

Questions? Send email to [epay@cinn13.org](mailto:epay@cinn13.org)

#### ePay Information – Frequently Asked Questions (FAQs)

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**1. Will I receive an e-mail after submitting my registration?**

Yes. An e-mail confirming your new Online Payment Account will be sent by our bank

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**2. Do I have to use the Online Payment System?**

No, you may continue to send the Chapter 13 Trustee cashier's checks or money orders to the lockbox. This Online Payment System is not intended to replace that option. You may choose either payment method each time you make a payment. These options will not eliminate any court ordered **Wage Deduction Order**.

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**3. What is my Online Payment ID?**

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.

For Example: Case No. 1:14-bk-77777 and Social Security No. 123-45-6789  
The Online Payment ID is: 14777776789 **(This is not YOUR Online Payment ID - only an example)**

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**4. Do I need to remember and input my Online Payment ID every time I log in?**

No. You will only need to input this ID number the first time you register. However, it is a good idea to remember this number in case you have issues in the future with the Online Payment System. Once you have registered, you will need to use the User ID and password you created in order to log in to the site.

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**5. I have forgotten my password. How do I get a new one?**

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 User name and the system will send you a new password to the email address associated with your online account. Once you receive the new password and enter the site, you can go to settings and change your password to one of your choice.

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**6. Can I have my password reset?**

Yes. Once logged in, click on Settings to change your password.

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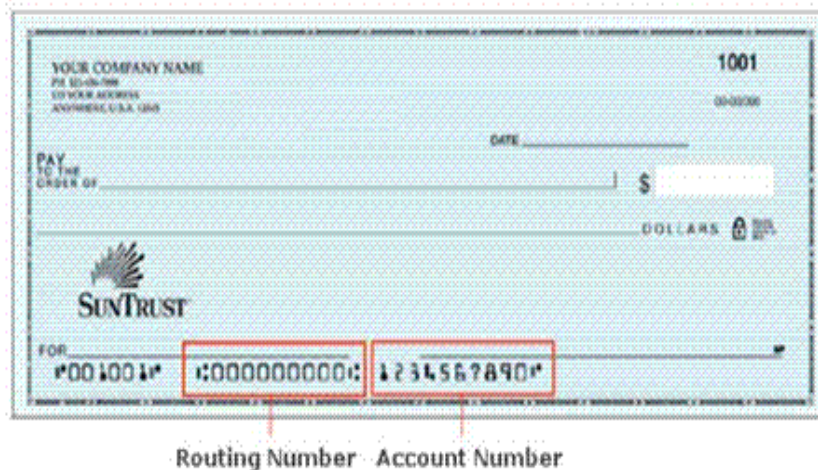
**7. Are passwords case sensitive?**

Yes.

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**8. Where do I find my Checking/Savings Routing and Account numbers?**

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 from your Checking/Savings Routing number. If you are unable to find your Routing and Account Numbers, please contact your bank for help. .



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**9. Do I need to input my Checking/Savings account information each time I make a payment?**

No. The Online Payment Center will store up to five different accounts and you will be able to choose one from the Previously Used dropdown menu.

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**10. What happens if my payment is returned as Non-Sufficient Funds (NSF)?**

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 Checks or Money Orders. THERE ARE NO EXCEPTIONS TO THIS RULE.

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**11. Can I schedule payments in advance?**

You may log in and schedule a payment up to 1 day in advance.

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**12. Can I set up recurring payments?**

No.

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**13. Can I setup automatic payments?**

No. We require each debtor to log in each month to make their monthly payment.

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**14. What types of accounts can be used to make payments by ePay?**

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.

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**15. Can I use a debit card?**

No. You may only use a Routing and Account number from a valid Checking or Savings account.

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**16. Is there a ceiling to how much I can pay at one time?**

Yes, the limit is \$9,999.99 per transaction.

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**17. How soon will the payment be taken from my account and be posted to my bankruptcy case?**

Payments made prior to 5:00 P.M. EST (Eastern) will be debited from your account the same day and will be posted the next business day to your case. Please visit [www.ndc.org](http://www.ndc.org) in approximately 3 business days if you would like to verify that the payment has been posted to your case.

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**18. Will I receive a receipt upon making a payment?**

Yes. You will receive an automated e-mail with your payment information listed in the body of the e-mail.

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**19. Can I make partial payments?**

Yes. If you can't afford to make the full monthly payment owed 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 of your payment is still due on your payment due date.

Yes. You may make as many payments as you choose throughout the month. However, the complete monthly plan payment must be made before the due date each month.

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**20. Can I make more than one payment?**

Yes, but it must be done in separate transactions. You may make as many successive payments as you wish.

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**21. Why are my payments held for 15 days?**

Payments are held for 15 business days to allow for potential discrepancies, give the payment the proper amount of time to clear through the banking system, and allow the Trustee to review the payment before disbursing to creditors.

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**22. What is the \$1.00 Processing Fee?**

The \$1.00 Processing Fee covers the cost to our bank for providing this service to debtors. The Trustee does not receive this money.

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**23. Why are all my payments not listed in the Payment History?**

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. For additional payment information, please visit [www.ndc.org](http://www.ndc.org).

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**24. Why is my online payment account locked?**

There are several reasons why your account may become locked. The Trustee reserves the right to lock your account and prevent a debtor from making payments online. The main reasons why the Trustee would lock an account include: a Non-sufficient Funds payment (NSF), a debtor placing a Stop Payment on submitted funds, or the conversion or dismissal of your case. If your account has been locked and you are still required to make payments, please send Cashier's Checks or Money Orders to the lockbox.

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**25. If my case has been dismissed or converted, can I use the Online Payment System to start making payments again?**

No.

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