM EST.



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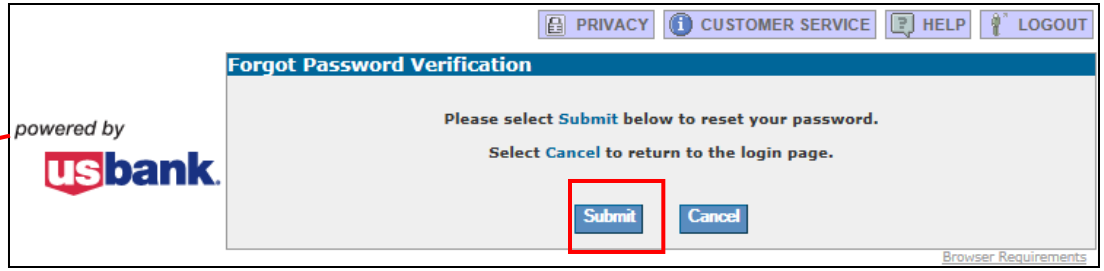
IX. Forgot Password

D. Forgot Password Verification

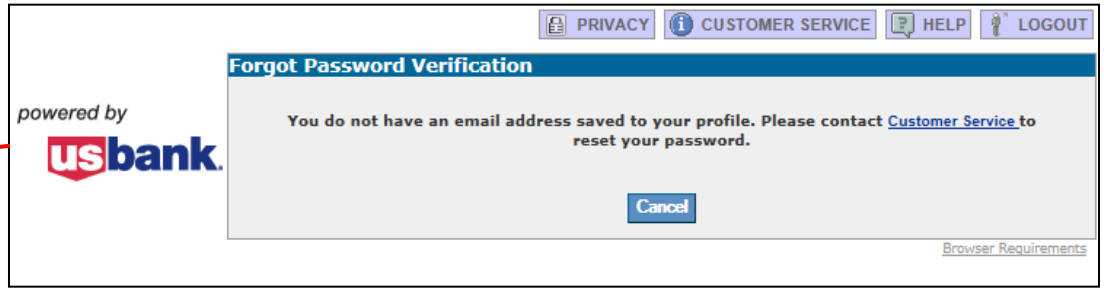
Click “Submit” to have a new password sent to the e-mail address you entered when you created your electronic payment profile. A temporary password will be sent via e-mail. This temporary password is only valid for 24 hours and must be changed once you log in successfully.

If you did not enter an e-mail address when you created your electronic payment profile or do not have an e-mail address, you cannot receive a temporary password via e-mail. You must contact the HCTC E-Payment Help Desk at 1-855-379-0440 in order to have password reset. The Help Desk is available Monday through Friday, between 8:00 AM and 4:00 PM EST.

Screen shown when an e-mail address was used when your electronic payment profile was created.



Screen shown when an e-mail address was not entered when your electronic payment profile was created.



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IX. Forgot Password

E. New Password Sent Confirmation

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

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