

## Welcome to Chapter 13 ePay!

Enrollment in the ePay system is required to make payments online.

**Before you can complete enrollment you must have a valid email account**, as an activation email will be sent to you before you will be allowed to use the online system.

Enrolling only takes a few minutes so let's get started! Below are a few screen shots reflecting the process:

1. Access our website, [www.ch13ark.com](http://www.ch13ark.com) and click on the menu option to "Make a Payment", then click on the button labeled PAY ONLINE. This will take you to the ePay web portal.

The screenshot shows the ePay portal interface. At the top left is the logo for Mark T. McCarty, Chapter 13 Trustee. On the right, there are links for ePay Home, Trustee Home, ePay FAQ, Contact Us, and Site Map. Below the header, there are two buttons: "CLICK HERE TO LOGIN" and "CLICK HERE FOR ONE TIME PAYMENTS". The main heading reads "Welcome to the Chapter 13 Trustee ePay Portal". A red notice states: "\*\*\* A \$1.00 convenience fee will be assessed for each payment made." The login section includes a "Login ID" field with the placeholder "Enter Your Login ID", a "Password" field with masked characters, and links for "Forgot your Login ID?" and "Password Help?". A green "Click here to Login" button is present. To the right, a light blue box titled "Don't have a Login ID?" contains the text: "Enroll today to set up your secure user name and password, view and pay bills, and see your account status and payment history." A yellow "Click here to Enroll" button is highlighted with a red arrow.

2. Enter your case number and the last four digits of your SSN to validate your account. **Enter your case number as shown in the example using only the last seven digits and ignoring all letters.** For example if your case number is 4:13-bk-12345 E, we will ignore the first number (4) along with the colon and all letters and **enter only the last seven digits with a "dash" after the first two numbers: 13-12345**

The screenshot shows the "Account Setup" page. At the top left is the logo for Mark T. McCarty, Chapter 13 Trustee. The heading is "Account Setup". Below the heading, it says: "To verify Your identity, we need your Case Number (ex. 00-00000) and Last 4 Digits of SSN". There are two input fields: "Case Number (ex. 00-00000)" and "Last 4 Digits of SSN". The "Last 4 Digits of SSN" field has a small eye icon to its right. A green "Validate" button is located at the bottom right of the form.

If the information you enter matches our database you will be validated.

If you get an error message you may have just miskeyed your case number or the last four digits of your social security number. Go back and try again. If you still can't get validated, email us at [mccarty.epay@ch13ark.com](mailto:mccarty.epay@ch13ark.com) and provide us with the information you are trying to validate. We will happy to help you obtain the correct information you need to get enrolled!

(continued on next page)

3. The next screen will reflect your name and case number and will prompt you to enter your contact information:

## Account Setup

**PROFILE**    LOGIN & PASSWORD    TERMS OF SERVICE    BILLING & PAYMENT

### Tell Us About Yourself

Debtor Name

Please enter a valid phone number you can be reached at regarding your payment

First Name

(optional)

Middle Name

(optional)

Last Name

(optional)

Phone Number

Mobile ▾

[Add Another Telephone Number](#)

Primary Email Address

[Add Another Email Address](#)

### What's Your Billing Address?

Country

United States ▾

Address 1

Address 2

(optional)

City

State

Select State ▾

Zip Code

[Continue to Login & Password](#)

- The next screen will prompt you to enter your desired Login ID and password. The login and password must be a minimum of 8 characters.

## Create a Username and Password

Login ID

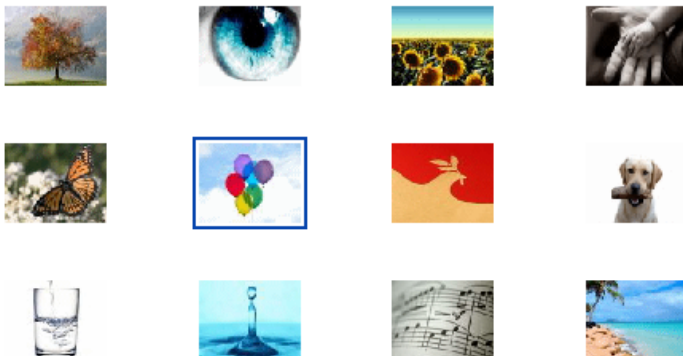
Password

Re-enter password, just to be sure

- Select an IMAGE to associate with your login ID and give it a name that you will always recognize. I selected the first image default and named it "Balloons". This image will always appear on emails that you receive from our office so you can verify the email you received is valid. Scroll through the images to select one unique to you. Then complete the answers to five security questions.

### Choose a Security Image and give it a label

You'll see your selected security image and label in email notifications.  
When you see your image and label on a notification, you can be sure it is from us.



Give your image a label

6. Choose Your Security Questions. PLEASE RECORD YOUR SELECTED QUESTIONS AND EXACT ANSWERS. These are required to reset your password and update bank account information.

### Choose Your Security Questions

We'll use these questions to help verify your identity if you forget your login credentials. Make sure you give answers that you can easily remember.

Question 1

Answer 1

Question 2

Answer 2

Question 3

Answer 3

Question 4

Answer 4

Question 5

Answer 5

7. Click the box to agree to the Terms of Service and continue.

#### Terms of Service

By clicking this box, you are enrolling in this service and have read and agree to the [Terms of Service](#) for this site.

[Go Back](#)

[Continue to Billing and Payment](#)

- Now we are ready to add your bank account information. Select the appropriate options to indicate if your account is a Personal or Business Account and if the type of account is a checking or business account. Then enter your account number and routing number. Click the box to agree to allow us to deduct scheduled payments from your account and then click on the option to Finish Enrollment.

### Account Setup

PROFILE    LOGIN & PASSWORD    TERMS OF SERVICE    **BILLING & PAYMENT**

You may select a default payment method now. After enrollment you can manage your payment methods.

**Bank Accounts**  
Link to Bank Accounts

**Add Later**  
Add your payment method later

Click here to select if your account is a Personal or Business Account and then select the account type, Checking or Savings Account

**ADD BANK ACCOUNT**

Account Type

Personal
Business

Banking Type

Checking Account
Savings Account

Give This Account a Nickname

Personal Checking - |

Name on the Account

Test Debtor

Routing Number

082000549

Account #

000123456

Re-enter Account #

000123456

Pay to the Order of \_\_\_\_\_

123456789
 000123456
1111

Routing Number      Account Number

Make sure to use your bank account number, not your ATM or Debit card number.

By selecting "Agree and Add Account", you authorize the information you've provided on the above account to be used for creation of a charge to the account listed above. You also affirm that the information you provided is correct, that you are a signer on the account above and there are available funds to cover the amount of any transactions that you authorize.

Agree and Add Account

Check the box above and then select Finish Enrollment

Enter your Account Number and Routing Number

[Go Back](#)

Finish Enrollment

Almost through! An email has been sent to the account you provided during enrollment.

- Once you receive the email, click on the email link to ACTIVATE your account.
- After you click the ACTIVATE link in the email you will receive another email that your account has been activated.

You are now ready to start scheduling your chapter 13 payments online!

View the next instructional document, Scheduling a Payment – “Pay My Bills”, for steps on scheduling a payment.