

# **TFS Frequently Asked Questions – For Attorneys**

## ***What is TFS Bill Pay?***

TFS Bill Pay is the online & automated payment solution for Chapter 13 bankruptcy payments. The TFS system allows individuals to pay their monthly bankruptcy payments easily and securely from the comfort of their own home.

## ***How does it work?***

When your clients sign up for TFS bankruptcy payments, their bank account is linked with their particular Chapter 13 Trustee. TFS will then schedule to pull payments from your clients using the Automated Clearing House (ACH) network, the standard way banks transfer funds from one account to another.

## ***Why should my clients make their plan payments with TFS?***

We hate standing in line just as much as you do, and getting a certified check or money order each and every month is a big hassle. In fact, it's one of the reasons that debtors fail in Chapter 13. TFS automates this process, so your clients don't have to stand in line every single month. Nor do they have to fumble around with paper receipts. In fact, with our recurring payments, upcoming payment reminders, and recordkeeping, TFS takes the hassle out of Chapter 13 plan payments.

## ***What do my clients need to sign up?***

Enrolling in plan payments is easy. All your clients need is a valid email address (to create their account), their case number, bank account and routing numbers, and their next and final payment dates.

## ***How long do payments take to process?***

Your clients can choose between several ways to schedule their payments. No matter what plan type you select, payments through TFS take 5 business days to process through the TFS system and arrive at your client's trustee. Remember, business days do not include weekends or bank holidays, so please plan for approximately one calendar week processing time.

## ***Can my clients schedule one-time payments or make partial payments?***

Yes! TFS allows your clients to choose from a range of payment schedules – automated monthly, bi-weekly, weekly, and twice monthly plans, or they can choose to log in each month and schedule their payment manually.

## ***How easy is the signup process?***

Easy as pie! Our system is very user friendly, and you check out the video at [tfsbillpay.com/about](http://tfsbillpay.com/about) to see just how simple the process is.

## ***My clients have questions. Who should they contact?***

Your clients can email us at [support@tfsbillpay.com](mailto:support@tfsbillpay.com), or visit our website at [www.tfsbillpay.com](http://www.tfsbillpay.com) !