Commercial Portfolio

What is a Commercial Portfolio? The Harris County Tax Office (HCTO) provides an online interface through our website that allows users to manage and monitor multiple property tax accounts, submit statement requests, and make payments on those accounts. This service is used by mortgage companies, lenders, and agents representing escrow customers. It is also for those who manage lists of accounts of more than 300.

To access the Commercial Portfolio, go to our website at www.hctax.net, select Property Tax, then Commercial Portfolio or click: https://www.hctax.net/Portfolio/MortgageAcct. HCTO will provide login credentials (consisting of a Username (Lender ID) and Password) for users to access and create their portfolio. New users (or current users who have forgotten their password) will be able to create or reset their password on the login screen.

Once logged into the portfolio, accounts may be added by uploading a TXT, CSV, or Excel file in a designated format (see page 2) or by individually entering each account number manually. Once accounts have been added to the portfolio, they will be listed until the user deletes/removes them from their portfolio. Users should carefully review and verify the accounts within their portfolio on a regular basis to ensure accurate records. Any accounts no longer/now represented by you, should be removed/added as soon as possible.

Annually, Commercial Portfolio users request tax statements or billing files for **ALL** the accounts listed in their portfolio for payment. Please note that if a property account is requested, the property owner of that account ***will not*** receive a tax statement. Therefore, we encourage you to review the accounts in your portfolio for accuracy before submitting your statement request and delete any accounts you will not be paying.

Users submit statement requests by clicking the "Request Tax Statements" button prior to billing, normally in mid to late October, then in mid-November statements or billing files are provided. Users decide how to receive them in one of the following ways:

1. Data file(s) sent via email or saved to an FTP site *(no statements [physical/electronic] created)*
2. Physically printed statements mailed or picked up in person
3. Individual PDF files *(electronic statements created)* sent via email *(depending on total file size)* or saved to an FTP site

Please remember, if you request an account in error, the taxpayer of that account ***will not*** receive a statement for that tax year. Requests are only submitted through Commercial Portfolio.

Payments may be made in several different ways:

1. Online via Credit Card or E-Check
2. ACH/Wire
3. Physical Check (mailed or in-person) or Cash (in-person)

Data File Specifications for Account Upload

Accounts may be added to your portfolio by uploading a TXT, CSV, or Excel file in designated formats as shown in the samples below.

For all file formats, HCTO only requires a 13-digit numeric account number (no dashes, spaces or special characters and should be formatted as text to preserve leading zeros) in a file. See "HCTO Conversion of Appraisal District Accounts" section below to obtain a 13-digit account number. Files should not contain column headings or totals.

An ***optional*** "Loan Number" (up to 15 digits/characters) may be added to the file for your identification purposes, if desired. If a Loan Number is used, separate the data by a space, comma, or column.

Sample Formats for Account Upload

TXT:

Type	Filler	File Result
Account + Loan Number	Comma	0031780000014,0026391532
Account + Loan Number	Space	0031780000014 0026391532
Account Only	None	0031780000014

CSV:

Type	Filler	File Result
Account + Loan Number	Comma	0031780000014,0026391532
Account Only	None	0031780000014

Excel:

Enter Account Number in column "A"
Enter Loan Number, if desired, in column "B" (leave blank, if not desired)

	A	B
1	0031780000014	0026391532
2	0031780000014	
3		

Manual:

A template will be provided in Commercial Portfolio If you are entering your accounts manually.

HCTO Conversion of Appraisal District Account Numbers

Harris County (HCAD):

Account numbers for personal property, mineral, pipeline, intangible, and utility accounts are 7 digits. HCTO adds digits as a prefix and/or suffix to convert to 13-digit account numbers.

HCAD Account	Account Type	Prefix	Suffix	HCTO Account
1234567	Personal Property	2	00000	**2**1234567**00000**
1234567	Mineral	400000	n/a	**400000**1234567
1234567	Pipeline & Utility	5	00000	**5**1234567**00000**

Fort Bend County (FBCAD) and Montgomery County (MCAD):
Typically, property IDs contain a leading letter followed by 4 to 6 digits. HCTO drops the letter and adds digits as a prefix and/or suffix to convert to 13-digit account numbers.

Fort Bend County (with leading A, C, M, N, P, R, V):

FBCAD Account	Account Type	Prefix	Suffix	HCTO Account
P123456	Personal Property	99	00000	**99**123456**00000**
P12345	Personal Property	990	00000	**990**12345**00000**
P1234	Personal Property	9900	00000	**9900**1234**00000**
R543210	Real Property	01	00000	**01**543210**00000**
R43210	Real Property	010	00000	**010**43210**00000**
R3210	Real Property	0100	00000	**0100**3210**00000**

Montgomery County (with leading M, N, P, R):

MCAD Account	Account Type	Prefix	Suffix	HCTO Account
P112233	Personal Property	98	00000	**98**112233**00000**
P11223	Personal Property	980	00000	**980**11223**00000**
P1122	Personal Property	9800	00000	**9800**1122**00000**
R332211	Real Property	02	00000	**02**332211**00000**
R33221	Real Property	020	00000	**020**33221**00000**
R3322	Real Property	0200	00000	**0200**3322**00000**

Tax Statement/Billing Data File Requests

All requests are ***ONLY*** accepted via your Commercial Portfolio login. Statement Requests:

1. Current Year Taxes Only
2. No Delinquent Taxes *(prior years)*
3. No Vehicle Inventory Accounts

The "Statement Request" webform, located within your Commercial Portfolio, must be submitted annually on or before the first Monday in October for the current tax year. The company data we have on file will display in the "Company Profile" section of the webform. If any of the information needs to be changed, click "Update" to edit, then "Save". If no changes are needed, then continue to the "Statements" section of the webform, complete all the fields, then click "Submit". Repeat this process for all other Lender IDs you represent for payment.

Please double-check all your requests to verify that you have requested ***ONLY*** those accounts for which you are responsible for making payments. Again, if you request an account in error, the taxpayer of that account ***will not*** receive a tax statement and will not know they owe taxes for this year!

Payment Data Files* and Payments

Note: Payment MUST be made on or before the due date (typically January 31st) by online submission before 11:59pm, USPS postmark, common carrier receipt or they will be considered delinquent whereby penalties and interest will accrue.

Commercial Portfolio payments are accompanied by a Payment Data File listing the accounts and amounts being paid. Payments and Payment Data Files may be submitted in several different ways.

Payment Data File Submission with Payment Options

1. Online through your Commercial Portfolio
    a. Online via Credit/Debit Card
    b. Online via E-Check
    c. ACH/Wire *(Information accessed through your Commercial Portfolio)*
    d. Paper Check *(Delivered In-Person to our Downtown Branch or Mailed)*
2. Separate Text/Excel File(s) Emailed ***(See data file specifications below)***
    a. ACH/Wire
    b. Paper Check *(Delivered In-Person to our Downtown Branch or Mailed)*
3. *No Data File – Paper Statements/Coupons ***(Limit of 100 Accounts)***
    a. Credit/Debit Card *(In-Person at any branch location)*
    b. Paper Check *(Delivered In-Person at any branch location or Mailed)*
    c. Cash *(In-Person at any branch location)*

Note: Credit/Debit Cards are subject to a non-refundable transaction fee of 2.4% ($1.00 minimum fee) while E-Checks are $0.50 each. No checks over $99,999,999.99 will be accepted.

Mailing Address:
Harris County Tax Assessor-Collector's Office
1001 Preston, Room 335
Houston, TX 77002
Attention: Mortgage Department

Data File Specifications for Payment Data File(s)

Note: If Payment Amount does not match the total Payment Data File Amount or Lender/User ID is missing or invalid, none of the accounts can be processed.

The easiest and most secure way to submit your Payment Data File is online through your Commercial Portfolio with the click of a button. Separate Payment Data Files listing the accounts to be paid may be emailed as a TXT or Excel file in designated formats as shown in the samples below to taxofficecollections@hctx.net.

For all file formats, HCTO only requires the Lender/User ID, a 13-digit numeric account number (no dashes, spaces or special characters and should be formatted as text to preserve leading zeros), and the payment amount (formatted as a 9-digit numeric amount with an assumed decimal place, no spaces or comma) in a file. Payment amounts include cents, but no decimal point. Files should not contain column headings or totals. See sample file formats below.

Note: Refer to "HCTO Conversion of Appraisal District Account Numbers" section above as needed

An ***optional*** "Loan Number" (up to 15 digits/characters) may be added to the file for your identification purposes, if desired. If a Loan Number is used, separate the data by a space, comma, or column. If the optional field is not desired, fill the 15 digits with spaces or zeros.

Sample Formats for Payment Data File(s)

TXT:

Fields	Columns/Digits/ Spaces	Column Number
Lender/User ID	4	1-4
Filler (Comma/Space)	1	5
Account Number	13	6-18
Filler (Comma/Space)	1	19
Optional Loan Number	15	20-34
Filler (Comma/Space)	1	35
Amount	9	36-44

Type	Filler
ID + Account + Optional Loan Number + Amount	Comma
ID + Account + Optional Loan Number + Amount	Space
ID + Account + No Optional Loan Number + Amount	Comma
ID + Account + No Optional Loan Number + Amount	Space

Sample file:

```
9999,0031780000014,000000026391532,999999999
9999 0031780000014 000000026391532 999999999
9999,0031780000014,               ,999999999
9999 0031780000014 000000000000000 999999999
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Excel:

Enter Lender/User ID in column "A"
Enter Account Number in column "B"
Enter Loan Number, if desired, in column "C" (leave blank, if not desired)
Enter Payment Amount in column "D" (9 digits including cents, but no decimal point)

Sample file:

	A	B	C	D
1	9999	0031780000014	000000026391532	999999999
2	9999	0031780000014		999999999
3				

ACH/Wire Payment Instructions

Note: Data File must be submitted on the same day as the ACH/Wire payment. Payments received without a corresponding file will not be processed.

The Harris County Tax Assessor-Collector's Office will accept Automated Clearing House (ACH)/Wire payments on a limited basis. Users can access the specific ACH/Wire instructions to send payment through your Commercial Portfolio. Payments must be accompanied by a Payment Data file.

Transactions may be rejected because:

1. The dollar amount of the ACH/Wire payment does not match the total amount of the Payment Data File.
2. The file contains invalid account numbers, an invalid Lender/User ID, or is in the incorrect Payment Data File format.

If a file/payment is rejected, you will be contacted via email and given the opportunity to resubmit a corrected file. Failure to provide a corrected file within ***2 business days*** of notice will result in the return of your payment. If funds are returned, the property accounts(s) will be considered unpaid. A delay or failure to resubmit the payment file/funds timely may cause the tax accounts to become delinquent and incur penalties and interest.

Receipts

Payment receipts are available on our website https://www.hctax.net/Property/ViewStatementReceipts within 10 business days of receipt of payment. You may receive a file containing your account receipts electronically upon request via Email, FTP or Physical CD/DVD. Please email your request and preference of delivery type to taxofficecollections@hctx.net including your Lender/User ID.

Note: the number of accounts will determine the size of the file. We are unable to send large files via Email and must deliver them via FTP or CD/DVD.