

IT MANAGERS REGION 9 SEMINAR

Session 3 - NDC 341 Zoom Portal & Trustee Reports

Tuesday, September 22, 2026

Presenters: David & Sarah - NDC

Session focus: NDC's 341 Zoom Portal, debtor experience, trustee reporting, report subscriptions, creditor-contact reporting, and the ACH tools available to trustee offices. The ACH discussion is preserved in detail because the tools serve different operational purposes and should not be treated as one generic feature.

1. NDC 341 Zoom Portal - Personalized Entry to the 341 Meeting

The NDC 341 Zoom Portal was presented as a front-end entry point to the trustee office's normal U.S. Trustee Zoom meeting. Each participating office receives a customized NDC URL tied to the office/location code. The portal personalizes the debtor's experience before the debtor reaches the Zoom waiting room.

Portal feature	How it works / why it matters
Office-specific URL	The trustee office receives a customized NDC Zoom URL. The landing page identifies the Chapter 13 trustee and the applicable office/division information.
Debtor selection	Debtors scheduled for that day's 341 appear alphabetically by last name, including debtor one and debtor two.
Case identification	After selection, the debtor's first and last name and seven-digit case number are displayed. This avoids generic Zoom labels such as "iPhone" or "Samsung."
Manual entry	If the debtor is not in the list, the debtor can enter first name, last name and the last four digits of the Social Security number. NDC uses trustee-office data to identify the case.
Camera / microphone prompts	Before entering Zoom, the debtor is prompted to allow microphone and camera access. The intent is to reduce black screens, muted audio and time spent troubleshooting during the meeting.
Waiting room handoff	After the NDC prompts are complete, the debtor selects Join and is passed into the trustee office's normal UST Zoom waiting room.

The portal does not replace the regular UST Zoom link. If a debtor denies microphone or camera access, the NDC portal stops the process. Because mobile devices may remember the denied permission, the regular UST Zoom link was described as the practical fallback.

2. Debtor Case Monitoring, Email Collection and Future Electronic Outreach

The portal also recreates the function of the old in-person "red tablet" used to collect debtor email addresses. If the trustee office already has the debtor's email address, it can be prefilled. The case-monitoring choice defaults to yes, although the debtor can decline.

- **Free case monitoring:** NDC can notify a debtor when the trustee posts a payment and can send a monthly summary showing payments received and distributions made to creditors.
- **Text notification:** A newer feature can text the debtor when the trustee receives/posts a payment.
- **Future email campaigns:** NDC described collected debtor email addresses as useful for office communications such as annual letters, semiannual notices, tax letters and similar outreach, reducing printing and postage where electronic delivery is permitted.

- **Attorney-with-client limitation:** NDC acknowledged that the portal was not yet well tuned for attorneys who bring multiple clients into the attorney's office and place them on the same Zoom camera. That use case can prevent NDC from collecting each client's email address.

3. Trustee Portal and Reporting Architecture

The trustee portal was described as one of NDC's four principal portals. A useful support feature is **Impersonate the Debtor**: an authorized trustee-office user can view the NDC site essentially as the debtor sees it, which can help staff understand a debtor's question while assisting the debtor.

Within the trustee portal, the presentation concentrated on the **Reporting** tab. The opening reporting screen includes a graph of registered users by month and quick access to recently run reports. The presenter stated that there are **34 reports**. Reports are separated into **Enterprise Reports** and **Dashboard Reports**.

Report family	Description
Enterprise Reports	Traditional tabular reports - rows and columns - and the primary focus of this session.
Dashboard Reports	More graphical reports, including older visual/map-style reports.
Custom Reports	NDC can build reports for a specific trustee-office need, including comparisons of an office's metrics with regional offices.
Subscriptions	Selected reports can be generated automatically and emailed on a schedule rather than being run manually each time.

4. NDC Support Inquiries Report

NDC Support Inquiries are questions submitted to NDC by debtors, attorneys, creditors and other users. NDC staff can often associate the inquiry with the applicable trustee office, allowing the office to see what its debtors are asking NDC and how NDC responded.

Examples discussed included missing payments, payoff questions, refinancing, obtaining a mortgage or vehicle, and requests for documents such as a discharge copy. When the requested information is not something NDC can provide, the debtor may be directed back to the attorney or trustee office.

- **Report purpose:** The NDC Support Inquiries report turns the inquiry information shown on the portal dashboard into a reportable dataset.
- **Look-back days:** The user can limit the report to a recent period rather than retrieving an unnecessarily large history.
- **Office workflow idea raised during the session:** a participant requested a way for the trustee office to mark an inquiry as resolved/handled. NDC treated that as a feature request, not an existing function.

5. Downloading and Subscribing to Reports

Reports can be viewed interactively in the portal or downloaded. Word and Excel were described as especially useful output formats; PDF is also available, although PDF formatting may not always be as clean for tabular data.

Subscription setting	Detail
Recipients	Recipients must be email addresses associated with registered NDC.org portal users.
Start time / schedule	The subscription can be scheduled for recurring delivery. Scheduling was described using Central Standard Time.
Look-back period	A weekly subscription can use a seven-day look-back; a monthly subscription can use a 30-day look-back.
Attachment format	Excel, Word and PDF were identified as available formats.

Subscription setting	Detail
Operational value	The office can receive recurring reports automatically without staff having to log in and run them each time.

6. Creditor Contact Reporting - A Practical Operations Resource

A substantial portion of the discussion focused on NDC's creditor-contact information. The concept is a centralized contact repository: instead of trustee offices repeatedly searching creditor websites, navigating general 800-number phone trees, or asking other offices for a bankruptcy contact, NDC maintains creditor contact records that offices can search.

Creditor Contact List

The Creditor Contact List contains thousands of contact records collected over time. A trustee-office user can search a creditor name - Wells Fargo was used as an example - and see available contacts. Sarah emphasized the practical value for **creditor refunds**, where staff may otherwise have difficulty locating someone in a creditor's bankruptcy department.

Trustee Contact List and Trustee Contact List - Updates Only

Two report versions were described. The full trustee/contact-list report can be downloaded so the office has the creditor contact information locally. An **Updates Only** version provides the recently updated contacts - the example discussion referenced roughly the prior 30 days - allowing an office to subscribe and continually receive the freshest additions or changes.

Important visual cue: Sarah explained that when a creditor is shown in bold, the contact information came from the creditor itself. That can be especially useful for bankruptcy contacts, creditor-refund contacts and ACH onboarding contacts.

7. ACH / EFT Contact Resources - Three Different Functions

The ACH discussion identified multiple NDC resources. They solve different problems and should be kept separate in office procedures: **(1) find the right ACH onboarding contact, (2) validate banking information against available data, and (3) identify another trustee office already paying that creditor so the information can be independently confirmed.**

A. Contact Creditor List - Find ACH Onboarding Contacts

When asked whether NDC had a list of creditors accepting ACH, David said the creditor contact system can be searched for **ACH**. The resulting records identify creditors that have self-reported an ACH contact - specifically, a person within the creditor organization who can assist a trustee office with beginning ACH onboarding.

How to use it: Log in to the trustee portal -> open the Contact Creditor List -> search for ACH -> review creditors that supplied an ACH onboarding contact.

Limitation: This is not an exhaustive national list. It depends on creditors self-reporting that they accept ACH and supplying the appropriate contact.

B. Shared 100% ACH Trustee-Office Spreadsheet

Sarah added that one trustee office operating at **100% ACH** had shared its creditor list and ACH contacts with NDC and authorized NDC to share that information with other trustee offices. She described it as a lengthy Excel spreadsheet containing the office's creditor contacts and ACH points of contact.

The list was presented as a strong **starting point**, not a universal master list: an office may be larger or smaller than ours, and some creditors may be specific to that office's local region. Nevertheless, it can materially shorten the research needed when an office is trying to move high-volume creditors from paper checks to ACH.

C. ACH Verify - Check Account and Routing Information

NDC also described an **ACH Verify** tool created after the COVID period as trustee offices increased ACH use. The tool can check the account number and routing number supplied during ACH onboarding against banking information available through participating Satori offices.

- Satori was described as storing the full ACH account and routing information and allowing NDC to use that data as a verification source.
- The presenter estimated roughly 25 offices were still using Satori at the time of the discussion.
- **A negative/no-match result is not proof that the banking information is invalid.** It may simply mean that no participating Satori office has previously used that account/routing combination.
- David therefore characterized the NDC/Satori verification as useful but not the ideal “gold standard.”
- He distinguished this verification inquiry from a **pre-note**; it is an additional verification mechanism rather than merely the pre-note process.

David also mentioned an account-verification service he understood **ePay/Truist** was developing for trustee offices. He viewed a bank-based service with broader U.S. account/routing information as potentially stronger verification. That was discussed as another service to investigate, not as a replacement feature already built into the NDC tool.

D. ACH Lookup - Trustee-to-Trustee Confirmation Network

The most operationally significant tool discussed was **ACH Lookup** (also referred to during the discussion as the ACH NDC Lookup report/tool). Its purpose is not to reveal another office's bank data. Instead, it shows which trustee offices have recently made ACH transactions with a creditor and provides a trustee-office contact who can be called for independent confirmation.

Step	ACH Lookup workflow
1	Search a creditor such as PRA, Beck & Lee, Wells Fargo, or another creditor the office wants to convert to ACH.
2	NDC shows trustee offices that have already been transacting with that creditor by ACH.
3	The result does not disclose the creditor's account number or routing number.
4	The result identifies the trustee office and provides that office's contact name and telephone number.
5	Call the listed trustee-office contact and compare the account/routing information your office received with what that office is using.
6	Use that confirmation together with the pre-note and other verification steps before releasing funds.

David said NDC was receiving the relevant data from **all 174 trustee offices**. In the demonstration, Wells Fargo was searched and the tool showed a trustee that had recently disbursed to Wells Fargo on **September 16**, along with the contact name and phone number at that trustee office.

Why this matters: ACH is harder to recover once money is sent to the wrong account than a paper check that can be stopped. The presenter described ACH Lookup as another tool in the office's verification “tool belt” - a way to double, triple or quadruple confirm the account and routing information before sending the ACH.

The practical model is a **trust network among trustee offices**: NDC tells you which peer office has recently paid the creditor, and the offices verify the banking instructions directly with each other rather than NDC publishing sensitive bank data.

8. NDC Trustee Scorecard

The **NDC Trustee Scorecard** was described as a way to show an office which NDC features it is using and how extensively it is using them. Rather than being only a performance report, it can expose features the office may not realize are available.

- **Debtor signup score:** percentage of active cases that have an NDC debtor account tied to them.

- **Debtor-attorney signups** and use of mortgage codes.
- **Debtor invites / email-address collection:** how well the office is building electronic contact capability.
- **QR-code use** and use of debtor annual reports.
- **ACH contact-related features** and other NDC services.
- A PDF version of the scorecard is available and the scorecard can be subscribed to for recurring delivery.

9. Trustee Zoom Portal Usage Report

The **Trustee Zoom Portal Usage** report is a newer report tied directly to the NDC 341 Zoom Portal. It identifies people who attended 341 meetings **through the NDC portal**.

A key limitation is scope: if a debtor or attorney goes directly to the normal UST Zoom link rather than entering through NDC's front end, NDC does not know about that entry and it will not appear in this report. The report therefore measures NDC-portal usage, not total attendance at the trustee's 341 Zoom meetings.

The report can be combined with the subscription and look-back features - for example, seven days or 30 days - so the office receives only recent NDC portal users. This can help the office monitor adoption and understand whether the portal is successfully capturing debtor contact information.

10. Neighboring Office Attorney Registrations

The **Neighboring Office Attorney Registrations** report uses NDC's consolidated Chapter 13 data to identify attorneys registered with neighboring trustee offices. The value of this type of cross-office report is something a single trustee office generally cannot reproduce from only its local database.

The stated use case is to identify attorneys already registered elsewhere and potentially contact them or avoid duplicate handling. It is an example of the advantage NDC has when a report needs to span multiple trustee-office datasets.

11. Practical Office Reference - Which NDC Resource Solves Which Problem?

Need	NDC resource	What to do
Find a creditor's ACH onboarding person	Contact Creditor List	Search ACH and review self-reported creditor ACH contacts.
Get a broad starting list of ACH creditors/contacts	Shared 100% ACH trustee-office Excel list	Request the shared list from NDC; use it as a starting point and account for regional differences.
Check whether supplied bank information has prior evidence	ACH Verify	Check the account/routing pair against available Satori-based verification data; no match is not proof of invalidity.
Independently confirm a creditor's ACH instructions	ACH Lookup	Find a trustee office recently paying that creditor, call its listed contact, and compare banking instructions.
Keep creditor contacts current	Trustee Contact List - Updates Only	Subscribe/download recent creditor-contact changes.
See debtor/user questions to NDC	NDC Support Inquiries	Review inquiries and responses; use look-back days for a manageable reporting period.
Measure NDC feature adoption	NDC Trustee Scorecard	Review debtor signup, email/invite, QR, annual-report, ACH-contact and related usage metrics.

Need	NDC resource	What to do
Measure NDC 341 portal usage	Trustee Zoom Portal Usage	Track attendees who entered through the NDC portal; direct UST Zoom entries are outside the report.
Automate recurring reporting	Subscriptions	Schedule reports with recipients, look-back period and output format.

12. Session Takeaways for Trustee-Office Operations

- The NDC trustee portal is more than a debtor-facing website; it contains cross-office reporting and contact data that can support day-to-day trustee operations.
- The creditor-contact reports can reduce time spent locating bankruptcy, refund and ACH contacts.
- ACH onboarding should not be reduced to a single verification step. The session described several layers: creditor contact information, ACH Verify, pre-note/other controls, and ACH Lookup for peer-office confirmation.
- ACH Lookup is especially valuable because it provides independent confirmation without exposing another office's stored bank account/routing data.
- Report subscriptions can turn useful reports into recurring operational controls instead of reports staff must remember to run manually.
- The Trustee Scorecard and Zoom Portal Usage report can help the office measure whether NDC features are actually being adopted.