

Joseph A. Bledsoe, III, Chapter 13 Bankruptcy Trustee Online Payment System (ePay)

Quick Reference Guide

The ePay Online Payment System is a convenient alternative to the use of Checks, Cashier's Checks or Money Orders by using your checking or savings account and the Internet 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 expedited payment option.

*** **This system is optional** *** – if you choose not to use it, you may continue to mail payments directly to the Trustee's Office at:

Joseph A. Bledsoe, III, Trustee
PO Box 2179
Memphis, TN 38101-2179

In order to use this payment system, you will need the following:

- An internet connection
- Your Case Number
- The last four digits of your Social Security number
- A checking or savings account
- A valid 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 Check, Cashier's Check or Money Order
- Payments made before 5:00 pm will be credited to your bankruptcy case the next business day

Registration:

Start by going to the Trustee website at <http://www.bledsoe13.com>.

Click on the Make a Payment tab, and then click the **Register/Make a Payment** link. This will direct you to the **ePay Online Payment Center** website. To begin the registration process, click on the **Register now** link in the "Are you a new user?" section.

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 the first seven digits of your case number and the last four digits of your Social Security number without any dashes or letters.

Example: if your case number was 15-99999-5-SWH and your SSN was 123-45-6789, your Online Payment ID would be: 15999996789. (***) the -5- prior to the Judge initials is not part of your case number and should not be used in determining your Online Payment ID (***)

****** The case number and SSN above were examples – This is not your actual case number ******

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.

Making a Payment:

Log in and begin by choosing the amount to pay. Next, key in your checking or savings account information and select what type of account it is. If you are unsure of your 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.) Click **Submit Payment** once your payment information has been input. **Please note that there is a \$1.00 processing fee to use this payment system for each payment submitted.** This fee covers the cost to our bank for providing this service and will be charged each time you use the service to make a payment. The Trustee does not receive this money, **and no part of the processing fee will count toward the payments you are required to make into your Chapter 13 plan.**

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 may 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.

Questions or Help:

For questions or help, view the list of Frequently Asked Questions, or if your answer cannot be found there, you may email us at epayquestions@bledsoe13.com. ***** Do not call the Trustee's office with questions or comments related to the ePay system *****