



Electronic Payment User Guide

Step by Step Instructions

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.

Contents

<u>I. First Time Users – Log In and Registration</u>	3
<u>II. Site Navigation Overview</u>	8
<u>III. Make an Electronic Payment – Checking/Savings Account</u>	11
<u>IV. Make an Electronic Payment – Credit/Debit Card</u>	18
<u>V. Manage Bank Accounts</u>	24
<u>VI. Manage Pending Payments</u>	33
<u>VII. View Payment History</u>	39
<u>VIII. Update E-Payment User Profile</u>	41
<u>IX. Forgot Password</u>	45

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.

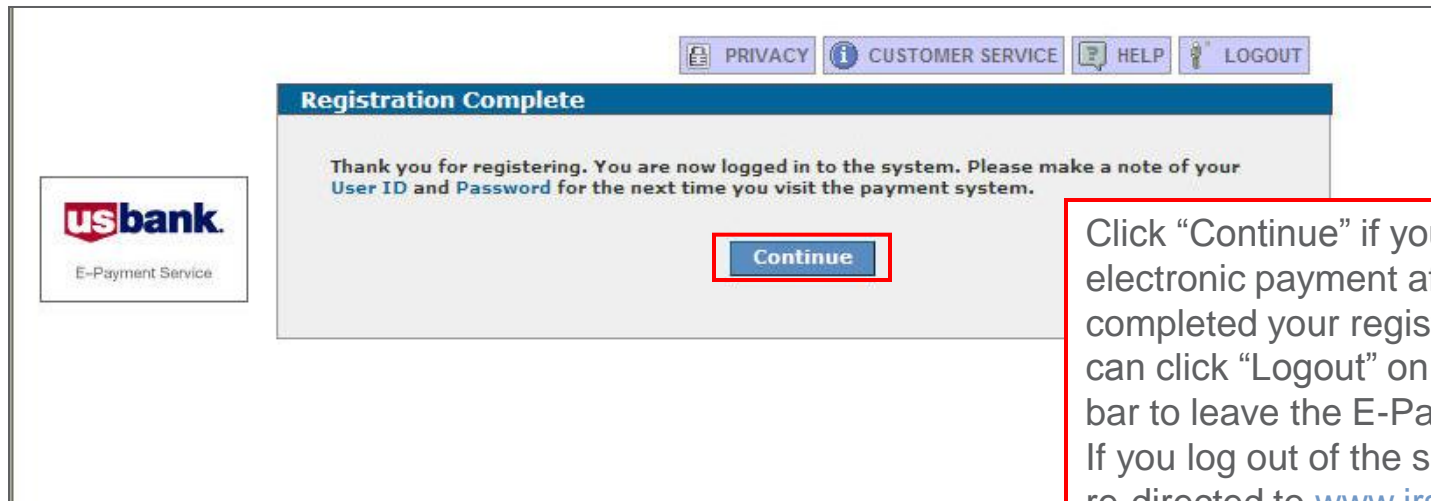
IMPORTANT INFORMATION: If your HCTC account is inactive, you will be unable to access the E-Payment site. This also occurs if you short or no pay in a billing cycle. Your access will be restored once you are issued a new HCTC invoice.

[Return to Contents page](#)

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.

[Return to Contents page](#)

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.

HCTC | *Stay covered.*
Health Coverage Tax Credit

[PRIVACY](#) [CUSTOMER SERVICE](#) [HELP](#) [LOGOUT](#)

Welcome to the Electronic Payment System

REGISTERED USER LOG IN

If you have already registered with the payment system, you may log in now. Enter your User ID and Password, then click **Log In**.

User ID:

Password:

[Log In](#)
[Register](#)
[Forgot Password](#)

Browser Requirements

powered by **usbank.**

[Return to Contents page](#)

I. First Time Users – Log In and Registration

D. Create Profile

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

US bank
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:*

Zip Code:* -

E-mail Address:

Phone Number:* - -

Shared Secret Question:*

Shared Secret Answer:*

Browser Requirements

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.

[Return to Contents page](#)

Contents

I. First Time Users – Log In and Registration	3
II. Site Navigation Overview	8
III. Make an Electronic Payment – Checking/Savings Account	11
IV. Make an Electronic Payment – Credit/Debit Card	18
V. Manage Bank Accounts	24
VI. Manage Pending Payments	33
VII. View Payment History	39
VIII. Update E-Payment User Profile	41
IX. Forgot Password	45

II. Site Navigation Overview

A. Navigation Menu

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

PRIVACY CUSTOMER SERVICE HELP LOGOUT

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).

PAYMENT METHOD SELECTION

Please choose a payment method:

Checking/Savings Account (eCheck)

Credit/Debit Card

VISA MasterCard DISCOVER AMERICAN EXPRESS

Continue Cancel

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."

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

Make Payment Manage Accounts Pending Payments Payment History Update Profile

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

PAYMENT INFORMATION

Payment Amount:* \$0.00

Payment Method: Credit/Debit

Payment Date: Jan-18-2013

PAYMENT DETAILS

HCTC Account Number: 100000000

ACCOUNT SELECTION

Please select an account:* Choose one...

Continue Cancel

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Main Menu

Make a Payment Make a payment from a specified account.

Manage Accounts Add, Edit and Delete your accounts.

Pending Payments View, Edit and Delete your pending payments.

Payment History View your payment history.

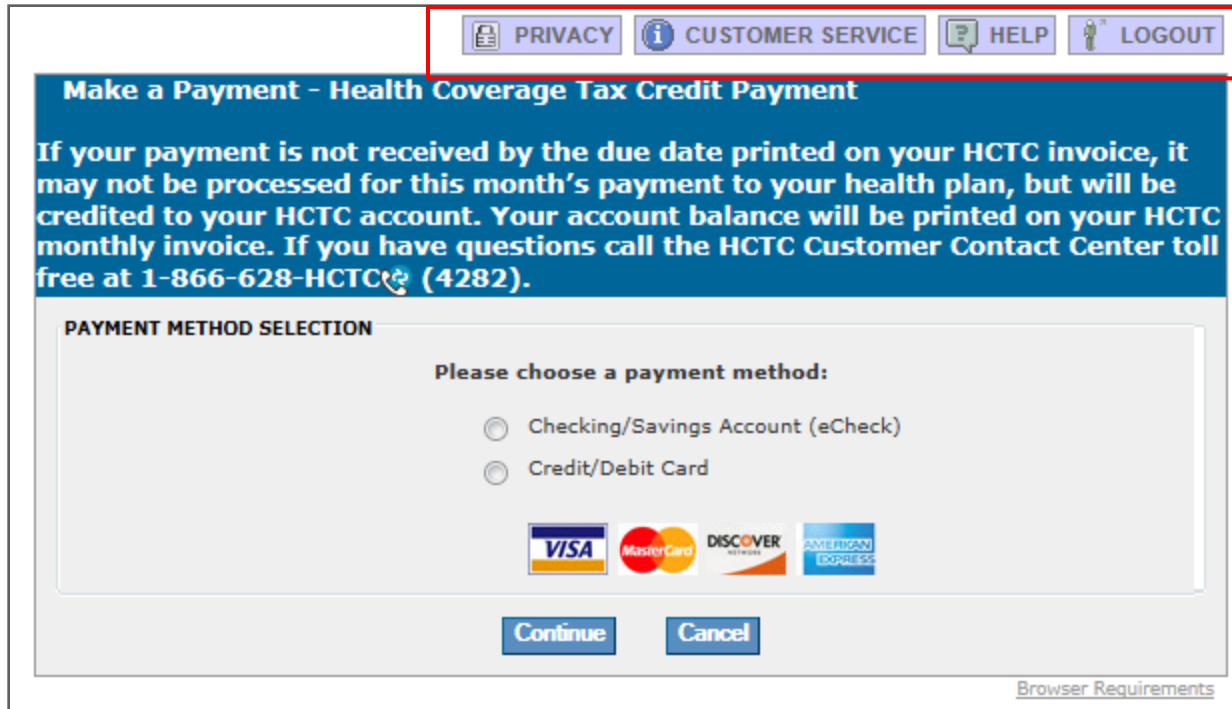
Update Profile View your registration information.

[Return to Contents page](#)

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.



[PRIVACY](#) [CUSTOMER SERVICE](#) [HELP](#) [LOGOUT](#)

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).

PAYMENT METHOD SELECTION

Please choose a payment method:

Checking/Savings Account (eCheck)

Credit/Debit Card

[Continue](#) [Cancel](#)

[Browser Requirements](#)

[Return to Contents page](#)

Contents

I. First Time Users – Log In and Registration	3
II. Site Navigation Overview	8
III. Make an Electronic Payment – Checking/Savings Account	11
IV. Make an Electronic Payment – Credit /Debit Card	18
V. Manage Bank Accounts	24
VI. Manage Pending Payments	33
VII. View Payment History	39
VIII. Update E-Payment User Profile	41
IX. Forgot Password?	45

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](#).

PRIVACY CUSTOMER SERVICE HELP LOGOUT

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).

PAYMENT METHOD SELECTION

Please choose a payment method:

Checking/Savings Account (eCheck)

Credit/Debit Card

VISA MasterCard DISCOVER AMERICAN EXPRESS

Continue Cancel

Browser Requirements

[Return to Contents page](#)

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.

[Return to Contents page](#)

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.

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).

BANK ACCOUNT INFORMATION

*Required Field

Bank Routing Number: *

Bank Account Number: *

Re-Enter Bank Account Number: *

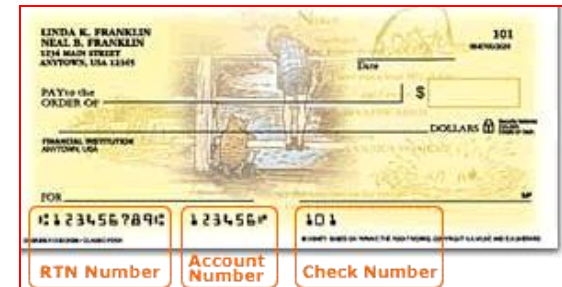
Bank Account Type: * Checking Savings

Is this a business account?: * Yes No

Save this account?

Account Nickname:

Continue **Cancel**



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.

[Return to Contents page](#)

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.

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**
Payment Date: **Oct-24-2012**
HCTC Account Number: **XXXXXXXXXX**

Your Account Detail

Account Nickname: **test1**
Bank Routing Number: **XXXXXXXXXX**
Bank Name: **BANK COMPANY**
Bank Account Number: **XXXXXXXXXX**
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

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

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

[Return to Contents page](#)

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.”

Terms And Conditions

PLEASE READ AND APPROVE THE FOLLOWING AUTHORIZATION

By clicking "I Accept", I authorize the payee to electronically debit my bank account for the amount(s) and date(s) set forth above.

This authorization is valid for this transaction only.

The HCTC Program will not be responsible for amounts that your bank may charge due to insufficient funds or electronic transactions.

PLEASE PRINT A COPY OF THIS AUTHORIZATION FOR YOUR RECORDS.

I accept the Terms and Conditions:

Confirm **Cancel**

Click here to accept.

[Return to Contents page](#)

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.

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Manage Accounts
Pending Payments
Payment History
Update Profile

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 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: 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: **063100277**
Bank Account Number: **XXXXXXXXXXXX1111**
Bank Account Type: **Checking**
Bank Account Category: **Consumer**

Email Address: **NA**

[Continue to Main Menu](#)

Browser Requirements

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.

[Return to Contents page](#)

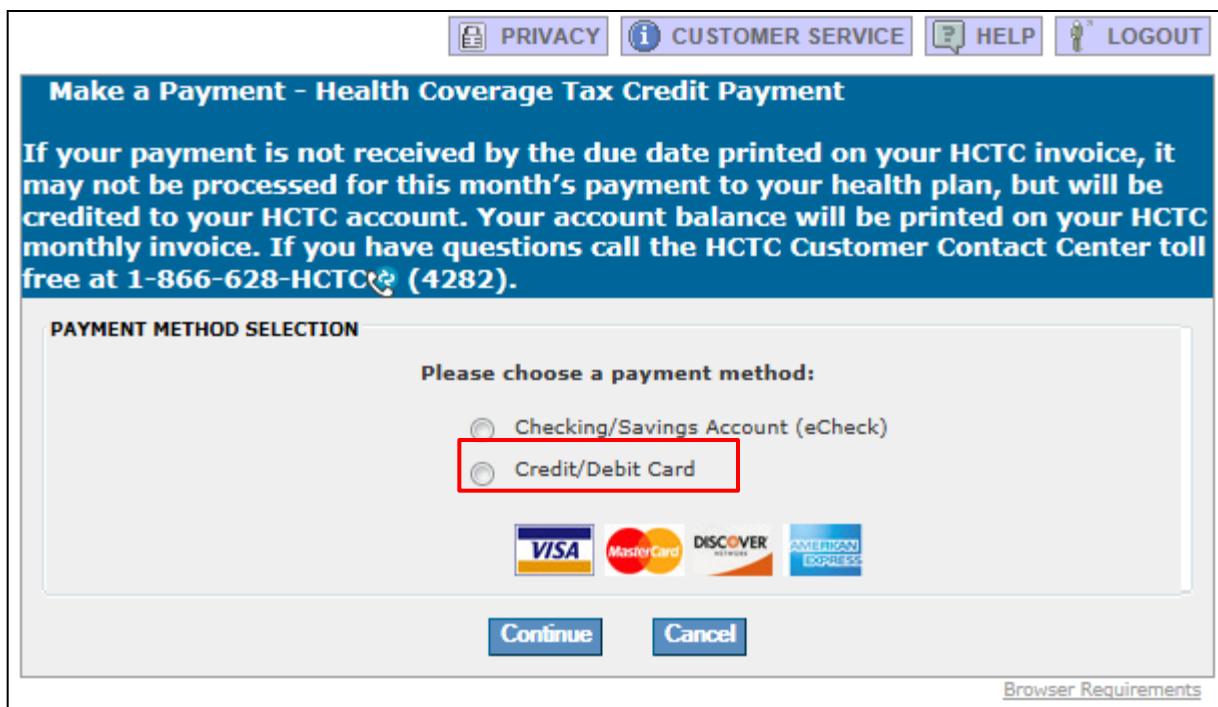
Contents

I. First Time Users – Log In and Registration	3
II. Site Navigation Overview	8
III. Make an Electronic Payment – Checking/Savings Account	11
IV. Make an Electronic Payment – Credit/Debit Card	18
V. Manage Bank Accounts	24
VI. Manage Pending Payments	33
VII. View Payment History	39
VIII. Update E-Payment User Profile	41
IX. Forgot Password	45

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.



The screenshot shows a web interface for making a payment. At the top, there are navigation links: PRIVACY, CUSTOMER SERVICE, HELP, and LOGOUT. Below these is a blue header with the text "Make a Payment - Health Coverage Tax Credit Payment". A message in white text on a blue background states: "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)." Below this is a section titled "PAYMENT METHOD SELECTION" with the instruction "Please choose a payment method:". There are two radio button options: "Checking/Savings Account (eCheck)" and "Credit/Debit Card". The "Credit/Debit Card" option is highlighted with a red rectangular box. Below the radio buttons are logos for VISA, MasterCard, DISCOVER, and AMERICAN EXPRESS. At the bottom of the selection area are "Continue" and "Cancel" buttons. A link for "Browser Requirements" is located at the bottom right of the form area.

[Return to Contents page](#)

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.

The screenshot shows a web interface for making a payment. At the top, there are navigation links: PRIVACY, CUSTOMER SERVICE, HELP, and LOGOUT. On the left, a sidebar contains links: Make Payment, Manage Accounts, Pending Payments, Payment History, and Update Profile. The main content area is titled "Make a Payment - Health Coverage Tax Credit Payment". Below the title is a warning message: "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)." Below this is a form with a section for "PAYMENT INFORMATION". It includes a "Payment Amount" field with "\$0.01" entered, a "Payment Method" dropdown set to "Credit/Debit", and a "Payment Date" field set to "Jan-17-2013". A red box highlights the "Payment Date" field. Below the payment information is a "PAYMENT DETAILS" section with the "HCTC Account Number" field containing "1000000" and "XXXXXXXX". At the bottom of the form are "Continue" and "Cancel" buttons. A red asterisk indicates a required field.

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.

[Return to Contents page](#)

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.

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**

ACCOUNT INFORMATION

Credit/Debit Card Type:* Choose one...


Credit/Debit Card Number:*

Expiration Date:* /

Save this account?

Account Nickname:

BILLING ADDRESS

You must select your billing address or enter a new billing address.

Use my Billing Address
12345 Test Dr.
Testing, TX 78245

Use the address entered below

Street Address 1:*

Street Address 2:

City:*

State:* Choose one...

Zip Code:* -

Browser Requirements

[Return to Contents page](#)

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.”

Verify Payment - Health Coverage Tax Credit Payment

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**
Payment Date: **Jan-17-2013**
HCTC Account Number: **XXXXXXXX**

Your Account Detail
Payer Name: **HCTC Test**
Card Number: ***XXXX**
Card Type: **Visa**
Expiration Date: **Jun-2013**

Your Credit/Debit Card Billing Address
Street Address 1: **12345 Test Dr.**
Street Address 2:
City: **Testing**
State: **TX**
Zip Code: **78245**

E-mail Address:

3-digit code or **XXXXXX**

Browser Requirements

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.

[Return to Contents page](#)

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**

[Continue to Main Menu](#)

Browser Requirements

[Return to Contents page](#)

Contents

I. First Time Users – Log In and Registration	3
II. Site Navigation Overview	8
III. Make an Electronic Payment – Checking/Savings Account	11
IV. Make an Electronic Payment – Credit/Debit Card	18
V. Manage Bank Accounts	24
VI. Manage Pending Payments	33
VII. View Payment History	39
VIII. Update E-Payment User Profile	41
IX. Forgot Password	45

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.

[Return to Contents page](#)

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.

PRIVACY CUSTOMER SERVICE HELP EXIT

Manage Accounts
Pending Payments
Payment History
Update Profile

Account List

Account Nickname	Payment Method	Account Type	Account Number
<input type="radio"/> Test Credit Card 1	Credit/ATM/Debit	Visa	XXXXXXXXXXXXXXXX1111
<input type="radio"/> Test Debit Card 1	Credit/ATM/Debit	Visa	XXXXXXXXXXXXXXXX1111
<input type="radio"/> Test Bank Account 1	eCheck	Checking	XXXXXXXXXXXXXXXX3456

Edit Account Delete Account Add Bank Account Add Credit/Debit Account

powered by **usbank.**

Browser Requirements

[Return to Contents page](#)

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**.

The screenshot shows the 'Edit Bank Account' page. At the top, there are links for PRIVACY, CUSTOMER SERVICE, HELP, and LOGOUT. On the left, there is a navigation menu with 'Manage Accounts', 'Pending Payments', 'Payment History', and 'Update Profile'. Below the menu is the 'usbank' logo and 'E-Payment Service'. The main content area is titled 'Edit Bank Account' and contains a warning: 'All fields are required' and 'This account is associated with one or more pending or recurring payments. Any changes to this account will be reflected in those payments.' Below this is the 'BANK ACCOUNT INFORMATION' section. It features three boxes for 'Bank Routing Number' (051000017), 'Bank Account Number' (XXXXXXXXXXXX1111), and 'Check Number (not required)' (101). There are radio buttons for 'Use my current Bank Account Number' (selected) and 'Use the Bank Account Number entered below'. Below these are input fields for 'Bank Account Number' and 'Re-Enter Bank Account Number'. There are also radio buttons for 'Bank Account Type' (Savings, Checking) and 'Is this a business account?' (Yes, No). At the bottom, there are 'Submit Changes' and 'Cancel' buttons. The 'Submit Changes' button is highlighted with a red box.

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

[Return to Contents page](#)

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**.

Edit Card Account

***Required Field**

ACCOUNT INFORMATION

Update your card information below.

Account Nickname:* Test Credit Card 1

Use my current Card Number: XXXXXXXXXXXXXXXX1111

Or use a New Card Number:

Credit/Debit Card Type:* Visa

Expiration Date:* 03 / 2015

BILLING ADDRESS

You must select your payor profile address or enter a new billing address.

Use my Payor Profile Address
1234 Test Dr.
San Antonio, TX 78238-0001

Use the address entered below

Street Address 1:*

Street Address 2:

City:*

State:* Choose one...

Zip Code:* -

Browser Requirements

[Return to Contents page](#)

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**.

Delete Bank Account

BANK ACCOUNT INFORMATION

Account Nickname: **Test Bank Account 1**

Bank Routing Number: **XXXXXXXXXX**

Bank Name: **XYZ Bank**

Bank Account Number: **XXXXXXXXXXXXXXXXXXXX3456**

Bank Account Type: **Checking**

Bank Account Category: **Consumer**

[Return to Contents page](#)

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**.

Delete Card Account

ACCOUNT INFORMATION

Account Nickname: **Test Credit Card 1**
Card Number: **XXXXXXXXXXXXXXXX1111**
Expiration Date: **Mar-2015**
Card Type: **Visa**

BILLING ADDRESS

Street Address 1: **1234 Test Dr.**
Street Address 2:
City: **XXXXXXXXXX**
State: **XXXXXXXXXX**
Zip Code: **XXXXXXXXXX**

Delete Account **Cancel**

[Return to Contents page](#)

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**.

The screenshot shows the 'Add New Bank Account' form on the US Bank website. The form is titled 'Add New Bank Account' and includes a 'PRIVACY' and 'CUSTOMER SERVICE' link at the top. On the left, there is a navigation menu with 'Manage Accounts', 'Pending Payments', 'Payment History', and 'Update Profile'. The main form area has a 'usbank E-Payment Service' logo and a 'BANK ACCOUNT INFORMATION' section. This section contains fields for 'Bank Routing Number', 'Bank Account Number', and 'Check Number (not required)', each with a corresponding input box. Below these are fields for 'Account Nickname', 'Bank Routing Number', 'Bank Account Number', and 'Re-Enter Bank Account Number'. There are also radio buttons for 'Bank Account Type' (Savings, Checking) and 'Is this a business account?' (Yes, No). At the bottom, there are 'Submit' and 'Cancel' buttons. A red box highlights the 'Submit' button. A red arrow points from a callout box to the 'Bank Routing Number' and 'Bank Account Number' fields. Another red box highlights the 'Account Nickname' field. A callout box on the right contains the text: 'Enter your bank routing number and account number. Be careful not to enter your check number. Then select the Bank Account Type.' A second callout box below it contains the text: 'To save the account, create an account nickname.' An inset image of a check is shown in the top right corner of the form area.

[Return to Contents page](#)

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**.

Add Card Account

***Required Field**

ACCOUNT INFORMATION

Credit/Debit Card Type: * 

Credit/Debit Card Number: *

Expiration Date: * /

Account Nickname: *

BILLING ADDRESS

You must select your payor profile address or enter a new billing address.

Use my Payor Profile Address
1234 Test Dr.
San Antonio, TX 78238-0001

Use the address entered below

Street Address 1: *

Street Address 2:

City: *

State: *

Zip Code: * -

[Return to Contents page](#)

Contents

I. First Time Users – Log In and Registration	3
II. Site Navigation Overview	8
III. Make an Electronic Payment – Checking/Savings Account	11
IV. Make an Electronic Payment – Credit /Debit Card	18
V. Manage Bank Accounts	24
VI. Manage Pending Payments	33
VII. View Payment History	39
VIII. Update E-Payment User Profile	41
IX. Forgot Password	45

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.

[Return to Contents page](#)

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.

The screenshot shows a web interface for managing pending payments. At the top right, there are links for PRIVACY, CUSTOMER SERVICE, HELP, and LOGOUT. On the left, a navigation menu includes Manage Accounts, Pending Payments (highlighted with a red box), Payment History, and Update Profile. The main content area is titled "Pending Payments" and contains a table with the following data:

Confirmation #	Description	Payment Date	Amount	Account #
IRSHTC000001080	Health Coverage Tax Credit Payment	Mar-17-2010	\$0.01	test111 - 1111

Below the table, three buttons are visible: View Payment, Edit Payment, and Delete Payment, all of which are highlighted with a red box. At the bottom left is the USbank E-Payment Service logo, and at the bottom right is a link for Browser Requirements.

[Return to Contents page](#)

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.”

Payment Details - **TESTHealth Coverage Tax Credit Payment**

Confirmation Number: IRSTST000106214

Your Payment Detail

Payment Amount: **\$0.01**
Scheduled Payment Date: **Oct-24-2012**
HCTC Account Number: **XXXXXXXXXX**

Your Account Detail

Bank Routing Number: **XXXXXXXXXX**
Bank Name: **BANK COMPANY**
Bank Account Number: **XXXXXXXXXXXXXXXXXXXX3456**
Bank Account Type: **Checking**
Bank Account Category: **Consumer**

Email Address: **JaneDoe@ePayTest.com**

OK

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

[Return to Contents page](#)

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.

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Edit Payment - Health Coverage Tax Credit Payment

*Required Field

PAYMENT INFORMATION

Payment Amount:* \$0.01

Payment Method: eCheck

Scheduled Payment Date: Mar-17-2010

PAYMENT DETAILS

HCTC Account Number: XXXXXXXX

ACCOUNT SELECTION

Selected Account:* test111 - 1111

Continue Cancel

Browser Requirements

usbank
E-Payment Service

Manage Accounts
Pending Payments
Payment History
Update Profile

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

[Return to Contents page](#)

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.

The screenshot shows the 'Delete Payment Verification' page. At the top right, there are links for PRIVACY, CUSTOMER SERVICE, HELP, and LOGOUT. On the left, there is a navigation menu with 'Manage Accounts', 'Pending Payments', 'Payment History', and 'Update Profile'. Below the menu is the USbank logo and 'E-Payment Service'. The main content area is titled 'Delete Payment Verification' and contains the following information:

- Confirmation Number: IRSHTC000001065
- Your Payment Detail**
 - Payment Amount: \$0.01
 - Scheduled Payment Date: Mar-04-2010
 - HCTC Account Number: XXXXXXXX
- Your Account Detail**
 - Account Nickname: TEST
 - Bank Routing Number: 051000017
 - Bank Account Number: XXXXXXXX11
 - Bank Account Type: Checking
 - Bank Account Category: Consumer
- Email Address: (field is empty)
- Buttons: Confirm (highlighted with a red box) and Cancel

At the bottom right, there is a link for 'Browser Requirements'.

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.

[Return to Contents page](#)

Contents

I. First Time Users – Log In and Registration	3
II. Site Navigation Overview	8
III. Make an Electronic Payment – Checking/Savings Account	11
IV. Make an Electronic Payment – Credit/Debit Card	18
V. Manage Bank Accounts	24
VI. Manage Pending Payments	33
VII. View Payment History	39
VIII. Update E-Payment User Profile	41
IX. Forgot Password	45

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.

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Manage Accounts
Pending Payments
Payment History
Update Profile

Confirmation #	Description	Pmt Date	Amount	Account #	Status
IRSHTC000001074	Health Coverage Tax Credit Payment	Mar-08-2010	\$0.01	test - 1111	SENT

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

[Return to Contents page](#)

Contents

I. First Time Users – Log In and Registration	3
II. Site Navigation Overview	8
III. Make an Electronic Payment – Checking/Savings Account	11
IV. Make an Electronic Payment – Credit/Debit Card	18
V. Manage Bank Accounts	24
VI. Manage Pending Payments	33
VII. View Payment History	39
VIII. Update E-Payment User Profile	41
IX. Forgot Password	45

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.”

The screenshot displays the 'Edit User Profile' interface. On the left, a navigation menu includes 'Make Payment', 'Manage Accounts', 'Pending Payments', 'Payment History', and 'Update Profile' (highlighted). The main content area is titled 'Edit User Profile' and features a top navigation bar with links for 'PRIVACY', 'CUSTOMER SERVICE', 'HELP', and 'LOGOUT'. Below this, a '*Required Field' notice is present. The 'PAYOR IDENTIFICATION' section shows 'User ID: test123'. The 'PAYOR PROFILE' section contains several input fields: 'First Name:*' (test), 'Last Name:*' (test), 'Company Name:', 'Street Address 1:*' (test), 'Street Address 2:', 'City:*' (test), 'State:*' (Virginia), 'Zip Code:*' (11111), 'E-mail Address:', 'Phone Number:*' (111 - 111 - 1111), 'Shared Secret Question:*' (In what city were you born?), and 'Shared Secret Answer:*' (test). At the bottom, 'Save Changes' and 'Change Password' buttons are highlighted with red boxes. A 'Cancel' button is also visible. The 'usbank E-Payment Service' logo is located on the left side of the form area.

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.

[Return to Contents page](#)

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.”

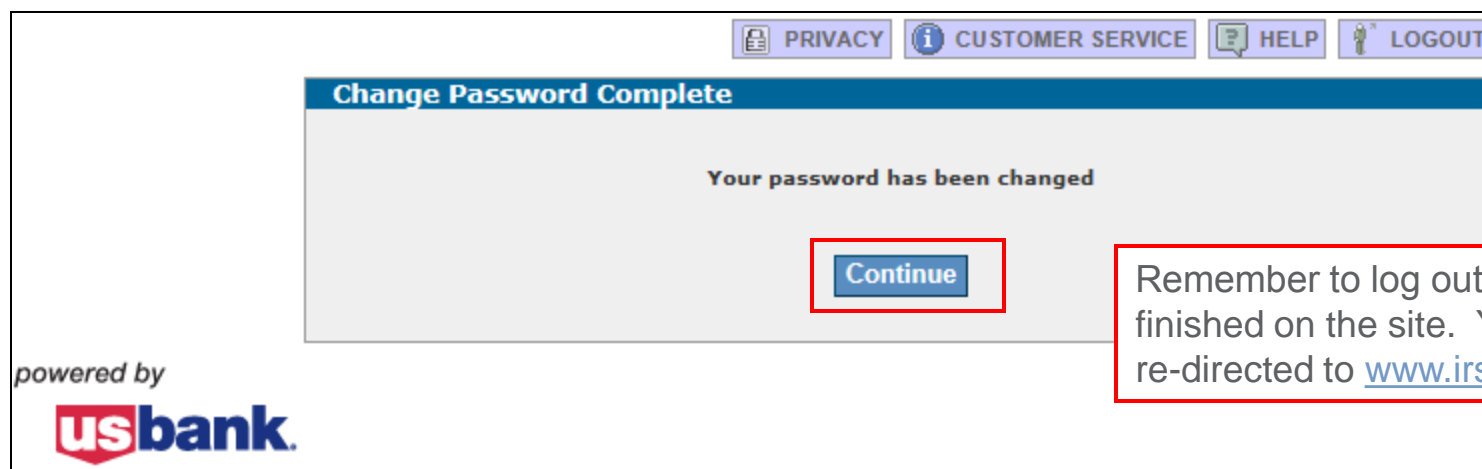
The screenshot shows a web interface for changing a password. On the left is a navigation menu with 'Manage Accounts', 'Pending Payments', 'Payment History', and 'Update Profile'. The main content area is titled 'Change Password' and contains three required text input fields: 'Old Password:*', 'New Password:*', and 'Re-Enter Password:*'. The 'New Password' field has a note: '6-12 characters, at least one letter and one number'. Below the fields are 'Change Password' and 'Cancel' buttons. A red box highlights the 'Change Password' button. Another red box highlights the password requirements note. A third red box contains the text: 'Keep the password requirements in mind when creating a memorable Password.' At the top right of the form area are links for 'PRIVACY' and 'CUSTOMER SERVICE'. At the bottom right is a link for 'Browser Requirements'. The 'usbank' logo and 'E-Payment Service' are in the bottom left.

[Return to Contents page](#)

VIII. Update E-Payment User Profile

C. Changed Password Confirmation

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



[Return to Contents page](#)

Contents

I. First Time Users – Log In and Registration	3
II. Site Navigation Overview	8
III. Make an Electronic Payment – Checking/Savings Account	11
IV. Make an Electronic Payment – Credit /Debit Card	18
V. Manage Bank Accounts	24
VI. Manage Pending Payments	33
VII. View Payment History	39
VIII. Update E-Payment User Profile	41
IX. Forgot Password	45

IX. Forgot Password

A. Click “Forgot Password”

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

Welcome to the Electronic Payment System

REGISTERED USER LOG IN

If you have already registered with the payment system, you may log in now. Enter your User ID and Password, then click **Log In**.

User ID:

Password:

[Log In](#)

[Register](#)

[Forgot Password](#)

[Return to Contents page](#)

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.



The screenshot shows a web form titled "Forgot Password" with a blue header bar. Below the header, there is a red asterisk and the text "*Required Field". The main content area contains the following text: "To receive a new Password for your User ID, please enter your email address or your User ID and choose Submit." followed by "Or ... contact [Customer Service](#)." and "Your new Password will be sent to you by email. You can then login and change your Password to whatever you want it to be." Below this text is a text input field with the label "Email address or User ID:*". At the bottom of the form are two blue buttons: "Submit" and "Cancel". The "Submit" button is highlighted with a red rectangular border.

[Return to Contents page](#)

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.

The screenshot shows a web page titled "Security Validation" for usbank E-Payment Service. At the top right, there are four navigation buttons: "PRIVACY", "CUSTOMER SERVICE", "HELP", and "LOGOUT". The main content area has a blue header with the text "Security Validation". Below this, there is a red asterisk and the text "*Required Field". The main text reads: "For your protection, it is necessary for you to answer a verification question before a new password can be sent to you. Please fill in the answer to the question below and choose **Submit**." Below this, it says "If you cannot remember the answer, please contact [Customer Service](#)." The question is "Shared Secret Question: What was your favorite pet's name?". The answer field is labeled "Shared Secret Answer:*" and is currently empty. Below the answer field are two buttons: "Submit" (highlighted with a red box) and "Cancel". At the bottom right, there is a link for "Browser Requirements".

[Return to Contents page](#)

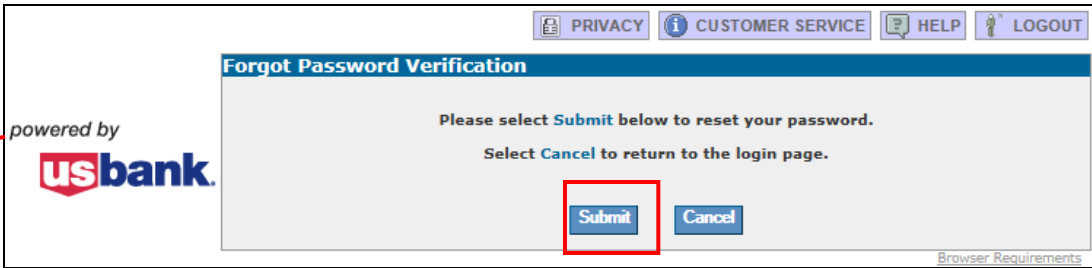
IX. Forgot Password

D. Forgot Password Verification

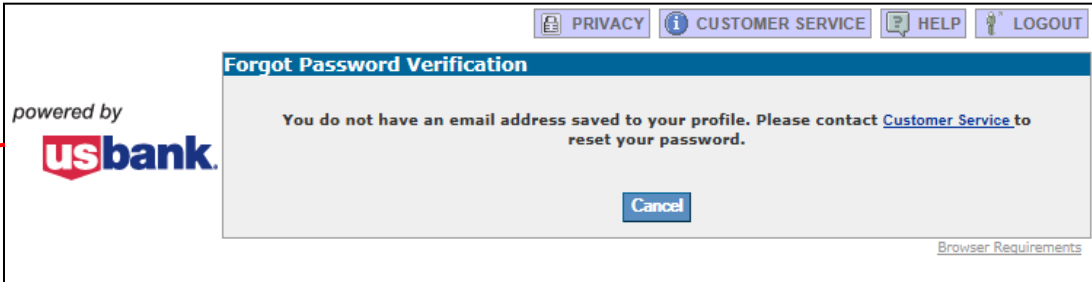
Click “Submit” to have a new password sent to the e-mail address you entered when you created your electronic payment profile. A temporary password will be sent via e-mail. This temporary password is only valid for 24 hours and must be changed once you log in successfully.

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.



[Return to Contents page](#)

IX. Forgot Password

E. New Password Sent Confirmation

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

PRIVACY CUSTOMER SERVICE HELP LOGOUT

New Password Sent

usbank
E-Payment Service

Thank you.
We will email your new Password for test11 to:
test@irs.gov

Continue

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

[Return to Contents page](#)