

**Joseph A. Bledsoe, III, Chapter 13 Bankruptcy Trustee  
Online Payment System (ePay)**

**Frequently Asked Questions**

- Will I receive an e-mail after submitting my registration?
- Do I have to use the Online Payment System every month?
- What should I use as my Username?
- What is my Online Payment ID?
- Do I need to remember and input my Online Payment ID every time I log in?
- What if my e-mail address changes? Can I change my UserID, my e-mail address associated with my Online Payment account?
- Are passwords case sensitive?
- I have forgotten my password. How do I get a new one?
- Can I have my password reset?
- What types of accounts can be used to make payments by ePay?
- 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?
- If I close a Checking or Savings Account I have previously used to make a payment in the Online Payment Center, can I delete that account so I don't later submit a payment using that account by mistake (and end up with a NSF 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?
- When will my payment be posted to my bankruptcy case?
- Will I receive a receipt upon making a payment?
- Is there a minimum payment amount in the ePay system?
- 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 \$1.00 Processing Fee?
- Why aren't all my payments listed in the Payment History?
- Why is the Make a Payment screen blank?
- Why is my online payment account locked?
- How can I view pending payments?
- What if I have made a payment, but it has not been withdrawn from my bank account?
- What if I have filed a new bankruptcy case?
- How do I contact the Trustee's office for help with the Online Payment System?

## **Answers to Frequently Asked Questions**

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

Yes. An e-mail confirming your new Online Payment Account will be sent by our bank.

### **Do I have to use the Online Payment System every month?**

No. You can continue to mail us payments. However, once you have registered for the Online Payment System, you have the option each month of using the Online Payment System or sending checks, Cashier's Checks or Money Orders – whichever method is most convenient for you.

### **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.

### **What is my Online Payment ID?**

Your Online Payment ID is an 11 digit number consisting of the first seven digits of your case number and the last 4 digits of your Social Security Number. Do not use any dashes or letters.

**Example:** If your Case# is 15-99999-5-SWH and your SSN is 123-45-6789, your Online Payment ID would be: 15999996789 (\*\* the -5- prior to the Judge initials is not part of your case number and should not be used in determining your Online Payment ID \*\*)

**\*\*\* The case number above is a sample and is not your actual case 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, but it is a good idea to remember this number in case you have issues in the future with the payment center. Once you have registered, you will need to use the User ID and password you created in order to log in, so be sure to remember that information.

### **What if my e-mail address changes? Can I change my User Name, my e-mail address associated with my Online Payment account?**

Yes. Log in and click on Settings to change your account profile. **\*\*\* Please note:** you cannot change your Online Payment ID.

### **Are passwords case sensitive?**

Yes

### **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 "Forgot your Password" The new page will ask you to input your User name and the system will send you a new password. Once you get that new password and enter the site, you can go to settings and change your password to one of your choice.

### **Can I have my password reset?**

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

### **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 cards are not allowed, and such payments will be rejected/returned and may result in your case being ineligible for ePay transactions.

### **Where do I find my Checking/Savings Routing and Account numbers?**

The routing and account numbers are located on your checks. The routing number is always a 9 digit number and to the left of your account number. **DO NOT** look for these numbers on a deposit slip as the routing number may be different from your checking/savings routing number. If you are unable to find your routing and account numbers, please contact your bank for help.

The diagram shows a check with various fields. At the top right, there is a MICR line with the number 0123 and the date 01-23/45/6789. Below this, there are fields for NAME, ADDRESS, CITY, STATE, ZIP, and DATE. The main body of the check includes 'PAY TO THE ORDER OF', a dollar amount field, and 'BANK NAME, ADDRESS, CITY, STATE, ZIP'. At the bottom, there is a 'FOR' field and a MICR line. The MICR line is divided into three sections: 'Bank Routing Number' (9 digits), 'Bank Account Number' (16 digits), and 'Check Number' (3 digits).

### **Do I need to input my Checking/Savings account information each time I make a payment?**

No. The Online Payment Center will store the five most recent accounts used and you will be able to choose from the Previously Used dropdown menu.

### **If I close a Checking or Savings Account I have previously used to make a payment in the Online Payment Center, can I delete that account so I don't later submit a payment using that account by mistake (and end up with a NSF payment)?**

Yes, you can delete a bank account from your ePay account profile.

### **What happens if my payment is returned for 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. In addition, if your payment is returned for Non-Sufficient Funds, or any other reason, your account may 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 Checks, Cashier's Checks or Money Orders.

### **Can I schedule payments in advance?**

Yes, you can schedule a payment up to seven (7) calendar days in advance.

**Can I set up recurring payments?**

No.

**Can I make more than one payment?**

Yes, but only if you are behind in your plan payments. You cannot make payments ahead. **\*\*\* Should you attempt to pay ahead, the Trustee may require you to modify your plan and pay more into your case \*\*\***

**How soon will the payment be taken from my account?**

Except for weekends (see below), payments made before 5:00PM (EST) may be debited from your account the next day. Payments made after 5:00PM (EST) may be debited on the second day. For example, a payment made at 3:00PM on Monday may be debited from your account on Tuesday. A payment made at 6:00PM on Monday may be debited from your account on Wednesday. On holidays, the withdrawal may occur the next business day.

**Weekend Payments:** Payments made after 5PM on Thursday and up to 5PM on Sunday may be debited from your account on the upcoming Monday. A payment made after 5:00PM on Sunday may be debited from your account on the upcoming Tuesday.

Payment Prior to 5PM		Payments After 5PM	
Payment Made	Funds May Be Withdrawn	Payment Made	Funds May Be Withdrawn
Monday	Tuesday	Monday	Wednesday
Tuesday	Wednesday	Tuesday	Thursday
Wednesday	Thursday	Wednesday	Friday
Thursday	Friday	Thursday	Monday
Friday	Monday	Friday	Monday
Saturday	Monday	Saturday	Monday
Sunday	Monday	Sunday	Tuesday

**\*\*\* On holidays, the withdrawal may occur the next business day \*\*\***

**When will my payment be posted to my bankruptcy case?**

Please visit [www.ndc.org](http://www.ndc.org) in approximately five (5) business days to verify your payment posted to your bankruptcy case.

**Will I receive a receipt upon making a payment?**

Yes. You will receive an automated e-mail with your payment information listed in the body of the e-mail.

**Is there a minimum payment amount in the ePay system?**

Yes, the ePay system will not accept payments below \$25.

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

Yes. The maximum payment amount is \$9,999.00 per transaction. If your plan payment is greater than \$9,999.00, you must create multiple payments in the ePay system to make your monthly payment. \*\*\* **Please note:** each separate transaction will incur the \$1.00 processing fee. \*\*\*

**Can I make partial payments?**

Yes. If you cannot afford to make the full monthly payment owed at one time, you may make several smaller payments throughout the month, subject to the \$25 minimum payment amount. 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, which is the 1<sup>st</sup> calendar day of each month, beginning with the month after your case was filed.

**Why are my payments held for 15 days?**

Payments are held for 15 calendar days to allow for potential discrepancies, to give the payment the proper amount of time to clear through the banking system, and to allow the Trustee to review the payment before disbursing funds to creditors.

**What is the \$1.00 Processing Fee?**

The \$1.00 Processing Fee covers the cost to our bank for providing this service. The Trustee does not receive this money, and no part of the processing fee will count towards the payments you are required to make into your Chapter 13 plan. The \$1.00 Processing Fee is charged for each payment you submit via the ePay System. So, if you submit part of your monthly plan payment and then submit the remainder of your monthly payment later in the month, you will be charged a \$1.00 Processing Fee for each payment submitted.

**Why are not all of 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 by other methods.

**Why is the Make a Payment Screen blank?**

When a case is dismissed or converted, the Online Payment System will still allow you to login, but you will not be able to make any additional payments.

**Why is my online payment account locked?**

Accounts can be locked temporarily or permanently. Accounts are temporarily locked due to three incorrect attempts at logging in. If your account has been locked because of an incorrect username or password, the system will reset the account after three hours.

Your account may be permanently locked if a payment is returned for Non-Sufficient Funds (NSF), or for any other reason. If you make a payment when there are not sufficient funds to cover the payment plus the processing fee, the Trustee will manually lock the account, and you must make further payments using Checks, Cashier's Checks or Money Orders only.

**Can I view pending payments?**

If you have submitted a payment, but that payment has not been processed by the bank yet, you can view these payments in the “Scheduled Payments” tab. Payments listed in this tab may still be canceled. Click on the payment you wish to cancel, and then click “Cancel Payment.”

**What if I have made a payment, but it has not been withdrawn from my account?**

It is possible you may not have clicked on the last Submit button to finalize the payment. First, start by checking the “Scheduled Payments” tab to see if the payment is still pending. If you do not see the payment under the Scheduled Payments tab, then look under the “Payment History” tab. If the payment does not appear under either tab, then a new payment needs to be initiated and completed by clicking the last Submit button to finalize the payment.

**What if I have filed a new bankruptcy case?**

If you have a new bankruptcy case, you will not be able to make a payment using the Online Payment System to credit your new case immediately. You must first contact the Trustee’s office at [epayquestions@bledsoe13.com](mailto:epayquestions@bledsoe13.com) so your Online Payment System’s account can be associated with your new bankruptcy case. This process will take several days.

**How do I contact the Trustee’s office for help with the Online Payment System?**

Contact our office by email at [epayquestions@bledsoe13.com](mailto:epayquestions@bledsoe13.com). Do not call the Trustee’s office with questions or comments related to ePay. When sending an e-mail, be sure to provide your case number, full name, phone number, and a detailed message regarding your problem.