

# Debtor Quick Reference Guide

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**ePay Online Payment System**

## *Quick Reference Guide*

The Online Payment System is an approved alternative to the use of Personal Checks, Cashier's Checks and Money Orders by using your Checking or Savings Account to make direct payments to the Trustee. This is an instant payment system, in conjunction with our bank, to provide a verifiable, trustworthy, and more convenient payment option.

### **WARNINGS:**

- **You CANNOT use ePay as a substitute for or to replace a WAGE ORDER to pay your case. You can supplement the Wage Order with extra payments. It is our office policy to not refund double payments made by ePay in excess of the Wage Order.**
- **If you get a bank chargeback for a personal check, Debtor ACH, or ePay payment, you will not be eligible to make your future payments in these ways. You will have to make future direct payments by certified funds. You are responsible for being sure your bank account has sufficient funds to cover the payments.**

In order to use this payment system, you must have an *internet connection*; know your *Case Number* and *last four digits of your Social Security number*, a *Checking or Savings Account*, and a *valid current e-mail address*.

### **Registration:**

Start by going to the Trustee website at <http://www.ch13cha.com/epay.htm>

Click on the **Register Now** button. This will direct you to the **ePay Online Payment Center** so you may begin the registration process.

Please fill out the registration page and click **Next** when done. The next page will ask you for your **Online Payment ID**. This ID number consists of your case number (without dashes) and the last four digits of your Social Security number.

**Example:** Case # 13-77777 and SS# XXX-XX-1234

Then the **Online Payment ID** is: 11777771234 (This is **NOT** your Online Payment ID)

After inputting your Online Payment ID twice, click **Next**. The next page will provide you one last opportunity to verify your information before submitting. Click **Submit Registration** if your information is correct.

Both case debtors must share the same username and password to look at all activity on the ePay system. Each debtor may register individually, but will only be able to see activity associated with individual usernames.

### **Making a Payment:**

Log in and begin by choosing the amount to pay. You will have the choice of making your Current Monthly Payment or an Other amount.

Next, key in your Checking or Savings Account information and select what type of account it is. If you are unsure of your Checking or Savings Routing and Account numbers, please click on the image button to the right of the Routing number field to see an example.

Routing numbers are always 9 digits long and to the left of your account number (Note: DO NOT use a Deposit slip to obtain your Routing number. The deposit slip Routing number is typically different from the Routing number associated with the Checking account). **Also, please be aware that some banks (such as SunTrust) print a special routing number to use for ACH in smaller characters above the regular checking routing number.** If you see the special routing number, use it.

Please take care when entering your Account Number, sometimes the digits for the complete Account Number are split into sections separated by spaces. Enter the entire number without the spaces.

**Do not enter** the numbers that indicate your check sequence number as part of your Account Number.

Click **Submit Payment** once your payment information has been input.

### **Questions or Help:**

For questions or help, please e-mail us at [payments13@ch13-trustee.com](mailto:payments13@ch13-trustee.com), call our office at (423) 265-2261 extension 140 or visit <http://www.ch13cha.com> to view our Frequently Asked Questions page to further help you.

**NOTE: Please write down your user name and password. Our experience with ePay has shown that the biggest problem that users have is that they forget the user name or password. The Trustee office cannot see the user name or password to provide it to you, so you must request a forgotten user name or password from the ePay website. It can take a couple of hours for the information to be processed and sent, and it will be sent to the email address that you registered.**