

# Mary Ida Townson, Chapter 13 Trustee

## E-Pay Frequently Asked Questions

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Have a question? Contact us at [paymentinquiry@atlch13tt.com](mailto:paymentinquiry@atlch13tt.com). Email Support is available during regular business hours. Our regular business hours are Monday-Friday, 8:00 am – 4:30 pm, (eastern time).

### 1. What should I use as my Username?

For your USERNAME, we strongly recommend that you use your complete email 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. Do I have to use E-Pay?

No, you may continue to mail your Cashier's Checks, Money Orders or Personal Checks to:

Mary Ida Townson, Chapter 13 Trustee  
191 Peachtree Street, Suite 2200  
Atlanta, GA 30303

You should not use E-Pay to make your monthly plan payments if you have a mandatory payroll deduction order and your payments are being deducted from your paycheck. However, you may use E-Pay to make other one-time payments, such as tax refund payments, to the Trustee.

### 3. Once I have registered, do I have to use E-Pay every month?

No, you can continue to mail your Cashier's Checks, Money Orders or Personal Checks to:

Mary Ida Townson, Chapter 13 Trustee  
191 Peachtree Street, Suite 2200  
Atlanta, GA 30303

### 4. What is my E-Pay Online Payment ID?

Your Online Payment ID is a combination of your case number (year and number without the leading or trailing letters, dash or any spaces) and the last four numbers of your Social Security number (SSN).

*For Example:* Your case number is A18-11111-ABC and your Social Security Number is 123-45-6789. The Online Payment ID in this example would be 18111116789.

### 5. Do I need to remember and input my E-Pay Online Payment ID every time I log in?

No, you will only need to input this ID number the first time you register. However, it is a good idea to remember this number in case you have issues in the future with E-Pay.

**6. I have forgotten my username. How do I find out what it is?**

On the login page of the E-Pay Online Bankruptcy Payment Center, there is a link called "Forgotten Your Username?" The new page that opens upon clicking that link will ask for your Online Payment ID and the email address you provided during registration. Once you provide this information, the system will send you an email with your Username.

**7. I have forgotten my password. How do I get a new one?**

On the login page of the E-Pay Online Bankruptcy Payment Center, there is a link called "Forgotten Your Password?" The new page that opens upon clicking that link requires you to enter your USERNAME and the email address you provided during registration. Once you provide this information, you will receive an email with a new password. Enter it into the login page. When you have obtained access to your account, you can go to Settings and change your password to one of your choice.

**8. Can I change my E-Pay password?**

Yes, once you are logged in to the E-Pay Online Bankruptcy Payment Center, click on Settings to change your password.

**9. What types of bank accounts can be used to make bankruptcy payments through E-Pay?**

Only valid checking or savings accounts may be used to make bankruptcy payments by E-Pay. Pre-paid credit and debit card payments are not allowed and these payments will be rejected/returned and may result in your case being ineligible for E-Pay.

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

The routing and account numbers are located on the bottom of your check. The routing number is always a 9 digit number and 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 from your checking/savings routing number. If you are unable to find your routing and account numbers, please contact your bank for help.



Routing Number Account Number

**11. What happens if my payment is returned as Non-Sufficient Funds (NSF?)**

Your access to E-Pay will be revoked and you will not have the option of using E-Pay for the duration of your bankruptcy case. You will then be required to make your monthly payments by using Cashier's Checks or Money Orders and mailing them to:

Mary Ida Townson, Chapter 13  
Trustee  
191 Peachtree Street, Suite 2200  
Atlanta, GA 30303

THERE ARE NO EXCEPTIONS TO THIS RULE.

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

Bankruptcy payments made prior to 5:00 p.m. Eastern Time will be debited from your account the next business day. Please visit the National Data Center at [www.ndc.org](http://www.ndc.org) in approximately 3 business days if you would like to verify that your payment has been posted to your case.

**13. Will I receive a receipt upon making a payment?**

Yes, you will receive an automated email with your payment information listed in the body of the email.

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

Yes, the limit is \$9,999.99 per transaction.

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

Yes. If you can't afford to make your full plan payment at one time, you may make several smaller payments through 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 of your payment is still due on your payment due date.

**16. What is the Bank Processing Fee of \$2.00?**

This fee covers the administrative cost for our bank to offer you the E-Pay service. The Trustee does not receive this money.

**17. Why are my payments held for 40 days?**

This is done to protect the Trustee in case the payment comes back as Non-sufficient Funds (NSF.) After the 40 days, the funds are available for disbursement to your creditors.

**18. Are all of my bankruptcy payments listed in the E-Pay Payment History?**

The E-Pay Payment History only displays the payments made through the E-Pay Online Payment System. It will not display payments made through other payment sources. For a full payment history in your case, please go to the National Data Center at [www.ndc.org](http://www.ndc.org).

**19. What does this message mean when I'm trying to log in?**

*At this time there is no payment data available or there may not be a payment due. Please use the Contact Us link on the login page if you need additional information.*

If you receive this message when trying to log in, your account may be locked. See the next question below regarding locked accounts.

**20. Why is my E-Pay account locked?**

There are several reasons why your account may become locked. 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)
- A debtor placing a Stop Payment on submitted funds
- The conversion or dismissal of your case

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

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191 Peachtree Street, Suite 2200  
Atlanta, GA 30303

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

Please visit [www.ndc.org](http://www.ndc.org) for your monthly payment information.

**22. Can I make a payment over the phone?**

As of March 1, 2018, we no longer offer telephone payments. However, our online payment system accessible from our website <http://www.atlch13tt.com/ePay.htm>, can be accessed from your mobile smart phone or tablet as well as from a personal computer. If you do not have access to a personal computer, we encourage you to check your local library as many offer public computers which you can use to make your payment.

**23. If my case has been dismissed, converted or completed, when can I get a refund?**

Refunds are held for at least 60 days from the date the case is dismissed, converted or completed.