

Barbara Foley Chapter 13 Bankruptcy Trustee

Online Payment System

Frequently Asked Questions

1. 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.

2. Do I have to use the Online Payment System?

No. You can continue to send us a Cashier's Check or Money Order to the lockbox.

3. 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. Do not use any dashes.

Example: Case # BKS-11-77777-BAM and Social Security # XXX-XX-1234

The Online Payment ID is: 11777771234 (This is not YOUR Online Payment ID - only an example)

4. 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.

5. 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 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.

6. Can I have my password reset?

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

7. Are passwords case sensitive?

Yes.

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

The Routing and Accounts 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.

9. 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 five different accounts and you will be able to choose one from the Previously Used dropdown menu.

10. Can I use a debit card?

No. You may only use a Routing and Account number from a valid Checking or Savings account.

11. Can I make more than one plan payment?

Yes, but use the “Other Plan Payment Amount” option and enter the full amount you wish to submit.

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

When making a payment, you are given the option of making the payment today or the next day only. It takes one business day to process the payment based on the day you choose to have the payment initiated.

13. 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. You can also go into your account history to view and print prior payments made via the Online Payment System.

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

No. At this time, there is no limit to the amount you can pay at one time. This is subject to change. If you are sending a large payment that represents a tax refund, insurance proceeds, or any other payment that is not a regular plan payment, please use the “Additional Payment Option” box and select the correct payment type from the drop down list. You can also inform our office by sending the payment information detailing

what the payment represents to epayquestions@chpt13.com and we can verify that the correct drop down option was used.

15. Can I make partial payments?

Yes. If you can't afford to make the full monthly payment owed at one time, you may make several smaller payments throughout the month. Use the "Other Plan Payment Amount" option and enter the amount you wish to pay.

16. Can I setup automatic payments?

No. We require each debtor to log in each month to make their monthly payment.

17. Why are my payments held for 10 days?

Payments are held for 10 business days to allow for potential discrepancies, give the payment the proper amount of time to clear through the banking system, and allow the Trustee to review the payment before disbursing to creditors.

18. Does my payment need to be submitted before the 20th of each month?

Maybe. In the Terms and Conditions, it states payments must be submitted before the 20th if your case requires those funds be disbursed on the 1st of the next month. This rule only applies to a small number of cases where a specific creditor is required to be paid on each and every disbursement. If you are not sure, please contact your attorney. For the majority of cases where it is not required to submit the payment before the 20th, then your payment date is determined by your Plan.

19. What is the \$3.00 Processing Fee?

The \$3.00 Processing Fee covers our bank's cost for providing this service.

20. 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 office. For a full payment history, please visit the www.chpt13.com.

21. Why was my payment declined?

Payments may be declined for several reasons. If you receive an e-mail that your payment has been declined, or your payment has not been removed from your account, please contact the Trustee to help determine why the payment was not processed. It may take several days for the Trustee to receive the reason from the bank. If your payment is declined because of Non-Sufficient Funds (NSF), you will be prohibited from using the Trustee's e-Pay system.

22. Why is the Make a Payment screen blank?

When cases have been Dismissed or Converted, the Online Payment System will still allow you to login, but you will not be able to make any additional payments.

If your case is in the process of Vacating the Dismissal or Converting back to a Chapter 13, please send a Cashier's Check or Money Order until your case has been made active again.

23. Why is my 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. You may also contact the Trustee to manually unlock the account by emailing epayquestions@chpt13.com.

Accounts are permanently locked if there has been a non-sufficient funds payment. If you make a payment when there are not sufficient funds to cover the payment plus processing fee, the Trustee will manually lock the account and you must make further payments using Cashier's Checks or Money Orders only. There are no second chances once a non-sufficient funds payment has been submitted and declined.

24. What if I need to cure a payment delinquency?

Use the "Other Plan Payment Amount" option and enter the amount you wish to pay.

25. What do I do if I believe my plan payment is different than what appears in the box?

Use the "Other Plan Payment Amount" option and enter the amount you believe is due, and check with your attorney for any pending amendments.

26. What does "Any Other Additional Disposable Income" mean?

Some examples of additional disposable income are inheritance, gambling winnings, proceeds from the sale of an asset and insurance proceeds.