CIVIL RECOVERIES – ePAYMENT SYSTEM

Office of the New York State Attorney General – Civil Recoveries Bureau

QUICK REFERENCE GUIDE

Contents

The Office of the New York State Attorney General (OAG) Civil Recoveries ePayment System provides a secure and convenient portal for using credit cards, debit cards, and e-checks to pay State University of New York (SUNY) educational charges that SUNY campuses have referred to OAG for action.

In the following pages, users can find general guidance related to the ePayment portal, instructions on how to make a payment on the portal, and common scenarios that users might face while using the portal, and how to resolve these scenarios to make successful payments.

Please contact the Student Recoveries Unit at SRU@ag.ny.gov regarding any questions or enquiries related to account, debt, or payment options.

1. ACCESSING THE CIVIL RECOVERIES ePAYMENT SYSTEM

1.1. Prerequisites:

Office of the New York State Attorney General (OAG) Civil Recoveries ePayment System portal can be accessed by the general public using the OAG website (see **Section 1.2** for details).

To be able to use the ePayment portal:

- Users should have received a demand letter from the Civil Recoveries Bureau (CRB).

  Users can find pertinent information in the demand letter that will be needed for successfully navigating the portal for submitting payments.

- Users should have access to the internet so that the ePayment portal can be successfully opened.

  On the ePayment portal, users can make payments using Credit Cards, Debit Cards, or eChecks. Please have the applicable Credit Card/Debit Card or Bank Account details (for the eCheck option) available to make the payment.

1.2. Civil Recoveries ePayment System:

Instructions for accessing the Civil Recoveries ePayment System portal are included in the demand letter sent to debtors.

- Using any web browser (on computer or mobile phone), the ePayment portal can be accessed from the following link: https://civilrecoveriespayment.ag.ny.gov/CREPAY/

- Alternatively, the ePayment portal can also be accessed from the OAG webpage: https://ag.ny.gov/

  After opening the OAG webpage, users can use any of the following options to navigate to the Civil Recoveries ePayment link:

  o Users can select the **Use the student ePayment portal** option from the drop-down list available on the **I want to** menu located on the top right side of the OAG webpage.

| I Want To...	▲
Appeal a background check	
Apply for a Job/Internship	
Do Business with the OAG	

o   Alternatively, users can also locate the ePayment portal link under the **About > About the Office** section of the OAG webpage.
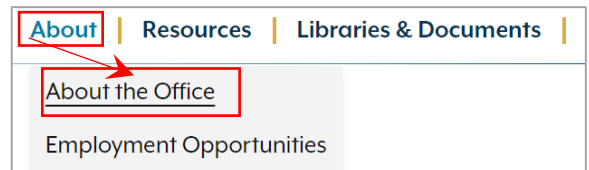
Next click the **Learn more About the State Counsel Division** button located at the bottom part of the page.

Users can then locate and click the **Civil Recoveries Bureau** link in the **Learn More About** section. In the subsequent Civil Recoveries Bureau section, users can then click on the **Student Recoveries Unit** section to locate/access the ePayment portal links.
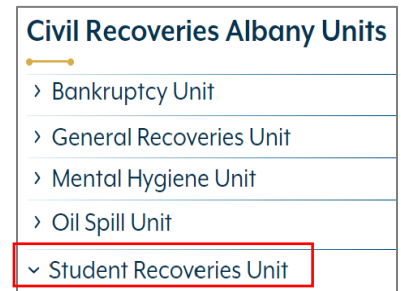
Clicking the **ePayment** portal link from any of the above available options will open the Civil Recoveries ePayment System portal where users can enter relevant information to initiate the ePayment process.
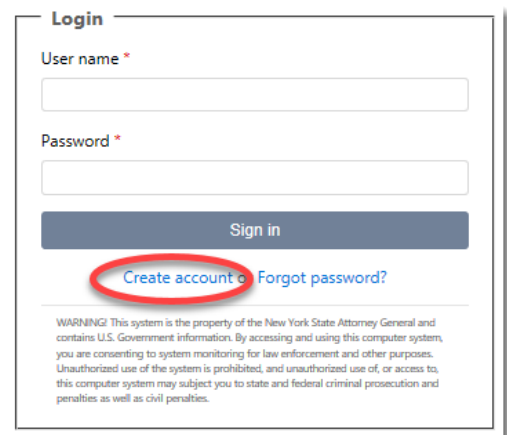
2.   ACCESSING YOUR ACCOUNT

If you are a new user of the Civil Recoveries ePayment System portal, you can create an account by using the steps described in the "**2.1 Creating an Account**" section below.

If you already have an account, please see the "**2.3 Logging In**" section.

2.1. Creating your account

- On the Civil Recoveries Bureau ePayment **Login** page, click **Create account**.

- On the **Create Account** window, enter your **First Name**, **Last Name**, **Telephone Number**, and **Email Address.**

  Also, validate the reCAPTCHA with a check mark on the "I'm not a robot" box, then click the **Create Account** button.

- Next, the **Registration Successful** screen appears.

- An activation link is emailed to the account provided in the previous *Create Account* step.

  To activate the newly created account, click on the **User Activation Link** (see section **2.2 Changing Your Password** for additional details).

  Note: The account activation link **expires five minutes after it is sent**. If the link is clicked after more than five minutes, an error message is displayed. Users can click on the link in the error message to request a new link.

2.2. Creating/Changing Your Password

Users manage their own passwords. A password must:

- Be at least eight characters long.
- Have at least one upper-case letter.
- Have at least one lower-case letter.
- Have at least one number.
- Have at least one special character.

To create/change your password:

- Go to the **Login** screen and click **Forgot password**.

- Set the new password at the **Set Password** screen by entering the new password in the **New password** field, confirming it by re-entering it in the **Confirm new password** field, then clicking **Submit**.

- Next, the **Reset Password Successful** message appears. Click the **click here** link to login.

2.3. Logging In

To log into your account, please navigate to the Civil Recoveries Bureau ePayment page using any of the options described in **Section 1.2 Civil Recoveries ePayment System.**

On the **Login** screen.

- Enter your username in the **Username** field.

- Enter your password in the **Password** field.

- Click **Sign In**.

- The CRB ePayments home page appears.

2.4. Logging Out

To log out of the CRB ePayment application, click on the **Log Out** link on the top right of the screen.

3. MAKING PAYMENT ON THE ePAYMENT PORTAL

Users can access the Civil Recoveries ePayment System portal page after logging into their account.

Users are requested to pay close attention to the **Name and Reference Number** information listed in their demand letter.

Payments **cannot** be made on the ePayment portal without the **First Name, Last Name**, and **Reference Number** information.


- To start the payment process on the ePayment portal, users can enter the **First Name, Last Name**, and **Reference Number** information **exactly** as it is listed in the demand letter sent by CRB.

  Note: The **Reference Number** can be all numerals, a combination of letters and numerals, or it can be preceded by a "P" or an "S"; users must enter all characters (as listed in their demand letters) with no spaces.

  After entering the **First Name, Last Name**, and **Reference Number** information, the ePayment portal will automatically display any available Email Address associated with the account.

  Users will be able to proceed to the next step by clicking the **Continue** button located at the bottom of the screen only after entering the valid First Name, Last Name, and Reference Number.

  Note: After clicking the Continue button, the button may display "Loading…" status before navigating to the next page. Users should remain on the page for the profile to load and display profile details and outstanding balance amount.
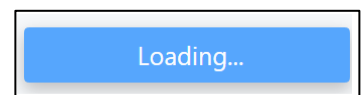
- Next, on the **Confirmation** page, users can verify the personal details and amount by comparing the information against the demand letter.

Note: All user information in this document is fictitious and displayed for information purposes only.

Civil Recoveries E-Payment

Confirmation ☰

First Name

John

Last Name

Doe

Email

John.Doe@Email.com

Total Balance

$13,654.68

Current Due Amount

$120.14

Current Due Date

11/30/2021

Past Due Amount

$13,500.00

Total Due Amount

$13,620.14

- At the bottom of the Confirmation page, users can select the payment amount and payment method in the "**Please select the amount and payment method below**" section.

- In the "**Please select the amount below**" section, users can select from available options by clicking on the desired payment amount.

  - **Total Amount Due**: The Total Amount Due option is displayed conditioned upon the type of the debt being paid by the user.

    If this option is displayed, then users can select this option to pay the total due amount as listed in their current demand letter.

    Total Amount Due is the sum of current and past due amount.

  - **Total Debt Balance:** Users can select this option to pay the total outstanding balance as listed in their current demand letter.

    Total Debt Balance amount is the total outstanding balance associated with the account.

o **Other Amount:** Users can select this option to manually specify the desired amount of payment to make on the ePayment portal.

After selecting the **Other Amount** option, users can enter the amount in the Amount field and click the OK button to confirm the amount.

Note: When using the **Other Amount** option, users cannot specify an amount greater than the **Total Debt Balance** currently associated with the account.

- Next, in the "Please select the payment type below" section, users can select from the 2 available options:
    - o **Credit or Debit Card**
    - o **eCheck**

- After selecting the Payment Type option, users can click the **Confirm** button which will then display **Continue to Payment** button and Go Back Button.
    - o To navigate to the payment page, click the Continue to Payment button.
    - o To return to the previous page, click the Go Back button.

- On the next page, users can confirm the payment amount and then click the Checkout button to navigate to the secure payment details page.

  Note: To cancel the payment, click the **Cancel Payment** link located on the top left side of the page and return to the previous page.

- On the **Payment Details** page, users can enter the Payment and Billing Address details.

  o In the **Order Section** of the **Payment Details** page, users can verify the payment amount.

- **eCheck**: If eCheck option was selected as the payment type in previous steps, then users can provide bank account details in the Payment section.

  The following information will be needed for a successful payment transaction:

  o Bank Routing Number (9 digits)

  o Bank Account Number

  o Bank Account Type: Personal or Business (select applicable option)

    After submitting the bank account details,

  o Please specify **Bank Account Type**

  o Authorize the eCheck transaction by clicking the **I Agree** box located on the bottom left of the page.

Payment

CHECK

Bank Routing Number *
123456789

Bank Account Number *
1234567890

Bank Account Type   ⦿ Personal   ◯ Business

By Clicking the "I Agree" box below, you authorize undefined to use information from your check to initiate a one-time fund transfer from your account or to process the payment as a check transaction or bank drawn draft from your account for the amount of $100.00. If your payment is returned due to insufficient funds, you authorize us to make a one-time electronic funds transfer or to use a bank draft drawn from your account to collect a fee as allowed by state law.

☑ I Agree

- **Credit/Debit Card:** If Credit Card or Debit Card was selected as the payment type in previous steps, then users can provide card account details in the Payment section.

  The following information will be needed for successful payment transaction:

  o Card Number

  o Expiration Date on the card (MMYY format)

  o CVV2 number (click the ⦿ icon for CVV2 details)

Order Section

Amount   100.00 USD

Payment

PAYMENT CARD

VISA ⬤⬤ AMERICANEXPRESS DISCOVER JCB UnionPay

Card Number *
••••••••••••••••••   Change Card

Expiration Date(MMYY) *
•••••

CVV2
•••   ⓘ

Note: The following cards are accepted for payment transaction (subject to change):

Visa, MasterCard, AmericanExpress, Discover, JCB, and UnionPay

- After entering the payment details for eCheck or Credit/Debit Card, users can enter the Billing Address in the fields located on the right side of the page.
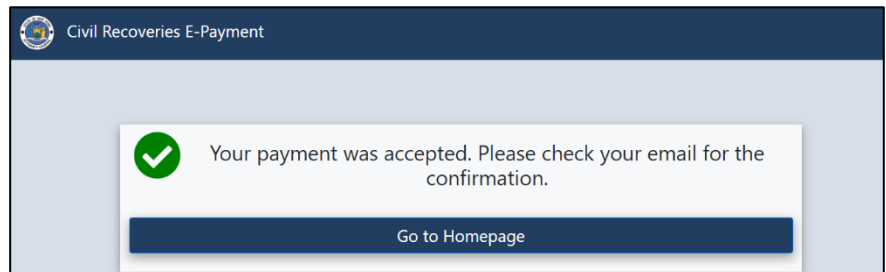
Billing Address

First Name *
John

Last name *
Doe

Address1
100 Main Street

Address2

City
Albany

State/Province
NY

Postal Code
12000

Country
United States

Email Address
John.Doe@email.com

Phone
1234567890

- o To Complete the transaction, click the Submit Payment button located on the bottom of the page.

SUBMIT PAYMENT

- o To cancel the transaction, click the Back to Order Section link located on the top left side of the page.

< Back to Order Section

- A successful transaction will display a confirmation message and will also send a confirmation email to the email address specified in the Billing Address section.

Civil Recoveries E-Payment

✓ Your payment was accepted. Please check your email for the confirmation.

Go to Homepage

- Users can either click the **Go to Homepage** button on the confirmation message or close the browser to conclude your session on the ePayment portal.

4. FREQUENTLY ASKED QUESTIONS:

i.   I cannot navigate to the next page on the ePayment portal.

Users may encounter errors that can prevent them from moving to the next page/step on the ePayment page.

a. *Connection error*

> There was an error connecting to our system. Please try again later, and contact Civil Recoveries Bureau for assistance if the error persists.

Resolution: There may be unexpected connectivity problem with the ePayment portal.

Please try logging into the system again after few minutes or contact the Civil Recoveries Bureau at **SRU@ag.ny.gov**

b. *Account not found*

> Account not found, please re-check the entries and try again. If you have any questions or believe this is incorrect, please contact the Civil Recoveries Bureau.

Resolution: When entering the First Name, Last Name, and Reference Number fields to locate your account, please make sure to enter the information as listed in your demand letter.

If you continue to encounter the account not found error, please try logging into the system again after a few minutes or contact the Civil Recoveries Bureau at **SRU@ag.ny.gov**

c. *ePayment not allowed*

Resolution: Current ePayment system is specifically valid for Student debt payment cases only.

For all other cases, please follow the instructions as listed in your demand letter.

> **Please Note**
>
> We regret to inform you that this account currently does not allow E-payment at this time. Please contact the Civil Recoveries Bureau at (contact info) for more information and alternative payment methods.
>
> Close

If you have questions related to your account, debt, or payment options, please contact the Civil Recoveries Bureau at **SRU@ag.ny.gov**

Please include your name and Reference Number in your inquiries.

ii.   **I am getting a session expiry message.**

If there is no activity on the payment portal for 5 minutes, the user will be automatically logged out of the portal as a security measure.

> **Please Note**
>
> Your session is about to expire. Please click Continue To Payment to proceed with this transaction.
>
> Close

o   To avoid logging out of your current session, users can click the Close button on the Please Note message window.

o   If user session has expired, then users can click the Continue button to reconfirm the payment.

> Your session has expired. Please click continue to reconfirm your payment.
>
> ❯ Continue
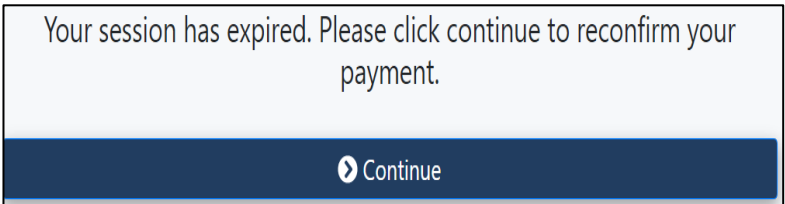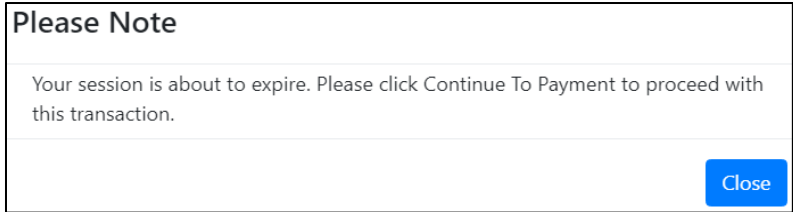
iii.   **How do I cancel the payment process?**

Users can cancel the payment process by clicking the **Cancel Payment** button or leave the Payment Details step by clicking the **Go Back** or **Back to Order Section** buttons.

Please see Step # 5 to Step # 8 in the **Making Payment on the ePayment Portal** section for details.

Users can also end their ePayment Portal session by either logging out of their account or closing the browser.

Please note that once the **SUBMIT PAYMENT** Button is clicked, the payment process **cannot** be cancelled.

> Continue to Payment ❯
>
> ‹ Cancel Payment
>
> ‹ Back to Order Section

> **SUBMIT PAYMENT**
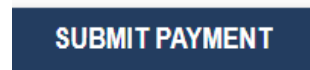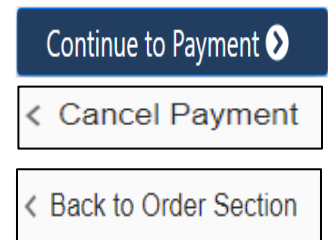
iv.   **Can I make payments without using the portal?**

Yes, alternative payments (paper checks and money orders) are available to all payees.

If you have questions related to your account, debt, or payment options, please contact the Civil recoveries Bureau at **SRU@ag.ny.gov**

Please include your name and Reference Number in your inquiries.

v.   **Information on my demand letter is not accurate.**

If you have questions related to your account, debt, or payment options, please contact the Civil Recoveries Bureau at **SRU@ag.ny.gov**