

OFFICE OF THE STANDING CHAPTER 13 TRUSTEE

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ePay Online Payment System FREQUENTLY ASKED QUESTIONS

Go to www.russotruster.com/epay to register & make payments.

When can I register to use the Online Payment System?

It takes time for new case information to be uploaded to the ePay system. **As a result, you must wait seven (7) days after your case is filed before you can register for ePay.** If you try to register before that time you may get an error stating that your online payment ID is invalid.

Do I have to use the Online Payment System every month?

No. You may continue to send certified funds to the lockbox. However, once you have registered for ePay, you have the option each month of using either ePay or certified funds – whichever is most convenient.

What is my Online Payment ID?

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:** If your case number is 12-10000 and the last 4 numbers of your social security number are 5678 – your online payment ID is 12100005678.*

Do I need to remember my Username and Password every time I log in?

YES. When you register, you will create your User ID and password required each month to log in, so be sure to remember that information. Our office does not have this information.

I have forgotten my Username.

You must email a request to have your username reset. Send an email to:
epay@russotruster.com.

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

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 user name and the system will send you a new password. Once you get that new password and enter the site, you can go to settings and change your password to one of your choice.

Can I reset my password?

Yes. Once logged in, click on Settings to change your password.

Where do I find my bank routing and account numbers?

The routing and accounts numbers are located on your checks. The routing number is always a nine digit number and to the left of your account number (see image below). DO NOT look for these numbers on a deposit slip as the routing number may be different. If you are unable to find your routing and account numbers, please contact your bank for assistance.

Do I need to input my bank account information each time I make a payment?

No. The Online Payment Center will store the five most recent accounts used, and you will be able to choose one from the Previously Used dropdown menu.

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

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 immediately locked 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 certified funds via US mail. **THERE ARE NO EXCEPTIONS TO THIS RULE.**

Can I schedule payments in advance, or set up recurring payments?

No.

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

Payments made prior to 5:00 P.M. will be debited from your account the same day and will be posted to your case within three days. If you would like to verify the payment has been posted to your case, please visit www.13datacenter.com. **Note: it may take up to 48 hours for a payment to appear on the datacenter website.**

Will I receive a receipt upon making a payment?

Yes. You will receive an automated e-mail with your payment information listed in the body of the e-mail.

Can I make partial payments?

Yes. If you can't afford to make the full monthly payment owed 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 of your payment is still due on your payment due date.

Why are my payments held for thirty days?

This is done to protect the Trustee from a variety of potential situations. After the thirty days, the funds are available for disbursement to your creditors.

What is the \$1.50 Processing Fee?

The \$1.50 Processing Fee covers the cost to our bank for providing this service to debtors. The Trustee does not receive these funds.

Why are not all my payments listed in the Payment History?

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 lockbox. For additional payment information, please visit www.13datacenter.com. **Note: it may take up to 48 hours for a payment to appear on the datacenter website.**

Why is my online payment account locked?

The Trustee reserves the right to lock your account and prevent a debtor from making payments online. There are several reasons why your online payment account may become locked, including: a Non-sufficient Funds payment (NSF), an online payment returned for any other reason, or your case has been Closed, Converted or Dismissed. If your account has been locked and you are still required to make payments, please forward certified funds to the lockbox.

If my case has been dismissed or converted, can I use the Online Payment System to start making payments again if instructed by my attorney?

No. Until your case has been reopened, please send certified funds to the lockbox. If your case is reopened, your Online Payment System account will be unlocked. If the account remains locked even after your case has been reopened, please contact us so we can unlock the account.