

ePay FAQs

Is there a fee to use ePay?

No.

What is my Online ePay Payment ID?

Your Online ePay Payment ID is an 11-digit number consisting of your case number followed by the last 4 digits of your social security number. Do not use any dashes. For example, if your case number is 14-77777-PMC and Social Security number is xx-xxx-2345, the Online ePay Payment ID is 14777772345.

Do I need to input my Online ePay Payment ID every time I use ePay?

No. You will only need to input this ID number when you register. However, it is a good idea to keep a record of this number.

Once I have registered, do I have to use ePay?

No. You may continue to send personal checks, cashier's checks or money orders to the P.O. Box in Memphis, Tennessee – if that is more convenient. Please note that ePay does not replace payments where the Bankruptcy Court has issued a wage deduction order directing your employer to make the payments. If a wage deduction order is in place in your bankruptcy case, ePay may be used to send additional payments to the Chapter 13 Trustee.

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

At the ePay login page, there is a link called *Forgotten Your Password?* Upon clicking that link you will be asked for your Username. A new password will be emailed to the address associated with your ePay account. Once you receive the new password, enter it at the login page. Once you have obtained access to your account, you may go to Settings and change your password to one of your own choosing.

May I change my password?

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

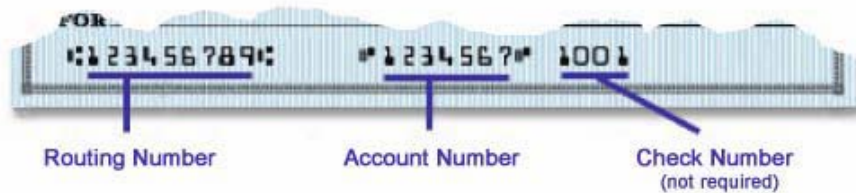
What types of accounts may be used to make payments via ePay?

Only valid checking or savings accounts may be used to make payments via ePay. Pre-paid credit and debit card payments are not allowed. These payments will be rejected/returned and may result in your case being ineligible for ePay transactions.

Where do I find my checking routing number and account number?

The routing number and account number are located at 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 do not know your routing number and/or account number, please contact your banking institution for assistance.



Do I need to input my checking/savings account information each time I make a payment?

No. ePay will store up to 5 different accounts and you will be able to choose an account from the *Previously Used* dropdown menu.

How soon will the payment be taken from my bank account and post to my bankruptcy case?

Payments made prior to 5:00 p.m. eastern standard time will be debited from your bank account the next business day and post to your bankruptcy case by the close of business the following day. To verify that your payment has posted to your case, go to the *Payment History* screen at the ePay website 3 business days after making your ePay payment.

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

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

May I make partial payments?

Yes. If you are unable to make the full monthly payment owed at one time, you may make several smaller payments throughout the month.

May I set up recurring payments?

Not at this time.

Will I receive a receipt upon making a payment?

Yes. You will receive an automated email receipt with your payment information listed in the body of the email. You may also visit your *Payment History* to view and print prior payments made via ePay.

Why are my payments held for 10 days?

Payments are held for 10 calendar days to allow for potential discrepancies, give the payment sufficient time to clear through the banking system, and allow the Chapter 13 Trustee an opportunity to review the payment before disbursing to creditors.

Why was my payment declined?

Payments may be declined for several reasons. If you receive an email from the Chapter 13 Trustee that your payment has been declined, or if your payment has not been transferred from your bank account, please contact the Chapter 13 Trustee's office at ePayquestions@ch13cleve.com or call 216-621-4268 ext 124 to help determine why the payment was not processed. It may take several days for the Chapter 13 Trustee to receive the reason from the bank.

What happens if my payment is returned as non-sufficient funds (NSF)?

Before you start the payment process, it is important for you to verify that your bank account has sufficient 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 be an NSF 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 due to non-sufficient funds or for any other reason, your ePay account will be locked immediately and you will not have the option of using ePay 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.

Why is my account locked?

The Chapter 13 Trustee reserves the right to lock your ePay account and prevent a debtor from making payments online. There are several reasons why your account may be locked. The main reasons include: a non-sufficient funds (NSF) payment, a debtor placing a stop payment on submitted funds, or the conversion or dismissal of your bankruptcy case. If your account has been locked and you are still required to make payments, please send Cashier's Checks or Money Orders to the Chapter 13 Trustee's P.O. Box in Memphis, Tennessee.

Why aren't all my payments listed in the Payment History?

ePay only displays payments made through the ePay system. It will not display payments mailed to the Chapter 13 Trustee's bank lockbox or payments made through the ACH automatic monthly checking or savings account deduction. For a full payment history in your case, please visit the National Data Center (NDC) website at www.ndc.org or you may access the NDC website by returning to the Chapter 13 Trustee's home page and clicking on the *NDC* banner.

What is the difference between ePay and the ACH automatic monthly checking or savings account deduction program?

When you register for ePay, you have the option of making a payment of an amount of your choosing at any time (as long as the full payment is received prior to the due date). Also, with ePay you may conveniently switch back and forth between ePay and sending a personal check, cashier's check or money order. When you register for the ACH program, the Trustee debits your bank account for your plan payment on the same day of every month until either you notify us in writing to terminate the debit, your plan is complete, or your case is dismissed or converted.