

Questions? Send an email to epayquestions@simonch13trustee.com

ePay Information - Frequently Asked Questions (FAQs)

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What should I use as my Username?

For your USERNAME, we strongly recommend that you use a name that you will easily remember, but would be difficult for another person to figure out. When selecting a USERNAME, remember that will you need it each subsequent time you log into the ePay system.

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

Not at this time but this will be available in the future.

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Do I have to use the ePay Payment System?

No, you may continue to send us Cashier's Checks or Money Orders to me [Russell C. Simon, Chapter 13 Trustee, P.O. Box 1898m Memphis, TN 38101-1898]. This ePay Payment System is also not intended to contradict the provisions of any Wage Deduction Orders currently in effect – you should discuss which payment options are available to you with your attorney.

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

No, you can use the ePay Payment System as often or as little as you like; however, you must ensure that my office timely receives your monthly plan payments each month regardless of which payment method you use.

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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 your Case No. was 11-41234 and your SSN was 123-45-6789, the Online Payment ID would be 11412346789.

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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.

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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 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.

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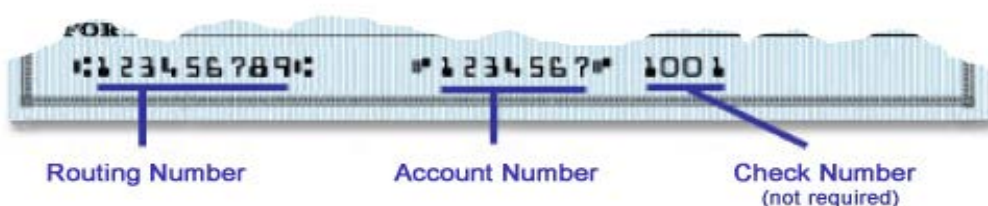
Can I change my password?

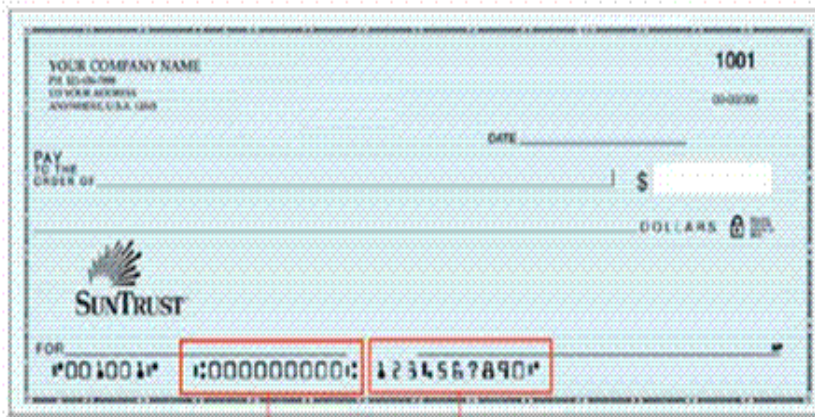
Yes, once you are logged in, click on Settings to change your password.

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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.





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 from which account you wish to make the payment from the Previously Used dropdown menu.

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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 ePay 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, or through a Wage Order Deduction, depending on the circumstances of your particular case. **THERE ARE NO EXCEPTIONS TO THIS RULE.**

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Can I schedule payments in advance?

You may log in and schedule a payment up to 2 days in advance.

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Can I set up recurring payments?

No, you must log into each time you wish to make a payment using the ePay Payment System.

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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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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. Central Time 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.

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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.

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

Yes, the limit is currently \$9,999.99 per transaction. This is subject to change.

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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.

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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 reverse a payment or if the payment is returned as Non-sufficient Funds (NSF). All funds received by this office via ePay are held for 15 days for this reason. After that period, the funds are available for disbursement to your creditors.

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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.

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

The Payment History in the ePay Payment Center only displays payments made through the ePay Payment System. It will not display payments made to the lockbox via a Wage Order, Cashier's Check or Money Order. For a full payment history in your case, please visit our website at <http://www.13network.com/trustees/bel/belhome.asp> or the National Data Center (<https://www.13datacenter.com/>).

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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 you 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, the Trustee will request a Wage Deduction Order be entered or, if you do not have an employer, you will need to send you payment in via a Cashier's Checks or Money Orders to Russell C. Simon, Chapter 13 Trustee, P. O. Box 1898, Memphis, TN 38101-1898.

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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, you will be required to use one of the other payment methods to make payments on your case. 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 at eqpayquestions@simonch13trustee.com) so we may unlock your account.

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