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EPAY FREQUENTLY ASKED QUESTIONS (FAQ)

ePay Questions

1.   What do I do if this document does not answer my question(s)?
Please email us at epay@ch13sta.com.

2.   How should I contact the Trustee's office for problems with ePay?
Please email us at epay@ch13sta.com.

Your ePay Account

1.   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.

2.   Once I have registered, do I have to use the Online Payment System every month?
No. You can 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 7 digit case number, without dashes, and last 4 digits of your social security number.

Example:	Case Number	12-34567
	Social Security Number	123-45-6789
	Online Payment ID	12345676789

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. 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.

5.   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.

6.   Why is my account locked?
There are several reasons why your online payment account may become locked.
- After 5 incorrect login attempts, your account will be locked for 24 hours. Please contact us to unlock your account.
- 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), an online payment returned for any other reason, or your case has been Converted or Dismissed.

If your account has been locked and you are still required to make payments, please send Cashier's Checks or Money Orders to the lockbox.

7.   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.

Your ePay Account Username

1.   What should I use as my Username?
For your Username, we strongly recommend that you use your complete email address (if 20 characters or less) or the portion of your email address prior to the @ symbol (if 21 characters or more), as that will help in remembering your Username each time you access the system.

2.   I have forgotten my username. How do I figure out what it is?
On the login page of the Online Payment Center, there is a link called Forgotten your Username? The new page will ask you to input your Online Payment ID and Email Address. The system will email you your Username.

Your ePay Account Password

1.   Are passwords case-sensitive (upper and lower case letters are treated as different)?
Yes.

2.   Can I change my password?
Yes. Once logged in, click on Settings to change your password.

3.   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 Username 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.

4.   I can't change my password. Why is it not working?
When you are registering or trying to set a new password for you ePay account, you must make sure your password meets the following rules:

Your password must be 7 to 20 characters long.
Your password must contain at least 1 number.
Your password must <u>not</u> contain your Username.

Your ePay Payments

1. **What do I use for the Payment Type?**

Please use the following to help determine your Payment Type:
- Use "1 - Plan Payment" when making standard monthly payments.
- Use "2 - Partial Plan Payment" when making partial monthly payments.
- Use "3 - Other Payment" when making non-standard monthly payments.

2. **Where do I find my monthly payment information?**

Please visit www.ndc.org for your monthly payment information.

3. **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.

4. **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 one from the Previously Used dropdown menu.

5. **Can I use a debit card?**

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

6. **Can I make partial payments?**

Yes.

7. **Can I schedule payments in advance?**

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

8. **Can I set up recurring payments?**

No.

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

Yes. You can only process one payment at a time. When you are done with the first payment, start over to make additional payments.

10. **Why are my payments held for 7 days?**

This is done to protect the Trustee in case the payment comes back as Non-sufficient Funds (NSF), because these payments are not certified funds. After the 7 days, the funds are available for disbursement to your creditors.

11. **What is the $1.00 Processing Fee?**

The $1.00 Processing Fee covers the cost to our bank for providing this service to debtors, and the fee goes towards paying our service fees with SunTrust.

12.   Is there a ceiling to how much I can pay at one time?
Yes. You can make payments up to $9999.00.

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.

14.   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. will be debited from your account and posted to your case the next business day. The payment will be held for 7 days before being disbursed. Please visit www.ndc.org in approximately 3 business days if you would like to verify that the payment has been posted to your case.

15.   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 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 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.**

16.   Why was my payment declined by SunTrust?
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.

17.   Why are not all my payments listed in the Payment History?
The Payment History only displays payments made through the Online Payment System. It will not display payments sent to the lockbox. Also, the Payment History will only show the last 2 years of payments. For a full payment history, please visit www.ndc.org.