

Questions? Send an email to epayquestions@ch13hou.com

ePay Information - Frequently Asked Questions (FAQs)

[What should I use as my Username?](#)

[Will I receive an e-mail after submitting my registration?](#)

[Once I have registered do I have to use the Online Payment System every month?](#)

[What is my Online Payment ID?](#)

[Do I need to remember and input my Online Payment ID every time I log in?](#)

[I have forgotten my password. How do I get a new one?](#)

[Can I change my password?](#)

[Where do I find my Checking/Savings Routing and Account numbers?](#)

[Do I need to input my Checking/Savings account information each time I make a payment?](#)

[What happens if my payment is returned as Non-Sufficient Funds \(NSF\)?](#)

[Can I schedule payments in advance?](#)

[Can I set up recurring payments?](#)

[Can I make more than one payment?](#)

[How soon will the payment be taken from my account and be posted to my bankruptcy case?](#)

[Will I receive a receipt upon making a payment?](#)

[Is there a ceiling to how much I can pay at one time?](#)

[Can I make partial payments?](#)

[Why are my payments held for 15 days?](#)

[What is the \\$1.50 Processing Fee?](#)

[Why are not all my payments listed in the Payment History?](#)

[Why is my account locked?](#)

[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?](#)

[What is the difference between ePay and the automatic debit \(ACH\) program?](#)

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.

[\[top of page\]](#)

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

Not at this time but this will be available in the future. You will receive an email from the Trustee after your account has been approved.

[\[top of page\]](#)

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

No, you can also use the TFS/Moneygram system to make your payments. You can find more information on the TFS/Moneygram system on our website www.ch13hou.com. You also have the option to send us Cashier's Checks or Money Orders to the PO Box in Memphis – however, these items can get lost in the mail.

[\[top of page\]](#)

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: Case No. 11-77777-H3, SSN 123-45-6789 the Online Payment ID is 11777776789.

[\[top of page\]](#)

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.

[\[top of page\]](#)

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.

[\[top of page\]](#)

Can I change my password?

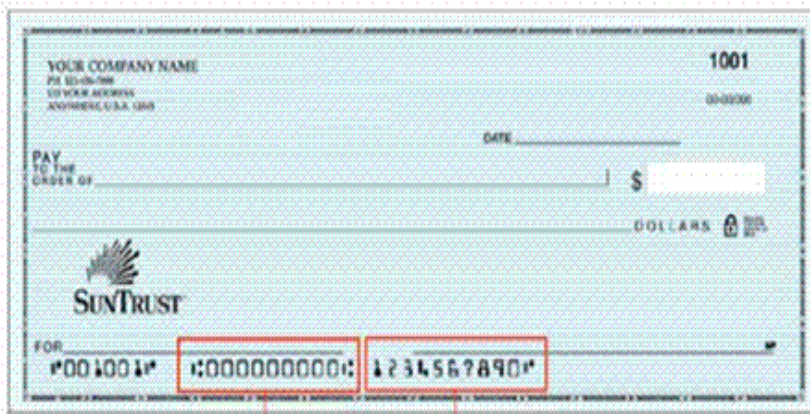
Yes, once you are logged in, click on Settings to change your password.

[\[top of page\]](#)

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

[\[top of page\]](#)

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.

[\[top of page\]](#)

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. If your payment is returned for non-sufficient funds three times, your account will be locked and you will not have the option of using the online payment system absent an Order from the Bankruptcy Court. You can choose to use the TFS/Moneygram system. Please refer to our website www.ch13hou.com to register for the TFS/Moneygram system.

[\[top of page\]](#)

Can I schedule payments in advance?

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

[\[top of page\]](#)

Can I set up recurring payments?

Not at this time.

[\[top of page\]](#)

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.

[\[top of page\]](#)

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. Central 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.

[\[top of page\]](#)

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.

[\[top of page\]](#)

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.

[\[top of page\]](#)

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 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. Your payment due date is the 30th day after you filed Bankruptcy, and that same day every month. For example, if you filed bankruptcy on the 1st day of the month your payment due date is the 31st of every month.

[\[top of page\]](#)

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 Trustee's office, whether via ePay, ACH, employer 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. [\[top of page\]](#)

What is the \$1.50 Processing Fee?

This fee covers the cost to the Trustee's bank for providing this service to debtors and the Trustee. The Trustee does not receive this money. [\[top of page\]](#)

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 or through ACH. For a full payment history in your case, please visit our website at www.ch13hou.com or <http://www.13network.com/houhome.htm> or the National Data Center <https://www.ndc.org>.

[\[top of page\]](#)

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 for too many incorrect username or password attempts, this is a security breach and you will need to wait 24 hours before trying to login again. After 24 hours you should request your username and/or password before logging in again to ensure you have the correct information. If you must make a payment during that 24 hour lock out period, you can use the TFS/Moneygram system, and that information can be found on our website www.ch13hou.com.

[\[top of page\]](#)

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. If your case has been dismissed and your attorney has instructed you to make a payment pending a ruling by the court on a motion to vacate the dismissal, you must make the payment using one of the other methods available to you. If the dismissal order or order converting your case is vacated and 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.

[\[top of page\]](#)

What is the difference between ePay and the automatic debit (ACH) program?

When you sign up for the ACH program, the Trustee debits your bank account for either your full monthly payment amount on the same day of every month, or for half of your monthly payment amount on two days each month, until either you notify us in writing to terminate the ACH authorization, your case is dismissed, converted to chapter 7, or you complete all payments under your plan. The ACH debit will occur on the date scheduled whether or not there are funds on deposit in your account sufficient to cover the debited amount. If there are not sufficient funds in your account to pay the ACH debit this will generally result in you being charged by your bank with an NSF fee. When you register for ePay, you have the option of sending a payment of any amount, at any time. Please be mindful of your due date to ensure the full payment is received timely.

[\[top of page\]](#)