Jon M. Waage, Chapter 13 Trustee

ePay Online Payment System

Quick Reference Guide

The ePay Online Payment System is a convenient alternative to the use of 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. The system is completely optional-if you choose not to use it, you may continue to send Cashier's Checks or Money Orders to the lockbox.

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*.

Benefits of the Online Payment System:

- The ability to make payments from any location at any time of day, as long as you have internet access.
- Save time and money by not having to purchase and mail a Cashier's Check or Money Order.
- Payments made before 7:00 pm will be credited to your bankruptcy case the next business day.

Registration:

Start by going to the Trustee website at http://www.tampa13.com/epay/

Click on the Make A Payment button. This will direct you to the ePay Online Payment Center so you may begin the registration process.

Click enroll now and fill out the requested information. The site will ask for your case number, which consist of the first 8 digits of your case number (no dashes or alpha characters).

Example: Case # 8:24-bk-01234-CPM

Then the Case Number is: 82401234 (This is only an example- it is NOT your case number)

After inputting your information click continue. The last page will provide you one last opportunity to verify your information before submitting. Click **Continue** if your information is correct.

Making a Payment:

Log in and click on Payment Action to select payment options. You will have the choice of Making a Plan Payment, Delinquency or 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 what is this? listed above 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/Savings account). Click **Continue** once your payment information has been input and then **Confirm** once you have verified the information is correct. **Please note there is a \$2.00 convenience fee to use this payment system.** This fee covers the cost to our bank for providing this service. The Trustee does not receive this money.

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

Questions or Help:

For questions or help, please e-mail us at <u>epayquestions@tampa13.com</u>, or visit <u>http://www.tampa13.com/epay/</u> to view our Frequently Asked Questions page to further help you.