

**JOHN M. HAUBER**  
**Chapter 13 Bankruptcy Trustee**

**ePay Frequently Asked Questions**

**GETTING STARTED**

- 1) Q - What should I use as my username?

**A – For your username, we strongly recommend that you use your complete e-mail 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.**

- 2) Q – Will I receive an e-mail after submitting my registration?

**A – Yes. An e-mail confirming your new Online Payment Account will be sent by our bank, usually within 3 hours of your registration.**

- 3) Q – Do I have to use the Online Payment System?

**A – No. You may continue to send a cashier's check or money order to P.O. Box 2405, Memphis, TN 38101-2405, or a wage deduction order can be initiated through your employer.**

- 4) Q – What is my Online Payment ID?

**A – 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 No. 11-77777 and Social Security No. 123-46-6789**

**The Online Payment ID would be: 11777776789**

- 5) Q – Do I need to remember and input my Online Payment ID every time I log in?

**A – 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 too.**

- 6) Q – Once I have registered, do I have to use the Online Payment System every month?

**A – No. You may continue to send us a cashier's check or money order to P.O. Box 2405, Memphis, TN 38101-2405. However, once you have registered for the Online Payment System, you have the option each month of using the Online Payment Center or sending a cashier's check or money order – whichever payment method is most convenient for you.**

- 7) Q – Where do I find my checking/savings routing and account numbers?

**A – The routing and account numbers are located on the bottom of your check. The routing number is always the 9 digit number that 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.**

YOUR NAME  
678 Main Street  
Anywhere, MI 12345

DATE \_\_\_\_\_ 123

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ DOLLARS

⑆999888777 ⑆00123456789 ⑆123

**Routing Number**      **Account Number**      **Check Number**

## PAYMENTS

8) Q – What types of accounts can be used to make payment on ePay?

**A – Only valid checking or savings accounts may be used to make payments by ePay. Pre-paid credit and debit card payments are not allowed and the payments will be rejected/returned and may result in your case being ineligible for ePay transactions.**

8) Q – Are passwords case sensitive?

**A – Yes.**

9) Q – I have forgotten my password. How do I get a new one?

**A – 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 to the e-mail address associated with your online account. Once you receive that new password, enter it into the login page. Finally, once you have obtained access to your account, you can go to Settings and change your password to one of your choice.**

10) Q – Can I change my password?

**A – Yes. Once you are logged in, click on Settings and change your password.**

11) Q – Do I need to input my checking/savings account information each time I make a payment?

**A – No. The Online Payment Center will store up to 5 different accounts and you will be able to choose an account from the “Previously Used” dropdown menu.**

12) Q – What happens if my payment is returned as Non-Sufficient Funds (NSF)?

**A – 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 check, money order, or the Trustee may initiate a wage deduction order from your employer at the Trustee's discretion. THERE ARE NO EXCEPTIONS TO THIS RULE.**

13) Q – Can I schedule payments in advance, or set up recurring payments?

**A – Yes. You may log in and schedule a payment up to 7 days in advance. However, you will not be able to schedule recurring payments.**

14) Q – Can I make more than one payment?

**A – Yes. However, it must be done in separate transactions and you can only schedule a payment within the next 7 days.**

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

**A – Payments made prior to 5:00 p.m. eastern time will be debited from your account the same day and will be posted to your bankruptcy case the next business day. Please wait approximately 3 business days if you would like to verify the payment was posted to your case.**

16) Q – Will I receive a receipt upon making a payment?

**A – Yes. You will receive an automated e-mail with your payment information listed in the body of the e-mail. Please allow a minimum of 3 hours for your email receipt of payment. You can also go into your account history to view and print prior payments made via the Online Payment Center.**

17) Q - Is there a ceiling as to how much I can pay at one time?

**A – Yes. The limit is \$9,997.00 per transaction. This is subject to change.**

18) Q – Can I make partial payments?

**A – Yes. If you can't afford to make your full plan 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 is still due on the payment due date.**

19) Q – Why is there a 15 day hold on my plan payments?

**A - This is done to prevent funds from being disbursed to your creditors in case your payment is returned as Non-Sufficient Funds (NSF).**

20) Q – What payments are listed in the Payment History?

**A – 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 Trustee's lockbox. For a full payment history in your case, please visit [www.13Network.Com](http://www.13Network.Com).**

21) Q – Why was my payment declined?

**A – 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 your banking institution first. You may also contact the Trustee’s Office to help determine why the payment was not processed. However, it will take several days for the Trustee’s Office to receive the reason from the bank.**

22) Q – Why is the “Make a Payment” screen blank?

**A – 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 your payment via cashier’s check or money order until your case has been made active again.**

## **OTHER**

23) Q - What date is my plan payment due?

**A – Your plan payment is due 30 days after your bankruptcy petition is filed with the court.**

24) Q – What is the \$2.00 processing fee?

**A – This fee covers the cost to our bank for providing this service. The Trustee does not receive this money.**

25) Q – Why is my account locked?

**A – The Trustee reserves the right to lock accounts and prevent a debtor from making payments online.**

- a) Accounts can be locked temporarily 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 or you may contact the Trustee’s Office ([www. ePay@Hauber13.com](mailto:www.ePay@Hauber13.com)) to manually unlock the account.**
- b) If a Non-Sufficient Funds (NSF) or a payment is returned for any other reason.**
- c) If your case is Converted or Dismissed.**
- d) If your account has been locked and you are still required to make payments, please send a cashier’s check or a money order payable to John M. Hauber, Chapter 13 Trustee, P.O. Box 2405, Memphis, TN 38101-2405, or a wage deduction order can be initiated through your employer.**

26) Q – If my case has been Dismissed or Converted, can I use the Online Payment System to start making payments if instructed by my attorney?

**A – No. Not until your case has been reopened. Please send cashier’s check or a money order payable to John M. Hauber, Chapter 13 Trustee, P.O. Box 2405, Memphis, TN 38101-2405. If your case is reopened, your Online Payment account will be restored automatically. If the account does not become available within three business days after your case was reopened, please contact the Trustee (via e-mail at [www.epay@Hauber13.com](mailto:www.epay@Hauber13.com)) so we may unlock your account.**