

# **Electronic Bankruptcy Noticing Implementation Guide**



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## ***I. Introduction***

Electronic Bankruptcy Noticing (EBN) is a free service from the United States bankruptcy courts to provide noticing in convenient electronic formats, while at the same time reducing the delivery time and the postage costs associated with the US Mail. Two methods are available to notice recipients:

1. Email – provides a link to a secure web site to retrieve your notice in PDF format.
2. Electronic Data Interchange – for high volume recipients (hundreds or more notices per week) who can develop a computer to computer data interface using Electronic Data Interchange (EDI).

## ***II. What is the Bankruptcy Noticing Center (BNC)?***

The BNC, established by the Administrative Office of the U.S. Courts (AOUSC), provides a centralized process for preparing, producing, and sending bankruptcy notices by mail or electronic transmission.

To contact the BNC:

BAE Systems - Attention BNC Dept.  
45479 Holiday Drive  
Sterling, VA 20166  
Fax: (571) 392-9103  
EBN web page [EBN.uscourts.gov](http://EBN.uscourts.gov)  
Toll Free Help Line: 1-877-837-3424

The BNC electronically retrieves data each day from the courts, produces notices and sends them to intended recipients.

Bankruptcy Rule 9036, which authorizes electronic noticing, requires recipients to request electronic noticing services in writing. Creditors wishing to take advantage of electronic noticing must sign a Noticing Agreement with the BNC as the courts' designee. The agreement describes the EBN process and roles of the parties. The Noticing Agreement is a legal contract between you and the court system.

Becoming a Noticing Partner is easy. Just choose the method you prefer to receive your notices, complete an agreement online, print and mail a signed copy to the BNC.

### **Email Transmission**

The BNC will transmit emails each evening. Emails contain a link to one or more PDFs. The following guidelines apply to Email:

1. You have an opportunity to view and print PDFs without cost. If you prefer to save or print the file you must do so on your first use of the link.

2. It is the policy of the US Bankruptcy Courts that you have only one opportunity to use this link. If you try to use the link a second time you will be redirected to the court's [fee-based electronic access service](#). There will be a cost to view and print.
3. If the notices are not downloaded within 30 days, the free notice will not be available. You will be redirected to access the court's [fee-based electronic public access service](#) to view the notice.
4. Not all notices you receive in a case are processed through the BNC.

### **Email Format**

Email recipients can select one of the following options:

**Option 1:** One email containing a link to a single PDF file. This PDF file contains multiple notices (example: 20 notices in 1 PDF file). This option will be used if no option is selected on the Noticing Agreement.

[\(click here to see example\)](#)

**Option 2:** An email for each notice with one link to a PDF file (example: 20 notices are sent as 20 emails, each email with one link).

[\(click here to see example\)](#)

**Option 3:** An email containing multiple links to PDF files. Each link contains one notice (example: 20 notices have 20 individual links).

[\(click here to see example\)](#)

Each email will be formatted as follows:

1. A subject header containing the BNC email serial number and your Noticing ID number. The serial number increases each time you are sent a message in order to help you determine that you have received all of your emails.
2. Text that describes the number of notices and total notice pages.
3. Text that shows the name & address of the recipient, case number, court form code, originating court and title of document filed for each notice.

**PDF requirement** - It is recommended that you use the latest version of Adobe Acrobat Reader software.

**Contact Information** It is important to update your contact information and keep your email address current. Use the change form available on the website([ebn.uscourts.gov](http://ebn.uscourts.gov)) to update this information.

**Noticing Agreement** - After completing our online Noticing Agreement Sign Up process, you must sign and mail the agreement to the BNC to begin service. Mail to:

BAE SYSTEMS  
Bankruptcy Noticing Center  
45479 Holiday Drive

Sterling, VA 20166

If you require help, you may call our toll-free support number:

877-837-3424  
Weekdays 9am-5pm EST.

### **Redundant Mode**

1. Email service will begin approximately two weeks after you complete and return the Noticing Agreement.
2. During the first 30 days of Email service, the BNC also will mail a paper copy so that you can confirm the process is working properly. The "redundant mode" begins from the date the BNC sets up your service, not the date of your first EBN notice.
3. After 30 days, BNC notices will be only available through Email. Call the BNC at 877-837-3424 if you have other specific needs.

### **Name & Address Matching**

When you complete the Noticing Agreement you must supply the Bankruptcy Noticing Center with all names and addresses, plus any name or address variations that appear on notices you currently receive from the bankruptcy courts. The BNC name and address matching process follows:

1. The BNC sends a notice electronically when the names and addresses listed on your Noticing Agreement match a name and address provided in the bankruptcy court mailing matrix.
2. If the recipient name and address in the court's mailing matrix do not match any names or addresses on the Noticing Agreement, the BNC will mail the notice through the U.S. Postal Service.
3. For details and examples of the EBN Name & Address Matching process, see section IV.

### ***III. Guidelines for Providing Names and Addresses***

When you fill in the Noticing Agreement, you must identify the name(s) and address(s) and name synonyms (spelling variations of your name) to which electronic notices are to be sent. You may add to, subtract from, or otherwise modify this list from time to time. The following rules should be observed when submitting the list:

## **A. Standard**

1. Initial list - If you are submitting names and addresses based upon one name, you should fill in the required area of the Noticing Agreement (Appendix A) or attach a list, as appropriate. If the list includes 10 or more name and address, entries see the instructions Electronic File Formats (Appendix G), for providing electronic name and address files.
2. Changes to list - You may update the initial list of names and addresses provided in the Noticing Agreement using the following guidelines:
  - Use the Name and Address Change Form on the website. Fill in the appropriate information, sign, and fax or mail the signed form and updated list to the BNC.
  - If your list includes 10 or more name and address, entries see the instructions Electronic File Formats (Appendix E), for providing electronic name and address files.
  - If you are not, sure which Name and Address Change Form to use you can visit our web site at [EBN.uscourts.gov](http://EBN.uscourts.gov) or call our support number at 877-837-3424.

## **B. Evidence of Authority - Related Names**

1. Initial List - If you are submitting names and addresses based upon multiple, related company names (i.e., parent or subsidiary, or attorneys in a law firm), the list must be entered into the form titled Evidence of Authority - Related Names and attached to the Noticing Agreement. If the list includes 10 or more name and address entries see the instructions, Electronic File Formats, for providing electronic name and address files. This form is available under the documents tab on the [ebn.uscourts.gov](http://ebn.uscourts.gov) website.
2. Changes to list - You may update the initial Related Names synonym list of names and addresses. Use the Evidence of Authority Related Names form to fill in the updated names and addresses. Send the form along with a hard copy of the changes to the BNC. If the list includes 10 or more name and address entries see the instructions, Electronic File Formats, for providing electronic name and address files.

## **C. Evidence of Authority - Authorized Agent**

1. Initial List - If you are submitting a list as an agent of another company, the list must be entered into the form titled Evidence of Authority - Authorized Agent and attached to the Noticing Agreement. If the list includes 10 or more name and address entries see the instructions, Electronic File Formats, for providing electronic name and address files. This form is available under the documents tab on the [ebn.uscourts.gov](http://ebn.uscourts.gov) website.
2. Changes to list - You may update the initial Authorized Agent synonym list of names and addresses. Use the Evidence of Authority - Authorized Agent form to fill in the updated names and addresses. Send the form along with a hard copy of the changes to

the BNC. If the list includes 10 or more name and address entries see the instructions, Electronic File Formats, for providing electronic name and address files.

#### ***IV. EBN Name and Address Matching Process***

To get all your notices electronically, the BNC must be made aware of your name(s) and address(s) and related company names to which electronic notices are to be sent. If you receive more than 200 notices a day and you are interested in the EDI service you may contact the BNC at 877-837-3424 for assistance in compiling your name and address list.

The BNC maintains the name(s) and address(s) you attach to your Noticing Agreement in a database list that determines whether court notices will be generated as a printed notice or as an EDI or E-Mail notice. The BNC will use the following process to determine if the name and address combination provided by the debtor (please remember that the debtor submits the name and address used by the court) matches one in the BNC database:

##### **A. Matching Procedure**

1. The notice recipient name submitted by the debtor is normalized. Commas and periods are converted to spaces. Extraneous spaces are removed from the name.
2. The standardized name is compared to the name synonyms listed on your Noticing Agreement that are maintained in the BNC database synonym list. A match occurs if the name matches one of the names in the BNC database.
3. The notice recipient address submitted by the debtor is examined by USPS-certified address processing software to ensure that it is a valid (deliverable) address.
4. The address from step 3 is compared to the addresses provided in your Noticing Agreement that are maintained in the BNC database. If no match is made, the notice is printed and mailed.
5. If the notice recipient name and address do match the name(s) and address(s) in the BNC database, the BNC will send the notice electronically.
6. If applicable, contact the BNC to add additional names and addresses that debtors designate for you or your company. **As appropriate, you must notify the BNC should your e-mail or any names and addresses used for electronic noticing change.**

##### **B. Matching Examples**

**Note:** The name AND address must match in order for the notice to be sent electronically.

**Example 1 - Name Matching**

<b>Name(s) Provided by Noticing Partner</b>	Internal Revenue Service Department of the Treasury	
<b>Name(s) Provided by Debtor(s)</b>	<b>BNC Matches Name Provided by Debtor</b>	<b>Reason</b>
Dept of the Treasury	Yes	BNC software recognizes Dept and Department as equivalent.
Revenue Department	No	Insufficient similarity to one synonym name.
Intern Revenu Srvce	Yes	Name matching software allows for slight misspellings.

**Example 2 - Address Matching**

<b>Address(s) Provided by Noticing Partner</b>	<b>Address(s) Provided by Debtor(s)</b>	<b>BNC Matches Address Provided by Debtor</b>	<b>Reason</b>
11400 Commerce Park Drive Ste 600 Reston, VA 20191-1558 and 11400 Commerce Park Dr. Ste 300 Reston, VA 20191-1528	11400 Commerce Park Drive Reston Va 20191	Yes	Software produces valid 4-digit zip "1558"
	Commerce Park Drive Reston VA 20191-1549	No	No street #

## **V. How to Get Support**

The BNC provides toll free help desk support for all aspects of EBN at 877-837-3424.

### **Appendix A - Electronic Name and Address File Formats**

If a Noticing Partner has more than 10 names and addresses for the Noticing Agreement (for the initial agreement or for updates), electronic file copies of the names and addresses should be sent to the BNC for entry into the BNC electronic noticing system. Please use the following guidelines when creating the electronic files:

- Please provide two files: (1) a file containing the names and (2) a file containing the addresses.
- Name files should be single spaced with one name per line. It is ok to have duplicate names in the file. Do not place blank lines between the names.
- Address files can be in one of two formats: (1) "pipe-delimited" or (2) "one-up." Email the files to [ebn@baesystems.com](mailto:ebn@baesystems.com). Files should be in Notepad, Word or Excel.

#### (1) Pipe-delimited format

Provide one address per line with pipe-symbols ( '|') separating the address elements. Do not start the line with a pipe symbol. There should be a maximum of 4 address elements per line. Do not place blank lines between. It is ok to have spaces between an address element and a pipe symbol, but not ok to have tabs between an address element and a pipe symbol.

#### Examples:

Any Company|Post Office Box 78777|Atlanta GA 30362  
1040 Any Street|Any Town NY 00501  
1220 Any Street North|Suite 606 |Any Town, S.C. 29577  
Mdp-44|Room 55|3434 Any Street|Any Town SC 29201

#### (2) One-up format

Provide up to 4 elements per address with one line per address element and one blank line between addresses. There can be no blank lines within an address.

#### Examples:

Name of Company  
Name of Department  
PO BOX 333  
Any Town NJ 08646-0046

Department Name  
PO Box 333  
Anytown NJ 08646

**Appendix B - Email Link Option 1**  
**(single link to one pdf containing multiple notices)**

To: Trading Partner email address  
Cc:  
Subject: BNC E-mail # 3274 to TP ####

\*\*\*NOTE: You may view the following bankruptcy notices once without charge. Additional viewings are available through the court's electronic public access service; fees may apply. To avoid incurring charges, download a copy of the documents during this first viewing.

Trading partner name  
Trading partner street address  
Trading partner city, state, zip

This E-mail contains a link to 5 notices totaling 30 pages.  
Your E-mails are serialized; this is number 3274.

Please do not reply to this E-mail; it was generated automatically.

To retrieve the notices, [click here](#).

Case#, Court form code, Originating court, "Title of document filed"

04-00001, b9a, Court office name, "Meeting of Creditors Chapter 7"  
Trading partner name  
Trading partner street address  
Trading partner city, state, zip

04-00002, b9a, Court office name, "Meeting of Creditors Chapter 7"  
Trading partner name  
Trading partner street address  
Trading partner city, state, zip

04-00003, b9i, Court office name, "Meeting of Creditors Chapter 13"  
Trading partner name  
Trading partner street address  
Trading partner city, state, zip

04-00004, b9i, Court office name, "Meeting of Creditors Chapter 13"  
Trading partner name  
Trading partner street address  
Trading partner city, state, zip

04-00005, b9a, Court office name, "Meeting of Creditors Chapter 7"  
Trading partner name  
Trading partner street address  
Trading partner city, state, zip

## **Appendix C - Email Link Option 2 (single notice link per email)**

To: Trading Partner email address

Cc:

Subject: BNC E-mail # 10263 to TP #### "title of document filed"

\*\*\*NOTE: You may view the following bankruptcy notices once without charge. Additional viewings are available through the court's electronic public access service; fees may apply. To avoid incurring charges, download a copy of the documents during this first viewing.

Trading partner name

Trading partner street address

Trading partner city, state, zip

This E-mail contains a link to 1 notice totaling 2 pages.

Your E-mails are serialized; this is number 10263

Please do not reply to this E-mail; it was generated automatically.

To retrieve the notice, [click here](#).

Case#, Court form code, Originating court, "Title of document filed"

04-55555, B9A, Court office name, "Meeting of Creditors Chapter 7"

Trading partner name

Trading partner street address

Trading partner city, state, zip

**Title of document filed in the subject line would include Meeting of Creditors Chapter 7.**

### **Appendix D - Email Link Option 3 (links to multiple notices per email)**

To: Trading Partner email address  
Cc:  
Subject: BNC E-mail # 517 to TP ####

\*\*\*NOTE: You may view the following bankruptcy notices once without charge. Additional viewings are available through the court's electronic public access service; fees may apply. To avoid incurring charges, download a copy of the documents during this first viewing.

Trading partner name  
Trading partner street address  
Trading partner city, state, zip

This E-mail contains links to 2 notices totaling 6 pages.  
Your E-mails are serialized; this is number 517.

Please do not reply to this E-mail; it was generated automatically.

To retrieve the notices, click on the case number links below.

Case#, Court form code, Originating court, "Title of document filed"

(1) 04-#####, b9a, court office name, "Meeting of Creditors Chapter 7"  
Trading partner name  
Trading partner street address  
Trading partner city, state, zip  
To retrieve the notice, [click here](#).

(2) 04-#####, b9i, court office name, "Meeting of Creditors Chapter 13"  
Trading partner name  
Trading partner street address  
Trading partner city, state, zip  
To retrieve the notice, [click here](#).