

# Debtor Quick Reference Guide

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## Chapter 13 Bankruptcy Trustee **ePay Online Payment System**

### ***Quick Reference Guide***

The E-Pay Online Payment System is an approved alternative to the use of Cashier's Checks and Money Orders by using your Checking or Savings Account to make direct payments to the Trustee. This is an instant payment system, in conjunction with our bank, to provide a verifiable, trustworthy, and more convenient payment option.

In order to use this payment system, you must have an ***internet connection***, know your ***Case Number*** and ***last four digits of your Social Security number***, a ***Checking or Savings Account***, and a ***valid current e-mail address***.

### **Registration:**

Start by going to the Trustee website at  
[https://www.13network.com/trustees/chi/chi\\_epay.html](https://www.13network.com/trustees/chi/chi_epay.html)

Click on the **Enroll in E-Pay** button. This will direct you to the **ePay Online Payment Center** so you may begin the registration process.

Please fill out the registration page and click **Next** when done. The next page will ask you for your **Online Payment ID**. This ID number consists of your case number (without dashes) and the last four digits of your Social Security number.

**Example:** Case # 11-77777 and SS# XXX-XX-1234

Then the **Online Payment ID** is: 11777771234 (This is **NOT** your Online Payment ID)

After inputting your Online Payment ID twice, click **Next**. The next page will provide you one last opportunity to verify your information before submitting. Click **Submit Registration** if your information is correct.

# Chapter 13 Bankruptcy Trustee ePay Online Payment System

## ***Quick Reference Guide (Continued)***

### **Making a Payment:**

Log in and begin by choosing the amount to pay. You will have the choice of making your Current Monthly Payment or another amount. Next, key in your Checking or Savings Account information and select what type of account it is. If you are unsure of your Checking or Savings Routing and Account numbers, please click on the image button to the right of the Routing number field to see an example. Routing numbers are always 9 digits long and to the left of your account number (Note: DO NOT use a Deposit slip to obtain your Routing number. The deposit slip Routing number is typically different from the Routing number associated with the Checking account). Click **Submit Payment** once your payment information has been input.

### **Questions or Help:**

For questions or help, please e-mail us at [Click Here to Contact Us \(You must include case number on all inquiries\) epay@chicago13.com](mailto:epay@chicago13.com) or visit [https://www.13network.com/trustees/chi/chi\\_epay.html](https://www.13network.com/trustees/chi/chi_epay.html) to view our Frequently Asked Questions page to further help you.

The E-Pay Online Payment System is a convenient alternative to the use of Cashier's Checks and Money Orders by using your checking or savings account to make direct payments to the Trustee. This is an instant payment system, in conjunction with our bank, to provide a verifiable, trustworthy, and more expedited payment option. This system is totally optional – if you choose not to use it, you may continue to send Cashier's Checks or Money Orders to the lockbox. This Online Payment System is also not intended to contradict the provisions of the Amended Standing Order Concerning All Chapter 13 Cases requiring wage directives for all debtors who are wage or salary employees.

In order to use this payment system, you must have: an ***internet connection***; know your ***Case Number*** and ***last four digits of your Social Security number***; a ***checking or savings account***; and a ***valid current email address***.

**Benefits of the Online Payment System:**

- The ability to make payments from any location at any time of day, as long as you have internet access.
- Save time and money by not having to purchase and mail a Cashier's Check or Money Order.
- Payments made before 4:00 p.m. Central will be credited to your bankruptcy case the next business day.

**Making a Payment:**

Log in and begin by choosing the amount to pay. Next, key in your checking or savings account information and select what type of account it is. If you are unsure of your routing and account numbers, please click on the image button to the right of the routing number field to see an example. Routing numbers are always 9 digits long and to the left of your account number (Note: DO NOT use a deposit slip to obtain your routing number. The deposit slip routing number is typically different from the routing number associated with the checking account).

The screenshot shows a form titled "Checking/Savings". It has two radio buttons: "Previously Used" (unselected) and "New" (selected). To the right of "Previously Used" is a dropdown menu. Below "New" are two rows of input fields: "Routing Number" with the value "061000104" and a small icon to its right, and "Account Number" with the value "1234". To the right of these fields are "Account Type" with a dropdown menu showing "Personal/Checking" and "Confirm Account Number" with the value "1234" and a small "x" icon to its right.

Click Submit Payment (Total Plan Payment amount by default, you can pay tax refund also) once your payment information has been input. Please note that there is a \$1.00 processing fee to use this payment system. This fee covers the cost to our bank for providing this service. The Trustee does not receive this money.

CHAPTER 13 TRUSTEE  
ONLINE PAYMENT CENTER

Home Settings Logout

Main Menu

payments  
settings

Welcome Jane Doe

If you have any questions or comments, please contact us

Make A Payment Scheduled Payments Payment History

Thank you for visiting our website. For complete payment details, please visit the NDC website using the link on the login screen. THE DUE DATE, PLAN PAYMENT AMT AND DELINQUENT REFLECTIVE OF THE MOST RECENT BANKRUPTCY COURT ORDERS THAT MAY HAVE BEEN ENTERED IN YOUR CASE. IN THE EVENT THERE IS A CONFLICT BETWEEN THE BNY SYSTEM A TO COMPLY WITH ALL BANKRUPTCY COURT ORDERS MAY RESULT IN THE DISMISSAL OF YOUR CHAPTER 13 CASE.

Online Payment ID 11111110000

Due Date	Plan Payment	Total Plan Payment Amount
22 Sep 2011	\$ 1,200.00	\$ 1,200.00

Single Payment

Payment Date: 28 Jan 2021

Total Plan Payment Amount: 1200.00

Different Plan Payment Amount: 500.00

Additional Optional Payment: 1000.00

Bank Processing Fee: 1.00

Amount to Pay: 1501.00

01 - Tax Refund  
02 - Settlement Proceeds  
03 - Other

Checking/Savings

Previously Used

New

Routing Number: 061000104

Account Number: xxxxxx xxxx 1234

Account Type: Personal/Checking

Confirm Account Number: xxxxxx xxxx 1234

Submit Payment

**Payment Type:** Single Payment  
**Payment Entered Date:** 28 Jan 2021  
**Payment Date:** 28 Jan 2021  
**Payment Effective Date:** 29 Jan 2021  
**Payment Amount:** 0.00  
**Additional Optional Payment:** 1000.00  
01 - Tax Refund  
**Bank Processing Fee:** 1.00  
**Total Amount:** 1001.00

**Payment Method:** Checking/Savings  
**Routing Number:** 061000104  
**Account Type:** Personal/Checking  
**Account Number:** xxxxxx xxxx 1234

Submit Payment Cancel

Make sure submit payment is selected confirmation window will show.

## Make A Payment

1. Accept Terms & Conditions | 2. Confirm Payment Details | 3. Payment Completed

### Payment Complete - Confirmation

Your payment has now been submitted. Please print this page for your records.

**On the 29 Jan 2021, \$ 1,001.00 will be debited from your account.**

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 if this happens twice 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.

Questions or Help: For questions or help, please e-mail us at [epay@chicagoch13.com](mailto:epay@chicagoch13.com) or visit [https://www.13network.com/trustees/chi/chi\\_epay.html](https://www.13network.com/trustees/chi/chi_epay.html) to view our Frequently Asked Questions

### Where is my Case Number located?

Below are 2 examples of documents which may be helpful to you in identifying your case number. Please note that the case number below is not YOUR case number, but is simply an example. When you enter your case number in this system please ignore any preceding or trailing letters, as well as the hyphen and enter the case number as the two digit number followed by the five digit number.

The following 2 example documents may have been received from your Trustee, Attorney, or the Bankruptcy Court:

#### 1) Chapter 13 Plan

Fill in this information to identify your case:			
Debtor 1	Jane	J	Doe
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern	District of:	Illinois
			(state)
Case number (if known)	19-99999		

Check if this is an amended plan, and list below the sections of the plan that have been changed  
2,3

### Official Form 113

## Chapter 13 Plan

12/17

#### Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies.*

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.