

**United States Bankruptcy Court
District of New Hampshire**



**Electronic Case Filing
Guide to Making On-Line Credit Card Payments**

2/22/2005

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On-Line Credit Card Payments

OVERVIEW

The credit card module in CM/ECF is designed to allow attorney filers to pay filing fees interactively with their credit cards as part of the electronic filing process. Fees are paid via the Internet to the U.S. Treasury. Upon successful submission of a document requiring a filing fee, the attorney filer has the option to make the payment required after each transaction or just one payment at the end of the day for all transactions. Attorneys will receive a receipt number immediately upon charging their credit cards.

The attorney filer can also review the Internet credit card transaction payment history at any time, review any outstanding balance due to the court at any time and make online payments of unpaid balances at any time.

It is important to note that CM/ECF does not retain your credit card information from one transaction to the next. Therefore, attorneys and their staffs should be prepared to have credit card information on hand at the time of e-filing any pleading or case which requires a filing fee. The court accepts the following credit cards for payment: American Express, Discover, MasterCard, Visa, and Diner's Club. Debit cards with the Visa or MasterCard logo may also be used. Debtor credit cards are NOT accepted.

The court will no longer maintain credit card authorization forms. All fees must be paid by the close of business on the same day as the fee was incurred.

BROWSER REQUIREMENTS

Pop-up Blocker

If your browser is set to block pop-up ads, you will need to disable that feature for the pop-up credit card payment window to appear.

128-bit Encryption

In order to successfully use the On-Line Credit Card Payment module, your browser must have 128-bit encryption. Follow the instructions below to determine if your browser supports 128-bit encryption.

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

1. In Internet Explorer, click *Help* on your menu bar at the top of the screen.
2. Scroll down and select *About Internet Explorer*.
3. A small window will appear in the center of your screen indicating the version as well as the encryption or cipher strength of your browser (either 40-bit, 56-bit or 128-bit). If the screen indicates you have a 40-bit or 56-bit version, or if it does not indicate the encryption level, you will need to upgrade to a version with 128-bit encryption.

Netscape Navigator/Communicator (4.x or greater)

1. In Netscape Navigator/Communicator, click *Help* on your menu bar at the top of the screen.
2. Scroll down and select *About Navigator* or *About Communicator*.
3. A screen will appear that lists the details of your browser. Look for a section on the left and toward the middle 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 it states that you have international security, your browser has 40-bit or 56-bit encryption, and you will need to upgrade to a version with 128-bit encryption.

HOW IT WORKS

Upon successful completion of e-filing a document requiring a fee, a pop-up credit card payment window will appear on the screen, overlaying the CM/ECF Notice of Electronic Filing. This screen will show the new filing fee charge and any other outstanding CM/ECF filing fees. You must click either *Pay Now* or *Continue Filing*.

Pay Now

If you click *Pay Now*, you will be connected to the U.S. Treasury site and prompted for the following credit card information: Type of Card, Card Number and Expiration Date. After you enter all required information, click *Continue*. You will then need to check an authorization box and click the *Make Payment* button to process the payment. If the transaction is approved, you will receive a transaction completion message showing the amount of the transaction and the transaction number. Click the *Make Payment* button once. Clicking more than once may result in multiple charges for the same filing. Similarly, do not click the Back button on your browser, as it may also result in multiple charges for the same filing.

If the payment is declined, contact the card-issuing bank to determine why the card was declined. Please **do not** contact the court.

Continue Filing

Selecting *Continue Filing* allows you to continue filing in CM/ECF and accumulate filing fees throughout the day. Using this option, you can pay all filing fees accrued during the day at the end of the day. If you choose this option, you will be returned to CM/ECF to continue filing. All accounts must be closed out (paid in full) on the same day as the fee is incurred. The court monitors prompt payment of fees. **If payment is not received by the end of the day, you will be prevented from further e-filing until the fee is paid, or your document may be subject to dismissal for failure to pay the filing fee.**

Upon completion of each additional filing, the pop-up credit card payment window showing a summary of the outstanding charges will appear on the screen overlaying the CM/ECF Notice of Electronic Filing screen. To close out your account at any time, click the *Pay Now* option and proceed as instructed above.

DEFERRED/EXEMPT/WAIVED FEES

If you are filing a document or adversary proceeding where you believe the fee is either not required or you are exempt, select the *Continue Filing* option at the credit card payment pop-up screen.

Immediately upon completing the filing of your document, send an e-mail to the clerk's office financial department at nhbnofee@nhb.uscourts.gov asking the court to remove the filing fee from your account.

The subject line of the e-mail should read:

NO FEE xx-xxxxx (case number)

The following information should be included in the body of your e-mail:

1. Attorney's name
2. Case number
3. Document filed
4. Document number
5. Reason the fee should be deferred, exempted or waived

The court will review the case and notify you by return e-mail whether the fee can be deferred, exempted or waived. The financial department is staffed Monday through Friday from 8:30 a.m. to 4:30 p.m. E-mails sent after 4:30 p.m. or on a non-business day will not be answered until the next business day.

Instances where exemptions apply:

1. Co-Debtor Motion for Relief from Stay
2. Agreed, Stipulated or Assented to Motion for Relief from Stay
3. Documents filed by an agent of the federal government
4. Documents filed by a child support creditor
5. Certain adversary proceedings
6. Re-filing of a document requiring a fee at the request of the clerk's office

CM/ECF LOCKOUT

Attorneys who by-pass the *Pay Now* prompt and continue filing will accrue an unpaid balance. If payment is not received on the day of filing, CM/ECF will lock your account and you will be prevented from further e-filing until the balance is paid in full. You will receive an automated e-mail the following morning indicating your fees are outstanding and must be paid in order for your account to be restored.

RESTORING CM/ECF AFTER LOCKOUT

When an account has been locked, menu options are disabled and a blank screen displays after logging on. The account is restored after payment, but menu options will not display until the computer is refreshed. To refresh the computer:

- * Log on to ECF.
- * A blank screen is displayed. No menu options will display.
- * In Netscape, right-click in the screen and select "Reload Frame."
- * In Internet Explorer, right-click in the screen and select "Refresh."
- * All menu options should now display.

FILING A NEW BANKRUPTCY CASE OR OTHER DOCUMENT REQUIRING A FEE

Once you have completed the filing of a new case or the filing of a document that requires a fee (e.g. Motion for Relief from Stay, Amendment to Schedules, etc.), a pop-up window will appear. You may either select the *Pay Now* option or the *Continue Filing* option. (See Figure 1)

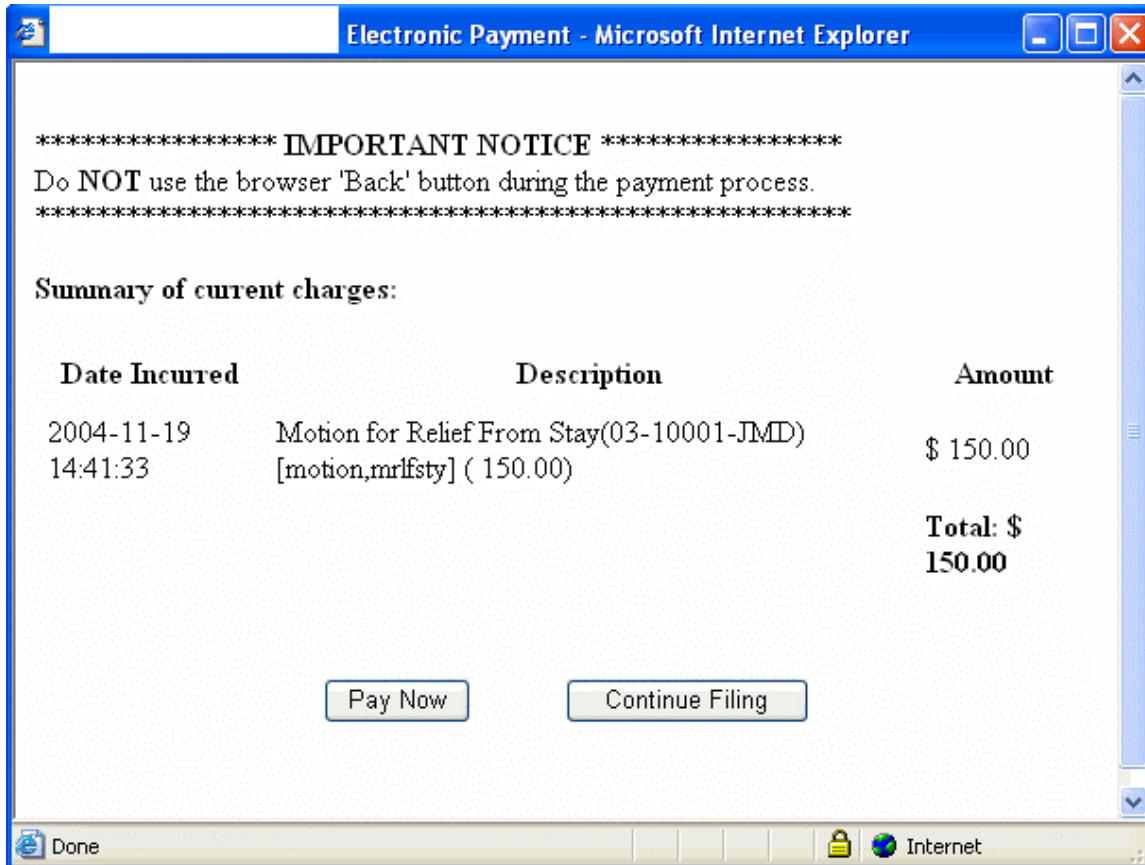


Figure 1

If you *Continue Filing*

You will receive an opportunity to *Pay Now* after each subsequent transaction, or you may pay at the end of the day using the Reports menu option, *Internet Payment Due Report*.

Note: If you do not pay your fees by the end of the calendar day, you will be locked out of CM/ECF. You will be unable to file documents in CM/ECF until you settle the outstanding balance on your account.

If you *Pay Now*

Click *Pay Now* and the credit card payment information screen will appear. (See Figure 2)

Figure 2

1. Select the appropriate Card Type (Visa, MasterCard, Discover, American Express or Diner's Club) from the drop down menu.
2. Enter the Card Number.
3. Enter the Expiration Date.
4. Click *Continue*. You may cancel the transaction at any time by clicking the *Quit* or *Cancel* button. Do not use the Back button on your browser as this may result in multiple charges for the same filing.

Note: Information in the Cardholder Name and Address boxes defaults to your ECF data. Changing this information on the screen does not change it in ECF.

Once you click *Continue*, the Payment Summary and Authorization screen will appear. (See Figure 3)

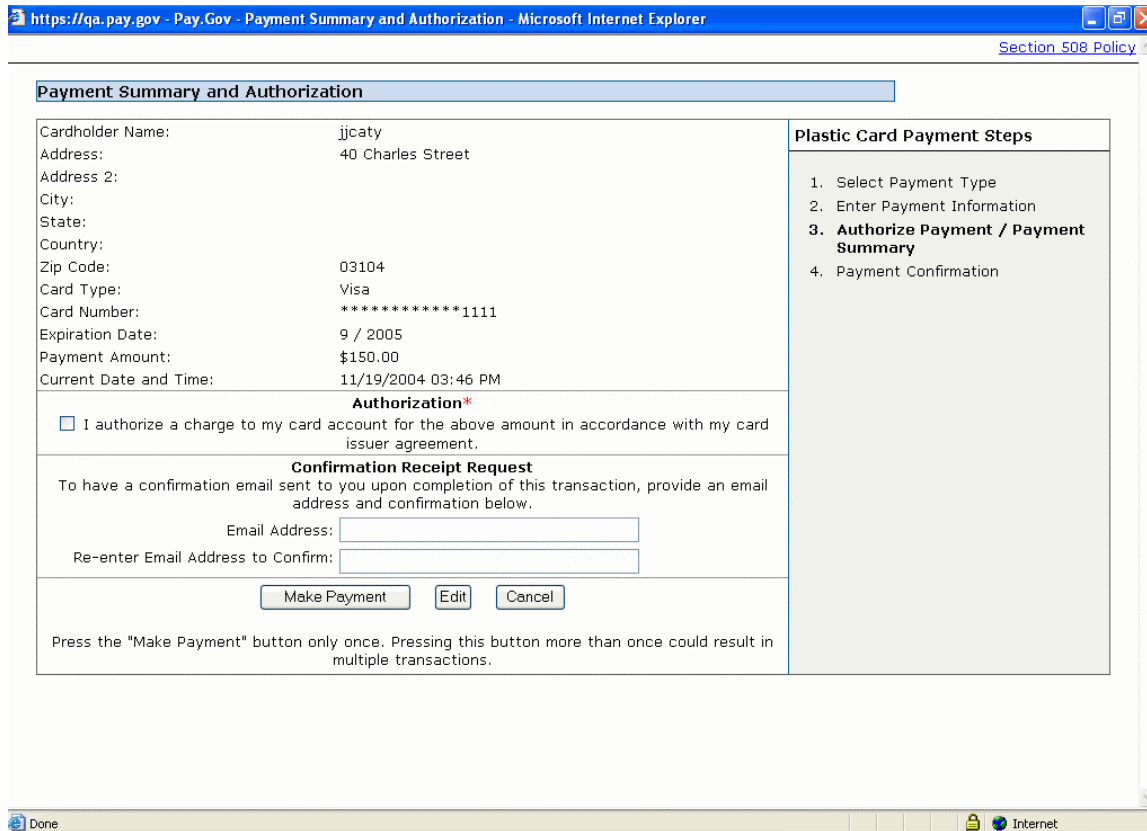


Figure 3

1. Check the box next to “I authorize a charge to my card account for the above amount in accordance with my card issuer agreement.” If you do not check this box, you will receive an error message and you will not be able to continue with payment processing.
2. If you would like Pay.gov, the credit card processor, to provide you with e-mail confirmation that your credit card has been charged, enter your e-mail address in the boxes provided.
3. Once the necessary entries are made on the Payment Summary and Authorization screen, click the *Make Payment* button.

IMPORTANT: Do NOT double-click the *Make Payment* button. Double-clicking may result in duplicate charges to your credit card. You may cancel the transaction at any time by clicking the *Quit* or *Cancel* button. Do not use the Back button on your browser as this may result in multiple charges for the same filing.

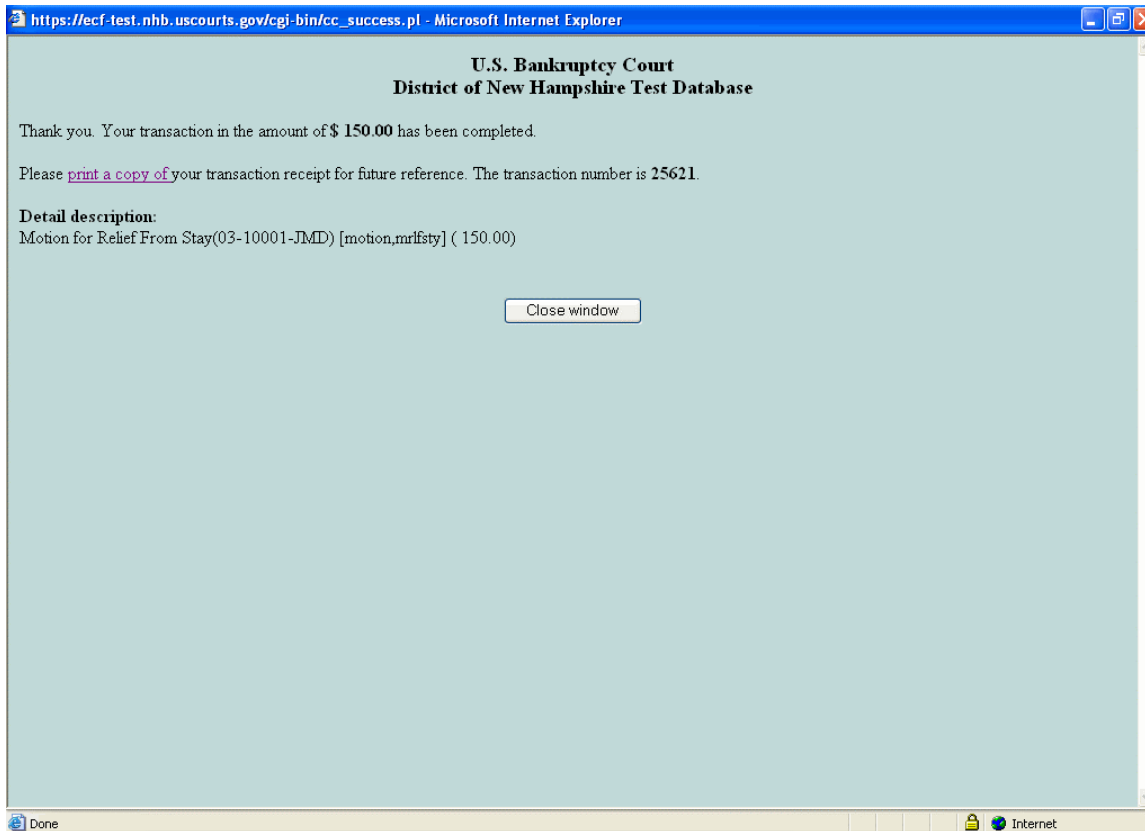


Figure 4

Once your card has been authorized, a screen will appear with the following message:

“Thank you. Your transaction in the amount of \$(amount) has been completed.” The system will provide you with a transaction number. You can click on the [print a copy of](#) link to print a hard copy of the receipt. (See Figure 4) Click *Close window*.

The receipt entry will post automatically to the case docket once the payment has been received. (See Figure 5)

11/19/2004	74	Motion for Relief from Stay. Fee Amount \$ 150. Filed by Creditor South Shore Bank Hearing scheduled for 12/1/2004 at 10:00 AM at Courtroom 1 MWV. Objections due by 11/25/2004. (jicaty,) (Entered: 11/19/2004)
11/19/2004	75	Receipt of Motion for Relief From Stay(03-10001-JMD) [motion,mrlfsty] (150.00) filing fee. Receipt number 25617, amount \$ 150.00. (U.S. Treasury) (Entered: 11/19/2004)

Figure 5

If you do not receive confirmation of a successful transaction, review the *Internet Payment History Report* under the Utilities menu, the Case Docket report on PACER, or contact the court to determine if the transaction was successful. **Do not** re-file your document if you are unsure whether the transaction was completed successfully. Re-filing your document may result in duplicate charges to your credit card.

INSTALLMENT FILING AND CASE UPLOAD

The credit card module is not compatible with the case upload of installment cases and, therefore, the case upload option cannot be used to open them. Installment cases must be opened manually using the *Open a BK Case* hyperlink under Bankruptcy. Leave the receipt # field blank and change the amount filed to the amount of the installment.

NOTE: The initial installment can never be less than one-fourth of the total filing fee.

FILING A NEW ADVERSARY PROCEEDING

The same procedure for filing bankruptcy cases through CM/ECF applies to filing adversary proceedings. Upon filing your adversary in CM/ECF, you will be prompted to select either the *Pay Now* option or the *Continue Filing* option. However, there is an **EXCEPTION** to this procedure as follows:

If the plaintiff is -

1. the United States, **or**
2. the debtor in a Chapter 7 or 13 case, **or**
3. a child support creditor, or its representative, who concurrently filed an Appearance of Child Support,

then DO NOT click the *Pay Now* option. Instead select the *Continue Filing* option and refer to the instructions for Deferred/Exempt/Waived Fees on page 4.

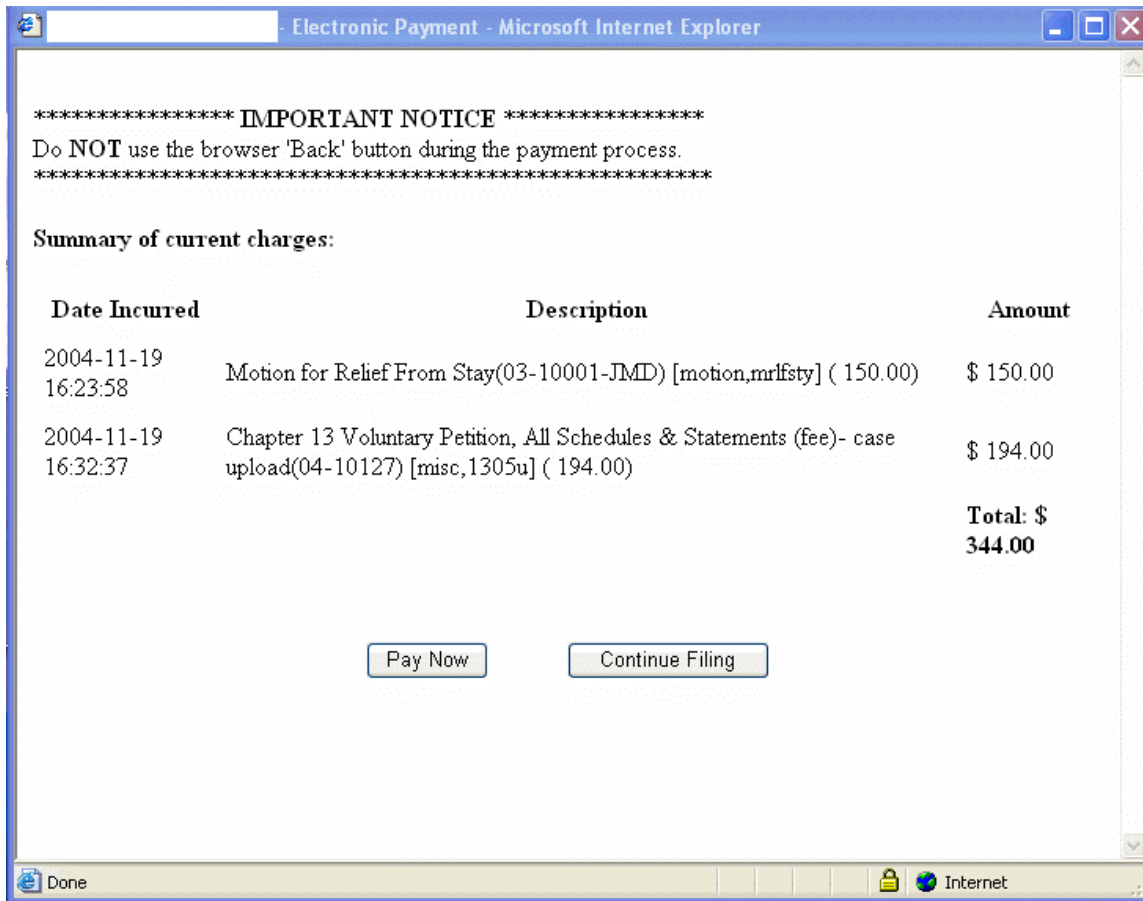


Figure 6

INTERNET PAYMENT DUE REPORT

This report allows an attorney to immediately pay all outstanding fees without filing another document or opening another case. Use this report if you have completed your filings for the day and did not select the *Pay Now* option on your last filing. There are no selection screens or sort options offered.

1. Click *Utilities*.
2. Click *Internet Payment Due*.
3. A summary pop-up screen will appear. (See Figure 6)
4. Scroll to the bottom of the pop-up screen and click *Pay Now*.
5. The credit card payment information screen will appear. (See Figure 7)
6. Select the appropriate card type (Visa, MasterCard, Discover, American Express or Diner's Club) from the drop-down menu.
7. Enter the Card Number.
8. Enter the Expiration Date.
9. Click *Continue*. You may cancel the transaction at any time by clicking the *Quit* button.

https://qa.pay.gov - Pay.Gov - Enter Payment Information - Microsoft Internet Explorer

Section 508 Policy

Enter Payment Information

Cardholder Name:	<input type="text" value="jjcety"/> *	Plastic Card Payment Steps 1. Select Payment Type 2. Enter Payment Information 3. Authorize Payment / Payment Summary 4. Payment Confirmation
Address:	<input type="text" value="40 Charles Street"/> *	
Address 2:	<input type="text"/>	
City:	<input type="text"/>	
State:	<input type="text" value="--"/> <input type="radio"/> OR- <input type="radio"/> Province / Region / County:	
Country:	<input type="text"/>	
(Instead of state, if necessary)		
Zip Code:	<input type="text" value="03104"/>	
Card Type:	<input type="text" value="Visa"/> *	
Card Number:	<input type="text" value="4111111111111111"/> *	
Security Code:	<input type="text"/>	
Expiration Date:	<input type="text" value="September"/> / <input type="text" value="2005"/> *	
Payment Amount:	<input type="text" value="\$344.00"/> *	
<p>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.</p> <p style="text-align: center;"> <input type="button" value="Continue"/> <input type="button" value="Quit"/> </p>		

Done Internet

Figure 7

Once you click *Continue*, the Payment Summary and Authorization screen will appear. (See Figure 8)

Figure 8

1. Check the box next to “I authorize a charge to my card account for the above amount in accordance with my card issuer agreement.” If you do not check this box, you will receive an error message and you will not be able to continue with payment processing.
2. If you would like Pay.gov, the credit card processor, to provide you with e-mail confirmation that your credit card has been charged, enter your e-mail address in the boxes provided.
3. Once the necessary entries are made on the Payment Summary and Authorization Screen, click the *Make Payment* button.

IMPORTANT: Do NOT double-click the *Make Payment* button. Double-clicking may result in duplicate charges to your credit card. You may cancel the transaction at any time by clicking the *Quit* or *Cancel* button. Do not use the Back button on your browser as this may result in multiple charges for the same filing.



Figure 9

Once your card has been authorized, a screen will appear with the following message:

“Thank you. Your transaction in the amount of \$(amount) has been completed.” The system will provide you with a transaction number. You can click on the [print a copy of](#) link to print a hard copy of the receipt. (See Figure 9) Click *Close window*.

Date Paid	Description	Payment Method	Receipt #	Amount
2004-11-19 14:40:18	Motion for Relief From Stay(03-10001-JMD) [motion,mrlfsty] (150.00)			
	Motion for Relief From Stay(03-10001-JMD) [motion,mrlfsty] (150.00)			
	Motion for Relief From Stay(03-10001-JMD) [motion,mrlfsty] (150.00)	credit card	25617	\$ 450.00
2004-11-19 15:52:44	Motion for Relief From Stay(03-10001-JMD) [motion,mrlfsty] (150.00)	credit card	25621	\$ 150.00
2004-11-22 11:31:06	Motion for Relief From Stay(03-10001-JMD) [motion,mrlfsty] (150.00)			
	Chapter 13 Voluntary Petition, All Schedules & Statements (fee)- case upload(04-10127) [misc,1305u] (194.00)	credit card	25638	\$ 344.00

Figure 10

INTERNET PAYMENT HISTORY REPORT

The Internet Payment History Report allows attorneys to review their completed credit card payments over any specified time period.

1. Click *Utilities*.
2. Click *Internet Payment History*.
3. Enter Date Range.
4. Click *Run Report*.

The report will display. (See figure 10)

For more information regarding court procedures for electronic case filing, please visit the CM/ECF external user training manual located at <http://www.nhb.uscourts.gov>