

## ePay Frequently Asked Questions

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- 4) If my case has been Dismissed or Converted, can I use the Online Payment System to start making payments again if instructed by my attorney?
- 5) What if I pay too much at the end of my case?

### Getting Started

- 1) Q. What should I use as my username?  
**A. For your username, we strongly recommend that you use your complete e-mail address (if less than 21 characters) or the portion of your email address prior to the @ symbol (if more than 21 characters), as that will help in remembering your username each time you access the system.**
- 2) Q. Will I receive an e-mail after submitting my registration?  
**A. Yes. An e-mail confirming your new Online Payment Account will be sent by our bank.**
- 3) Q. Do I have to use the Online Payment System?  
**A. No. You may continue to send us a cashier's check or money order to P.O. Box 1133 in Memphis, TN. 38101-1133, or a wage deduction order can be initiated through your employer.**

4) Q. What is my Online Payment ID?

A. **Your Online Payment ID is an 11 digit number consisting of your case number and the last 4 digits of your social security number. Do not use any dashes.**

**Example: Case No. 11-77777 and Social Security No. 123-46-6789**

**The Online Payment ID would be: 11777776789**

5) Q. Do I need to remember and input my Online Payment ID every time I log in?

A. **No, you will only need to input this ID number the first time you register, but it is a good idea to remember this number in case you have issues in the future with the payment center. Once you have registered, you will need to use the User ID and password you created in order to log in, so be sure to remember that information too.**

6) Q. Once I have registered, do I have to use the Online Payment System every month?

A. **No. You may continue to send us a cashier's check or money order to P.O. Box 1133 in Memphis, TN. 38101-1133. However, once you have registered for the Online Payment System, you have the option each month of using the Online Payment Center or sending a cashier's check or money order – whichever payment method is most convenient for you.**

7) Q. Where do I find my checking/savings routing and account numbers?

A. **The routing and account numbers are located on the bottom of your check. The routing number is always a 9 digit number and appears to the left of your account number. DO NOT look for these numbers on a deposit slip, as the routing number may be different on that document. If you are unable to find your routing and account numbers, please contact your banking institution for assistance.**



8) Q. What types of accounts can be used to make payments by ePay?

A. **Only valid checking or savings accounts may be used to make payments by ePay. Pre-paid credit and debit card payments are not allowed and the payments will be rejected/returned and may result in your case being ineligible for ePay transactions.**

9) Q. What is the difference between ePay and the Automated Debt (ACH) program?

A. **When you sign up for the ACH program, the Trustee debits your bank account for your full monthly payment as agreed in the ACH agreement until you notify us in writing to terminate, your case is Dismissed, Converted, or you complete all payments under your plan. When you register for ePay, you have the option of sending a payment of any amount, at any time (as long as the full payment is received prior to the due date), or switching back and forth between ePay and cashier's checks or money orders at your convenience.**

## Payments

1) Q. Are passwords case sensitive?

A. **Yes.**

2) Q. I have forgotten my password. How do I get a new one?

A. **On the login page of the Online Payment Center, there is a link called "Forgotten your Password?" The new page will ask you to input your username and the system will send you a new password to the e-mail address associated with your online account. Once you receive that new password, enter it into the login page. Finally, once you have obtained access to your account, you can go to Settings and change your password to one of your choice.**

- 3) Q. Can I change my password?  
A. **Yes, once you are logged in, click on Settings to change your password.**
- 4) Q. Do I need to input my checking/savings account information each time I make a payment?  
A. **No, the Online Payment Center will store up to 5 different accounts and you will be able to choose an account from the "Previously Used" dropdown menu.**
- 5) Q. What happens if my payment is returned as Non-Sufficient Funds (NSF)?  
A. **It is very important that before you start this payment process you verify your bank account has enough funds to cover the transaction. If you submit a payment without having enough funds in your bank account to cover the transaction, the result will most likely be a Non-Sufficient Funds transaction. If this occurs, your bank account will be overdrawn and you may suffer consequences from your bank. In addition, if your payment is returned for Non-Sufficient Funds, or any other reason, your account will be locked immediately and you will not have the option of using the Online Payment System for the duration of your Bankruptcy Case. You will then be required to make your monthly plan payment by using cashier's check, money order or the Trustee may initiate a wage deduction order from your employer at the Trustee's discretion. THERE ARE NO EXCEPTIONS TO THIS RULE.**
- 6) Q. Can I schedule payments in advance, or set up recurring payments?  
A. **Yes. You may log in and schedule a payment up to 14 days in advance. You can also set up 6 recurring payments. However, please use caution when using one of these payment options so that your payment is not returned as NSF (refer to question #5 for details about NSF payments).**
- 7) Q. Can I make more than one payment?  
A. **Yes, but it must be done in separate transactions. You may make as many successive payments as you wish.**
- 8) Q. How soon will the payment be taken from my account and be posted to my bankruptcy case?  
A. **Payments made prior to 5:00 p.m. eastern time will be debited from your account the same day and will be posted to your bankruptcy case the next business day. Please wait approximately 3 business days if you would like to verify the payment was posted to your case.**
- 9) Q. Will I receive a receipt upon making a payment?  
A. **Yes. You will receive an automated e-mail with your payment information listed in the body of the e-mail. You can also go into your account history to view and print prior payments made via the Online Payment Center.**
- 10) Q. Is there a limit to how much I can pay at one time?  
A. **Yes, the limit is \$9,999.99 per transaction. The \$2.00 processing fee is included in this limit. Limit amount is subject to change.**
- 11) Q. Can I make partial payments?  
A. **Yes. If you can't afford to make your full plan payment at one time, you may make several smaller payments throughout the month. However, please keep in mind that this does not affect the due date for your payments. Even though you have the ability to make smaller payments throughout the month, the full amount is still due on your payment due date.**
- 12) Q. Why are my payments held for 15 days?  
A. **This is done to prevent funds from being disbursed to the creditors in your case during the time when you could decide to reverse a or if the payment is returned as Non-Sufficient Funds (NSF). All funds received by this office, whether via ePay, ACH, employer check, cashier's check or money order are held for 15 days for this reason. After that period, the funds are available for disbursement to your creditors.**
- 13) Q. What payments are listed in the Payment History?  
A. **The Payment History in the Online Payment Center only displays payments made through the Online Payment System. It will not display payments made to the lockbox or our office. For a full payment history in your case, please visit the National Data Center.**

- 14) Q. Why was my payment declined?  
A. **Payments may be declined for several reasons. If you receive an e-mail that your payment has been declined, or your payment has not been removed from your account, please contact the Trustee's Office to help determine why the payment was not processed. It may take several days for the Trustee's Office to receive the reason from the bank.**
- 15) Q. Why is the Make a Payment screen blank?  
A. **When cases have been Dismissed or Converted, the Online Payment System will still allow you to login, but you will not be able to make any additional payments. If your case is in the process of Vacating the Dismissal or Converting back to a Chapter 13, please send your payment via cashier's check or money order until your case has been made active again.**
- 16) Q. Can I pay the required Income Tax Refund turnover/Annual Bonus payments using ePay?  
A. **Yes, you will enter the amount to pay then select the type of special payment from the drop down menu.**

#### Other

- 1) Q. Does my payment need to be submitted before the 20th of each month?  
A. **Maybe. In the Terms and Conditions, it states payments must be submitted before the 20th if your case requires those funds be disbursed on 1st of the next month. This rule only applies to a small number of cases where a specified creditor is required to be paid on each and every disbursement. If you are not sure, please contact your attorney. For the majority of cases where it is not required to submit the payment before the 20th, then your payment date is determined by your Plan.**
- 2) Q. What is the \$2.00 Processing Fee?  
A. **This fee covers the cost to our bank for providing this service. The Trustee does not receive this money.**
- 3) Q. Why is my account locked?  
A. **The Trustee reserves the right to lock accounts and prevent a debtor from making payments online.**
- Accounts can be locked temporarily locked due to three incorrect attempts at logging in. If your account has been locked because of an incorrect username or password, the system will reset the account after three hours or you may contact the Trustee's Office to manually unlock the account.**
- If a Non-Sufficient Funds (NSF) or a payment is returned for any other reason.**
- If your case is Converted or Dismissed.**
- If your account has been locked and you are still required to make payments, please send a cashier's check or a money order to P.O. Box 1133, Memphis, TN. 38101-1133, or a wage deduction order can be initiated through your employer.**
- 4) Q. If my case has been Dismissed or Converted, can I use the Online Payment System to start making payments again if instructed by my attorney?  
A. **No, until your case has been reopened. Please send cashier's checks or money orders to P.O. Box 1133 in Memphis, TN. 38101-1133. If your case is reopened, your Online Payment account will be reopened automatically. If the account does not become available within three business days after your case was reopened, please contact us (via e-mail or telephone) so we may unlock your account.**
- 5) Q. What if I pay too much at the end of my case?  
A. **In the event that your Plan has been paid in full and you are entitled to a refund of any payment or any part of a payment, after reviewing your case, the Trustee shall issue you a refund. Please be aware that the Trustee is required to hold onto any ePay payments for at least 60 days, after the receipt of the payment, before issuing the refund.**