Introducing eWage by TFS

The biggest change to Chapter 13 plan payments since ePay

Traditional payroll deduction is often considered the gold standard in payments, but it does have its flaws. We heard from debtors about the embarrassment of having their employer know they are in bankruptcy, and their fear of losing their dignity in the workplace.

And we've heard from Trustees across the country about the difficulties associated with a traditional order – waiting months for an employer to begin a wage deduction, receiving checks with no case number or voucher, having the check lost in the mail with no way to track, and the headache of stopping the wage deduction after the case has been closed!

That's where eWage by TFS comes in. We've worked hard to build yet another payment option to combat the flaws and hassles the traditional methods provide. And, with yet another option, everyone benefits!

Dependable Payments

Wages go from the payroll to the trustee and the money never touches the debtor's hands. In addition, eWage removes common errors that are attendant to paper payments - funds will always be identified, and payments will never "get lost in the mail."

Full Control

eWage is far easier to adjust for a plan adjustment. The attorney or paralegal simply prints out another form with the updated amount. New job? The debtor brings the authorization form to the new employer. No need for the Trustee to have the wage order sent to the new employer.

Easy to Use Tools

eWage provides the trustee's staff with better tools. If the case is completed, dismissed, or converted, the account can be deactivated and the flows of funds stopped. eWage also removes the paper-intensive procedures that currently surround traditional wage deductions.

Want to learn More? Contact us today at trustee@tfsbillpay.com to set up a walk through of the new eWage service!

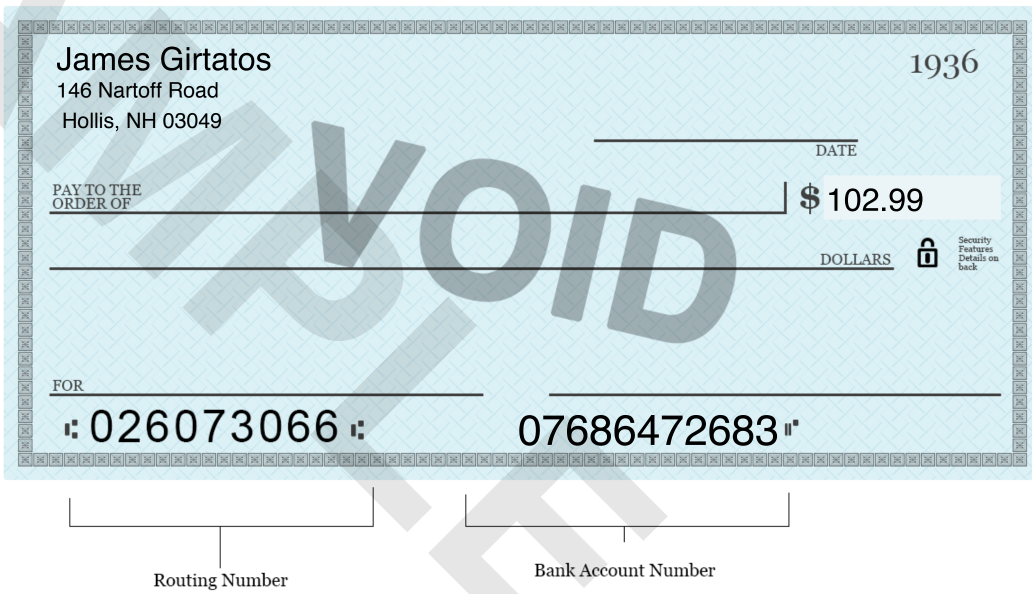
www.tfsbillpay.com

DIRECT DEPOSIT AUTHORIZATION FORM

For Employer/HR: Please deposit $ 102.99 to the routing and account numbers on the check below.

The remaining net payroll should be deposited into my existing bank account.

Employee Name: James Girtatos



Details

Bank Name:	Esquire Bank
Account Number:	07686472683
Routing Number:	026073066
Type of Account:	Checking
Dollar Amount:	$ 102.99 (This is the amount per pay period)

Authorization

Employer is hereby authorized to add a second account and deposit $ 102.99 per pay period into the above account and the net into my existing account. This authorization will remain in effect until I modify or cancel it in writing.

Employee Signature: ______________________________

Date: ________________

AUTOMATE YOUR SUCCESS
tfs

The Ultimate in
"Set It and Forget It"

eWage by TFS

Streamlined Plan Payments

In Direct Pay districts, debtors have the ability to choose their Chapter 13 payment method.

Our eWage product provides debtors an option that combines all of the benefits of our ePay solution while timing payments perfectly with their pay cycle.

No more adjusting payment dates to make sure it's after payday, eWage is funded by the debtor's paycheck – and it's totally anonymous to their employer!

Privacy Protected

The eWage process is "anonymous" in that there are no indications that it relates to a bankruptcy payment; it appears to the employer that their employee is simply splitting their pay between two accounts.

Dependable Payments

Debtor no longer has to worry about timing their withdrawals - wages go from the payroll to the trustee. That means funds never touch the debtor's hands or bank account.

Full Control

Can be easily modified for a job change or plan adjustment, and can be converted to ePay if the debtor prefers to have plan payments come out of their bank account.

Jump on the Fast Track

eWage empowers the debtor to fast track their plan payment directly to the trustee, avoiding needless deposits and bill payment exercises and providing the budgetary structure that leads to discharge.

eWage	*Certified Check*
Attorney enters a client's case info and instantly creates a unique and anonymous account number that is ready to accept deposits. The per-payroll amount is automatically calculated!	Attorney gives their client instructions on how to pay by certified check to an out-of-state PO Box. Client leaves without a recurring payment schedule set up.
Payments are sent to the trustee from payroll. Employer doesn't know that funds are credited to a bankruptcy, and the trustee receives funds two business days later.	Each month, debtor needs to make sure they have sufficient funds in their bank account or for their paycheck deposit to clear.
Payments reliably arrive each pay period until the plan is completed. No overdrafts, no complications, no "lost in the mail."	Once debtor has sufficient funds in their account, they need to purchase a certified check and then mail it to the trustee -- only to be subject to an uncertain delivery date.

eWage Has Benefits For Everyone

eWage through TFS benefits everyone involved in a Chapter 13 case.

Trustee
Easily acceptable electronic payments that contain all required debtor information.

Attorney
Tools to help their client start on the right track and to stay on course throughout the plan.

Debtor
Inexpensive, fast and anonymous payments without hassle or overdraft concerns.

Want to learn more? Contact your TFS representative today to set up a walk through of eWage by TFS!

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www.tfsbillpay.com

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tfs

eWage

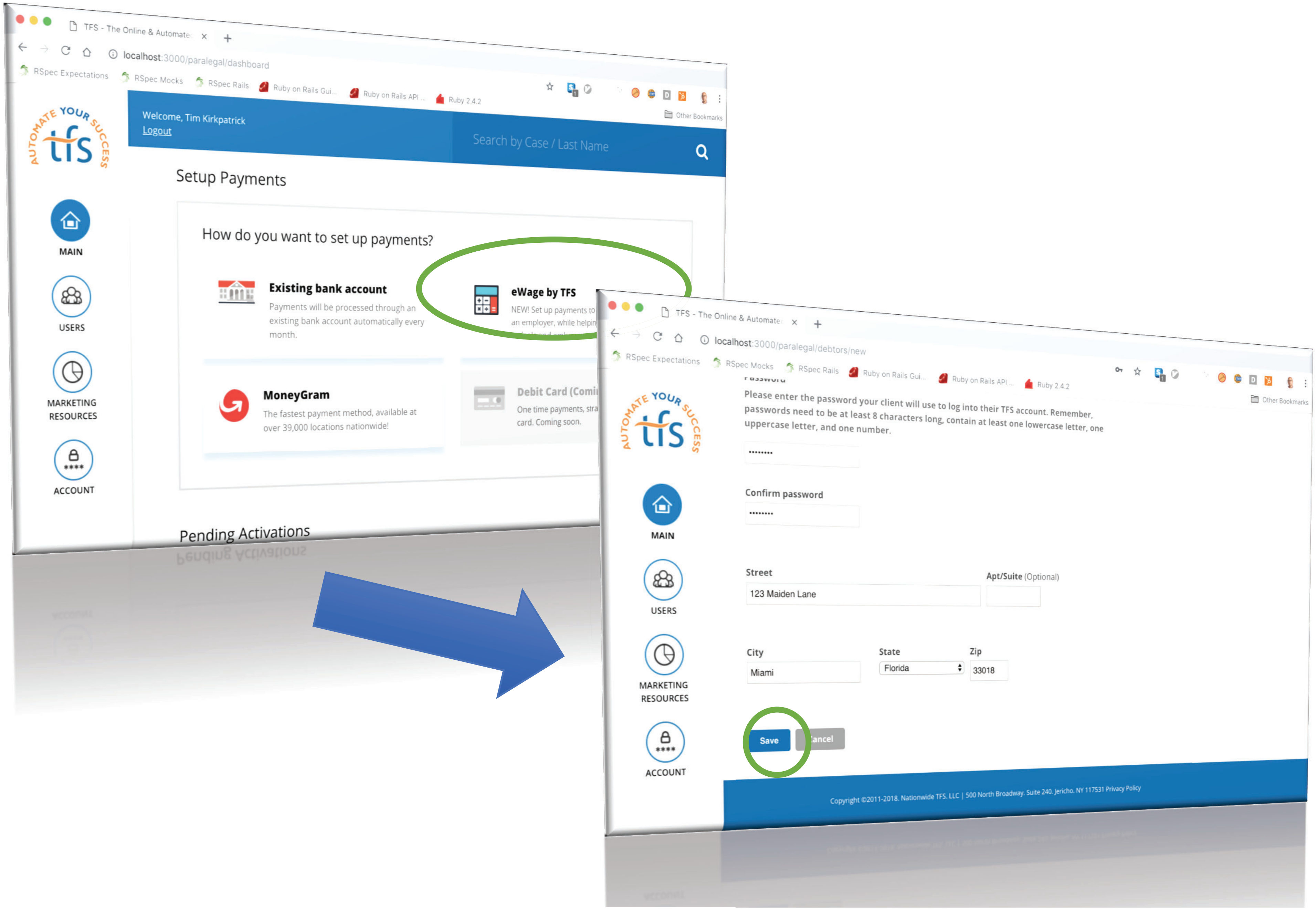
FEATURES

- The most sophisticated payment system in Chapter 13.
- The consistency of traditional wage deductions with the ease and transparency of TFS online payments.
- The entire process takes less than 10 minutes!
- You can do all at once or section by section, whatever fits best into your workflow!

HOW TO CREATE AN eWAGE

ACCOUNT IN FIVE EASY STEPS

Step 1

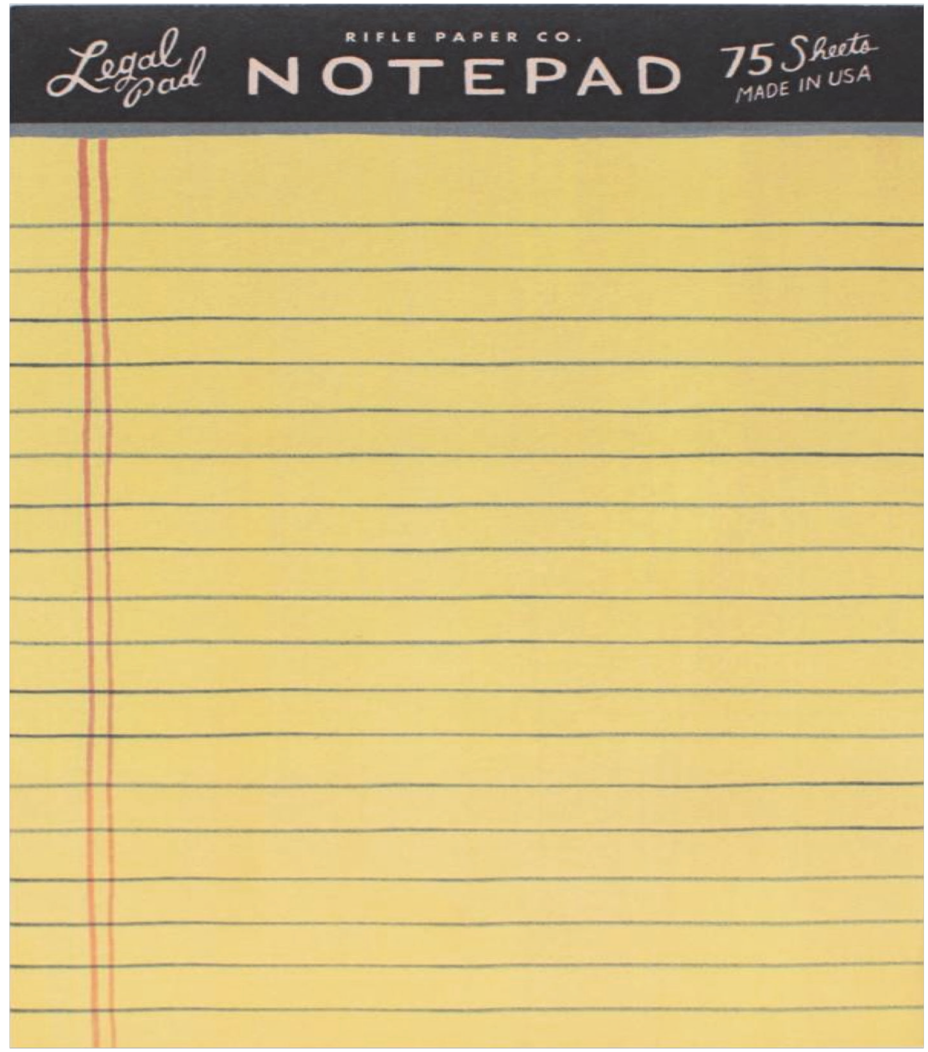


TFS - The Online & Automate
localhost:3000/paralegal/dashboard
Welcome, Tim Kirkpatrick
Logout
Search by Case / Last Name
MAIN
USERS
MARKETING RESOURCES
ACCOUNT
Setup Payments
How do you want to set up payments?
Existing bank account
Payments will be processed through an existing bank account automatically every month.
eWage by TFS
MoneyGram
The fastest payment method, available at over 39,000 locations nationwide!
Pending Activations
localhost:3000/paralegal/debtors/new
Please enter the password your client will use to log into their TFS account. Remember, passwords need to be at least 8 characters long, contain at least one lowercase letter, one uppercase letter, and one number.
Confirm password
Street
123 Maiden Lane
Apt/Suite (Optional)
City
Miami
State
Florida
Zip
33018
Save

For Clients Who Want Their Plan Payment Taken Through Wages While Maintaining Privacy at Work!

What's Involved

- Log into your Portal Account
- Select "eWage by TFS"
- Enter your client's information and save

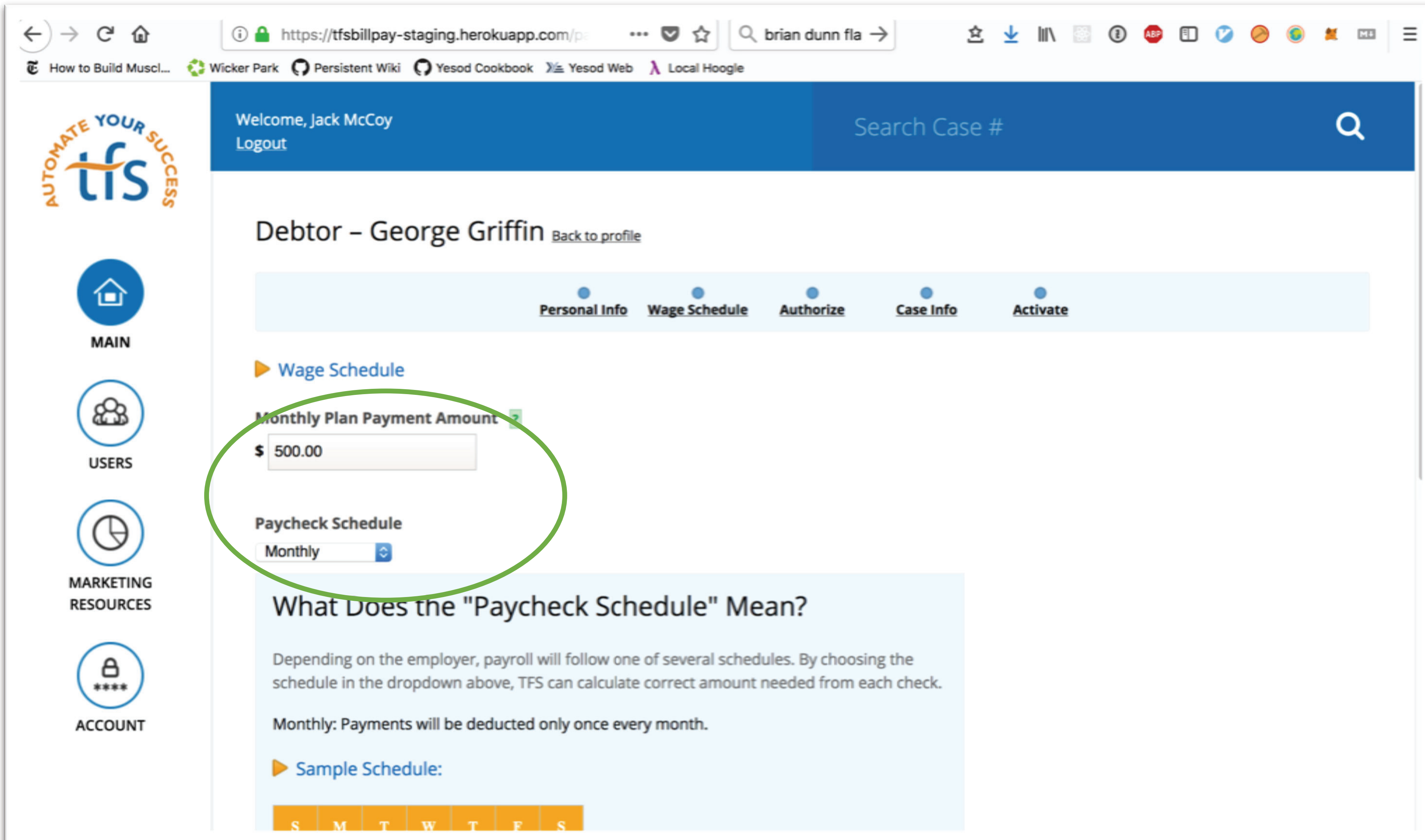


Where in the Workflow

- Entering your client's information is a great place to start when you retain your client

1. Client Info | 2. Schedule | 3. Autho | 4. Case | 5. Activate

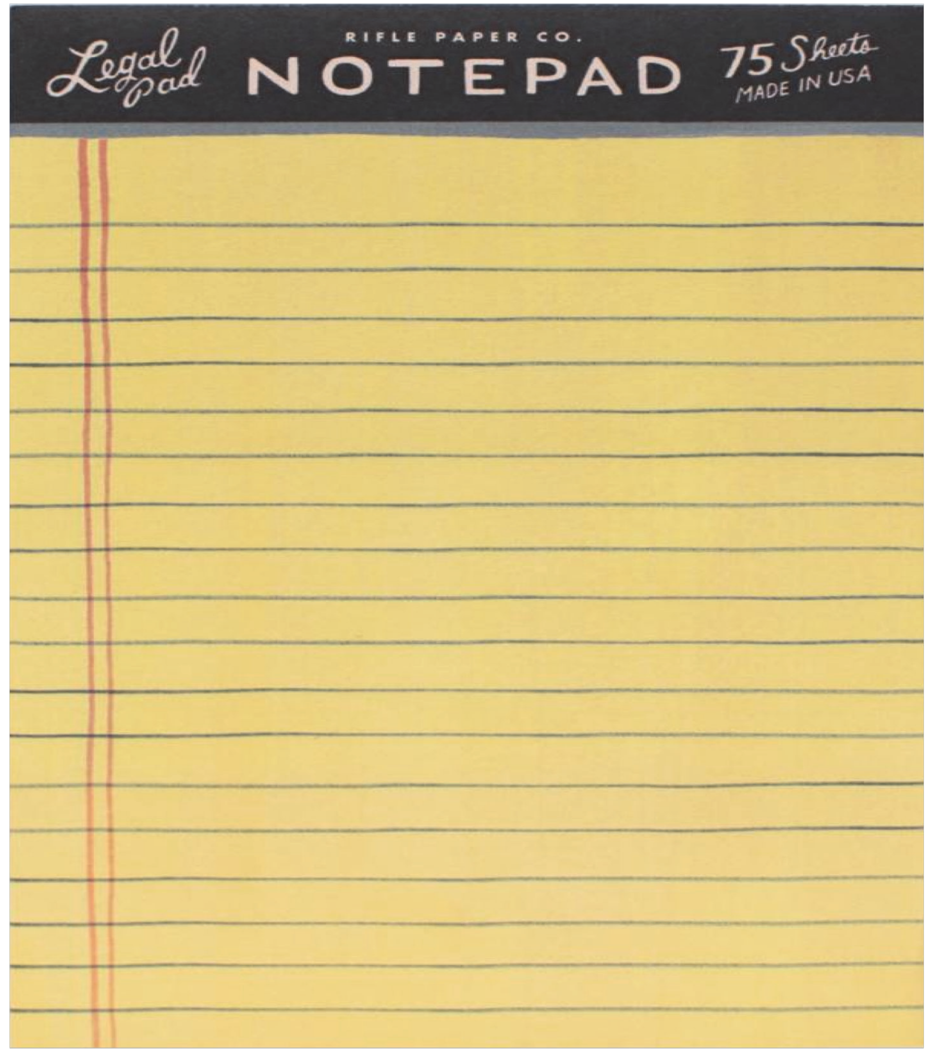
Step 2


https://tfsbillpay-staging.herokuapp.com/
brian dunn fla
How to Build Muscl...
Wicker Park
Persistent Wiki
Yesod Cookbook
Yesod Web
Local Hoogle
AUTOMATE YOUR SUCCESS
tfs
Welcome, Jack McCoy
Logout
Search Case #
MAIN
USERS
MARKETING RESOURCES
ACCOUNT
Debtor – George Griffin
Back to profile
Personal Info
Wage Schedule
Authorize
Case Info
Activate
Wage Schedule
Monthly Plan Payment Amount
$ 500.00
Paycheck Schedule
Monthly
What Does the "Paycheck Schedule" Mean?
Depending on the employer, payroll will follow one of several schedules. By choosing the schedule in the dropdown above, TFS can calculate correct amount needed from each check.
Monthly: Payments will be deducted only once every month.
Sample Schedule:
S
M
T
W
T
F
S

Payroll Schedule and Plan Payment

What's Involved

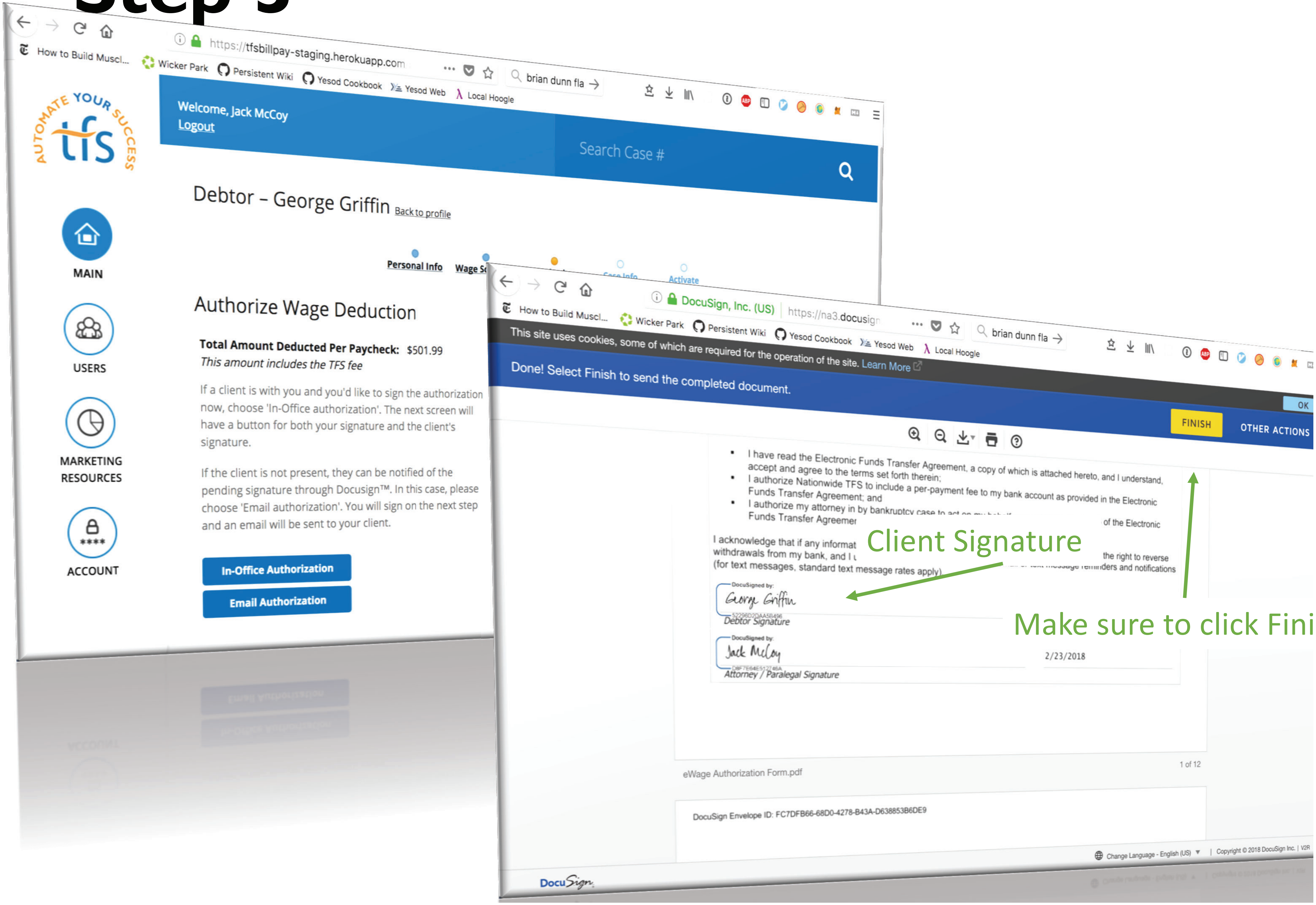
- Since you must have 60 days of payment advices, you know when and how the client gets paid.
- You just put the monthly amount, we'll do the math for each pay period, and keep everyone on the same page!



Where in the Workflow

- Entering your client's payroll schedule is perfect for the "Bring Back" Appointment or Mandatory Disclosure Phase

Step 3

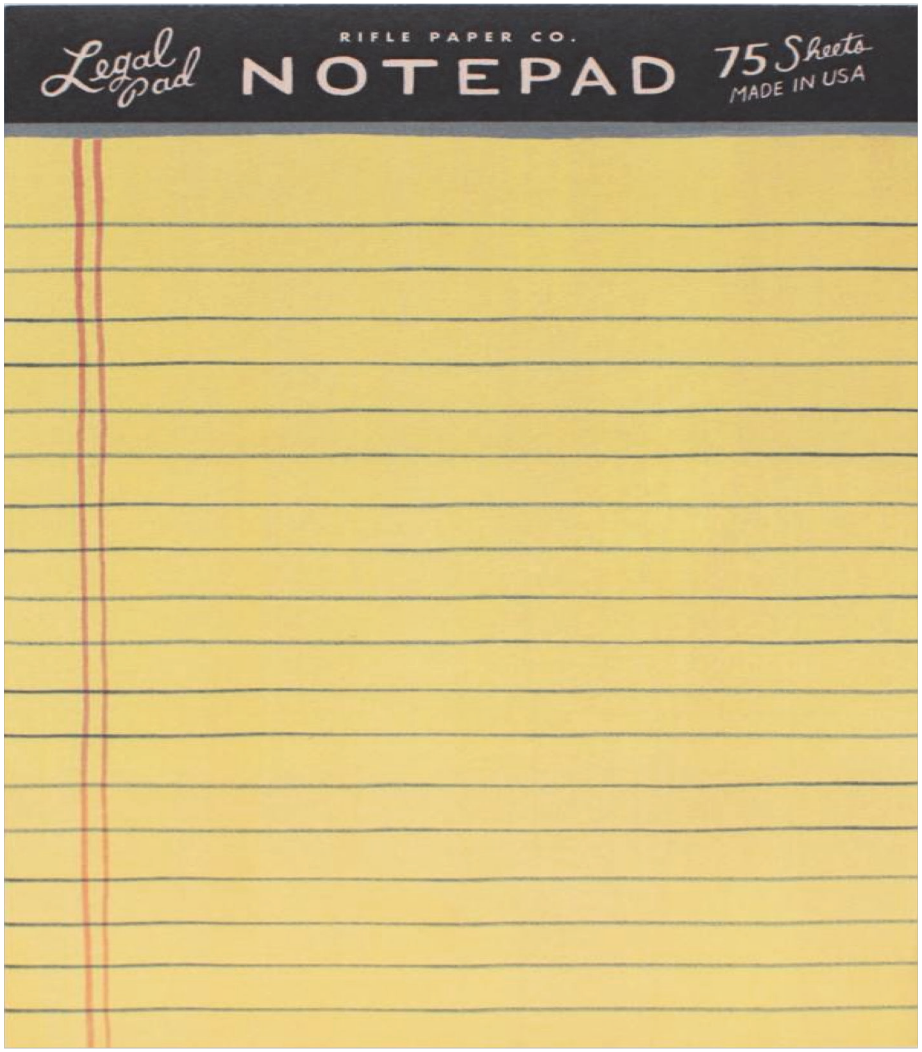


https://tfsbillpay-staging.herokuapp.com
Welcome, Jack McCoy
Logout
Search Case #
MAIN
USERS
MARKETING RESOURCES
ACCOUNT
Debtor – George Griffin
Back to profile
Personal Info
Activate
Authorize Wage Deduction
Total Amount Deducted Per Paycheck: $501.99
This amount includes the TFS fee
If a client is with you and you'd like to sign the authorization now, choose 'In-Office authorization'. The next screen will have a button for both your signature and the client's signature.
If the client is not present, they can be notified of the pending signature through Docusign™. In this case, please choose 'Email authorization'. You will sign on the next step and an email will be sent to your client.
In-Office Authorization
Email Authorization
DocuSign, Inc. (US)
This site uses cookies, some of which are required for the operation of the site. Learn More
Done! Select Finish to send the completed document.
OK
FINISH
OTHER ACTIONS
I have read the Electronic Funds Transfer Agreement, a copy of which is attached hereto, and I understand, accept and agree to the terms set forth therein;
I authorize Nationwide TFS to include a per-payment fee to my bank account as provided in the Electronic Funds Transfer Agreement; and
Client Signature
Make sure to click Fini
Debtor Signature
Attorney / Paralegal Signature
2/23/2018
eWage Authorization Form.pdf
1 of 12
DocuSign Envelope ID: FC7DFB66-68D0-4278-B43A-D638853B6DE9

Authorization and Signature

What's Involved

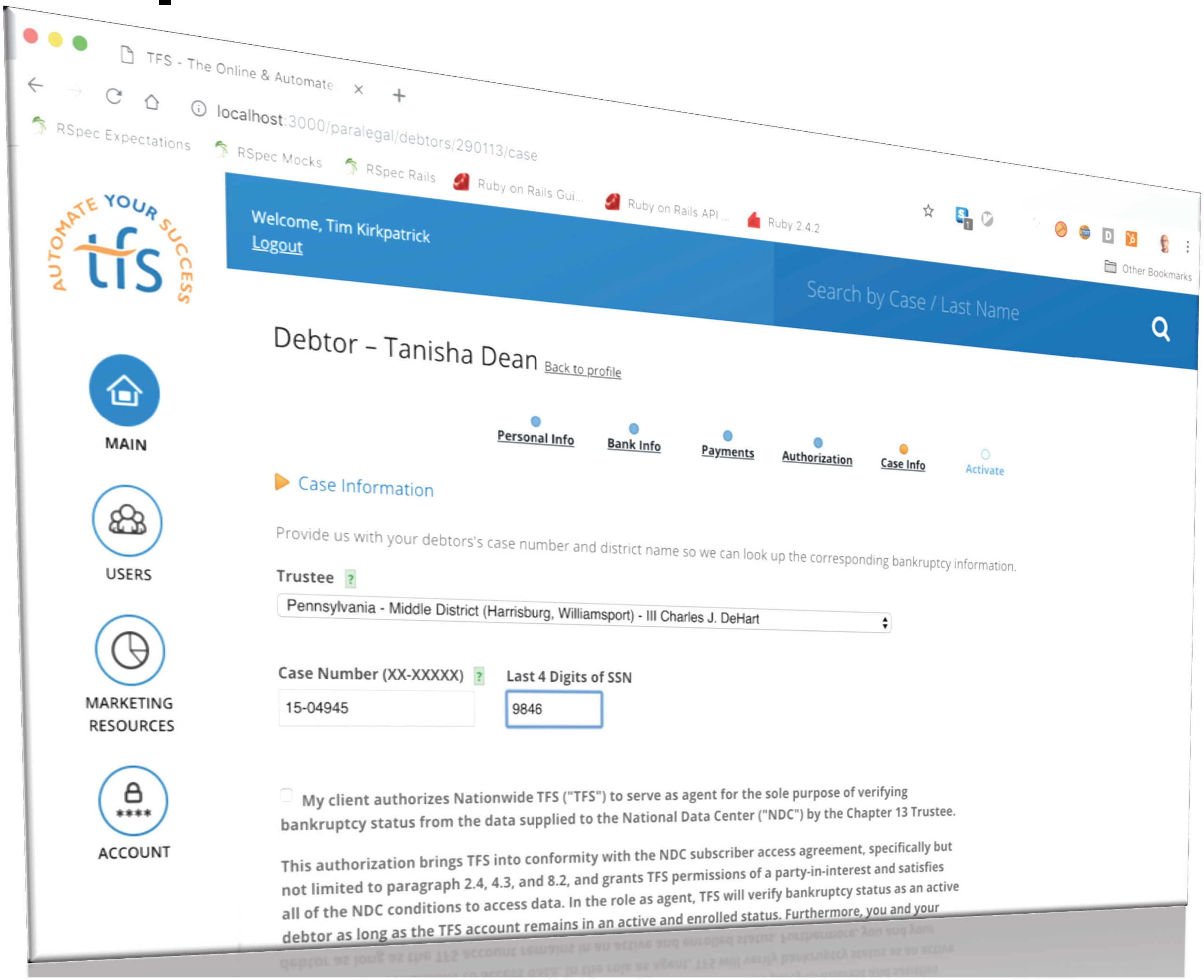
- TFS has utilized *DocuSign* to make the signing process easy, quick, and versatile.
- Click if your client is with you in the office or remote.
- Enter the signatures.
- Click "Finish".



Where in the Workflow

- Using *DocuSign* is perfect for the Signing Appointment

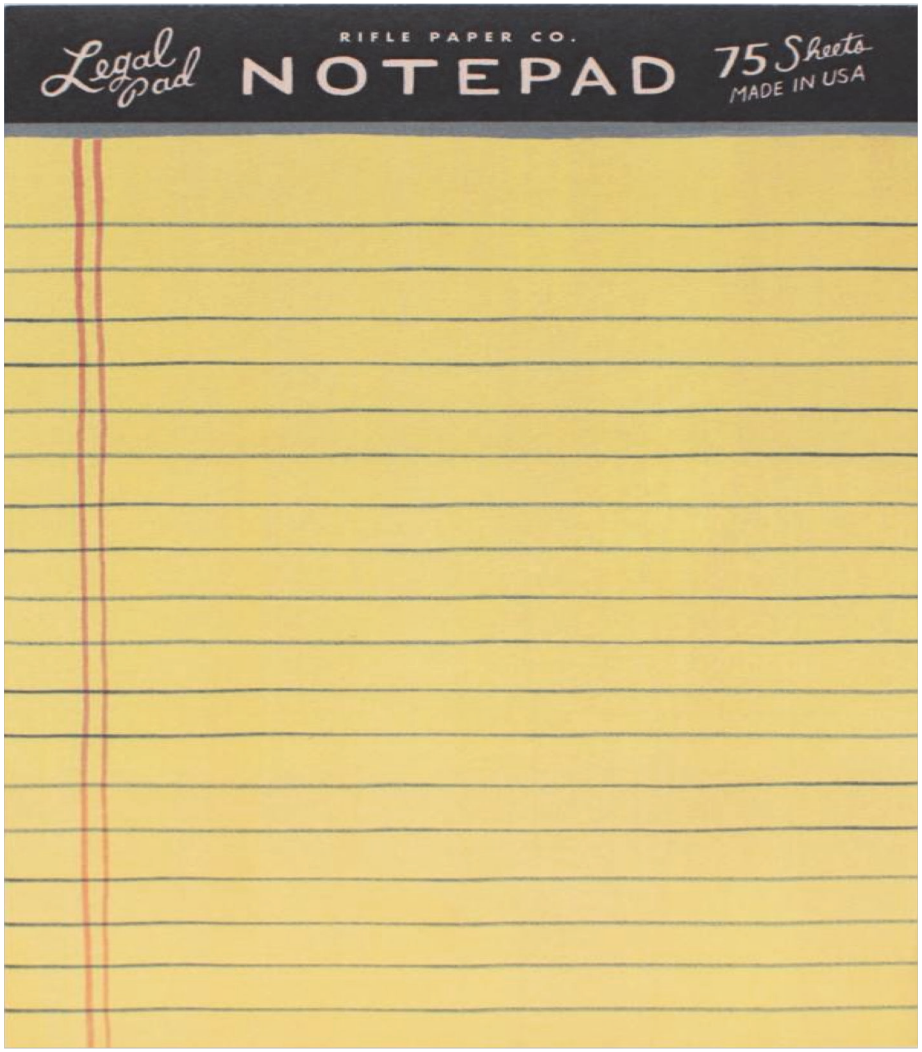
Step 4


TFS - The Online & Automate
localhost:3000/paralegal/debtors/290113/case
RSpec Expectations
RSpec Mocks
RSpec Rails
Ruby on Rails Gui...
Ruby on Rails API ...
Ruby 2.4.2
Other Bookmarks
AUTOMATE YOUR SUCCESS
tfs
Welcome, Tim Kirkpatrick
Logout
Search by Case / Last Name
MAIN
USERS
MARKETING RESOURCES
ACCOUNT
Debtor – Tanisha Dean
Back to profile
Personal Info
Bank Info
Payments
Authorization
Case Info
Activate
Case Information
Provide us with your debtors's case number and district name so we can look up the corresponding bankruptcy information.
Trustee
?
Pennsylvania - Middle District (Harrisburg, Williamsport) - III Charles J. DeHart
Case Number (XX-XXXXX)
?
15-04945
Last 4 Digits of SSN
9846
My client authorizes Nationwide TFS ("TFS") to serve as agent for the sole purpose of verifying bankruptcy status from the data supplied to the National Data Center ("NDC") by the Chapter 13 Trustee.
This authorization brings TFS into conformity with the NDC subscriber access agreement, specifically but not limited to paragraph 2.4, 4.3, and 8.2, and grants TFS permissions of a party-in-interest and satisfies all of the NDC conditions to access data. In the role as agent, TFS will verify bankruptcy status as an active debtor as long as the TFS account remains in an active and enrolled status. Furthermore, you and your

Case Information

What's Involved

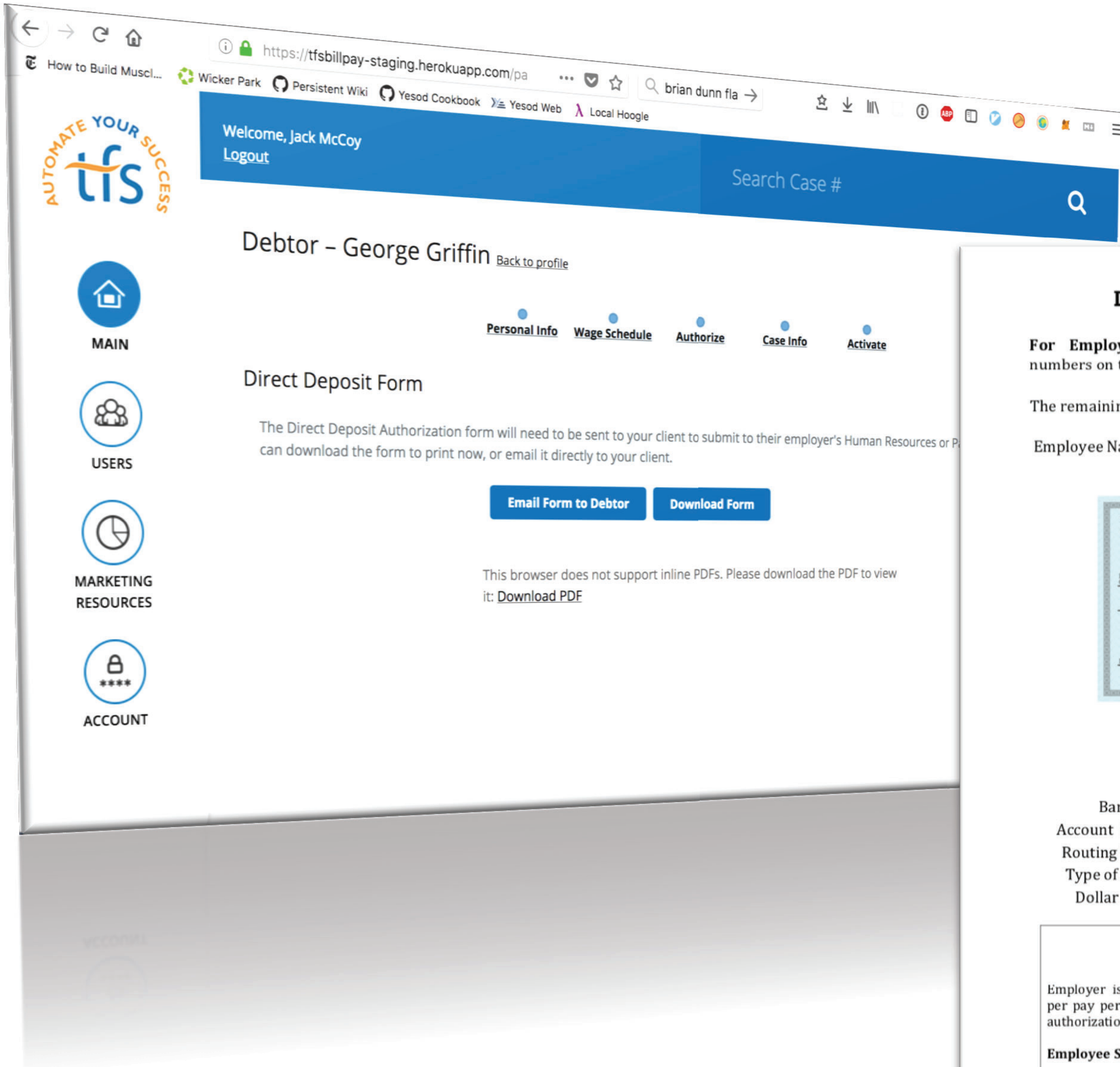
- Enter the Case Number, trustee, and last four digits of the social security
- Check the checkbox
- Hit "Submit"

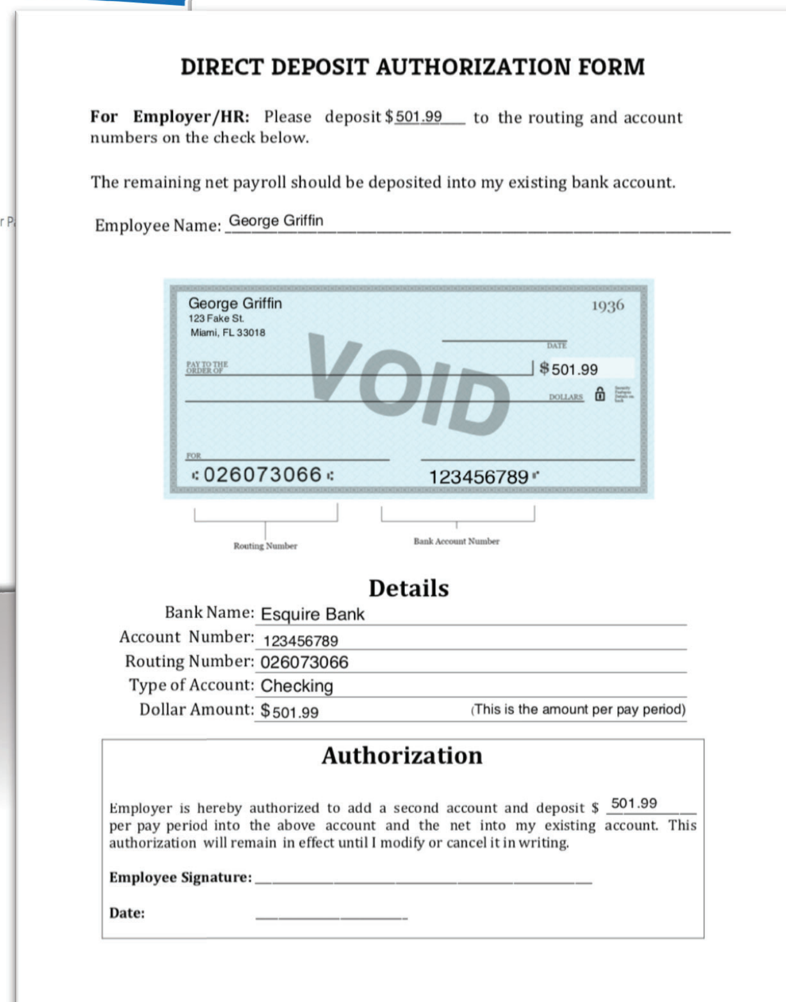


Where in the Workflow

- Perfect for right after your office files the case!

Step 5





DIRECT DEPOSIT AUTHORIZATION FORM

For Employer/HR: Please deposit $501.99 to the routing and account numbers on the check below.

The remaining net payroll should be deposited into my existing bank account.

Employee Name: George Griffin

George Griffin
123 Fake St.
Miami, FL 33018
1936
DATE
PAY TO THE ORDER OF
$ 501.99
DOLLARS
VOID
FOR
⑆026073066⑆ 123456789⑈
Routing Number
Bank Account Number

Details

Bank Name: Esquire Bank
Account Number: 123456789
Routing Number: 026073066
Type of Account: Checking
Dollar Amount: $ 501.99 (This is the amount per pay period)

Authorization

Employer is hereby authorized to add a second account and deposit $ 501.99 per pay period into the above account and the net into my existing account. This authorization will remain in effect until I modify or cancel it in writing.

Employee Signature: ______________________

Date: ______________

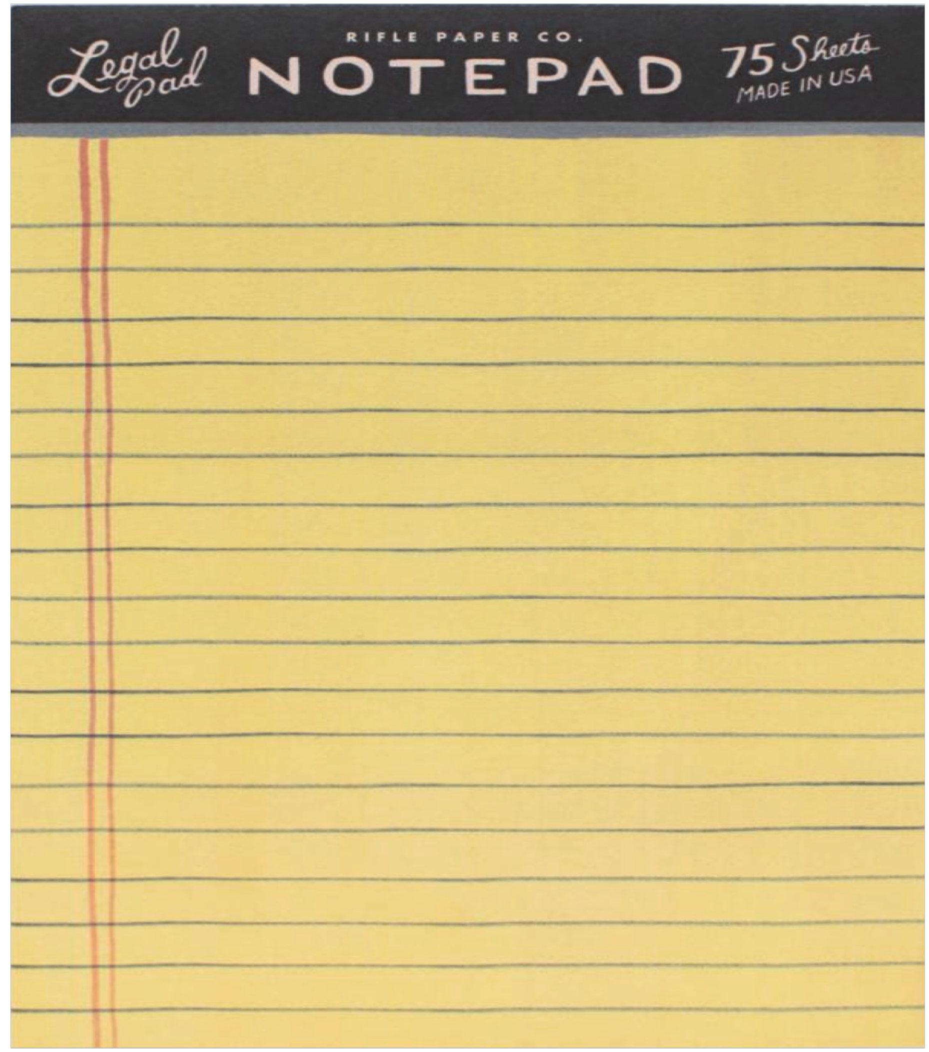
Activation and Delivery of Direct Deposit Authorization Form

What's Involved

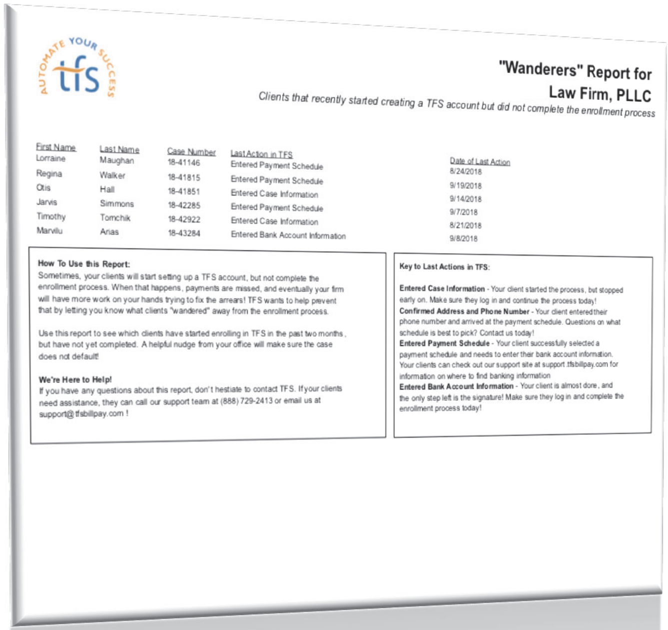
- Click "Activate"
- Select if you want to email or print the Direct Deposit Authorization form
- The form contains clear easy-to-use instructions, while maintaining your client's privacy!

Where in the Workflow

- Perfect for right after your office files the case!



What's Next



"Wanderers" Report for
Law Firm, PLLC

Clients that recently started creating a TFS account but did not complete the enrollment process

First Name	Last Name	Case Number	Last Action in TFS	Date of Last Action
Lorraine	Maughan	18-41146	Entered Payment Schedule	8/24/2018
Regina	Walker	18-41815	Entered Payment Schedule	9/19/2018
Otis	Hall	18-41851	Entered Case Information	9/14/2018
Jarvis	Simmons	18-42285	Entered Payment Schedule	9/7/2018
Timothy	Tomchik	18-42922	Entered Case Information	8/21/2018
Marvilu	Arias	18-43284	Entered Bank Account Information	9/8/2018

How To Use this Report:
Sometimes, your clients will start setting up a TFS account, but not complete the enrollment process. When that happens, payments are missed, and eventually your firm will have more work on your hands trying to fix the arrears! TFS wants to help prevent that by letting you know what clients "wandered" away from the enrollment process.

Use this report to see which clients have started enrolling in TFS in the past two months, but have not yet completed. A helpful nudge from your office will make sure the case does not default!

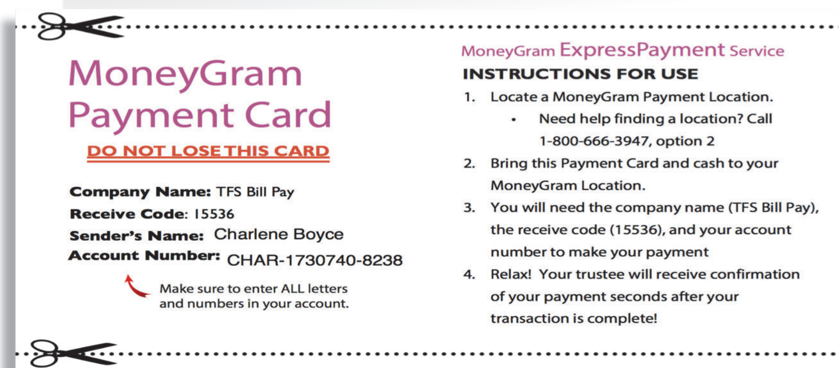
We're Here to Help!
If you have any questions about this report, don't hestiate to contact TFS. If your clients need assistance, they can call our support team at (888) 729-2413 or email us at support@tfsbillpay.com !

Key to Last Actions in TFS:

Entered Case Information - Your client started the process, but stopped early on. Make sure they log in and continue the process today!
Confirmed Address and Phone Number - Your client entered their phone number and arrived at the payment schedule. Questions on what schedule is best to pick? Contact us today!
Entered Payment Schedule - Your client successfully selected a payment schedule and needs to enter their bank account information. Your clients can check out our support site at support.tfsbillpay.com for information on where to find banking information
Entered Bank Account Information - Your client is almost done, and the only step left is the signature! Make sure they log in and complete the enrollment process today!

Stay up to Date with our Reports

- If a client "Stumbles", we'll send you a report so you can get them on track!
- If client's are signing up themselves but don't complete, we'll help you track that!
- If a 341 meeting is coming up, help you keep apprised of your client's payment status



MoneyGram
Payment Card
DO NOT LOSE THIS CARD

Company Name: TFS Bill Pay
Receive Code: 15536
Sender's Name: Charlene Boyce
Account Number: CHAR-1730740-8238

Make sure to enter ALL letters and numbers in your account.

MoneyGram ExpressPayment Service
INSTRUCTIONS FOR USE

1. Locate a MoneyGram Payment Location.
   - Need help finding a location? Call 1-800-666-3947, option 2
2. Bring this Payment Card and cash to your MoneyGram Location.
3. You will need the company name (TFS Bill Pay), the receive code (15536), and your account number to make your payment
4. Relax! Your trustee will receive confirmation of your payment seconds after your transaction is complete!

One-Time MoneyGram Payments

- Do your clients need to make a catch-up payment? Submit their tax refunds? A one-time balloon payment?
- With MoneyGram, the answer is quick and simple!

Need more help, contact your dedicated TFS Representatives

MARGUERITE BROPHY
(516) 858-2596 | mbrophy@tfsbillpay.com

Jennifer Reda
(516) 858-2595 | jen@tfsbillpay.com