

**United States Bankruptcy Court
Eastern District of Texas**



**Electronic Case Filing
On-Line Credit Card Payment Guide**

Modified October 1, 2004

Internet Credit Card Processing

Overview

Internet Credit Card Processing is a new enhancement incorporated into CM/ECF. This credit card module is designed to enable attorney filers to pay filing fees interactively. Attorney filers given authorization by the court can directly pay filing fees on CM/ECF via the Internet to the U. S. Treasury.

The court will no longer require *Credit Card Blanket Authorization Forms* for CM/ECF credit card transactions. All current *Credit Card Blanket Authorization Forms* on file with the court will be destroyed upon conversion to the Internet Credit Card Processing module. The procedures for using this module work similarly for new case opening, motions, adversaries and other filings requiring fees.

Security Requirements

In order to successfully use the on-line credit card payment module, your browser must have 128-bit encryption. Please follow the instructions below to determine if your browser supports 128-bit encryption

Microsoft Internet Explorer (4.x, 5.x, 6.x)

- Open Internet Explorer
- Click on the "Help" menu item at the top of the screen
- Select "About Internet Explorer"
- A small window appears on your screen indicating the version of Internet Explorer, as well as the encryption or cipher strength of the browser. This will indicate 40-bit, 56-bit, or 128-bit. If this screen indicates that you have anything other than 128-bit, or does not indicate the encryption level, you must upgrade to a version with 128-bit encryption.

Netscape Navigator/Communicator (4.x or greater)

- Open Netscape
- Click on the "Help" menu item at the top of the screen
- Select "About Navigator" or "About Communicator"
- A window appears on your screen that lists the details of your browser. Look for a section on the left that begins "Contains encryption software from RSA Data Security, Inc..." If the next paragraph begins, "This version supports U. S. security...", your browser has 128-bit encryption. If the next paragraph states that you have international security, your browser has either 40-bit or 56-bit encryption, and you must upgrade to a version with 128-bit encryption.

Payment Process

Upon the successful submission of a docket entry requiring a filing fee payment, the filer will immediately be offered the option to pay the filing fee via the Internet. A pop-up credit card payment window will appear on the screen overlaying the standard CM/ECF receipt of electronic filing notice. If this screen does not appear, the filer may have a pop-up blocker installed. The pop-up blocker must be at least temporarily disabled to continue with payment. The screen will contain the new filing fee charge and any other outstanding CM/ECF Internet filing fees, as shown in *Figure 1*. The attorney filer has the option to pay after every transaction or to simply continue filing and make one payment for all fees due at the end of the day.

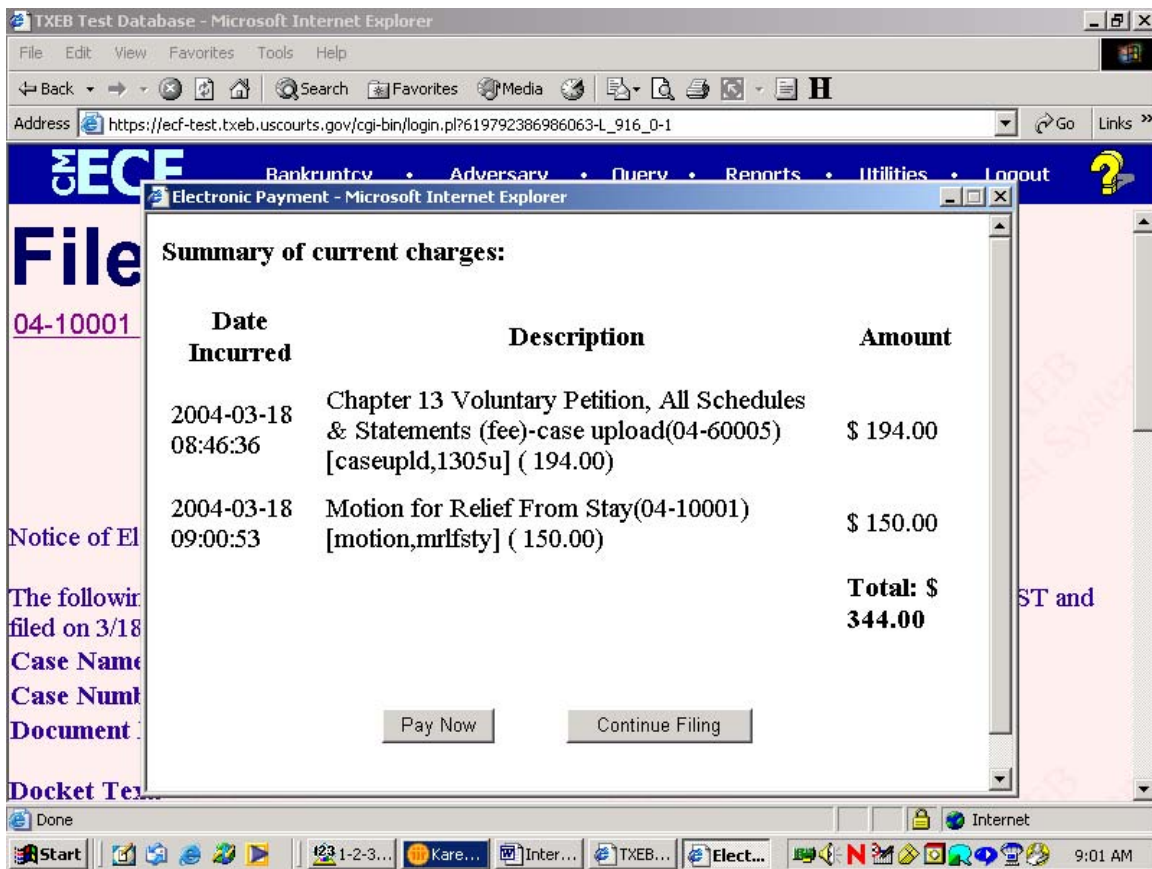


Figure 1

If You Continue Filing

You will receive an opportunity to "Pay Now" after each subsequent transaction. Alternatively, if you choose "Continue Filing" and fail to pay after your last transaction of the day, you may pay at the end of the day using the "Internet Payment Due Report" as described in the Reports section below.

If You Pay Now

Choose “Pay Now” and the credit card information screen will appear as in *Figure 2*.

The screenshot shows a web browser window titled "Pay.Gov - Enter Payment Information - Microsoft Internet Explorer". The main content area is titled "Enter Payment Information" and contains a form with the following fields and values:

Cardholder Name:	Bob testatty *
Address:	300 Boston Ave *
Address 2:	
City:	
State:	-- OR --
Province / Region / County:	
Country:	
<small>(Instead of state, if necessary)</small>	
Zip Code:	77706 *
Card Type:	Visa *
Card Number:	
Security Code:	
Expiration Date:	/ *
Payment Amount:	\$26.00 *

At the bottom of the form, there is a note: "A card authorization must be received before midnight Eastern Time if payment is to occur as early as the next day. If the U.S. Treasury Department's designated depository is closed on a scheduled payment date (including weekends and some holidays), the payment will occur the next day the depository is open." Below the note are "Continue" and "Quit" buttons.

On the right side of the form, there is a sidebar titled "Plastic Card Payment Steps" with the following list:

1. Select Payment Type
2. **Enter Payment Information**
3. Authorize Payment / Payment Summary
4. Payment Confirmation

Figure 2

- All required information is marked with an asterisk; enter all required information (some fields may be pre-populated)
- Press the “Continue” button

A screen will appear as shown in *Figure 3*

The screenshot shows a web browser window titled "Pay.Gov - Payment Summary and Authorization - Microsoft Internet Explorer". The page content is divided into several sections:

- Payment Summary and Authorization** (header)
- Cardholder Information:** Cardholder Name: Bob testatty, Address: 300 Boston Ave, City, State, Country, Zip Code: 77706, Card Type: Visa, Card Number: *****0942, Expiration Date: 8 / 2005, Payment Amount: \$176.00, Current Date and Time: 08/12/2004 10:00 AM.
- Plastic Card Payment Steps:** 1. Select Payment Type, 2. Enter Payment Information, 3. **Authorize Payment / Payment Summary**, 4. Payment Confirmation.
- Authorization*:** A checkbox is present with the text: "I authorize a charge to my card account for the above amount in accordance with my card issuer agreement." A red arrow points to this checkbox.
- Confirmation Receipt Request:** Text: "To have a confirmation email sent to you upon completion of this transaction, provide an email address and confirmation below." Fields for "Email Address:" and "Re-enter Email Address to Confirm:" are provided.
- Buttons:** "Make Payment", "Edit", and "Cancel".
- Disclaimer:** "Press the 'Make Payment' button only once. Pressing this button more than once could result in multiple transactions."

Figure 3

- Verify that the displayed information is correct and edit as necessary; use the edit button at the bottom of this screen; **do not** use the browser back button or you are likely to be charged more than once for your transaction(s)
- Authorize the payment using the check box
- If you would like an e-mail confirmation, enter your e-mail address
- Press "Make Payment" button; press this button **only once** to avoid multiple charges to your card

When your payment has been authorized, a screen will appear as shown in *Figure 4*

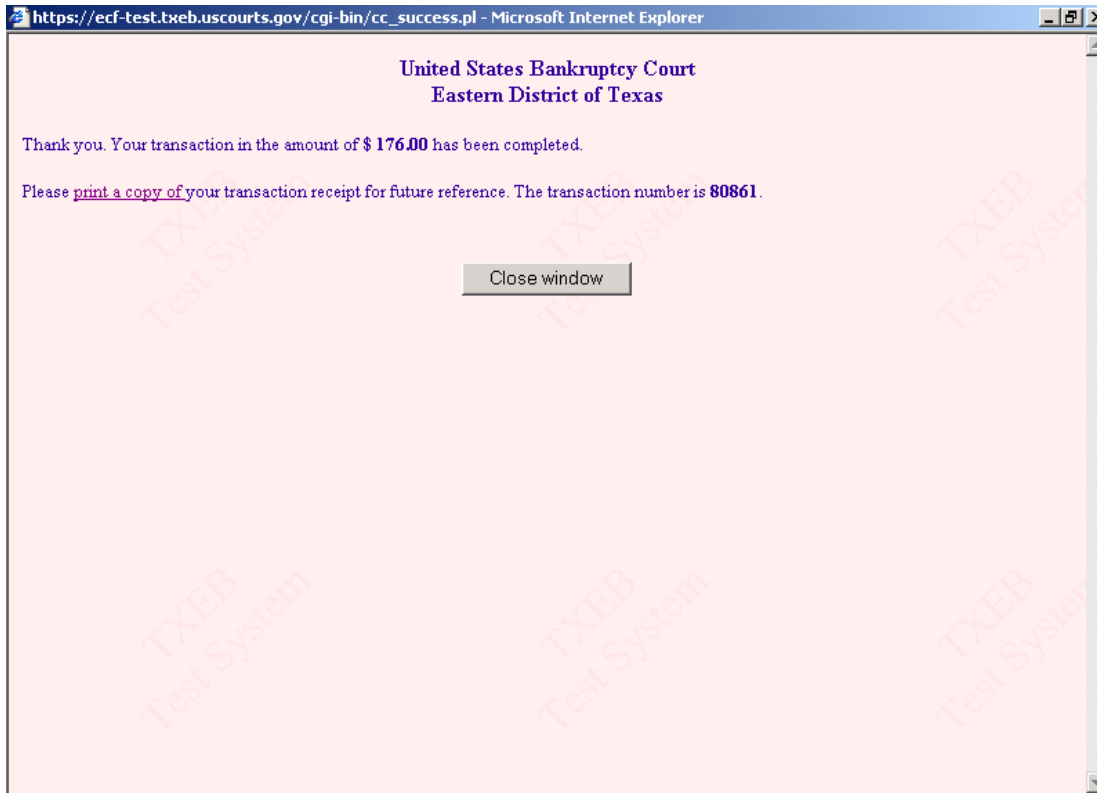


Figure 4

After printing this screen for your records, click the “Close Window” button

All completed on-line payments will show a receipt entry that is automatically posted to the docket sheet for the case(s). This entry includes the filing fee amount and the receipt number.

Important Note: If the filer enters an invalid credit card number, the following message appears:

“The credit card you have entered is invalid. Please check the card type and the number and try again.”

If the filer makes three consecutive errors in data entry, the following message appears:

“We are unable to complete your transaction. Please contact your local court for assistance.”

Exceptions: Pleadings in Which the Fee is Waived

For those pleadings for which no fee is to be collected (*example*: when the chapter 7 debtor is the plaintiff in an adversary proceeding), **always** select "Continue Filing" from the credit card pop-up screen, even if you have completed your filings for the day. The court will have to remove the filing fee for that pleading from your transaction log before you can pay any remaining fees.

If these circumstances apply to you, send an e-mail to

NoFee@txeb.uscourts.gov

Please include the following information in your e-mail message:

- Attorney Filer's Name
- Case Number
- Date of Filing
- Event (Adversary, Motion to Reopen for Clerical Error, etc.)
- Dollar Amount
- Reason the fee is to be waived

The court will review the case and notify you by return e-mail when the fee has been waived. ***Do not attempt to pay your outstanding fees until you have received this notice from the court.***

New Bankruptcy Petitions with an Application to Pay in Installments

The majority of new bankruptcy petitions that include an Application to Pay Filing Fee in Installments are filed by pro se debtors in person at the court. Occasionally, attorneys who have not yet accepted any form of payment from the debtor will file these petitions on the debtor's behalf.

Bankruptcy petitions that are filed with an Application to Pay Filing Fee in Installments may be filed electronically over the Internet. However, the credit card payment module does not accept partial payments for any pleading requiring fees. If this pleading is filed electronically over the Internet, the full fee will show as due and owing by the filer. If these circumstances apply, please refer to the above section and send an e-mail to the listed court address to have the fee removed from your transaction log **before** you pay any remaining fees.

Installment fees for new petitions will be accepted over the counter or through the mail. Installment fees may be paid by cash, money order, or cashier's check.

Filing Amended Schedules (D, E, and F) with Amended Matrix

If you are filing an amended matrix with amended schedules, select the event that combines this filing. By selecting this event, only one \$26.00 fee will be charged. If docketed separately, a \$26.00 fee will be charged for each pleading.

Reports

Internet Payments Due

Both the attorney filer and the court have a version of this report. From the attorney filer's perspective, this report allows the filer to pay immediately all outstanding fees without docketing another pleading or opening another case. Use this report if you are finished filing for the day and failed to select the "Pay Now" option on your last filing. There are no selection screens or sort options offered. To use this report:

- Choose "Utilities" from the menu at the top of the screen
- Choose "Internet Payments Due"
- A summary pop-up screen will appear as in *Figure 1* above.
- Follow the same procedures as described above to complete the credit card screen and receive the transaction receipt

Internet Payment History

Both the attorney filer and the court have a version of this report. From the attorney filer's perspective, this report allows the filer to review his/her completed credit card payments over any specified time period. To use this report:

- Choose "Utilities" from the menu at the top of the screen
- Choose "Internet Payment History"
- Enter a date range
- Click "Run Report" button and the report will display on your screen as in *Figure 5*

The screenshot shows a Microsoft Internet Explorer window titled "TXEB Test Database - Microsoft Internet Explorer". The address bar contains the URL: https://ecf-test.txeb.uscourts.gov/cgi-bin/login.pl?619792386986063-L_916_0-1. The page header includes the ECF logo and navigation links: Bankruptcy, Adversary, Query, Reports, Utilities, Logout. The main content area is titled "United States Bankruptcy Court Eastern District of Texas Internet Payment History for testatty , Bob 2/2/2004 to 2/27/2004". Below the title is a table with the following data:

Date Paid	Description	Payment Method	Receipt #	Amount
2004-02-05 15:58:15	Motion to Reopen Chapter 7/13 Case (03-10004) [motion,mreop713] (155.00)	credit card	1111B80016	\$ 155.00
2004-02-05 16:08:05	Motion to Sever Chapter 7/13 Case (03-10004) [motion,msvr713] (155.00)			

Figure 5

For additional information regarding court procedures for electronic case filing, please visit the other manuals provided on this web site.