

ePay Frequently Asked Questions

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Do I have to use the Online Payment System (ePay)?

No. If you receive wages or salary from your employer, the Bankruptcy Court requires you to make your plan payment under a WAGE DIRECTIVE. The Wage Directive will require your employer to deduct your plan payment from your wages and send it to the Trustee.

Until your plan is confirmed by the court, you are required to make your payments to the Trustee by Cashier's Check or Money Order to the Trustee's Post Office Box in Memphis, Tennessee:

**Thomas D. Powers, Chapter 13 Trustee
P.O. Box 1958
Memphis, TN 38101-1958**

If you are NOT required to make your plan payments under a Wage Directive, once your plan is confirmed by the court you can i) use ePay, ii) transfer money from a checking or savings account from your financial institution through an Automated Clearing House (ACH) electronic network or iii) you can continue to send us your payments by Cashier's Check or Money Order. Personal checks are not an acceptable form of payment. ACH, ePay and Wage Directive forms are available under the Payment tab on the Trustee's webpage www.dallasch13.com.

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

If you choose to make plan payments from your financial institution through an Automated Clearing House (ACH) network, the Trustee debits your bank account for your full monthly plan payment amount on the same day of every month (5th or 20th day) until you notify us in writing to terminate the withdrawal, your case is dismissed/converted, or you complete all required payments under your plan.

When you are eligible to register for ePay, you have the option of sending a payment of any amount, at any time (as long as the full monthly plan 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.

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

Yes, an email confirming your new Online Payment Account will be sent to the email address that you used to register for the Online Payment Center.

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

No, you can continue to send us Cashier's Checks or Money Orders to our PO Box 1958 in Memphis – if it is more convenient.

What types of accounts can be used to make payments by ePay?

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

What is my Online Payment ID?

Your **Online Payment ID** is an 11 digit number comprised of your [case number](#) and the [last 4 digits of your social security number \(SSN\)](#).

Example: If your case number is **15-21234-HDH** and your SSN is **123-45-6789**, then your Online Payment ID is **15212346789**. Do not use any dashes when entering the ID number.

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.

What should I use as my Username?

For your **USERNAME**, we strongly recommend 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 you in remembering your USERNAME each time you access the system.

I have forgotten my Username. How do I retrieve it?

On the login page of the ePay Online Payment Center, there is a link named "*Forgotten your Username?*" Click on the link and a pop up window will appear. Input your ONLINE PAYMENT ID and the EMAIL ADDRESS that you used to register for the Online Payment System (ePay). Then click on the Email Username link and the system will email your username to you.

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?*" Click on this link and a pop up window will appear. Input your USERNAME and click on the Email Password link and the system will send a new password to the email address that you used to register for the Online Payment System. Once you receive the new password, enter it into the Online Payment System login page. Once you have obtained access to your account, you can go to the Settings and change your password to one of your choice. *Remember, passwords are case sensitive.*

Can I change my password?

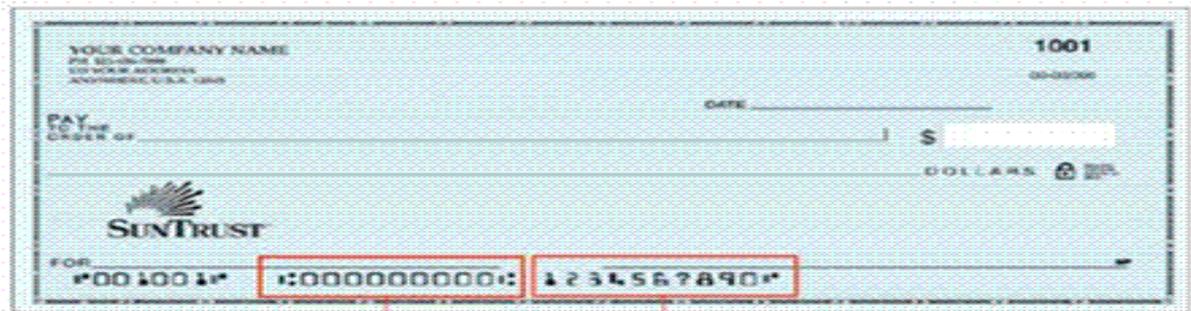
Yes, once you are logged in, click on Settings to change your password.

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 reinstated, please send Cashier's Checks or Money Orders to our PO Box 1958 in Memphis. If your case is reinstated, 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 epayquestions@dallasch13.com so we may unlock your account.

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 financial institution for assistance.



Routing Number Account Number



Routing Number

Account Number

Check Number
(not required)

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.

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 (NSF) transaction. If this occurs, your bank account will be overdrawn and you may suffer consequences from your financial institution. 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.**

Can I schedule payments in advance?

You may log in and schedule a payment 1 day in advance.

Can I set up recurring payments?

Not at this time.

Can I make more than one payment for the plan payment amount?

Yes, but it must be done in separate transactions. You may make as many successive payments as you wish. NOTE: if the total amount of the payments exceeds the “Plan Payment Due Today” and the additional payment was not proposed in your Plan, or by a court order (such as an Interlocutory Order or a Tax Refund Order), please contact your attorney before paying. Your attorney will need to research current Bankruptcy Law requirements if you wish to make extra payments or would like to pay off your Chapter 13 plan early.

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. Eastern time (4:00 p.m. Central time) will be debited from your account the same day and will be posted the next business day to your bankruptcy case. Please visit the Chapter 13 National Data Center <https://www.ndc.org/> in approximately 3 business days and log into your account if you would like to verify that the payment has been posted to your case.

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.

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

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

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. NOTE: A \$1.50 processing fee is added to the payment amount for each ePay transaction.

Why are my payments held for 15 days before disbursement to creditors?

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 this 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.

What is the \$1.50 Processing Fee?

This fee covers the cost to our bank for providing this service to debtors and the Trustee. The Trustee does not receive this money.

Why not all my payments are listed in the ePay Payment History?

The Payment History in the ePay Online Payment Center only displays payments made through the ePay 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 the **Chapter 13 National Data Center:** <https://www.ndc.org/>.

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: i) a Non-sufficient Funds payment (NSF), ii) a debtor placing a Stop Payment on submitted funds, or iii) your plan has not yet been confirmed by the court or iv) 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 Orders to Tom Powers, Chapter 13 Trustee, PO Box 1958 Memphis, TN 38101-1958.

When can I expect a response to a question or issue submitted to your Customer Service email address?

E-mails submitted to our ePay Help Desk (epayquestions@dallasch13.com) are monitored Monday through Friday between 8:00 AM to 3:45 PM Central time. We make every attempt to respond on the same business day and no later than the following business day.