

ePay Information - Frequently Asked Questions (FAQs)

Questions? Send an email to epayquestions@ch13hou.com

What should I use as my Login ID?

For your Login ID, 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 Login ID each time you access the system.

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.

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 Password". The new page that opens upon clicking that link will ask for your Login ID, your 7-digit case number, and the last 4 of your social security number. 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.

Can I change my password?

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

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

The Routing and Account Numbers 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 are unable to find your Routing and Account Numbers, please contact your banking institution for assistance.



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

No, the Online Payment Center will store your checking/savings account information, so you do not need to enter it each time you make a payment.

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 results 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.

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Can I schedule payments in advance?

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

Can I set up recurring payments?

Not at this time.

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.

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

Payment made prior to 4:00pm 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.

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 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 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 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.

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, 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 of the Trustee's bank charges for providing this service to debtor and the Trustee. The Trustee does not receive this money.

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 the TFS website. For a full payment history of your case, please register your case in the National Data Center website www.ndc.org.

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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, you can use the TFS/Moneygram system to make your Trustee payment, that information can be found on our website www.ch13hou.com.

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 within 24 hours. 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 can investigate this further.