
E-Pay Frequently Asked Questions

Have a question? Contact us at [Click Here to Contact Us \(You must include case number on all inquiries\)](#) epay@55chapter13.com. Email Support is available during regular business hours. **9am-4pm Monday thru Friday**

1. What should I use as my Username?

For your USERNAME, we strongly recommend that you use your complete email 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. Do I have to use E-Pay?

No, you may continue to mail your Cashier's Checks or Money Orders to:

M.O. Marshall, Trustee
P.O. Box 588
Memphis, TN 38101-0588

You should not use E-Pay to make your monthly plan payments if you have a mandatory payroll deduction order and your payments are being deducted from your paycheck. However, you may use E-Pay to make other one-time payments, such as tax refund payments, to the Trustee.

3. Once I have registered, do I have to use E-Pay every month?

No, you can continue to mail your Cashier's Checks or Money Orders to:

M.O. Marshall, Trustee
P.O. Box 588
Memphis, TN 38101-0588

4. What is my E-Pay Online Payment ID?

Your Online Payment ID is a combination of your case number (year and number without the B, dash or spaces) and the last four numbers of your Social Security number (SSN).

For Example: Your case number is 15 B 33333 and your Social Security Number is 123-45-6789. The Online Payment ID in this example would be 15333336789.

5. Do I need to remember and input my E-Pay 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 E-Pay.

6. I have forgotten my username. How do I find out what it is?

On the login page of the E-Pay Online Bankruptcy Payment Center, there is a link called "Forgotten Your Username?" The new page that opens upon clicking that link will ask for your Online Payment ID and the email address you provided during registration. Once you provide this information, the system will send you an email with your Username.

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

On the login page of the E-Pay Online Bankruptcy Payment Center, there is a link called "Forgotten Your Password?" The new page that opens upon clicking that link requires you to enter your USERNAME and the email address you provided during registration. Once you provide this information, you will receive an email with a new password. Enter it into the login page. When you have obtained access to your account, you can go to Settings and change your password to one of your choice.

8. Can I change my E-Pay password?

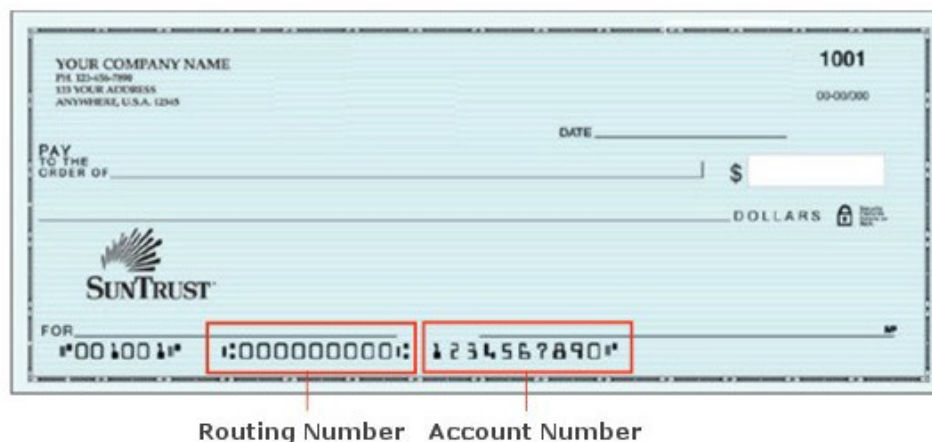
Yes, once you are logged in to the E-Pay Online Bankruptcy Payment Center, click on Settings to change your password.

9. What types of bank accounts can be used to make bankruptcy payments through E-Pay?

Only valid checking or savings accounts may be used to make bankruptcy payments by E-Pay. Pre-paid credit and debit card payments are not allowed and these payments will be rejected/returned and may result in your case being ineligible for E-Pay.

10. 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.



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

Your access to E-Pay will be revoked and you will not have the option of using E-Pay for the duration of your bankruptcy case. You will then be required to make your monthly payments by using Cashier's Checks or Money Orders and mailing them to:

M.O. Marshall, Trustee
P.O. Box 588
Memphis, TN 38101-0588

THERE ARE NO EXCEPTIONS TO THIS RULE.

12. How soon will my bankruptcy payment be taken from my bank account and posted to my bankruptcy case?

Bankruptcy payments made prior to 5:00 p.m. Eastern Time will be debited from your account the same day and will be posted the next day to your bankruptcy case. Please visit the National Data Center at www.ndc.org in approximately 3 business days if you would like to verify that your payment has been posted to your case.

13. 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.

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

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

15. 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.

16. What is the Bank Processing Fee of \$1.00?

This fee covers the administrative cost for our bank to offer you the E-Pay service. The Trustee does not receive this money.

17. Why are my payments held for 15 days?

This is done to protect the Trustee in case the payment comes back as Non-sufficient Funds (NSF.) After the 15 days, the funds are available for disbursement to your creditors.

18. Are all of my bankruptcy payments listed in the E-Pay Payment History?

The E-Pay Payment History only displays the payments made through the E-Pay Online Payment System. It will not display payments made through other payment sources. For a full payment history in your case, please go to the National Data Center at www.ndc.org.

19. What does this message mean when I'm trying to log in?

At this time there is no payment data available or there may not be a payment due. Please use the Contact Us link on the login page if you need additional information.

If you receive this message when trying to log in, your account may be locked. See the next question below regarding locked accounts.

20. Why is my E-Pay 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
- 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 Ordersto:

M.O. Marshall, Trustee
P.O. Box 588
Memphis, TN 38101-0588

21. If my case has been dismissed, converted or completed, when can I get a refund?

Refunds are held for at least 60 days from the date the case is dismissed, converted or completed.

Frequently Asked Questions

1. Do I have to use the Online Payment System every month?

No. You can continue to send us a Cashier's Check or Money Order to the lockbox. However, once you have registered for the Online Payment System, you have the option each month of using the Online Payment System or sending Cashier's Checks or Money Orders – whichever payment method is most convenient for you.

2. 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.

Example: Case No. 8:11-bk-77777 CED and Social Security No. 123-45-6789
The Online Payment ID is: 11777776789

3. 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, 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.

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

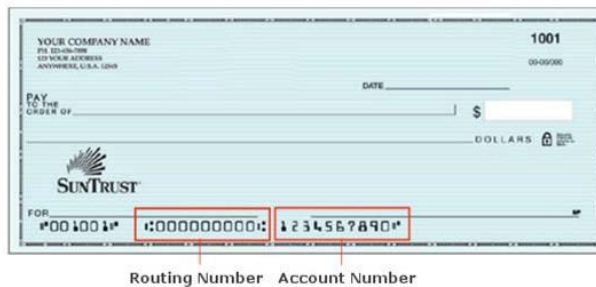
On the login page of the Online Payment Center, there is a link called Forgotten your Password? The new page will ask you to input your User name and the system will send you a new password. Once you get that new password and enter the site, you can go to settings and change your password to one of your choice.

5. Can I have my password reset?

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

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

The routing and accounts numbers are located on your checks. The routing number is always a 9 digit number and 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.



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

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

8. 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.**

9. Can I schedule payments in advance, or set up recurring payments?

Yes. You may log in and schedule a payment up to 14 days in advance.

10. 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. will be debited from your account the same day and will be posted the next business day to your case. Please visit www.trustee13.com in approximately 3 business days if you would like to verify that the payment has been posted to your case.

11. 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.

12. 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.

13. Why are my payments held for 15 days?

This is done to protect the Trustee in case the payment comes back as Non-sufficient Funds (NSF). After the 15 days, the funds are available for disbursement to your creditors.

14. What is the \$2.00 Processing Fee?

The \$2.00 Processing Fee covers the cost to our bank for providing this service to debtors. The Trustee does not receive this money.

15. 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 additional payment information, please visit www.trustee13.com.

16. Why is my online payment account locked?

There are several reasons why your online payment 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), an online payment returned for any other reason, or your case has been Converted or Dismissed. 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.

17. 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 Cashier's Checks or Money Orders to the lockbox. If your case is reopened, your Online Payment account will be unlocked. If the account remains locked even after your case has been reopened, please contact us so we can unlock the account.

18. What is the difference between ePay and the automatic debit program?

When you sign up for the automatic debit program, the Trustee debits your bank account your full monthly payment amount on the same day of every month until you notify us in writing to terminate, your case has been dismissed, converted, or you complete your payments. 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. If you are currently on the automatic debit program and would like to begin using ePay, you **MUST** submit an automatic debit termination form (which can be found on our website). The termination form must be received by our office at least 5 business days prior to the date of your next scheduled automatic debit payment. Simply registering for ePay will NOT stop your automatic debit payment from being withdrawn from your bank account.

How to find your Online Payment ID?

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