Debtor Quick Reference Guide

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

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

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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@55chapter13.com or visit 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.

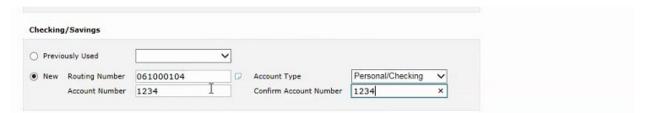
In order to use this payment system, you must have: an *internet connection*; know your *Case Number* and *last four digits of your Social Security number*; a *checking or savings account*; and a *valid current email address*.

Benefits of the Online Payment System:

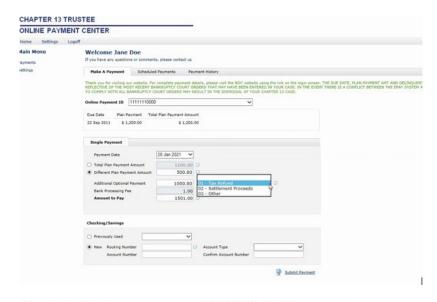
- The ability to make payments from any location at any time of day, as long as you have internet access.
- Save time and money by not having to purchase and mail a Cashier's Check or Money Order.
- Payments made before 4:00 p.m. Central will be credited to your bankruptcy case the next business day.

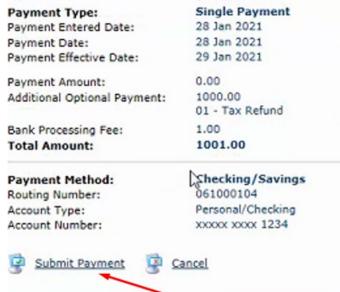
Making a Payment:

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).



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.





Make sure submit payment is selected confirmation window will show.



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@55chapter13.com or visit 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

