United States Bankruptcy Court Southern District of Mississippi

Administrative Procedures for Electronic Case Filing

Revised December 4, 2025

Table of Contents

| Cha | pter 1: Administrative Procedures for Case Filing | 4 |
|-----|--|----|
| Sec | tion 1. Introduction and Scope of Electronic Filing | 4 |
| A. | Authorization for Electronic Filing4 | |
| В. | Participants in Electronic Filing4 | |
| C. | Training and Technical Assistance4 | |
| D. | Definitions and Instructions4 | |
| E. | Selection and Designation of Cases for ECF6 | |
| Sec | tion 2. Registration – Electronic Case Filing (ECF) System | 6 |
| A. | Eligibility6 | |
| В. | Registration6 | |
| | 1. Attorneys6 | |
| | 2. Limited ECF Users6 | |
| | 3. Filing Agents7 | |
| C. | Passwords7 | |
| Sec | tion 3. Filing of Documents – ECF System | 7 |
| A. | Filing 7 | |
| В. | Signatures8 | |
| C. | Filing Deadlines8 | |
| D. | Errors in Filing9 | |
| E. | List of Creditors/Matrix9 | |
| Sec | tion 4. Electronic Service of Documents | 10 |
| A. | Service of Filed Documents on Parties10 | |
| В. | Certificate of Service10 | |
| Sec | tion 5. Proposed Orders | 10 |
| A. | Submission of Proposed Orders10 | |
| В. | Requirements11 | |
| C. | Service of Orders13 | |
| Sec | tion 6. Paper Filings | 13 |
| A. | Paper Filings13 | |
| В. | Service of Paper Filings13 | |
| C. | Sealed Documents | |
| Sec | tion 7. Public Access to the System | 14 |
| A. | Public Remote Access Through PACER14 | |
| В. | Public Access at the Court14 | |
| | | |

| C. Certified Copies | ļ |
|---|--------|
| Section 8. ECF Systems Technical Failures | 14 |
| A. The Court's System14 | ļ |
| B. The ECF User's System15 | ;) |
| Section 9. Privacy – Redaction of Certain Personal Identifiers | 15 |
| Chapter 2: ECF Payment of Filing Fees | 17 |
| Section 1. Overview | 17 |
| Section 2. Online Payment Process | 17 |
| Section 3. Filing a Document Requiring a Fee | 20 |
| Section 4. After the Document is Filed | 22 |
| Section 5. Online Payment Process | 24 |
| A. Bank Account (ACH) Process25 | ; |
| B. Debit/Credit Card Process27 | , |
| Section 6. Online Filing Fee Reports | 29 |
| Section 7. Failure to Timely Pay Filing Fees | 31 |
| Section 8. Troubleshooting | 32 |
| Chapter 3: Transcripts and Audio Recordings of Court Proceedings | 33 |
| Section 1. General Policy | 33 |
| Section 2. Reproduction of Audio Recording of Court Proceedings | 33 |
| Section 3. Transcript of Electronically Recorded Court Proceeding | 33 |

Chapter 1: Administrative Procedures for Case Filing

Section 1. Introduction and Scope of Electronic Filing

The United States Bankruptcy Court for the Southern District of Mississippi (hereafter referred to as "the Court") uses the Case Management/Electronic Case Filing (ECF) System to administer filing of court pleadings and documents.

Registered users may file documents or view and search court records twenty-four hours a day through the ECF system. Non-registered parties may view, but not file, documents using the Public Access to Court Electronic Records (PACER) system.

A. Authorization for Electronic Filing

The Uniform Local Rules of the United States Bankruptcy Courts for the Northern and Southern Districts of Mississippi (hereafter Local Rules) requires electronic filing. The following procedures shall govern electronic filing in the **Southern District** unless, due to extraordinary circumstances, a Judge or the Clerk of Court determines that these policies and procedures should be modified in the interest of justice.

B. Participants in Electronic Filing

The ECF system allows "registered" users to file documents online with the Court. While any party, including those proceeding *pro se*, may view court documents through a PACER account, only registered users can file documents through the ECF system.

C. Training and Technical Assistance

These procedures are not a technical guide for using ECF. Technical guidance on equipment, training, and access to computer-based tutorials are available on the Court's website.

D. Definitions and Instructions

Bankruptcy Noticing Center (BNC): a national processor for bankruptcy court notices (mail and email).

Conventional Manner/Paper Filing: the method used to file documents that cannot or should not be filed electronically via CM/ECF and must be filed by other means (e.g., in person or by U.S. mail). Conventionally filed documents are original documents containing an original, handwritten ("wet") signature of the filing attorney or pro se party.

Document: pleadings, motions, exhibits, declarations, affidavits, memoranda, papers, orders, notices, and any other filing by or to the court, whether the document is in electronic or paper format.

ECF: the Court's Electronic Case Filing system.

ECF User: an attorney, trustee, or U.S. Trustee registered with this Court to file documents through the ECF system.

Electronic Filing: uploading a document or other information into the Court's online case docket using the ECF system. Sending a document or pleading to the Court via email or facsimile does not constitute electronic filing except as provided in Section 8A of the *Administrative Procedures* for Electronic Case Filing.

Email Address of Record: the primary email address submitted to the Court for a registered user that is a party or an attorney in the case.

Filing Agent: an individual authorized to file documents on behalf of a registered attorney, trustee, or the United States Trustee.

Limited ECF User: a creditor or an agent for a creditor (including an attorney), personal financial management course provider, auditor, or transcriber registered with the Court for limited filing access to the ECF system.

Notice of Electronic Filing (NEF): a receipt provided by the ECF system upon completion of an online filing. The Notice of Electronic Filing, when emailed to the address of record in a case, provides proof of service.

Public Access to Court Electronic Records (PACER): an online public system that provides access to case information from federal appellate, district, and bankruptcy courts.

PACER User: an individual or entity with only read and print access to documents in the ECF system.

Portable Document Format (PDF): a file format that provides an electronic image of text or text and graphics and provides the appearance of a printed document.

Restricted/Limited Access: only the Court has access to restricted or limited-access case files.

Sealed Document: a document with highly sensitive information as determined by a presiding judge under Local Rule 9018-1.

E. Selection and Designation of Cases for ECF

See Miss. Bankr. L.R. 5005-1(a)(3).

Section 2. Registration – Electronic Case Filing (ECF) System

A. Eligibility

Attorneys admitted to practice in this Court, including attorneys admitted under the provisions of the local rules of this District, must register as ECF Users. Other parties--i.e., creditors and creditors' representatives--must register as Limited ECF Users.

B. Registration

1. Attorneys

- a. An attorney must use an *individual* PACER account to register as an ECF User with the Court. The Court does not authorize sharing of registered ECF User accounts. Visit PACER's website (www.pacer.uscourts.gov) for registration information.
- b. Miss. Bankr. L.R. 5005-1(a)(3)(E)). Registration by an attorney as an ECF User constitutes consent to receive electronic service or notice of documents filed in the ECF system, except with regard to service of a summons and complaint under Fed. R. Bankr. P. 7004 for adversary proceedings.

2. Limited ECF Users

A creditor (or an agent for a creditor, including an attorney-agent not admitted to practice before the Court), a personal financial management course provider, an auditor, or a transcriber may become a Limited ECF User to file documents with the Court through the ECF system. The Clerk will determine the scope of documents that may be filed by a Limited ECF User.

A Limited ECF User must use an *individual* PACER account to register with the Court. The Court does not authorize sharing of registered Limited ECF User accounts. Visit PACER's website (www.pacer.uscourts.gov) for registration information.

- a. A creditor that routinely files proofs of claim and related documents (assignments/transfers of claims, withdrawal of claims, creditor's requests for notice, reaffirmation agreements, changes of address, and/or notices of mortgage payment change) must register as a Limited ECF User.
- b. A Limited ECF User must be an employee or an authorized agent of the creditor.
- c. By registering as a Limited ECF User, the Limited ECF User agrees to:

- pay any required filing fees at the time documents are filed through the ECF system;
- immediately notify the court via email or in writing if the Limited ECF User ceases to be authorized to file documents on behalf of the entity;
- comply with applicable statutes, federal rules, local rules, and administrative procedures.

3. Filing Agents

An individual (other than a registered ECF User) can be authorized by the Court to file documents in the ECF system on behalf of a registered ECF User (attorney, trustee, or United States Trustee).

C. Passwords

An ECF User's PACER Username and Password serves as the ECF User's unique signature for purposes of Fed. R. Bankr. P. 9011 and for other purposes. The ECF User is not authorized to transfer their PACER account to a new user. A new user must register for an individual PACER account and an individual ECF account.

An ECF User must protect and secure their PACER username and password. If there is any reason to suspect the password has been compromised, the ECF User <u>shall immediately change the password and notify the Clerk's office</u>.

No ECF User shall knowingly permit his or her PACER account to be utilized by anyone other than an authorized employee of his or her office. The ECF User is responsible for all documents (and associated fees) filed with his or her PACER account.

In the interest of judicial security, the Clerk of Court reserves the right to lock an ECF User's account and revoke his or her e-filing privileges.

Section 3. Filing of Documents – ECF System

A. Filing

- 1. Pursuant to Miss. Bankr. L.R. 5005-1, documents in bankruptcy cases and adversary proceedings shall be filed with the Court through the ECF system.
- 2. The proper filing of a document through the ECF system will constitute filing of the document for purposes of the Federal Rules of Bankruptcy Procedure and the Local Rules and will constitute entry of that document into the case docket maintained by the Clerk pursuant to Fed. R. Bankr. P. 5003.
- After a proper ECF filing, a receipt acknowledging that a document has been filed will appear immediately on the ECF User's screen. Parties may also confirm the filing of documents by reviewing the Court's online case docket through PACER.

- 4. The Court may, upon a party's motion or its own motion, strike any inappropriately filed document.
- 5. Multiple Documents (Pages) Filed Together:

All attachments filed with a pleading may be filed together under a single ECF document number (i.e. a motion and a supporting affidavit).

Limitation on Size of a Single ECF Filing:

A single filing (i.e. pleading and attachments) is limited to 100 megabytes. For any ECF filing that will exceed 100 megabytes, the ECF User must separate the files into multiple PDF files of less than 100 megabytes each. The range of attachment numbers must be listed in the description of the attachment (i.e., "Exhibit 1 – Pages 1-43" or "Exhibit 1 – 43-83"). The ECF User must file an Exhibit List as the first attachment.

- 6. All documents (PDF) filed in the ECF system must conform to 8 ½ x 11 standard paper size.
- 7. ECF Users must pay filing fees online through PACER by midnight of the day the documents are filed. See Chapter 2: ECF Payment of Filing Fees.

B. Signatures

See Miss. Bankr. L.R. 9011-1(a)(2). The ECF User's name under whose PACER username and password the document is submitted must be displayed as an image of a signature or by an "/s/" with ECF User's name typed in the space where the signature would otherwise appear. (e.g. /s/ Jane Doe).

The signature of a person other than the ECF User may also be displayed as an image of a signature or by an "/s/" and typed in the space where the signature would otherwise appear (e.g., /s/ Jane Doe). By filing a document with a signature of a person other than the ECF User, the ECF User is certifying to the court that the ECF User obtained an original signature on the original document from such person or that the ECF User has comparable evidence of authorization from the person to use "/s/" to indicate the person's signature.

C. Filing Deadlines

Filing documents through the ECF system does not alter any filing deadline or any time computation pursuant to Fed. R. Bankr. P. 9006. All ECF filings must be completed prior to midnight Central Standard Time to be considered timely filed on that day. At the end of the filing process, the ECF system will display a "Notice of Electronic Filing". Although documents may be filed electronically twenty-four hours a day, ECF Users are strongly encouraged to file all documents during the Court's office hours (8:00 a.m. -5:00 p.m., Monday through Friday) when assistance is available from the Clerk's office.

D. Errors in Filing

Once a document is filed through the ECF system, it becomes a part of the Court's record, and only the Court can make a correction. The ECF system will not allow an ECF User to change a document or docket entry, and the ECF User should not attempt to re-file the document(s).

As soon as possible after an error is discovered, the ECF User who filed the document should contact the Case Administrator responsible for the case and provide the case number and document number for which the correction is being requested. The Court's website (www.mssb.uscourts.gov) provides the contact information for Case Administrators.

E. List of Creditors/Matrix

After the opening of a bankruptcy case, the ECF filer must upload the list of creditors ("matrix") in ASCII file format with an appropriate text extension (.txt). After the upload process, the ECF filer must file (docket) the PDF version of the List in the case. To ensure proper noticing, debtor's counsel should compare the list of creditors in CM/ECF to the PDF version of the matrix filed in the case.

The .txt and PDF files must meet the following specifications:

- Alphabetized by last name. Business names are to be in the alphabetized list.
- The name and address five lines or less.
- First line must be the creditor's name 50 characters or less (including spaces).
- Additional lines 40 characters or less (including spaces).
- Single space and left justify the name and address (flush to the left margin, no leading spaces).
- No account numbers.
- "Attention" line below the creditor's name (second line).
- City, state and zip code on last line
- Nine-digit zip codes separate the first five digits and the last four digits with a hyphen.
- Use two-letter abbreviations for the state.
- Separate each address by one blank line.
- Do not include the debtor, joint debtor, case trustee, or US trustee's information.

Section 4. Electronic Service of Documents

A. Service of Filed Documents on Parties

- 1. When any document is filed, the ECF system will produce a "Notice of Electronic Filing." This notice represents service of the document on parties who are also ECF Users. The filing party is not required to serve any pleading or other documents on any party receiving a Notice of Electronic Filing except as set out in paragraph 3 below.
- 2. The filing party shall serve those parties not designated or able to receive a Notice of Electronic Filing, but that are nevertheless entitled to notice of said pleading or other document in accordance with the Federal Rules of Bankruptcy Procedure and the Local Rules except as otherwise provided by order of the Court. Service of a paper copy must be made in accordance with the Federal Rules of Bankruptcy Procedures and the Local Rules.
- 3. A party may not electronically serve a summons and complaint in an adversary proceeding but instead must perfect service according to Fed. R. Bankr. P. 7004.

Service by email will constitute service pursuant to Miss. Bankr. L.R. 5005-1(a)(3)(E).

B. Certificate of Service

A Certificate of Service is required when filing documents through the ECF system. The Certificate of Service must be attached to the filed document(s), must specify the method of service, and must identify all parties served.

Example: Parties served via regular mail:

Notice provided via First Class U.S. Mail:

John Doe ABC Company 5 State Street P.O. Box 566

Laurel, MS 39443-5807 Jackson, MS 39225-0566

Example: Parties served electronically (Miss. Bankr. L. R. 5005-1(a)(3)(E)):

Service provided via Notice of Electronic Filing (NEF) through ECF system:

John Doe, Esq.; Office of the US Trustee; John Smith, Trustee;

Section 5. Proposed Orders

A. Submission of Proposed Orders

1. Proposed orders must be submitted as separate PDF documents in accordance with the following requirements:

Rev. 12/04/2025 Page 10|34

Judge Wilson:

Upload proposed orders as an attachment to the main document at the time of filing.

If the original proposed order changes in any way, upload the final proposed order to the ECF system through the e-Orders program.

Judge Samson:

Upload proposed orders as an attachment to the main document at the time of filing.

If the original proposed order changes in any way, upload the final proposed order to the ECF system through the e-Orders program.

- 2. Signatures By submitting a signature of a person other than the ECF User, the ECF User is certifying to the court that the ECF User obtained an original signature on the original document from such person or that the ECF User has comparable evidence of authorization from the person to use "/s/" to indicate the person's signature.
- 3. Approval of Proposed Orders the Judge's signature will be added to the order and the order will be docketed by the Court.
- 4. Rejection of Proposed Orders
 - a. When a new or revised order is required the ECF system will email a resubmission notification to the submitting party with an explanation.
 - b. Resubmission notifications are emailed to the submitting party's primary email address of record; resubmission notifications are not emailed to any secondary email account associated with the ECF user's account.
- Exhibits Proposed order and all exhibits must be uploaded as one PDF document.

B. Requirements

1. Technical Requirements:

Proposed orders uploaded to the ECF system must be saved as a PDF document.

Orders should be created using a word processing application (i.e., Microsoft Word) and then saved as a PDF document. Scanned orders are not recommended.

Rev. 12/04/2025 Page 11|34

- Format Requirements (see image below)
 - Document Size
 - 8 ½ x 11 standard paper size (portrait orientation)
 - PDF document; maximum file size 100 MB
 - b. Document Margins

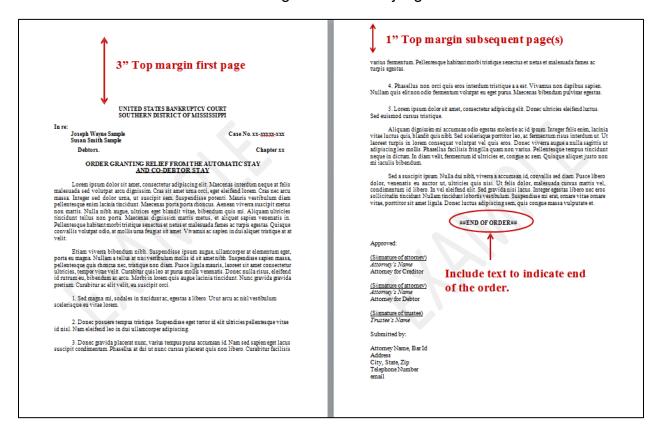
First Page

- Top 3"
- Bottom 1"

Subsequent Page(s)

- Top 1"
- Bottom 1"

- c. End of Order
 - 1. Below the last paragraph in the proposed order:
 - Insert one blank line;
 - Insert and center: ##END OF ORDER##
 - 2. Do not include "So Ordered."
 - 3. Do not include signature line for judge.



Rev. 12/04/2025 Page 12|34

C. Service of Orders

The Clerk's Office uses the Bankruptcy Noticing Center to effect service to any party who is not a registered ECF attorney, private trustee, or United States Trustee.

Section 6. Paper Filings

A. Paper Filings

As used in these procedures, a "paper filing" is a document or pleading presented to the Clerk on $8\frac{1}{2}$ x 11-inch paper or other non-electronic, tangible format; documents filed in paper should not be stapled or bound. The following documents must be filed in paper unless the court specifically authorizes an exception:

- 1. Sealed documents.
- Documents filed by pro se litigants.
- 3. Commencing document/pleading for a Miscellaneous Proceeding.

B. Service of Paper Filings

Pleadings or other documents that are filed in paper rather than through the ECF system shall be served in the manner provided for in the Federal Rules of Bankruptcy Procedure and the Local Rules, except as otherwise provided by order of the Court.

C. Sealed Documents

All parties are required to file Sealed Documents outside of the court's CM/ECF system.

Upon entry of a Sealing Order pursuant to Local Rule 9018-1, the party that sought the Sealing Order must file the document(s) with the Clerk's office by:

- 1. Delivering the document(s) to the Clerk's office, unfolded, in a sealed envelope;
- 2. Clearly mark the front of the envelope with the following information:
 - a. "RECORD UNDER SEAL"
 - b. Case title
 - c. Case number
 - d. A brief generic description of the contents
 - e. The file date and docket entry number for the Sealing Order.
- 3. Write the signature of the filing party across the edge of the envelope closure, and place clear tape over the written signature.

Rev. 12/04/2025 Page 13|34

The Clerk's office will:

- 1. Make an informational docket entry in the court's CM/ECF system indicating the filing of the Sealed Document(s) with the court, and
- 2. Maintain the Sealed Document(s) in a secure paper filing system.

Section 7. Public Access to the System

A. Public Remote Access Through PACER

Public remote access to the ECF system for viewing and printing purposes is available to subscribers through the Public Access to Court Electronic Records (PACER) system.

Such access requires registration with the PACER Service Center at www.pacer.uscourts.gov (or 1-800-676-6856) and, in accordance with the mandate of the Judicial Conference of the United States, a fee will be charged.

B. Public Access at the Court

The Court provides free public access to view case files in the ECF system in the office of the Clerk during regular business hours (8:00 a.m. – 5:00 p.m., Monday through Friday). A copy fee for printing documents is required in accordance with 28 U.S.C. §1914.

C. Certified Copies

Certified copies of filed documents may be obtained at either location of the Clerk's office during regular business hours or ECF users may file a written request in the applicable case. A list of fees is available on the Court's website at www.mssb.uscourts.gov.

Section 8. ECF Systems Technical Failures

A. The Court's System

If the ECF system is not available for technical reasons, the Court has established the following procedures to accept filings. These procedures will be in effect for the duration of any outage.

During regular business hours, the ECF User should contact either location of the Clerk's office by telephone and speak with a supervisor or, in the supervisor's absence, the case administrator assigned to the case.

Jackson Clerk's office 601-608-4600 Gulfport Clerk's office 228-563-1790

Rev. 12/04/2025 Page 14|34

If an immediate filing is necessary, the Clerk's office will make arrangements to accept the filing. Such a filing is effective upon receipt and will be electronically entered and docketed when the ECF system is accessible, unless otherwise ordered by the Court.

After hours (nights, weekends, and holidays), if an ECF User cannot access the ECF system to effect a time-sensitive filing due to a technological failure of the ECF system, the ECF User should call:

Clerk's office 601-608-4603

A staff member will make arrangements with the ECF User to accept the filing. Such a filing is effective upon receipt by the assigned staff member and will be electronically entered and docketed when the ECF system is accessible, unless otherwise ordered by the Court. If the Court determines that the failure to file electronically was caused by an error of the ECF User or a misuse or abuse of the emergency filing procedures, the Court may strike the document and issue sanctions, which may include additional mandatory training.

B. The ECF User's System

Problems with the ECF User's system(s), such as phone line problems, problems with an Internet Service Provider (ISP), or hardware or software problems, do not constitute a "technical failure" under these procedures. An ECF User who cannot file a document electronically because of a problem with his or her hardware, software, Internet connection or other such problems may file the document(s) at the Clerk's Office during regular business hours.

Practice Note: ECF Users are encouraged to use the ECF system during the Clerk's regular business hours (8:00 a.m. – 5:00 p.m. Central Standard Time). ECF Users are encouraged to file time-sensitive cases or documents allowing sufficient time for an alternative filing should the ECF system be unavailable. Failure to file a petition or other pleading because of failure of the Court's ECF system or the attorney's electronic system will not necessarily relieve or excuse the filing party from the consequences of failure to file by a certain time or date.

Section 9. Privacy – Redaction of Certain Personal Identifiers

See Fed. R. Bankr. P. 9037.

The filing party is solely responsible for properly redacting personal identifiers. The Clerk will not review pleadings for compliance with this procedure, and the Clerk is not authorized to redact personal identifiers on documents filed by parties in a bankruptcy case.

A party may file a motion asking the Court to restrict the view of an improperly redacted document in the ECF system and request permission to file a redacted version of the original document. (See Local Form MSSB-MRD-1 and MSSB-ORD-1 *Motion and Order to Redact Document* and MSSB-MRD-2 and MSSB-ORD-2 *Motion and Order to Redact Document filed by Other Party*)

Rev. 12/04/2025 Page 15|34

Because transcripts of proceedings are subject to being filed electronically and therefore remotely available to the public through PACER, attorneys should develop the trial record by excluding from any testimony or documentary evidence the personal identifiers set out in Fed. R. Bankr. P. 9037.

Rev. 12/04/2025 Page 16|34

Chapter 2: ECF Payment of Filing Fees

Section 1. Overview

ECF Users must pay all filing fees for ECF transactions through their PACER account.

PACER accepts payment via credit card (Visa, MasterCard, American Express, and Discover), debit card (Visa or MasterCard), or by checking or savings account (ACH payment).

Timely Payment of Filing Fees

ECF Users must pay all filing fees on the same day the ECF filing transaction is submitted. If an ECF User account balance is not settled by midnight, the ECF system will prevent the user from filing until the outstanding balance is paid. (See Chapter 2 Section 7 <u>Failure to Timely Pay Filing Fees</u>.)

Section 2. Online Payment Process

IMPORTANT: When making online payments, avoid using the web browser's "Back Button." This may lead to incomplete data being transmitted and pages being loaded incorrectly. You should use hyperlinks whenever possible.

Filing Fee for a Bankruptcy Case

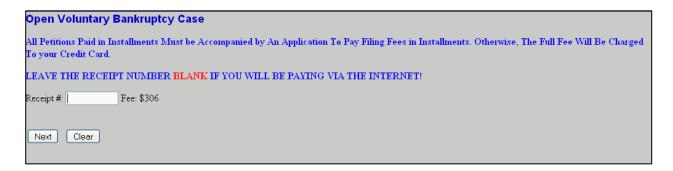
When filing a case using proprietary (third-party) software and a payment pop-up window does not appear, use the **Utilities** menu in ECF to make the payment. (See Chapter 2 Section 7 Internet Payments Due.)

PACER can accommodate a filing fee paid in full or in installments.

Rev. 12/04/2025 Page 17 | 34

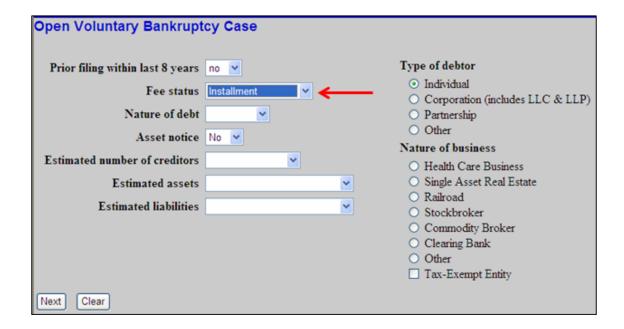
Filing Fees Paid in Full

- On the filing fee screen, leave the "Receipt" field blank.
- Click "Next" to complete the case opening process.



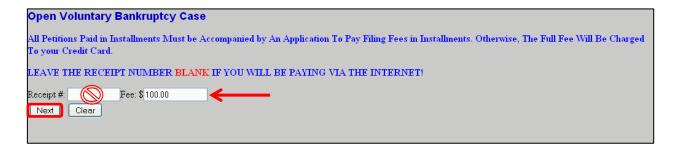
Filing Fees Paid in Installments

 ECF defaults to Paid and inserts the full filing fee amount unless the user indicates otherwise. On the statistical information screen, select "Installment" as the "Fee status." This option will allow the installment payment amount to be entered (first installment payment).



Rev. 12/04/2025 Page 18|34

- On the filing fee screen, leave the "Receipt" field blank and change the "Fee" field to the amount of the first installment payment.
- Click "Next" to complete the case opening process.



Filing Fee Waived (In Forma Pauperis – only applicable for Chapter 7 individuals)

On the statistical information screen, select "IFP filing fee waived" as the "Fee status."
 This option will eliminate the receipt and fee screen from the filing process.



Rev. 12/04/2025 Page 19|34

Section 3. Filing a Document Requiring a Fee

The fee is due in full unless the party for whom the document is filed is exempt from paying the fee or the ECF User files a motion to defer the fee. If you have questions regarding the exemption of a filing fee, contact the Court before filing the document/pleading.

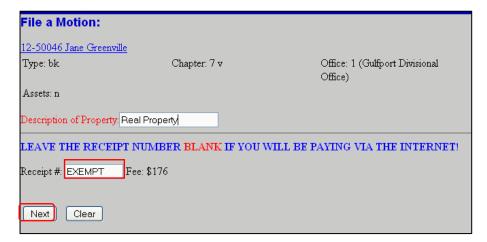
Filing Fee due:

- Leave the "Receipt" field blank.
- Click "Next" to complete the filing process.



Exempt from Filing Fee:

- *Enter "EXEMPT" in the "Receipt" field.
- Click "Next" to complete the filing process.



Rev. 12/04/2025 Page 20|34

*By entering *EXEMPT* in the receipt field, the ECF User declares the party for whom the document is filed is considered exempt from a filing fee by the Judicial Conference of the United States, federal statute, federal rule, or local rule.

If the party does not qualify for a filing fee exemption, the Clerk will require either immediate payment of the filing fee or the filing of a motion to seek Court approval to defer or waive the filing fee.

Deferred Filing Fee:

- *Enter "DEFER" in the "Receipt" field.
- Click "Next" to complete the filing process.



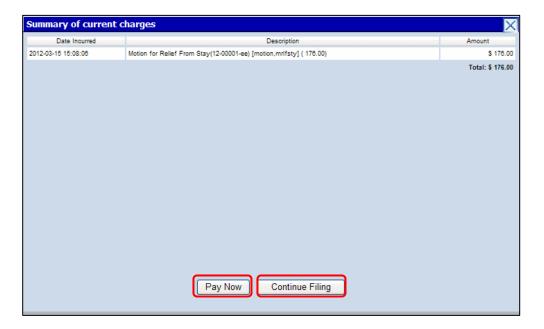
*By entering *DEFER* in the receipt field the ECF User declares that the bankruptcy estate has no assets to pay the filing fee at the time of filing, or the ECF User is filing a motion seeking Court approval to defer the filing fee pending the recovery of assets.

If the ECF User does not qualify for automatic fee deferment, the Clerk will require immediate payment of the filing fee or the filing of a motion to seek Court approval to defer the filing fee.

Rev. 12/04/2025 Page 21|34

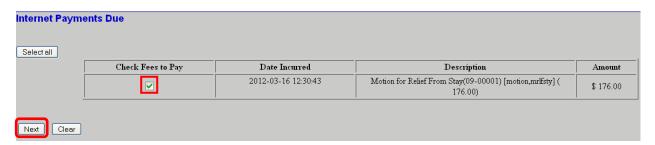
Section 4. After the Document is Filed

- After the docketing process, a "Summary of current charges" window will appear.
- The filing fee may be paid at this point or the user may continue filing and pay accumulated fees once by the end of the day.



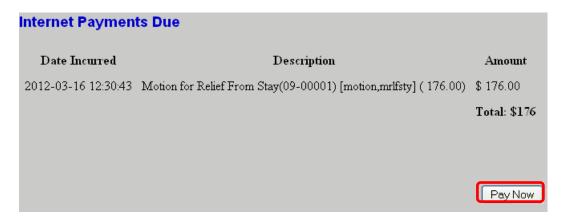
"Pay Now"

- Click the "Pay Now" button. The "Internet Payments Due" screen appears. Check the box for the fee to be paid.
- Click "Next" to continue the payment process



Rev. 12/04/2025 Page 22|34

Click "Pay Now."



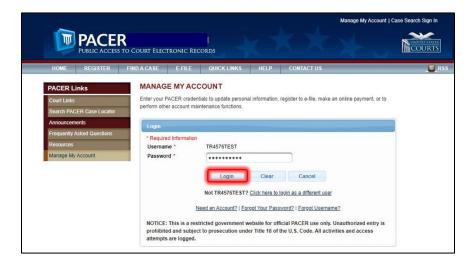
"Continue Filing"

- Until all filing fees are paid, the "Summary of current charges" window will appear every time a document is filed (even for documents for which a fee is not due).
- If the filing fee remains unpaid at the end of the day, the system will prevent you from filing documents until all outstanding fees are paid in full.

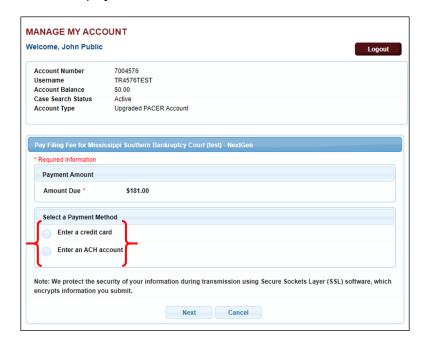
Rev. 12/04/2025 Page 23|34

Section 5. Online Payment Process

The system redirects you to log in to your PACER account. Enter your PACER password and click **Login**.



Select a payment method: credit card or ACH account



Rev. 12/04/2025 Page 24|34

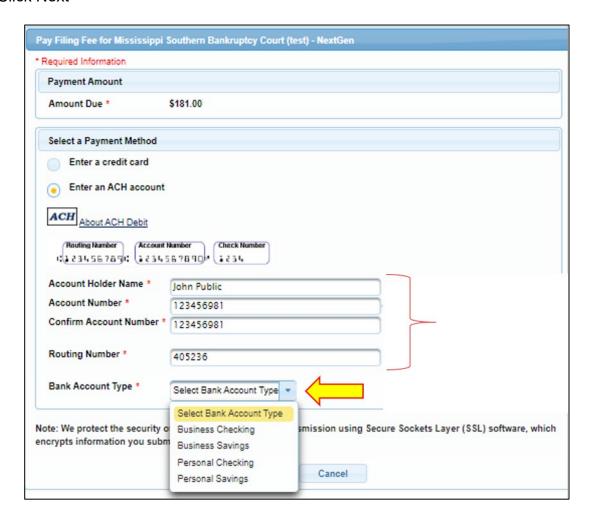
A. Bank Account (ACH) Process

ACH payments may be made from the following types of bank accounts:

- Business Checking
- Business Savings
- Personal Checking
- Personal Savings

Note: A fee will be assessed for a payment returned or denied due to insufficient funds. See Bankruptcy Miscellaneous Fee Schedule - Item 13

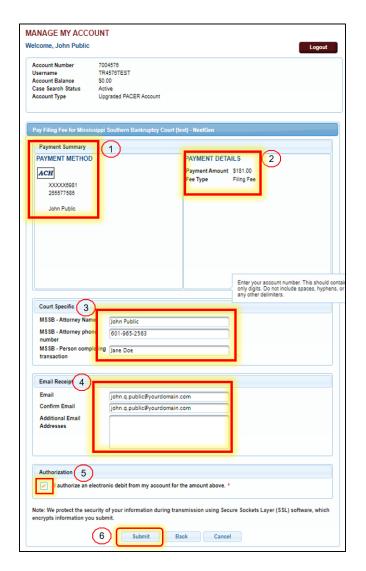
- 1. Check the radio button "Enter an ACH account"
- 2. Enter the bank account information
- 3. Select a bank account type
- 4. Click Next



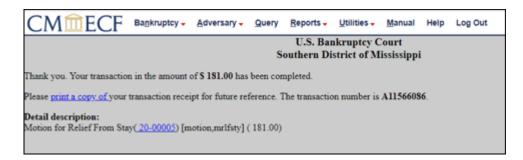
Rev. 12/04/2025 Page 25|34

Verify the following:

- 1. Payment Method
- 2. Payment Details
- 3. Court Specific Enter the attorney's name and phone number and the name of the person completing the payment transaction.
- Email Receipt Enter the email address(es) you want PACER to send a receipt for the payment.
- 5. Authorization Check the box to authorize the payment.
- 6. Click Submit.



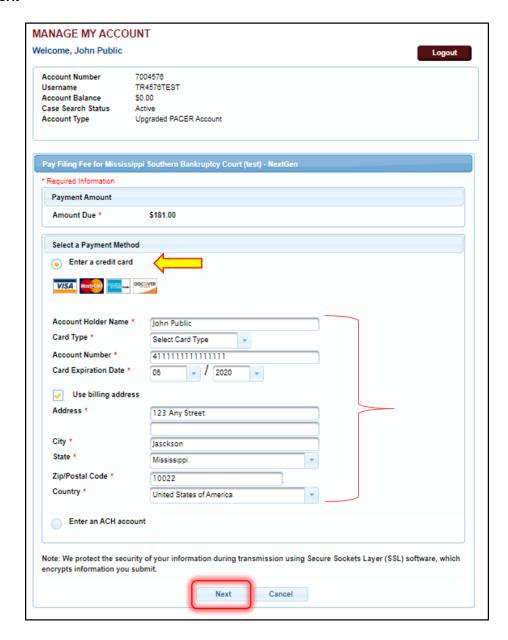
Payment/Transaction Confirmation



Rev. 12/04/2025 Page 26|34

B. Debit/Credit Card Process

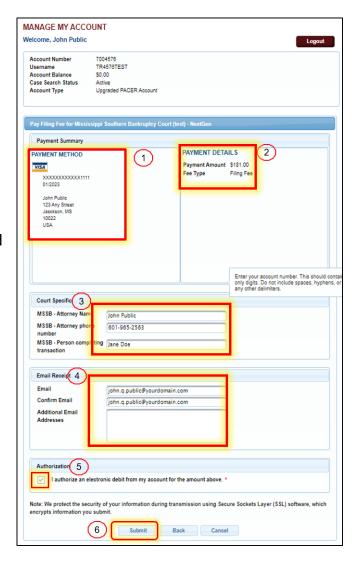
- 1. Check the radio button "Enter a credit card"
- 2. Enter the credit card account information
- 3. Click Next



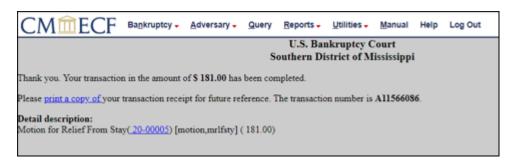
Rev. 12/04/2025 Page 27 | 34

Verify the following:

- 1. Payment Method
- 2. Payment Details
- 3. Court Specific Enter the attorney's name and phone number and the name of the person completing the payment transaction.
- 4. Email Receipt Enter the email address(es) you want PACER to send a receipt for the payment.
- 5. Authorization Check the box to authorize the payment.
- 6. Click Submit.



Payment/Transaction Confirmation



Rev. 12/04/2025 Page 28|34

Section 6. Online Filing Fee Reports

The following reports are available to an ECF User and may be located by clicking on **Utilities** on the blue menu bar.



Internet Payment History:

The Internet Payment History report allows review and reconciliation of payments over any specified period. The report includes all fees paid online, through the mail, and over-the-counter.

To view your payment history from the **Utilities** menu:

1. Click "Internet Payment History."



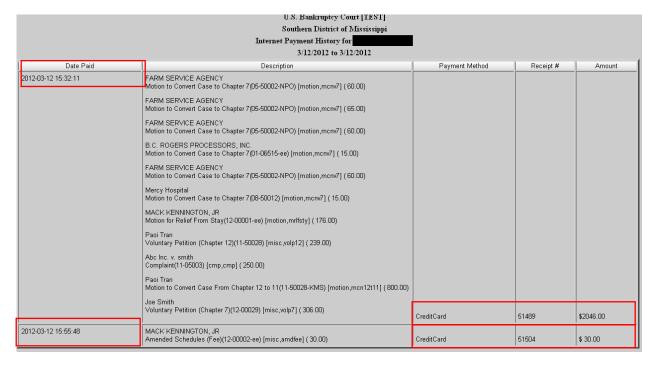
2. Enter a beginning ("From") date and ending ("to") date for the report. The date range defaults to the previous thirty days.

Click "Run Report."



Rev.12/04/2025 Page 29|34

 Internet Payment History Report displays. The report contains fee payments over the date range specified.



Internet Payments Due

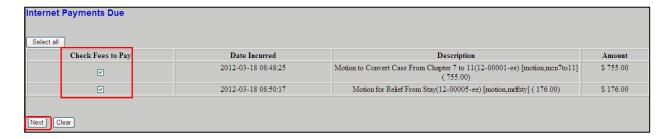
The **Internet Payments Due** report allows payment of some or all outstanding (pending) fees. This screen contains a summary of all current unpaid filing fees.

1. From the Utilities menu, click "Internet Payments Due."

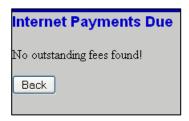


Rev.12/04/2025 Page 30|34

2. A pop-up window will indicate the accumulated outstanding fees. To pay the outstanding fees, check the box under "Check Fees to Pay," then click "Next." (See Chapter 2 Section 5 Online Payment Process.)



3. If no fees are owed, the message will confirm that no fee is due.



Section 7. Failure to Timely Pay Filing Fees

Users must pay all filing fees for ECF transactions on the same day the ECF transaction is submitted. If outstanding fees are not paid by midnight on the day of the filing, the ECF system will notify the ECF User that the system has "locked" the ECF User Account, apart from the ability for the ECF User to pay outstanding filing fees. To pay outstanding fees, see Chapter 2 Section 6 Internet Payments Due.

Rev. 12/04/2025 Page 31|34

Section 8. Troubleshooting

Pop-up Blocking Software:

Active pop-up blocking software is the most common problem encountered. Pop-up blocking software may prevent viewing of the payment window(s). Pop-up blockers can be disabled in most web browsers by changing a setting under the browser's options.

Confirmation Issues:

IMPORTANT: Do not re-file the pleading. Re-filing may result in duplicate charges to your credit card and duplicate entries on the docket.

If you receive an error message referencing a transaction ID number:

- Review the Internet Payment History report.
- Review the docket to verify that a receipt was docketed to the case.
- Contact the Court to verify that the transaction was successful.

Other reasons an error message may display:

- Address entered may not match the credit card billing address
- Insufficient funds
- Credit card has expired, or the expiration date occurs during the month in which you
 are attempting to make your payment. The financial institution may require the new
 card to be activated prior to the transaction.
- Invalid credit card number entered

The user should check with the credit card issuer to determine why the transaction failed.

Rev. 12/04/2025 Page 32|34

Chapter 3: Transcripts and Audio Recordings of Court Proceedings

Section 1. General Policy

The United States Bankruptcy Court for the Southern District of Mississippi uses an electronic court recording (ECRO) system to make audio recordings of certain court proceedings.

Section 2. Reproduction of Audio Recording of Court Proceedings

A party to a case or a member of the general public may request a copy of an audio recording of a court proceeding by submitting an *Audio Recording Order* (MSSB-436-1) to the Clerk of Court. The requesting party will be required to pay a fee as required by the Bankruptcy Court Miscellaneous Fee Schedule (28 U.S.C. § 1930).

Section 3. Transcript of Electronically Recorded Court Proceeding

A party to a case may also request a written transcript of an audio recording of a court proceeding by submitting a *Transcript Order* (MSSB-435-1) to the Clerk of Court. Upon receipt of the order, the Clerk will provide an audio recording of the proceeding to an authorized transcriber. The authorized transcriber will contact the requesting party to make arrangements for payment of required fees in accordance with the <u>maximum fee limits established by the Judicial Conference</u>.

Generally, the transcriber will file the transcript in the related case within 30 calendar days after receipt of the order.

90-day Rule for Access to Transcript

The Judicial Conference imposes a **90-day rule** regarding access to transcripts:

- a. Public Access: A transcript provided to the court by a transcriber will be available for inspection only (no copies), at the office of the Clerk during the initial 90-day period after it is filed with the court.
- b. Access by Parties to Case: A party may obtain a copy of the transcript from the transcriber at the rate established by the Judicial Conference. An attorney who obtains the transcript from the transcriber may also request remote electronic access to the transcript through the Court's ECF system.
- c. At the end of the initial 90-day restriction period, the filed transcript will be available for public inspection and copying (subject to regular fees for copies of court documents) in the Clerk's office and for download through the judiciary's PACER system (subject to customary PACER fees).

Rev. 12/04/2025 Page 33 | 34

Transcript Redaction Process

Once a transcript is entered on the case docket, all parties to the recorded proceeding should review the transcript to determine if any personal identifiers should be redacted under Fed. R. Bankr. P. 9037(a). Unless otherwise ordered by the Court, each attorney (or self-represented party) should review these portions of the transcript:

- a. Opening and closing statements on the party's behalf;
- b. Statements of the party;
- c. Testimony of any witnesses called by the party;
- d. Any other portion of the proceeding order by the court.

Within seven calendar days of the entry of the transcript on the case docket:

 Each attorney (or self-represented party) that seeks redaction of personal identifiers must file a Notice of Intent to Request Redaction with the Clerk. If no such notice is filed within seven days, the Court will assume redaction of personal identifiers from the transcript is not necessary.

Within 21 calendar days (or longer if the Court orders) of the entry of the transcript on the case docket:

 Each attorney (or self-represented party) must submit to the transcriber, a Request for Redaction with an itemized list of personal data identifiers to be redacted including location in the transcript. The transcriber must redact the identifiers as directed by the party. This request for redaction should not be filed with the court.

An attorney (or self-represented party) may move the Court for additional redactions to the transcripts that are not otherwise required by federal rules. Until the Court has ruled on such motion, the transcript will not be available for public access through PACER.

Within 31 calendar days (or longer if the court orders) of the filing of the transcript on the case docket:

- The transcriber shall perform requested redactions and file a redacted version of the transcript with the Clerk. The Clerk will retain the original unredacted electronic transcript.
- The original transcript and any redacted version will not be available via remote electronic access; but instead will be available for review and inspection at the Court's public terminal. However, the Clerk's office will not provide copies to counsel, a party or the public.

A party who purchases a copy of the transcript from the transcriber may file with the Clerk of Court a request for remote electronic access to the original transcript and any redacted version. (Local Form MSSB-REA-ADV and MSSB-REA-BK)

If a party purchases only a redacted version of the transcript, the party will only have remote electronic access to the redacted version. Members of the general public or the media who purchase a transcript will not have remote electronic access.

Rev. 12/04/2025 Page 34|34