

Questions? Send an email to inquiry@wvtrustee.org

ePay Information - Frequently Asked Questions (FAQs)

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What do I need to register?

You will need an internet connection, an email account, your seven digit bankruptcy case number, and the last four digits of your Social Security number to register. [Top](#)

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

Yes. An automatic email will be sent confirming your registration submission. It may take up to two hours to receive your email notification. [Top](#)

Why can't I register?

If you recently filed your Chapter 13 bankruptcy case, the Online ePay system may not have the case information. Please allow at least 7 days after your Chapter 13 bankruptcy case is filed before trying to register an account with the Online ePay system. [Top](#)

What should I use as my Username?

For your username, we strongly recommend that you use your complete email address (if it contains less than 20 characters) or the portion of your email address prior to the @ symbol (if it contains more than 20 characters), as that will help in remembering your username each time you access the system. [Top](#)

Is there a requirement when creating my password?

The password must be at least seven characters and no more than 20 characters. It must also contain at least one numeric character. [Top](#)

Is the password case sensitive?

Yes. [Top](#)

What if I have forgotten my password?

On the login page of the Online Payment Center, there is a link called "Forgotten Your Password?" The new page that opens upon clicking that link, will ask for your User Name and the system will send you a new password to the email address associated with your online account. Once you receive that new password, enter it into the login page. Once you have obtained access to your account, you can go to Settings and change your password to one of your choice. [Top](#)

What if I have forgotten my username?

On the login page of the Online ePay System, there is a link called "Forgotten Your Username?" The new page will ask you to input your Online Payment ID and the email address you used during your registration. The system will email your username to the email address you provided. [Top](#)

Can I change my password?

Yes, once you are logged in, click on Settings to change your password. [Top](#)

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 (SSN). Do not use any dashes.

For Example: If the case no. is 99-00009
And the SSN is 123-45-6789
the Online Payment ID is 99000096789. [Top](#)

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 ePayment Center. [Top](#)

Once I have registered do I have to use the Online Payment System every month?

No. The Online ePay System provides you with a fast, secure, and easy way to make your plan payments to the Trustee, but you are not obligated to use it every time you make a plan payment. You can send a personal check, cashier's check or money order to the Trustee's lockbox. You can use whichever method is most convenient for you. [Top](#)

What is the Trustee's lockbox address?

You mail your Chapter 13 plan payments to:

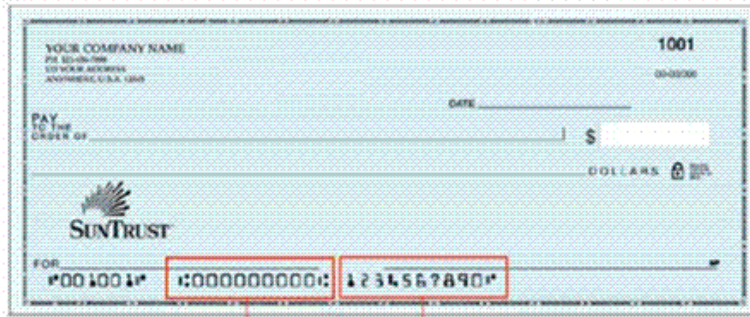
Helen M. Morris
P.O. Box 2207
Memphis, TN 38101-2207

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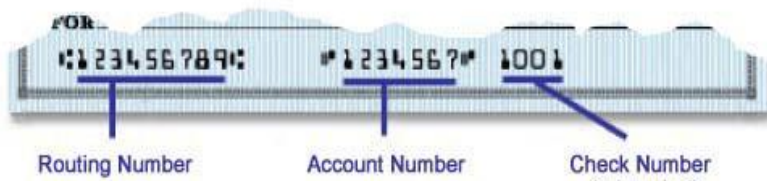
Where do I find my Checking/Savings Routing and Account numbers?

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 on that document. If you are unable to find your Routing and Account Numbers, please contact your banking institution for assistance.

Examples of routing and account numbers:



Routing Number Account Number



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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 5 different accounts and you will be able to choose an account from the Previously Used dropdown menu. [Top](#)

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 access to the ePay system may be revoked and you may no longer be eligible to initiate payments using this system [Top](#)

Can I schedule payments in advance?

You may log in and schedule a payment up to 2 days in advance. [Top](#)

Can I set up recurring payments?

Not at this time. [Top](#)

Can I make more than one payment?

Yes. However, the Online ePay system will not allow duplicate amounts to be paid on the same day. [Top](#)

Can I make partial payments?

Yes. If you can't afford to make your full plan payment at one time, you may make several smaller payments through 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. [Top](#)

Can I cancel a payment?

Yes. You can cancel your payment before 4:00 PM Eastern time on the same day for which you scheduled your payment. [Top](#)

Can I use a debit card or credit card to make a payment?

No. [Top](#)

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

Payments made prior to 4:00 p.m. Eastern will be debited from your account the same day and will be posted the next business day to your bankruptcy case. Please visit our website in approximately 3 business days if you would like to verify that the payment has been posted to your case. [Top](#)

Will I receive a receipt upon making a payment?

Yes, you will receive an automated email with your payment information listed in the body of the email. [Top](#)

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

Yes, the limit is \$9,999.99 per transaction. This is subject to change. [Top](#)

Why are my payments held for 15 days?

This is done to prevent funds from being disbursed to the creditors in your case during the time when you could decide to cancel a payment or if the payment is returned as Non-sufficient Funds (NSF). All funds received by this office, whether via ePay, ACH, employer check, personal 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. [Top](#)

What is the \$2.00 Processing Fee?

This fee covers the cost to our bank for providing this service to debtors and the Trustee. The Trustee does not receive this money. [Top](#)

Why are not all my payments 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 a full payment history in your case, please visit the National Data Center at <https://www.ndc.org>. [Top](#)

Why is my 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 Personal Checks, Cashier's Checks or Money Orders to the PO Box in Memphis. [Top](#)

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?

No, until your case has been reopened, please send Personal Checks, Cashier's Checks or Money Orders to the PO Box in Memphis. If your case is reopened, your Online Payment account will be reopened automatically. If the account does not become available within 3 business days after your case was reopened, please contact us (via email or telephone) so we may unlock your account. [Top](#)