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# 3.0

## Creditor Maintenance

This section will cover the process of creating and uploading a mailing matrix for a new case. This section will also discuss how to add and edit creditors on an existing case.

The matrix is the only document in ECF prepared in a text based format.

- Creating a Creditor Matrix
- Uploading a Creditor Matrix
- Adding/Editing Creditors on an Existing Case

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# 3.1

## Creating a Creditor Matrix

A creditor matrix contains the names and addresses of creditors. This information is used for noticing and also for claims information, when applicable. The creditor matrix **MUST** be in ASCII form, usually a .txt file, before it can be successfully uploaded.

```
std matrix.txt - Notepad
File Edit Format Help
00-01298
Ford Motor Credit
7843 Henry Ford way
Dearborn MI 35723
Williamsburg Finance Inc.
1776 Colonial Ave.
Richmond VA 15378
Thomasville Furniture
450 W Post Road
Philadelphia PA 16439
Mid-Atlantic Investments
673 Capital States Blvd
Philadelphia PA 16438
Northwest Mutual Investments Bank
P.O. Box 26354
West Haven MI 36471-6354
Great Pacific Trade Co.
456 SE Caliber St.
Portland OR 98364
```

*Do not include any special characters in your text document. Characters, such as # % & \*, etc., are considered illegal and may cause the upload to fail.*

### Creditor Matrix Specifications:

- The case number **MUST** be the first line of the matrix, in standard (YY-NNNNN) format with the hyphen, and separated from the creditor list by a blank line.
- The name and addresses of each creditor must be five lines or less.
- Each line may contain no more than 40 characters, including blanks.
- Names and addresses should be left justified (flush against the left margin, no leading blanks).
- Account numbers or “attention” lines should be placed on the second line of the name/address.
- City, state and ZIP codes **MUST** be on the last line.
- Nine digit ZIP codes must be typed with a hyphen separating the two groups of digits.
- All states must be two-letter abbreviations.
- Each creditor must be separated by at least one blank line.
- Do not include page numbers, headers, footers, etc.

### STEP 1

After creating the creditors list in any word processing application (even Word Pad or Notepad, that comes with Windows) you will need to save it as an ASCII text file. Click on File on the Menu bar and then select Save (or Save as)

Enter the File Name then With the Save window up, select the **File Type** that you will be saving

the file as. (See Figure 1). If you are using WordPerfect select ASCII DOS Text or for Word select the .txt option. Then click on the [Save] button to save the document in the proper format.

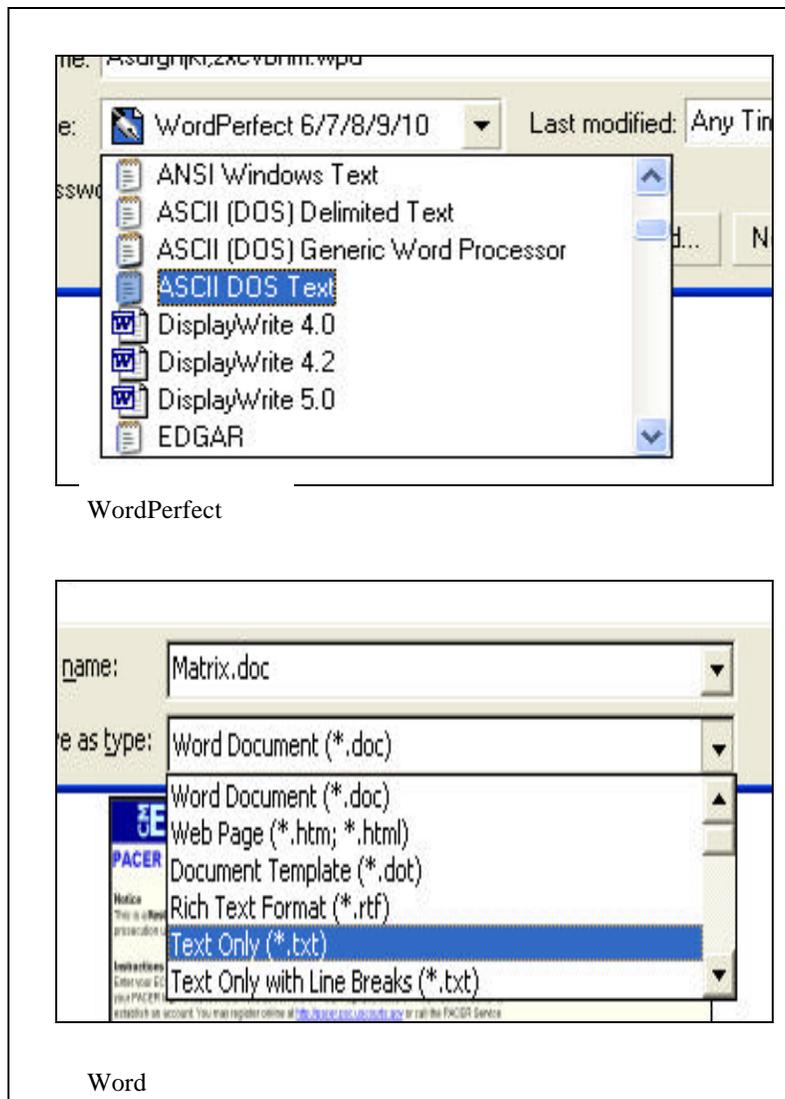


Figure 1

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# 3.2

## Uploading a Creditor Matrix

**Important Note:** *At some point, the system may be modified to enter the 341 Meeting of Creditors notice upon the filing of the new case. If that were to occur, it will be necessary to upload the matrix soon after the new case was entered.*

*Make sure the case number is in the standard format, and not in the format inserted by the CM/ECF system (such as 1-00-bk-01298). The system checks the case number at the top of the txt file and will return an error if the numbers do not match.*

*The field for the path name will only accept a path string up to 40 characters long. Longer than that and you will get an error message.*

Once you have created the matrix file, you will need to upload the file to the ECF system.

**STEP 1** Click on the Bankruptcy link on the Main Menu bar. The Bankruptcy Events screen is displayed. Click on the Creditor Maintenance hyperlink and the Creditor Maintenance screen is displayed. Click on the Upload a creditor matrix hyperlink.

**STEP 2** The Case Number screen appears. Enter the case number in the standard (YY-NNNNN) format, using the hyphen. Click on the [Next] button to continue.

**STEP 3** Refer to section **2.5: Attaching a PDF Document** to attach your matrix file. The main difference will be looking for a TXT file instead of a PDF file.

Once you have entered the correct file path to your txt file, click on the [Next] button.

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STEP 4      The **Add Creditors** screen will appear next (see figure 2).

If the total number of creditors entered is not the same as the total number of creditors on the submitted matrix, click on the browser's back button and research the error.

If the total number of creditors displayed is correct, click on the [Submit] button.

The Creditor Receipt screen displays. This screen is your receipt/confirmation that the creditor matrix has been uploaded successfully to the case.

You can click on the [Return To Creditor Maintenance Menu](#) and repeat steps 5 through 8 if you have additional matrixes to upload.



**Figure 2**

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# 3.3

## Editing a Creditor Matrix and Adding Creditors to an Existing Case

Occasionally, the Proof of Claim you are filing may not match the creditor list, the matrix or schedules may need to be amended, or a party address has changed. After the initial creditors have been uploaded, an external filer cannot directly add individual creditors to the system, but a filer may edit a party record or file a *Creditor Request for Notice* or *Amended Matrix* so the court can add a party to a case. This section will discuss how to add or edit the parties in a case. Additional information can also be found under section **7.7: Proof of Claims**.

If your creditor appears on the matrix, but the address is different than the Proof of Claim you are filing for your party, you **must edit the address**.

To Edit a Party Address:

- STEP 1        Select the **Creditor Maintenance** category from the main Bankruptcy menu. Then select **Edit Creditors**.
  
- STEP 2        Enter the case number and the party search criteria. Figure 3 demonstrates a search for Action Collection Service by typing in Ac in the Creditor field. You may also **click [Next] for a list of all possible matches**.
  
- STEP 3        Highlight your choice and click next to see the address on file for that party (see Figure 4).
  
- STEP 4        Edit the record as necessary and select [Submit] to submit changes.

*If you edit a party record the old record does not remain on the matrix, you will have modified that party record and recorded your entry.*

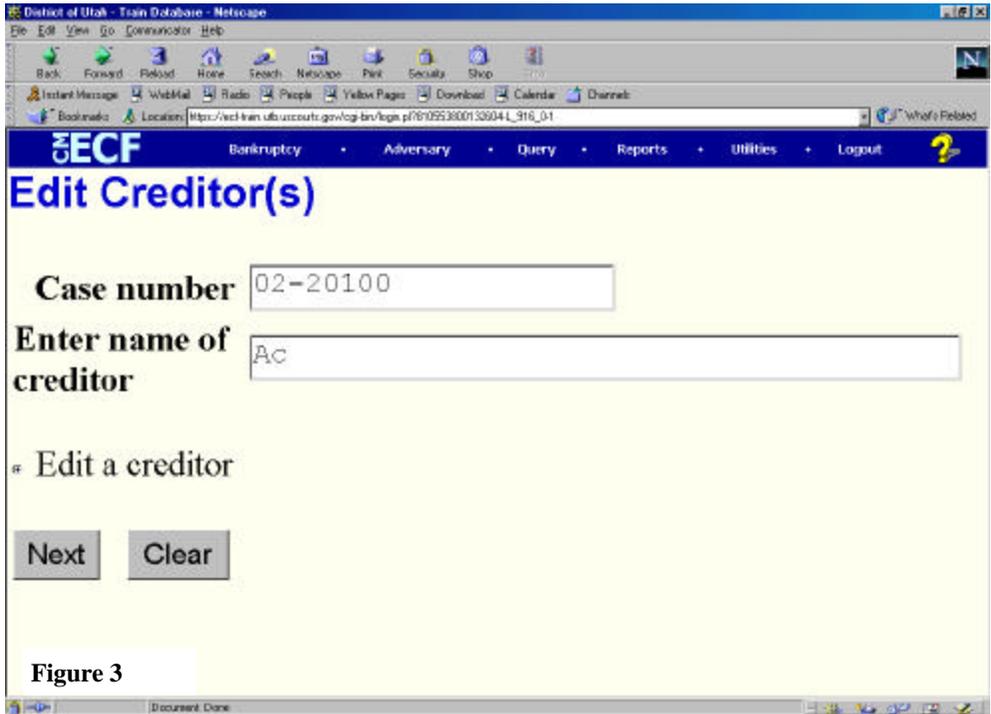


Figure 3

If you leave the *name of creditor* field blank, all creditors on the matrix will appear on a list.

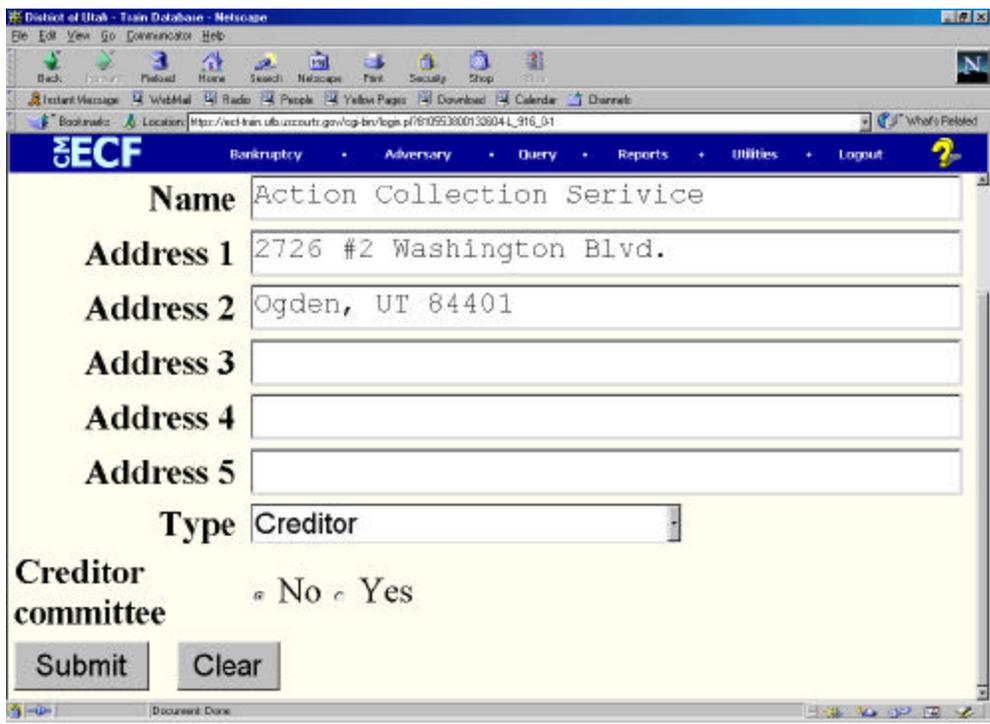


Figure 4

You may leave the *Type* defaulted to *Creditor*.

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# NOTES