

# **Overview of DeBN**

## **What is DeBN?**

Debtor Electronic Bankruptcy Noticing (DeBN) is a FREE and voluntary service that allows debtors to request delivery of court notices and orders from the bankruptcy court, through the Bankruptcy Noticing Center (BNC) via email instead of U.S. mail.

## **Who is the BNC?**

The BNC is operated by a contractor and sends courts notices and orders to individuals and entities at the direction of the U.S. bankruptcy courts.

## **What are Court Notices and Orders?**

Court notices and orders refer to the documents filed by the bankruptcy court, which may include, but are not limited to, the following:

- Notice of Meeting of Creditors
- Notice of Deficient Filing
- Order Confirming Chapter 13 Plan
- Order Discharging Debtor
- Order on Motion for Relief from Stay
- Order Dismissing Case

## **Who Will Send Me Emails?**

By enrolling in DeBN, a debtor consents ONLY to service of court notices and orders filed by the bankruptcy court. The BNC, on the bankruptcy court's behalf, will prepare and send the emails.

No other parties, such as creditors and trustees, are allowed to use the DeBN program to email debtors. All other parties will continue to serve documents upon the debtor via U.S. mail.

## **How it Works:**

Once the debtor files a completed DeBN request form, the clerk's office will create the DeBN account. The BNC will activate the account. An email will then be sent to the debtor to indicate that activation was successful.

When the court files a notice or order and sends it to the BNC for service upon the debtor, the BNC will email the notice to the debtor at the end of the day. The court notice or order will be emailed as a single PDF attachment, and a separate email will be sent for each court notice or order that has been filed.

There is no limit to the number of times the debtor may view the PDF attachment, and the debtor is free to print the attachment, save it to his or her computer, or simply retain the email for viewing at any time. If the PDF attachment exceeds 8 MB, the notice will be sent to the debtor by U.S. mail instead of email.

## **How Do I Request DeBN?**

Signing up for DeBN is easy:

- Complete and print the request form: *Debtor's Electronic Noticing Request (DeBN)*
- File the completed form with the court.
- The court creates your account.
- The BNC activates your account and sends you an email, stating that activation is successful.

## **Length of Enrollment in DeBN:**

A DeBN account remains active, unless:

- Debtor's account is automatically disabled due to an email transmission failure (email bounce-back); or
- Debtor files a request to deactivate the account. A debtor may file this request at any time.

As long as the debtor's DeBN account is active, court notices and orders will be emailed to the debtor by the BNC in any current or future bankruptcy case or adversary proceeding from any bankruptcy court district in which the debtor's name and address in that case match the name and address in the debtor's DeBN account, including cases where the debtor may be listed as a creditor.

## **Keep the Court Advised by Filing an Updated Request Form if You:**

- Change your email address;
- File a new case after enrolling in DeBN (so the court can make sure your name and address in your DeBN account match your new case); or
- Wish to deactivate or reactivate your account.

# DeBN Requirements

Requirements of the DeBN program include:

1. **Reliable Internet Access**
2. **Email Account**

Please be aware that the email address you use for your DeBN account will become a part of the official court record. The BNC will send you confirmation emails and court notices using these addresses:

bncedi@noticingcenter.com  
bnctrn@noticingcenter.com

Please add these email addresses to your contacts/safe-sender list to ensure delivery of court notices/orders to your email inbox.

Note: Please do not reply or send emails to the above email addresses. Those email accounts are used for the sole purpose of sending emails, and the inboxes are not monitored. Please contact the Clerk's Office if you have any questions about the DeBN program.

3. **Adobe Reader**

Court notices and orders will be sent as PDF documents. It is recommended that you use the latest version of Adobe Acrobat Reader software for viewing these PDF documents. If you do not have this software, you can download it free of charge [here](#).

If you are using a mobile device, please visit your mobile device's app store for a free download of Adobe Acrobat Reader.

4. **Debtor's Electronic Noticing Request Form**

Debtors requesting email delivery of court notices and orders through the DeBN program must complete and file a [Debtor's Electronic Noticing Request \(DeBN\)](#) form with the court where their case is filed. A debtor can have his/her attorney file the completed form electronically, or the debtor can file the form in person at the bankruptcy court clerk's office (photo identification required).

# How Email Works

## Email Transmission

The BNC will transmit emails in the evening on the same day a notice or order is filed.

The notice or order will be attached to the email as a single PDF file. It is recommended that you use the latest version of Adobe Acrobat Reader software for viewing these PDF documents. If you do not have this software, you can download it free of charge [here](#). If you are using a mobile device, please visit your mobile device's app store for a free download of Adobe Acrobat Reader.

## BNC Email Addresses

The BNC will send you confirmation emails and court notices using these addresses:

bncedi@noticingcenter.com  
bncrtn@noticingcenter.com

Please add these email addresses to your contacts/safe-sender list to ensure delivery of court notices/orders to your email inbox.

Note: Please do not reply or send emails to the above email addresses. Those email accounts are used for the sole purpose of sending emails, and the inboxes are not monitored. Please contact the Clerk's Office if you have any questions about the DeBN program.

## Email Formatting:

Each email containing a court notice or order will be formatted as follows:

1. A subject header containing the BNC email serial number and your DeBN account number. The serial number increases each time you are sent an email notice 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 and address of the recipient, case number, court form code, originating court and title of document filed for each notice.
4. Contain a PDF attachment of the notice or order that was filed in your case.

## Name and Address Matching

Your DeBN account is created using your name and address exactly as it appears in your bankruptcy case. As long as your name and address in your bankruptcy case exactly match your name and address in your DeBN account, all notices and orders that the court files and sends to the BNC for service upon you will be delivered to you via email.

If your name and address in your DeBN account do not match the bankruptcy case, then the BNC will send court notices and orders to you via U.S. mail.

If you or your attorney files a notice of change of address with the court, then the clerk's office will make the necessary changes to both your bankruptcy case and your DeBN account. You will then receive an email from the BNC advising you that your DeBN account has been updated.

**Email Bounce-Back (Undeliverable Email)**

The first time the BNC receives an email bounce-back (undeliverable email), your DeBN account will automatically be disabled, and the notice or order will be resent to you via U.S. mail (as long as the bounce-back occurred within 10 days). Any future court notices and orders will be delivered to you via U.S. mail, and you must file an updated request form if you wish to reactivate your DeBN account.

## **DeBN Frequently Asked Questions:**

### **When can I register for DeBN?**

A debtor can register for DeBN at any time during the pendency of his/her case. A debtor may also request deactivation of his/her account at any time.

### **When are emails sent?**

Emails will be sent by the BNC in the evening on the same day a notice or order is filed by the court in your case.

### **Will I receive all documents via email?**

No, only notices and orders filed by the court and sent to the BNC for service upon you will be delivered via email. All other parties, such as the trustee and creditors, will continue to serve documents upon you either via U.S. mail or in person pursuant to court rules.

### **I filed jointly with my spouse. Can we both register for DeBN?**

Yes, both debtors can register for DeBN, but they must file separate DeBN request forms. Each of you will have your own DeBN account, and separate emails will be sent to you. If only one spouse registers for DeBN, then the other will receive notices via U.S. mail.

### **Can others see my email address?**

Your email address will not be shown on the caption of the case docket, and your DeBN request form will not be visible to the public for viewing. However, when a notice or order is emailed to you, the Certificate of Notice will include your email address. A Certificate of Notice is filed in the case, and it reflects who has been transmitted notice of a document by the BNC.

### **I accidentally deleted an email. Can the notice be resent to me?**

Neither the court nor the BNC can resend notices. If you accidentally deleted a notice, you should contact your attorney, or you may contact the court for further directions on how to obtain another copy of the notice.

### **What should I do if I change my email address?**

You should immediately file with the court, either on your own or through your attorney, an updated DeBN request form. Once the court has processed your request, you will receive an email from the BNC at both your old and new email addresses advising you that your DeBN account has been updated.

### **What should I do if I move?**

You or your attorney should file a notice of change of address with the court. The clerk's office will make the necessary changes to both your bankruptcy case and your DeBN account. You will then receive an email from the BNC advising you that your DeBN account has been updated.

### **What should I do if I want to reactivate my DeBN account?**

You must complete, sign and file an updated DeBN request form. Under "Update to Account Information," select to reactivate your account. Once the clerk's office processes your request,

you will receive an automated email from the BNC advising you that your DeBN account has been activated.

**Why did I stop receiving my notices via email?**

There are a couple of reasons why this may have occurred, including:

1. If your name and address in the case do not match your DeBN account, then the notice or order will be delivered to you via U.S. mail. If you recently filed a change of address with the court and did not receive an email from the BNC advising you that your DeBN account was updated, please contact the Clerk's Office for assistance.
2. Your DeBN account may have been disabled due to an email bounce-back (undeliverable email). If this occurred, you must file an updated request form if you wish to reactivate your DeBN account.

Please contact the Clerk's Office with any questions about the status of your DeBN account.

**Who do I contact if I have additional questions about DeBN?**

Please contact the [Clerk's Office](#) if you have any questions about the DeBN program. Do not contact the BNC or reply to emails that you receive from the BNC.