



# Michigan Electronic Payment FAQ's

## General Questions

### ***1. What are the benefits of using the Michigan Individual Income Tax e-Payments system?***

- Simple. The system is user-friendly and easy to navigate.
- Convenient. Individual taxpayers can make payments from the comfort of their home.
- Reliable. Ensure the payment is received by Treasury by the due date.
- Save money by eliminating mailing costs.
- Safe and Secure. Great care is taken to protect your personal information.
- Real-time confirmation of your payment via email.

### ***2. What does ACH mean?***

ACH stands for Automated Clearing House. Electronic payments (eCheck) are made through the Automated Clearing House (ACH) Network.

### ***3. I do not have an email address; can I still make a payment?***

No. An email address is a required field to make a payment to ensure a confirmation email is sent.

### ***4. When do I need to make my payment to receive timely credit?***

For timely receipt of your payment, you must complete your transaction by 8 p.m. ET, one business day prior to the payment due date.

- All e-Payment requests completed Monday through Friday prior to 8 p.m. ET will be credited with the next business day's date.
- All e-Payment requests completed Monday through Thursday after 8 p.m. ET will be credited with the second business day's date.
- All eCheck payment requests completed Friday after 8 p.m. ET, Saturday, and Sunday will be credited with Tuesday's date.
- All credit/debit card payment requests completed Friday after 8 p.m. ET, Saturday, and Sunday will be credited with Monday's date.
- Payments can take up to two weeks to post to your Individual Income Tax account. Please allow two weeks before checking the status of your payment using Treasury's Individual Income Tax Self Service Web site.

### ***5. Can paper filers who mail returns and electronic filers use this service?***

Yes. This service can be used by both paper and electronic filers.

## **Completing the eCheck Login**

***6. Can I make an eCheck payment if I did not file a Michigan Individual Income Tax Return last year?***

No. You must have filed a return in the previous tax year to be eligible for the eCheck option.

***7. What information do I need to login and make an eCheck payment?***

You must use the Primary Taxpayer's information to make an eCheck payment. This includes the following:

- Last four digits of their Social Security number (SSN)
- First four letters of their last name used on last year's Michigan Individual Income Tax Return
- First four letters of their first name used on last year's Michigan Individual Income Tax Return
- First five digits of the zip code used on last year's Michigan Individual Income Tax Return

***8. What if my name contains less than four letters?***

If your name (first and/or last) contains less than four letters (i.e., Jon) enter your entire name.

***9. What if my name contains special characters?***

If your name (first and/or last) contains special characters (i.e. O'Toole) enter only the letters, no special characters.

***10. I am entering the Zip code used on last year's return. Why am I being told the information does not match?***

If you are receiving a message indicating the information you have entered does not match our records, it is possible the zip code you have entered is not correct. If you have moved since filing your Michigan Individual Income Tax return, try entering your current Zip code as our records may have been updated.

***11. I have tried all of the above options and am unable to login to make an eCheck payment. What should I do now?***

If the information you are providing does not match our records, you have the option of making a payment by credit or debit card (convenience fees apply). If you prefer to make your payment by check or money order, please refer to the specific form instructions for more information.

***12. I filed a joint return last year, but am filing a single or married filing separately return this year. Can I make an eCheck payment?***

No. If you were not the primary filer on last year's return, you are not eligible to make an eCheck payment.

## **Fees**

### ***13. Is there a fee for this service?***

There is no fee for eCheck payments. Credit and debit card payments will be charged a convenience fee (2.35% of the total payment for credit cards and a flat rate of \$3.95 for debit cards). The fee will be displayed on the payment verification screen. You will have the opportunity to cancel the payment before the fee is charged. The fee will appear as a separate transaction on your bank or card statement and is paid directly to the payment processing company.

### ***14. Why is there a convenience fee and why am I paying for this?***

The convenience fee is charged by JPMorgan Chase to cover the cost of processing the transaction. The fees are based on the amount of the payment or the payment type, as follows:

- eCheck: no fee
- Credit card payment: 2.35% of the total payment
- Debit card payment: \$3.95 flat fee

### ***15. Why should I use this service and pay a fee to the service provider?***

This service is just one payment option for you to use. If you filed a Michigan Individual Income Tax Return in the previous tax year you may choose to make your payment using the eCheck option, which does not have a fee. If you prefer to make your payment by check or money order, please refer to the specific form instructions for more information.

### ***16. Who gets the convenience fee?***

Treasury does not receive or charge any fees for card payments. The convenience fee is charged by JPMorgan Chase to cover the cost of processing the transaction.

### ***17. Can I deduct the convenience fee on my Michigan Individual Income Tax return?***

No. The convenience fee is a nondeductible expense.

### ***18. Can I pay Treasury directly by credit card instead and save the fee?***

No. Treasury has made the decision to use JPMorgan Chase for processing card payments.

### ***19. Will I be charged a cash advance fee?***

No. Your payment will be treated like a retail purchase and not a cash advance.

### ***20. Who should I contact regarding a billing error or fees charged to my credit card account?***

You should contact the credit card issuer for any assistance with a billing error.

# **Payments**

## ***21. What payment methods are accepted?***

eCheck, debit and credit cards (Visa, MasterCard, and Discover)

## ***22. What types of payments can be made using the Michigan Individual Income Tax e-Payments system?***

- Michigan Individual Income Tax (Tax due on the MI-1040)
- Michigan Estimated Income Tax
- Michigan Individual Income Tax Extension

(The dropdown menu will identify the specific tax year and payment type currently available)

## ***23. What will I need to make a payment?***

You will need the following taxpayer information for whom the payment is being made:

- eCheck
  - ✓ Social Security Number (SSN)
  - ✓ Taxpayer(s) full name used on last year's Michigan Individual Income Tax Return
  - ✓ Zip code used on last year's Michigan Individual Income Tax Return
  - ✓ Checking or savings account number
  - ✓ Routing transit number (RTN) of the financial institution that you will be using
  - ✓ Contact information
  - ✓ Email address
  - ✓ Physical address
- Credit card/debit card
  - ✓ Credit card/debit card number
  - ✓ Expiration date
  - ✓ Security code (3-digit number on the back of the card to the right of the signature strip)
  - ✓ Name as it appears on the card
  - ✓ Contact information
  - ✓ Email address
  - ✓ Physical address

## ***24. Can anyone make an electronic payment?***

Yes, provided you have the information required to make a payment. Please see [What will I need to make a payment?](#) for more information.

Payments (continued)

**25. Will I receive a receipt or confirmation number?**

An auto response email from “noreply@payconnexion.com” containing the confirmation number, date of payment and payment amount will be sent to the email address you provided. A confirmation page is also provided at the end of your transaction, and you may print that page for your records.

Example of Payment Confirmation Email:

\*\*\* PLEASE DO NOT RESPOND TO THIS EMAIL \*\*\*

Thank you for submitting your payment for 01000-Income Tax XM. This email is to confirm that on Jul-23-2014, you authorized Michigan Department of Treasury to charge the credit card listed below on the scheduled payment date.

<b>Confirmation Number:</b>	SOMIIT000002565
<b>Confirmation Date (ET):</b>	Jul-23-2014 03:26:37 PM
<b>Payer Name:</b>	CHARLIE BROWN

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<b>Payment Amount:</b>	\$500.00
<b>Convenience Fee:</b>	\$11.75
<b>Total Payment Amount:</b>	\$511.75
<b>Note :</b>	If applicable convenience fee processed separately
<b>Note :</b>	Wait 2 weeks to check payment on michigan.gov/iit
<b>Payment Type :</b>	2013 MI-1040
<b>Scheduled Payment Date:</b>	Jul-23-2014

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<b>Cardholder Name:</b>	CHARLIE BROWN
<b>Card Number:</b>	XXXXXXXXXXXX1111
<b>Card Type:</b>	Visa Credit

If you have questions about this payment or need assistance, please view the payment online at <http://www.michigan.gov/iit>.

Thank you for using the Michigan Department of Treasury electronic payment system.

**26. How can I be sure that my payment was processed correctly?**

An auto response email from “noreply@payconnexion.com” containing the confirmation number and payment amount will be sent to the email address you provided. A confirmation page is also provided at the end of your transaction, and you may print that page for your records.

*Please allow two weeks before checking the status of your payment using Treasury’s Individual Income Tax Self Service Web site.*

**27. How many payments can I make?**

You can make multiple payments but you can only make one payment per session. To make multiple payments, you will need to complete separate sessions for each payment. Each payment will be listed separately on your card or bank statement and have separate confirmation numbers. You will be charged separate convenience fees for each credit and debit card payment.

**28. Can I make payments on more than one account?**

Yes, but you can only make one payment per session. To make a payment on multiple accounts, you will need to complete separate sessions for each account. Each payment will be listed separately on your card or bank statement and have separate confirmation numbers. You will be charged separate convenience fees for each credit and debit card payment.

*Payments (continued)*

**29. Can I make a payment for someone else?**

Yes. Provided you have the name, Social Security number (SSN) and Zip code used on last year's Michigan Individual Income tax return for the person for whom you are making a payment.

- To make an eCheck payment you will need:
  - ✓ A checking or savings account number
  - ✓ The financial institution's routing transit number (RTN)
- To make a credit/debit card payment you will need:
  - ✓ A valid credit/debit card account number
  - ✓ Name as it appears on the card
  - ✓ The expiration date
  - ✓ The three digit security code (3-digit number on the back of the card to the right of the signature strip)

**30. Is there a minimum payment amount?**

Yes. The minimum payment amount is \$1.00.

**31. Can I select a future date for my e-Payment?**

No. The system is not set up to post-date payments; funds must be available in your bank account prior to submitting an eCheck payment.

**32. Can I set up recurring monthly payments?**

No. To use e-Payments you will need to access the site each time you make a payment.

**33. When can I expect my payment to be debited from my bank account?**

It can take up to three business days for the funds to be debited out of your account.

**34. How do I change my e-Payment once it has been submitted?**

Once an e-Payment is submitted, it cannot be changed. Please also see [Can I cancel an eCheck payment using the e-Payments system?](#) and [Can I cancel my credit or debit card e-Payment using the e-Payments system?](#) for more information.

**35. Can I cancel an eCheck payment using the e-Payments system?**

Yes. You can cancel your eCheck payment, providing the cancellation is completed prior to 8 p.m. EST on the same day you made the payment. Use the "Payment Inquiry" button to access the e-Payments system and complete your cancellation request.

*Payments (continued)*

***36. Can I cancel my credit or debit card e-Payment using the e-Payments system?***

No. Once a credit or debit card payment is submitted, it cannot be canceled. Please contact a Treasury Customer Service Representative at 517-636-4486 for assistance.

***37. Will I be notified if my payment is not accepted?***

For card payments, authorizations occur in real-time. Therefore, you will receive a response of decline if authorization cannot occur at the time of your payment. This includes confirming credit availability. ACH payments (eCheck) are not verified in real-time. Therefore, you will receive a payment acceptance response upon completion of an eCheck payment. If funds are not available from your financial institution, your bank will return the payment to the State of Michigan as non-sufficient funds (NSF). The Michigan Department of Treasury will then update your Individual Income Tax account to show taxes are still owed.

***38. Are there a maximum number of payments that can be made?***

No. You can make multiple payments, although you may make only one payment per session. To make multiple payments, you will need to complete separate sessions for each payment. Each payment will show separately on your bank or card statement and have separate confirmation numbers. You will be charged separate convenience fees for each credit and debit card transaction.

***39. How do I confirm Treasury received my payment?***

Please allow two weeks before checking the status of your payment using Treasury's Individual Income Tax Self Service Web site.

***40. How do I look up my e-Payment?***

Once the e-Payment process is complete, a confirmation number will be given and also emailed to the address you provided. Using this confirmation number and email address, you can use the "Payment Inquiry" button to access your payment

***41. Can I make a payment for any tax year?***

This system can only accept payments for the tax years available on the menu. If you need to pay taxes for a year not available on the menu, you can make a payment using a check or money order. Please refer to the specific tax year and form instructions for more information.

***42. How will this payment appear on my bank statement?***

eCheck payments will be identified as "MI Income Tax - Payment". There is no convenience fee charged for eCheck payments.

Debit card payments will be identified as "MI INCOME \*TAX PYMT". The convenience fee will show as a separate line item and be identified as "CHASE TAX PMT\* CNV FEE".

*Payments (continued)*

**43. How will this payment appear on my credit card statement?**

Credit card payments will be identified as "MI INCOME \*TAX PYMT". The convenience fee for credit card payments will show as a separate line item and be identified as "CHASE TAX PMT\* CNV FEE".

**44. What if I overpay?**

The type of payment made will determine the action required for overpayment.

Michigan Individual Income Tax:

Once your return and payment have been processed, contact a Treasury Customer Service Representative at 517-636-4486 to request a refund of your overpayment.

Michigan Estimated Income Tax:

Claim the total amount of estimated payments made on your Michigan Individual Income Tax return. This amount will be included when calculating the amount you owe and any overpayment will be refunded to you after your return is processed.

Michigan Individual Income Tax Extension:

Claim the total amount of the extension payment on your Michigan Individual Income Tax return. This amount will be included when calculating the amount you owe and any overpayment will be refunded to you after your return is processed.

**45. I used the e-Payments system to pay another person's taxes. If their return is processed and they are due a refund, will that refund be issued to me?**

No. By law, we must issue the refund in the name(s) and Social Security number(s) of the taxpayer(s) listed on the tax return. You will need to make arrangements privately with the person whose tax you paid.

**46. Can I make an e-Payment using either my Social Security number or my spouse's Social Security number?**

No. You need to use the Social Security number of the person listed first on last year's Michigan Income Tax return (also known as the primary taxpayer).

**47. Can anyone make a credit card payment through the e-Payments System?**

Yes. Anyone can make a payment as long as the correct information (Social Security number, taxpayer's name, etc., from last year's Michigan Individual Income Tax return) are provided and the payment is made using an authorized credit card.

**48. Will Treasury send a payment receipt?**

No. The e-Payments system will issue you a confirmation number when your transaction is complete. Your credit card or bank statement will show your payment and will serve as your receipt.

*Payments (continued)*

**49. Can I make partial payments using two different credit or debit cards?**

Yes. You will need to complete separate sessions for each payment. Each payment will be listed separately on your bank or card statement and have separate confirmation numbers. You will be charged separate convenience fees for each payment.

**50. Can a parent or someone else make a payment on my behalf?**

Yes. When completing the payment, the Social Security number of the person for whom taxes are being paid is entered.

- To make an eCheck payment you will need:
  - ✓ Social Security Number (SSN)
  - ✓ Taxpayer(s) full name used on last year's Michigan Individual Income Tax Return
  - ✓ Zip code used on last year's Michigan Individual Income Tax Return
  - ✓ Checking or savings account number
  - ✓ Routing transit number (RTN) of the financial institution that you will be using
  - ✓ Contact information
  - ✓ Email address
  - ✓ Physical address
  
- To make a credit/debit card payment you will need:
  - ✓ Credit card/debit card number
  - ✓ Expiration date
  - ✓ Security code (3-digit number on the back of the card to the right of the signature strip)
  - ✓ Name as it appears on the card
  - ✓ Contact information
  - ✓ Email address
  - ✓ Physical address

**51. Can I make an eCheck payment using a financial institution located outside of the United States?**

No.

## **System/Security**

### ***1. How does Treasury secure my information that is displayed and/or entered through an online service?***

Your payment is being processed using JPMorgan Chase Pay Connexion. As part of this service, they collect information necessary to complete the transaction as requested by the Michigan Department of Treasury. For information regarding the security and use of your information by JPMorgan Chase, visit JPMorgan Chase's Consumer Online Privacy Statement. This policy is applicable to all consumer or business data collected through this service.

### ***2. Who do I contact if I'm having difficulty using the e-Payments system?***

Please call Treasury's Customer Service at 517-636-4486 during normal business hours, Monday through Friday, 8:00 AM to 4:45 PM EST for assistance.

### ***3. Why does my browser or mobile device not work properly with the e-Payments system?***

Your browser must be enabled for both Java Script and Cookies. Contact your Internet service provider for any technical issues you may be experiencing. See "Browser Requirements" located at the bottom of the payment screen in the e-Payments system for more information.

### ***4. I was in the middle of a transaction and it timed out. What do I do now?***

The transaction will time out after a period of no activity. You will need to log in again, retype and resubmit your payment information. It may be helpful to first completely log out, close the browser window and then log back in again. This ensures that the Internet session is properly and securely ended.

### ***5. Why did I receive the message, "You cannot make a payment at this time. Please try again."?***

Numerous issues can cause this message to be displayed. For example, review the card account information entered to verify the card billing information matches that which is on file with the cardholder.

### ***6. What should I do if I don't get a confirmation number after submitting my payment?***

All payment confirmations are sent to the email address provided during the payment process. To ensure accurate delivery, set your email to allow receipt of emails from "noreply@payconnexion.com".