

TFS Bill Pay

September 17, 2024
Memphis, TN

www.TFSBillPay.com



Overview

- 01 **Payment Landscape**
- 02 **Memphis Claims**
- 03 **Direct Pay**
- 04 **Wage Orders**
- 05 **Reports**
- 06 **YourSuccess Bank Account**
- 07 **Q & A**



The Memphis Opportunity

Claims Paid vs Claims Lost*

\$45,081,925

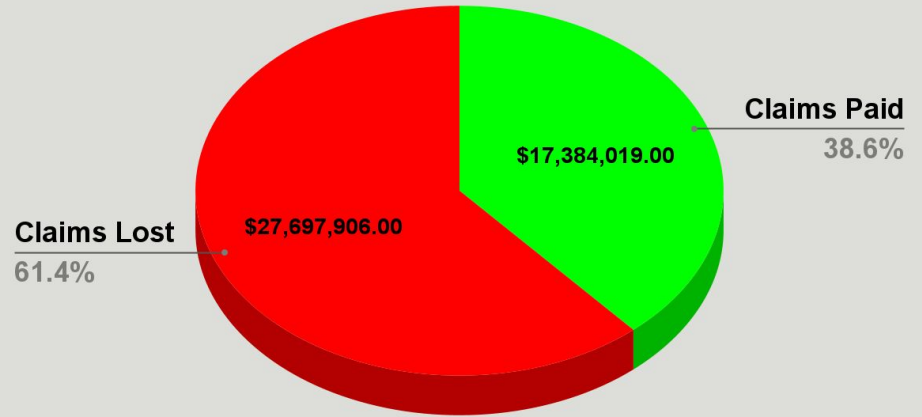
Total Attorney claims **FILED**
From 2019 - 2023

\$17,384,019

Total Attorney claim **PAID**
From 2019 - 2023

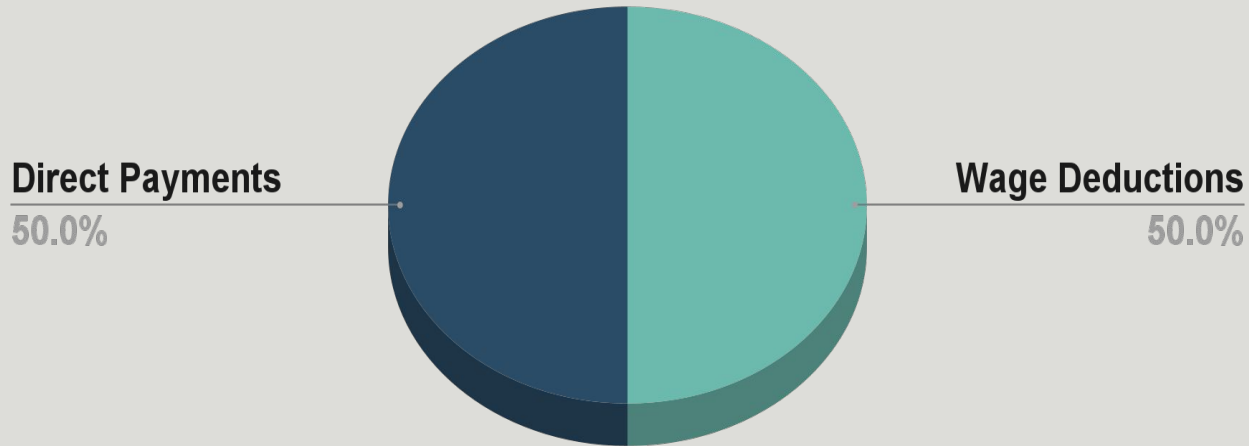
\$27,697,906

Total **UNPAID** Attorney claims from
2019 - 2023



*Data from National Data Center

Memphis Payment Landscape



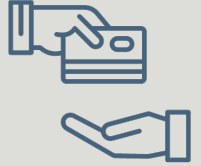
TFS has developed a successful protocol for each payment group which we detail in our Attorney Action Plan.

Questions

In direct pay cases, how many of you assist your client in establishing a payment plan/strategy?



TFS Direct Pay Protocol



STEP 1: RETENTION

- Discuss their payment method - ACH or Debit Card
- Either
 - Establish a TFS account - username and password
 - Assign TFS account creation as a task to the client and monitor

STEP 2: MANDATORY DISCLOSURE

- Add bank account or debit card details to the account

STEP 3: SIGNING APPOINTMENT

- Create payment schedule

STEP 4: FILING

- Activate account, adding case number

**EACH STEP
TAKES A
MAXIMUM
OF 10
MINUTES**

A Platform Designed to Achieve Better Results

- ★ Flexibility
- ★ Automation
- ★ Payment Reminders
- ★ NSF Series
- ★ Customer Support



Questions

In wage order cases, how many of you help your clients communicate the obligation to the employers and assist the employers in complying?



TFS Wage Order Protocol

STEP 1: RETENTION

- Determine if eWage is an option
 - if so, is it a better solution for this case?
 - If not, improve the traditional wage order process.

STEP 2: MANDATORY DISCLOSURE

- Obtain Payroll address and email
- Create TFS account for payment redundancy
 - Gap Payments
 - Tax Returns

STEP 3: SIGNING APPOINTMENT

- Discuss pay stub review process and gap payments
- If eWage: serve the Direct Deposit Authorization Form
- If traditional: Mail a wage order introduction letter



**EACH STEP
TAKES A
MAXIMUM
OF 10
MINUTES**



Pay My Court Order

Use Case

When the debtor is subject to a
ordered wage deduction



Getting Started

PayMyCourtOrder is initiated by
the employer, who is responsible
for the one-time setup

Mechanics

Employers can push payments
through payroll or set aside funds
that are pulled



Fees

\$1.99 per transaction fee, paid by
the employer

Automatic Shut-Off

Payments stop when the plan ends.
No overpayments

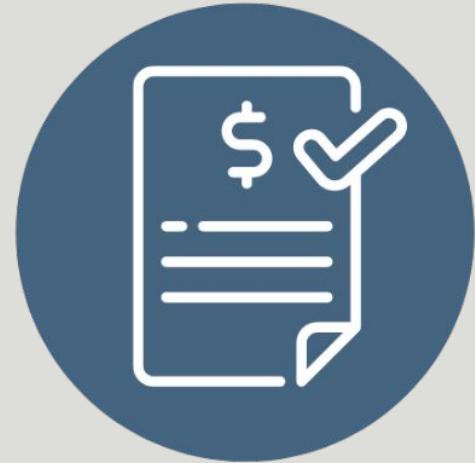


On-Going Support

Dedicated support team to help
every step of the way

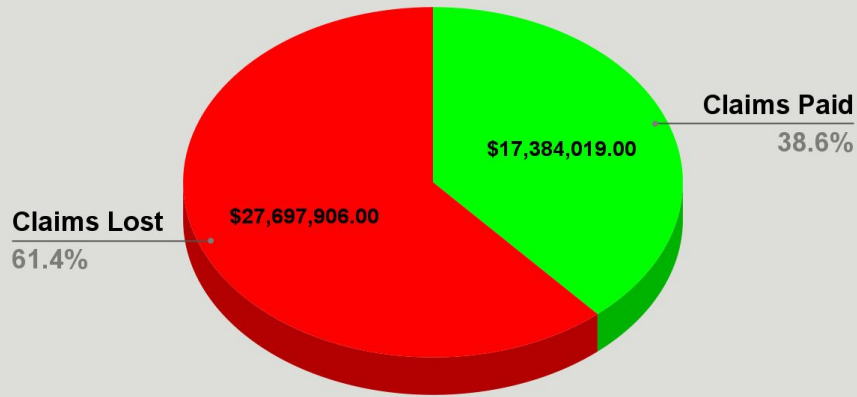
A Platform Designed to Achieve Better Results

- ★ Flexibility for employers
- ★ Automation
- ★ Case monitoring
- ★ Dedicated Employer Success hotline



TFS Attorney Portal: Revenue Cycle Management

Monitoring Equals Money

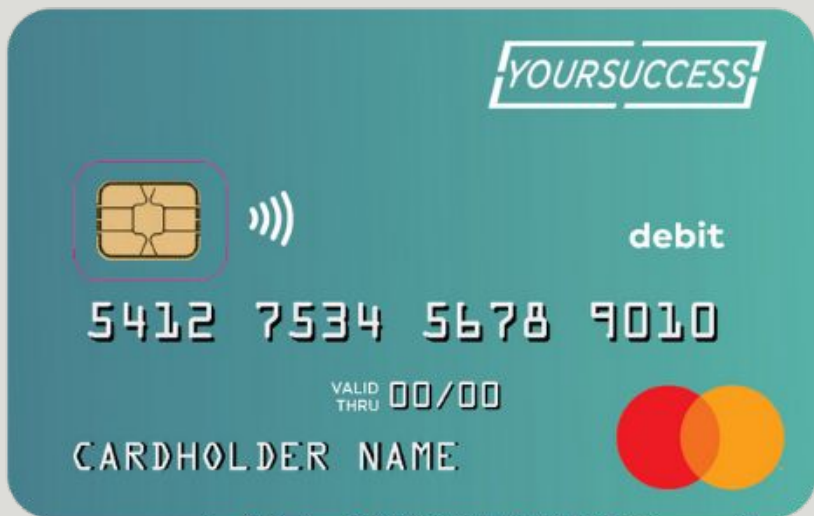


- ★ Stumbes Report
- ★ 341 & HOC Report
- ★ 6 Month Report
- ★ 12 Month Report
- ★ Daily & Weekly Change Reports

YourSuccess Bank Account

TFS accepts Debit Mastercard.

Now we issue them too.



- ★ **Cash Back Rewards¹**
- ★ **Early Access to Funds²**
- ★ **Success Tracker**
- ★ **Payment Assistant**
- ★ **Faster Trustee Payments³**

YourSuccess Bank Account is a demand deposit account established by, and the YourSuccess Debit Card is issued by, Pathward®, N.A., Member FDIC. Mastercard® and the circles design are registered trademarks of Mastercard International Incorporated. Card is only valid for use in the U.S.

¹ This optional Cash Back Rewards program is not a Pathward® product or service, nor is it endorsed or supported by Pathward® in any way.

² Faster access compared to standard payday electronic deposit and subject to your employer submitting paycheck information to the bank before payday. Your employer may not submit paycheck information early.

³ Use your debit card to make your Chapter 13 payment on TFSBillPay.com and your Trustee will receive the payment in two (2) days vs. five (5) days using a bank account for that payment.

Payment Assistant

Schedule Reminders

Your Bill Payment Reminder.
It's time to pay a bill!

Pay Bills

Here is your reminder that the following bills need to be paid:

Mortgage Inc.
Car Loan Co.
ABC Insurance

Remember, you can always visit your dashboard at bank101.com to:

See the latest activity.

Create a report of payments you've made.

Pay Bills

TFS Bank Account is a demand deposit account established by, and the TFS Debit Card is issued by, Pathward, N.A., Member FDIC. Mastercard® and the circles design are registered trademarks of Mastercard International Incorporated. Card is only valid for use in the U.S.

Superior Reporting



Clarence Klein
123 Fake St
Oakland, CA

Billing Report Period: March 18, 2023 - September 18, 2023

- Status: The current state of the transaction
- Date: The date of the transaction's last status change
- Transactions appear in the month of their last status change

Transactions

March 2023

Merchant Name	Account Number	Amount	Date	Status	Payment Type
Low, Polish and Paak	MyBank	\$9.99	Mar 30 2023	pending	debit-card

April 2023

Merchant Name	Account Number	Amount	Date	Status	Payment Type
Low, Polish and Paak	MyBank	\$9.99	Apr 30 2023	pending	debit-card

May 2023

Merchant Name	Account Number	Amount	Date	Status	Payment Type
No transactions for this month					

June 2023

Merchant Name	Account Number	Amount	Date	Status	Payment Type
No transactions for this month					

July 2023

Merchant Name	Account Number	Amount	Date	Status	Payment Type
Low, Polish and Paak	MyBank	\$9.99	Jul 18 2023	complete	debit-card

August 2023

Merchant Name	Account Number	Amount	Date	Status	Payment Type
A really long biller name that messes up the alignment	697893142	\$9.99	Aug 31 2023	pending	debit-card
Low, Polish and Paak	MyBank	\$9.99	Aug 18 2023	pending	debit-card

September 2023

Merchant Name	Account Number	Amount	Date	Status	Payment Type
Low, Polish and Paak	MyBank	\$9.99	Sep 18 2023	complete	debit-card

Customer service

TFS Bank Account is a demand deposit account established by, and the TFS Debit Card is issued by, Pathward, N.A., Member FDIC. Mastercard® and the circles design are registered trademarks of Mastercard International Incorporated. Card is only valid for use in the U.S.

Page 1 of 2

Built for Chapter 13 Success

Introducing the **Success Tracker**. Your debtors deserve a modern tool designed with one goal in mind - - never miss a trustee payment.

- Set expense goals
- Spending reminders
- Flexible



YourSuccess Dashboard

204.8 ms v1



Sep 16, 2024

Oakland

Dashboard

Statements

Fund YourSuccess Bank Account

Other features and services

Account settings

Success Tools

YourSuccess Rewards

Payment Assistant

Success Tracker

Balance \$558.92

Jenelle Nikolaus

Track Your Success

Select Month to Track

September 2024

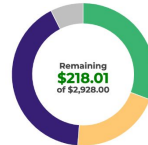
Tracker Dashboard Expense Overview Trustee Payment Income Goals

Set October's Goals



Need a quick tour? Click here to watch the video!

Watch Demo



Paid To Trustee To Pay Trustee Current Spend Remaining

+	Total Income	\$2,928.00	Go to Income
-	Trustee Payment	\$1,500.00	Go to trustee payment
-	Current Spend	\$1,209.99	Go to expenses
=	Remaining	\$218.01	

YourSuccess Bank Account is a demand deposit account established by, and the YourSuccess Debit Card is issued by, Pathward®, N.A., Member FDIC. Mastercard® and the circles design are registered trademarks of Mastercard International Incorporated. Card is only valid for use in the U.S.

Funds are FDIC insured, subject to applicable limitations and restrictions, when we receive the funds deposited to your account.

Cash Back: Money That Matters



If a family spends \$1,000 monthly on groceries, household goods, birthdays, etc.

They could be getting **3.9% Cash-Back** at Walmart

\$39 per month

\$468 per year

\$2,340 over 5 years



**Better serve your clients and
increase your revenue**



**Reserve your firm's 1-on-1
training now!**

