OVERVIEW

Please see below for some frequently asked questions about the HCTC Electronic Payment System. If you know which category your question falls in, click on the category link.

CATEGORIES

I. **GENERAL**

II. **LOG IN INFORMATION**

III. **BANK ACCOUNT AND CREDIT CARD INFORMATION**

IV. **ELECTRONIC PAYMENT PROCESSING**

V. **FOR ADDITIONAL QUESTIONS**

I. GENERAL

1. **What payment methods are available for use on the electronic payment site?**
    You can choose to make your monthly HCTC payment using a credit card (Visa, MasterCard, Discover, or American Express), a debit card (displaying the Visa or MasterCard logo), or an electronic check processed directly from your bank account.

2. **How does the electronic payment system work?**
    The electronic payment system is a secure method for HCTC participants to make payments from their credit card, debit card, and bank account directly to the HCTC Program.

3. **What is eCheck?**
    eCheck stands for electronic check and is a method the electronic payment system uses to securely transfer payments from your bank account directly to the HCTC Program.

4. **Is there any charge to use electronic payment?**
    The HCTC Program does not charge you to use this system. Please check with your bank or credit card company to determine if they may charge a transaction or convenience fee.

5. **Can HCTC participants switch from paper payments to electronic payments?**
    Yes; participants can make either paper or electronic payments. When you receive your invoice each month, you can decide whether a paper or electronic payment would be best. If you would like to make an electronic payment, visit www.irs.gov/hctc and see the "Make a Payment" page. If you would like to mail your payment, follow the directions listed on your invoice.

6. **What is U.S. Bank?**

   U.S. Bank is the external financial institution that manages the electronic payment system for the HCTC Program. U.S. Bank's electronic payment system complies with all federal information security requirements. To learn more about U.S. Bank, visit www.usbank.com.

7. **Will I receive e-mail solicitations from U.S. Bank since I submitted my e-mail address?**

   No; you will not receive any solicitation e-mails from U.S. Bank. Your e-mail address is used soley for e-mailing payment confirmations, payment issues, and temporary passwords if needed.

II. LOG IN INFORMATION

8. **When I enter my HCTC Account Number, an invalid account message keeps appearing. What should I do?**

   First, please check that the HCTC Account Number you entered is the same number printed on your HCTC invoice. If it is the correct number, and you still receive an invalid account message, you may no longer be eligible to receive the HCTC or to use the electronic payment system. If you are no longer eligible, you will receive a letter explaining the reason for your ineligibility.

   For additional information about your account, you may call the HCTC Customer Contact Center toll-free at 1-866-628-4282 (HCTC). For those with a hearing impairment, call 1-866-626-4282 (TTY). The Customer Contact Center is available Monday through Friday, between 9:00 AM and 6:00 PM EST.

9. **After three failed attempts to log in, my electronic payment user account has been locked. What should I do?**

   Unfortunately, the password you entered is now no longer valid. Please contact the HCTC Electronic Payment Help Desk at 1-855-379-0440, Monday through Friday, between 8:00 AM and 4:00 PM EST.

10. **I forgot my password. What should I do?**

    If you cannot remember your password, click on the "Forgot Your Password?" link on the E-Payment log in screen. On the "Forgot Password" screen, enter your E-Payment user ID and press submit. You will be instructed to answer a security question. Upon correctly answering the security question, you will be prompted to create a new password. If you do not remember your user ID, please try the "Forgot Your User ID?" link or contact the HCTC Electronic Payment Help Desk at 1-855-379-0440 for assistance, and your call will be returned in the order it was received. The Help Desk is available Monday through Friday, between 8:00 AM and 4:00 PM EST.

11. **I forgot my E-Payment User ID. What should I do?**

    If you cannot remember your User ID, click on the "Forgot Your User ID?" link on the E-Payment log in screen. On this screen, enter the email address used when registering for E-Payment. If you do not remember the your email, or did not enter one when registering for E-Payment, please contact the

HCTC Electronic Payment Help Desk at 1-855-379-0440 for assistance, and your call will be returned in the order it was received. The Help Desk is available Monday through Friday, between 8:00 AM and 4:00 PM EST.

12. I logged into the electronic payment system and updated my profile. Will my updates change the information on my HCTC account?

No; updating your profile does not change the information on your HCTC account. If you would like to change your address, phone number, or Health Plan information on your HCTC account, please download the **Registration Update Form**, complete, and send it to the HCTC Program.

13. I logged into the electronic payment system and created my profile. Does my electronic payment profile need to match the information on my HCTC account?

Your personal information such as name, address, and phone number on your electronic payment profile should match the information on your HCTC account. If you update your electronic payment profile, please make sure to notify the HCTC Program either by phone or by mailing a **Registration Update Form**.

III. BANK ACCOUNT AND CREDIT CARD INFORMATION

14. Will the electronic payment appear on my bank account or credit card statement?

Yes; once the payment is processed, it should be listed on your bank account or credit card statement.

15. My bank account or credit card statement shows that I was debited more than the amount due on my invoice. Why are the amounts different?

Your bank or credit card company may have charged a transaction fee or an insufficient funds fee for the electronic payment. The HCTC Program is not responsible for amounts that your financial institution may charge for electronic transactions or due to insufficient funds. Please contact your financial institution for further assistance should you encounter this issue.

16. What should I do if my payment is declined?

Credit and Debit cards are processed in real time. If your card is declined, please check that the card information you entered was correct. If the issue persists, please contact your financial institution, as the HCTC Program does not have access to specific information about why your card was declined.

Once the issue is corrected, you can try to submit the electronic payment again. If you choose, you can mail your payment to us, but please be aware of the due date on your invoice and ensure there is enough time for the HCTC Program to receive and process your payment.

If your electronic payment was made by electronic check from your bank account and was declined or returned due to insufficient funds, please contact the HCTC customer contact center as soon as possible for further instruction.

17. **How many accounts can I set up in the system?**

    You can set up multiple checking accounts, savings accounts, credit cards, or debit cards in the electronic payment system.

18. **Can I use multiple accounts to pay for my monthly invoice amount due?**

    Yes; if you have set up multiple accounts in the electronic payment site, you can choose to split your payment due among your accounts. You will need to select the payment amount you would like to charge to each account.

    However, 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 the payment to your health plan and your health coverage will be at risk.

IV. ELECTRONIC PAYMENT PROCESSING

19. **What does a "pending payment" mean?**

    A pending payment is a payment you have submitted, 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.

20. **When will my electronic payment be applied?**

    Payments made before 9 PM EST will post to your HCTC account within two business days. Payments made after 9 PM EST will post to your account within three business days.

21. **Will I receive an e-mail confirmation when I modify a payment?**

    Yes; if you have provided an e-mail address, you will receive a confirmation e-mail. If you made a payment via an electronic check with your bank account information, the payment information will also be updated in the "Pending Payments" screen of the electronic payment system. If you made a payment using your credit card or debit card your payment cannot be modified once submitted; however, the details of this payment can be viewed in the payment history screen.

22. **Will I receive an e-mail confirmation when I cancel a payment?**

    No; you will not receive an e-mail confirmation. However, the payment will be removed from the "Pending Payments" screen of the electronic payment system. You only receive e-mail confirmations when you make or modify a payment. Only payments made via electronic check can be canceled or modified.

23. Can I make more than one electronic payment in a month?
Yes; you can make multiple payments in one month.

24. Can I cancel an electronic payment that has already been processed?
Once an electronic payment has been debited from your bank account, credit card, or debit card, the transaction is complete and cannot be canceled. However, payments made via eCheck can be canceled or modified while they are in 'Pending' status. This information is found in the payment history of your E-Payment profile.

25. Can I schedule payments in advance?
No; you cannot schedule advance payments; however, you can pay early or make payments for more than the amount due, and any excess payment amount will be posted as a credit on your HCTC account and show on future HCTC invoices.

26. Can I set up recurring electronic payments?
No; recurring payments will not be an option for the HCTC program. When you receive your invoice, please log into the electronic payment system and pay your invoice amount.

27. How will I know if my online payment has been processed?
If you elected to receive an e-mail confirmation, you will receive one immediately after the payment transaction is complete. Your payment will also post to the payment history once it is processed, and will also appear on your bank or credit card statement.

28. My electronic payment was not processed for this month. Can you explain why?
There are several possible reasons why your electronic payment was not processed. A common scenario is if your bank declined the payment transaction. Please contact your bank or credit card company for more information.

29. Can I see all the payments I have made, including mailed payments, in the electronic payment system's "Payment History" screen?
No; only payments processed through the electronic payment system are posted under "Payment History." To view your processed mailed payments, please see the payments listed on your monthly HCTC invoice.

30. Is my electronic payment history updated if a check does not clear due to insufficient funds, a stop pay order, or if the payment is not accepted?
Yes; if a payment is not cleared by your financial institution, the payment status changes to 'Return' in your E-Payment profile under "Payment History." If an electronic payment is returned, unpaid by your bank, your profile will become locked and you may not be able to make future electronic payments.

31. What happens to my electronic payment account if I get canceled out of the HCTC Program?
If you are canceled out of the HCTC Program, your electronic payment account will be become inaccessible.

32. Can I make a payment without registering on the electronic payment system?
No; you are unable to make an electronic payment without registering in the system.

33. I have multiple HCTC account numbers which I would like to make payments for. How can I make payments for each of the accounts?
You can use a single User ID and Password to pay for each account, but you will need to submit payments separately for each account. Log in to each account by entering the desired HCTC account number, make your payment, log out, and then log back into the system and follow the same steps for the other HCTC account numbers.

V. FOR ADDITIONAL QUESTIONS

34. Who should I contact for electronic payment issues?
If your electronic payment account is locked, please 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 4:00 PM EST.

For other general payment related questions, the HCTC Customer Contact Center is also available toll-free at 1-866-628-4282 (HCTC). For those with a hearing impairment, call 1-866-626-4282 (TTY). The Customer Contact Center is available Monday through Friday, between 9:00 AM and 6:00 PM EST.