

# Creditor Matrix Program

September 2014

The U.S. Bankruptcy Court, Eastern District of Wisconsin has an application that allows a filer to submit a creditor mailing matrix (aka list of creditors) electronically. The application is located on our court's main web page ([www.wieb.uscourts.gov](http://www.wieb.uscourts.gov)) and is called **File Your Creditor Matrix**.

This application may be used to:

- 1) submit a completed mailing matrix for a **NEW** bankruptcy case (see page 2);
- 2) finish and submit a saved mailing matrix for a **NEW** bankruptcy case (see page 8);
- 3) amend a mailing matrix in a **CURRENT** bankruptcy case (see page 12).

Click the **File Your Creditor Matrix** link to get started.

The screenshot shows the website for the United States Bankruptcy Court, Eastern District of Wisconsin. The header includes the court's name and logo. A navigation bar contains links for HOME, RULES & PROCEDURES, BANKRUPTCY FORMS, JUDGES, ECF/PACER, COURT INFO, and LINKS. The main content area is divided into three columns: 'Information For ATTORNEYS', 'Information For DEBTORS', and 'Information For CREDITORS'. The 'File Your Creditor Matrix' link is highlighted with a red box in the 'Information For DEBTORS' column.

Information For ATTORNEYS	Information For DEBTORS	Information For CREDITORS
<ul style="list-style-type: none"><li>Log In to CMECF</li><li>Filing &amp; Other Fees</li><li>Rules &amp; Procedures</li><li>Training</li><li>Lou Jones Breakfast Club</li><li>Mediation-Mortgage/General</li><li>Search Decisions</li><li>Bar Liaison Committee</li></ul>	<ul style="list-style-type: none"><li>Frequently Asked Questions</li><li>Filing without a Lawyer</li><li>Bankruptcy Forms</li><li><b>File Your Creditor Matrix</b></li><li>Bankruptcy Basics Video</li><li>Do I Need an Attorney?</li><li>341 Meeting Locations</li></ul>	<ul style="list-style-type: none"><li>Creditor Forms</li><li>File a Claim On-line</li><li>Nat'l Creditor Registration</li><li>Transfer of Claims</li><li>Unclaimed Funds</li><li>341 Meeting Locations</li></ul>

## Instructions to Submit a Mailing Matrix for a NEW Bankruptcy Case

This feature should be used **ONLY** when submitting a mailing matrix for a **NEW** bankruptcy case that is **NOT** yet open. (If you are returning to finish and submit a saved a matrix, go to the instructions on page 8. If you wish to amend a mailing matrix in a current bankruptcy case, go to the instructions on page 12).

Complete the following fields under the **Create New Matrix** section (First Name, Last Name, and Last 4 Digits for SSN are mandatory fields). Click **Continue** to go to the next screen.

**Creditor Matrix**  
Bankruptcy Court for the Eastern District of Wisconsin

### Create New Matrix

First Name

Last Name

Last 4 Digits of SSN

Email

Phone

Continue

\*\*\*Use this **ONLY** if you are submitting a mailing matrix for a **NEW** bankruptcy case that is **NOT** yet open.

### Edit/Amend Existing Matrix

Last Name

Pin Number

Case Number (if amending a matrix in an open bankruptcy case)

Continue

\*\*\*Use this if you are a returning user to either:  
1) complete a saved matrix not previously submitted for a **NEW** case, or  
2) amend a mailing matrix (add/delete creditors) in an **OPEN** bankruptcy case.

A pop-up window containing a PIN number will display. You will need this number if you save this current matrix and return at a later date to finish and submit it to the court. You will also need this PIN to amend your matrix at a later date. Please **keep** this PIN. Click **Close** to continue.

Your Pin Number is: [REDACTED]

**Remember this pin number.**

You will need it to continue working on your current matrix or to amend your matrix at a later date.

Close

This is where you will provide the names and addresses for the creditors.

You may select a creditor from a list of common creditors by clicking the drop down arrow.

The screenshot shows the 'Creditor Matrix' interface for the Bankruptcy Court for the Eastern District of Wisconsin. The header includes the court logo, the title 'Creditor Matrix', and the case information: 'Same Sample (Not You?) Pin:1019'. On the right, there are three columns: 'New' (0), 'Existing' (0), and 'Total' (0). Below the header is a red 'Save Creditor Matrix' button. The main form area is divided into two sections. The top section is for adding a creditor, featuring a dropdown menu with 'Wisconsin Electric Power Company' selected. A red box highlights the dropdown arrow. To the right of the dropdown is an 'Add Creditor' button. Below the dropdown is a list of common creditors: Capital One, Chase Card Services, Time Warner Cable, Wisconsin Electric Power Company (highlighted in blue), Citi Mortgage, and Wisconsin Department of Revenue. The bottom section is for entering the creditor's address, with fields for City, State (Wisconsin), and Zip, and another 'Add Creditor' button.

Highlight the creditor you wish to add to the mailing matrix and click **Add Creditor**. The creditor will be added to the list on the right hand side of the screen (this is where all of your listed creditors will eventually appear). You may use as many common creditors as needed.

This screenshot shows the same 'Creditor Matrix' interface, but with the 'New' count updated to 1 and the 'Total' count updated to 1. The 'Add Creditor' button in the top section is now highlighted with a red box. A red arrow points from this button to the right-hand side of the screen. On the right, a list of creditors is displayed, with 'Wisconsin Electric Power Company' highlighted in blue. The details for this creditor are: PO BOX 2046, Bankruptcy Department A130, Milwaukee, WI 53201. The 'Save Creditor Matrix' button remains at the top of the right-hand side.

Many creditors will not appear in the list of common creditors. As a result, you will need to individually type each creditor's name and full address in the fields below (all of the fields are mandatory).

**Creditor Matrix**  
Bankruptcy Court for the Eastern District of Wisconsin

Same Sample (Not You?)  
Pin:1019

New	Existing	Total
1	0	1

**Save Creditor Matrix**

Creditor

Creditor Name  
ABC Corporation

Address  
123 Main Street

City  
Milwaukee

State  
Wisconsin

Zip  
53210

Wisconsin Electric Power Company  
PO BOX 2046  
Bankruptcy Department A130  
Milwaukee, WI 53201

Click **Add Creditor** to add the creditor to the list. As you can see, each time a new creditor is added, the application displays the new total of creditors added.

**Creditor Matrix**  
Bankruptcy Court for the Eastern District of Wisconsin

Same Sample (Not You?)  
Pin:1019

New	Existing	Total
2	0	2

**Save Creditor Matrix**

Creditor

Creditor Name  
ABC Corporation

Address  
123 Main Street

City  
Milwaukee

State  
Wisconsin

Zip  
5320

ABC Corporation  
123 Main Street  
Milwaukee, WI 53210

Wisconsin Electric Power Company  
PO BOX 2046  
Bankruptcy Department A130  
Milwaukee, WI 53201

Repeat this process until all of the creditors are added to the mailing matrix. Then click the **Save Creditor Matrix** button.

**Creditor Matrix**  
Bankruptcy Court for the Eastern District of Wisconsin

Same Sample (Not You?)  
Pin: [REDACTED]

New	Existing	Total
4	0	4

**Save Creditor Matrix**

Creditor: [Dropdown] **Add Creditor**

Creditor Name: [Text Field]

Address: [Text Field]

City: [Text Field] State: Wisconsin Zip: [Text Field] **Add Creditor**

- Capital One  
PO BOX 71083  
Charlotte, NC 28272
- Wisconsin Department of Revenue  
PO Box 8901  
Madison, WI 53708
- ABC Corporation  
123 Main Street  
Milwaukee, WI 53210
- Wisconsin Electric Power Company  
PO BOX 2046  
Bankruptcy Department A130  
Milwaukee, WI 53201

Review the creditors on the bottom of this screen. If the **mailing matrix is COMPLETE**, first read the certification statement and then click the certification checkbox. Finally, click **Send Matrix**.

**Creditor Matrix**  
Bankruptcy Court for the Eastern District of Wisconsin

[← BACK](#)

If your matrix is complete and you are ready to submit it to the court, please certify and click **Send Matrix**.  
If you are NOT ready to submit it, please click **Save Matrix**.  
**Remember your pin number.** You will need it to continue working on your current matrix or to amend your matrix at a later date.

<b>Save Matrix</b>	<b>Review Your Matrix Before Submitting</b>
NEW 4	Same Sample (Not You?)
Existing 0	Last 4 digits of SSN: 9999
Deleted 0	Email:
Total 4	Phone:
	Pin: 1020
<b>Send Matrix</b>	<input checked="" type="checkbox"/> I certify this matrix is complete and acknowledge that if this is an amendment to add/delete creditors in a current bankruptcy case, I may be charged an amendment fee.

- Capital One  
PO BOX 71083  
Charlotte, NC 28272
- Wisconsin Department of Revenue  
PO Box 8901  
Madison, WI 53708
- ABC Corporation  
123 Main Street  
Milwaukee, WI 53210
- Wisconsin Electric Power Company  
PO BOX 2046  
Bankruptcy Department A130  
Milwaukee, WI 53201

The mailing matrix was **SUBMITTED** to the court. This is the confirmation page. Don't forget your PIN number. You will need it if you wish to amend your matrix at a later date (amendments to add/delete creditors in an OPEN bankruptcy case require an amendment fee).

# Thank you for submitting your creditor matrix.

Your pin number is . You will need this number if you wish to amend your matrix at a later date. Click [here](#) to modify your matrix or to return to the home page.

If you are **NOT** ready to submit the mailing matrix to the court, click **Save Matrix**.

The screenshot shows the 'Creditor Matrix' interface. At the top left is the court's logo and name. Below it is a 'BACK' button. A light blue box contains instructions: 'If your matrix is complete and you are ready to submit it to the court, please certify and click **Send Matrix**. If you are NOT ready to submit it, please click **Save Matrix**. Remember your pin number. You will need it to continue working on your current matrix or to amend your matrix at a later date.'

The main content area is titled 'Review Your Matrix Before Submitting'. On the left, there is a summary table:

<b>Save Matrix</b>	
NEW	4
Existing	0
Deleted	0
Total	4

Below the table is a red 'Send Matrix' button. To the right of the table, the title 'Review Your Matrix Before Submitting' is followed by 'Sample Same (Not You?)' with an edit icon. Below this are fields for 'Last 4 digits of SSN: 9999', 'Email:', 'Phone:', and 'Pin:'. A green box contains a certification statement: 'I certify this matrix is complete and acknowledge that if this is an amendment to add/delete creditors in a current bankruptcy case, I may be charged an amendment fee.'

At the bottom, there are four blue boxes representing creditors:

- ABC Corporation**  
123 Main Street  
Milwaukee, WI 53210
- Wisconsin Electric Power Company**  
PO BOX 2046  
Bankruptcy Department A130  
Milwaukee, WI 53201
- Wisconsin Department of Revenue**  
PO Box 8901  
Madison, WI 53708
- Capital One**  
PO BOX 71083  
Charlotte, NC 28272

If you save a mailing matrix, it does **NOT** get submitted to the court (until you return, using your PIN, and actually click **Send Matrix**).

## Thank you for saving your creditor matrix.

The matrix was **NOT** sent to the court. Your pin number is . You will need this number when you return to finish and submit your matrix. Click [here](#) to modify your matrix or to return to the home page.

**When you return to finish your mailing matrix and to submit it to the court, please go to the instructions on page 8.**

## Instructions to Finish and Submit a Mailing Matrix for a NEW Bankruptcy Case

If you previously **SAVED** a mailing matrix and need to finish adding creditors before you submit it to the court for your **NEW** bankruptcy case, complete the following fields under the **Edit/Amend Existing Matrix** section (Last Name and PIN Number). Click **Continue** to go to the next screen.

The screenshot shows the 'Creditor Matrix' interface for the Bankruptcy Court for the Eastern District of Wisconsin. It is divided into two main sections:

- Create New Matrix:** Contains input fields for First Name, Last Name, Last 4 Digits of SSN, Email, and Phone. A 'Continue' button is at the bottom. A note states: "Use this ONLY if you are submitting a mailing matrix for a NEW bankruptcy case that is NOT yet open."
- Edit/Amend Existing Matrix:** Contains input fields for Last Name (with 'Sample' text), Pin Number (with '1019' text), and Case Number (with a note: "if amending a matrix in an open bankruptcy case"). A 'Continue' button is below. A note states: "Use this if you are a returning user to either: 1) complete a saved matrix not previously submitted for a NEW case, or 2) amend a mailing matrix (add/delete creditors) in an OPEN bankruptcy case."

Additional creditors may be added by either 1) selecting from the list of common creditors and clicking **Add Creditor**, or

The screenshot shows the 'Creditor Matrix' interface with a list of common creditors and a list of saved creditors.

**Common Creditors List:**

- Capital One
- Chase Card Services
- Time Warner Cable
- Wisconsin Electric Power Company
- Citi Mortgage
- Wisconsin Department of Revenue

**Saved Creditors List:**

- Wisconsin Department of Revenue  
PO Box 8901  
Madison, WI 53708
- Capital One  
PO BOX 71083  
Charlotte, NC 28272
- ABC Corporation  
123 Main Street  
Milwaukee, WI 53210
- Wisconsin Electric Power Company  
PO BOX 2046  
Bankruptcy Department A130  
Milwaukee, WI 53201



2) by entering the creditor's name and full address in the fields below (all of the fields are mandatory) and clicking **Add Creditor**. (Repeat this process until all of the creditors have been added to the list).

The screenshot shows the 'Creditor Matrix' interface for the Bankruptcy Court for the Eastern District of Wisconsin. The header includes the court's logo, the name 'Creditor Matrix', and the case information: 'Same Sample (Not You?) Pin:1019'. On the right, a summary table shows 'New' as 4, 'Existing' as 0, and 'Total' as 4. Below this is a red 'Save Creditor Matrix' button and a search bar. The main form on the left has a 'Creditor' dropdown and an 'Add Creditor' button. Below that, a red-bordered box highlights the 'Add Creditor' form fields: 'Creditor Name' (containing 'Bank of America'), 'Address' (containing 'PO Box 524'), 'City' (containing 'Wilmington'), 'State' (containing 'Delaware'), and 'Zip' (containing '19802'). On the right, a list of creditors is displayed, each with a red 'x' icon in the top right corner for removal. The listed creditors are: Wisconsin Department of Revenue (PO Box 8901, Madison, WI 53708), Capital One (PO BOX 71083, Charlotte, NC 28272), ABC Corporation (123 Main Street, Milwaukee, WI 53210), and Wisconsin Electric Power Company (PO BOX 2046, Bankruptcy Department A130, Milwaukee, WI 53201).

It is also possible to remove creditors from the list, by clicking the **x** in the upper right hand corner of the box.

This screenshot is identical to the one above, showing the 'Creditor Matrix' interface. The 'Add Creditor' form fields are highlighted with a red border. In this view, a red box highlights the red 'x' icon in the top right corner of the first creditor entry, 'Wisconsin Department of Revenue', indicating the removal function.

After the mailing matrix contains all of your creditors, click **Save Creditor Matrix**.

The screenshot shows the 'Creditor Matrix' interface for the Bankruptcy Court for the Eastern District of Wisconsin. At the top, it displays 'Same Sample (Not You?)' and 'Pin:1019'. On the right, a summary shows 'New 5', 'Existing 0', and 'Total 5'. A red box highlights the 'Save Creditor Matrix' button. Below this is a search bar and a list of creditors: Bank of America, Wisconsin Department of Revenue, Capital One, ABC Corporation, and Wisconsin Electric Power Company. On the left, there are input fields for adding a creditor, including 'Creditor', 'Creditor Name', 'Address', 'City', 'State' (set to Wisconsin), and 'Zip'.

Review the creditors on the bottom of this screen. If the **mailing matrix is COMPLETE**, first read the certification statement and then click the certification checkbox. Finally, click **Send Matrix**.

This screenshot shows the 'Review Your Matrix Before Submitting' section of the Creditor Matrix interface. A blue box contains instructions: 'If your matrix is complete and you are ready to submit it to the court, please certify and click **Send Matrix**. If you are NOT ready to submit it, please click **Save Matrix**. Remember your pin number. You will need it to continue working on your current matrix or to amend your matrix at a later date.' On the left, a 'Save Matrix' button is highlighted in green, and a 'Send Matrix' button is highlighted in red. The central section shows 'Same Sample (Not You?)' and 'Last 4 digits of SSN: 9999'. A red box highlights a certification checkbox with the text: 'I certify this matrix is complete and acknowledge that if this is an amendment to add/delete creditors in a current bankruptcy case, I may be charged an amendment fee.' Below this is a list of creditors: Bank of America, Wisconsin Department of Revenue, Capital One, ABC Corporation, and Wisconsin Electric Power Company.

The mailing matrix was submitted to the court. This is the confirmation screen.

# Thank you for submitting your creditor matrix.

Your pin number is . You will need this number if you wish to amend your matrix at a later date. Click [here](#) to modify your matrix or to return to the home page.

**If you need to amend the mailing matrix (add/delete creditors) after it was submitted, please follow the instructions on page 12.**

# Instructions to Amend a Mailing Matrix (Add/Delete Creditors) in a CURRENT Bankruptcy Case

If you currently have an **OPEN** bankruptcy case and wish to **AMEND** the mailing matrix (add/delete creditors), complete the following fields under the **Edit/Amend Existing Matrix** section (Last Name, PIN Number, and Case Number). Click **Continue** to go to the next screen. **NOTE: A fee will be required to amend (add/delete) creditors from a current bankruptcy case.**

The screenshot shows the 'Creditor Matrix' interface for the Bankruptcy Court for the Eastern District of Wisconsin. It is divided into two main sections: 'Create New Matrix' and 'Edit/Amend Existing Matrix'. The 'Edit/Amend Existing Matrix' section is highlighted with a red box. It contains three input fields: 'Last Name' (with 'Sample' entered), 'Pin Number' (with '1019' entered), and 'Case Number' (with a note: 'if amending a matrix in an open bankruptcy case'). A 'Continue' button is located below these fields. A note at the bottom of the section reads: '\*\*\*Use this if you are a returning user to either: 1) complete a saved matrix not previously submitted for a NEW case, or 2) amend a mailing matrix (add/delete creditors) in an OPEN bankruptcy case.'

Additional creditors may be added by either 1) selecting from the list of common creditors and clicking **Add Creditor**, or

The screenshot shows the 'Creditor Matrix' interface with the 'Add Creditor' dropdown menu open. The dropdown list is highlighted with a red box and contains the following options: Capital One, Chase Card Services, Time Warner Cable, Wisconsin Electric Power Company, Citi Mortgage, and Wisconsin Department of Revenue. An 'Add Creditor' button is located to the right of the dropdown. The 'Save Creditor Matrix' section is also visible, showing a search bar and a list of existing creditors with their addresses and delete buttons. The list includes: Wisconsin Department of Revenue (PO Box 8901, Madison, WI 53708), Capital One (PO BOX 71083, Charlotte, NC 28272), ABC Corporation (123 Main Street, Milwaukee, WI 53210), and Wisconsin Electric Power Company (PO BOX 2046, Bankruptcy Department A130, Milwaukee, WI 53201). At the top right, there is a summary table:

New	Existing	Total
4	0	4

2) by entering the creditor's name and full address in the fields below (all of the fields are mandatory) and clicking **Add Creditor**. (Repeat this process until all of the creditors have been added to the list). (Note: Remember, adding creditors to the mailing matrix already submitted to the court will require an amendment fee).

The screenshot shows the 'Creditor Matrix' interface for the Bankruptcy Court for the Eastern District of Wisconsin. At the top, it displays 'Same Sample (Not You?) Pin:1019'. On the right, a summary table shows: New: 4, Existing: 0, Total: 4. Below this is a red 'Save Creditor Matrix' button and a search bar. The main form on the left has a 'Creditor' dropdown and an 'Add Creditor' button. Below that, a red-bordered box highlights the 'Add Creditor' form with the following fields: 'Creditor Name' (Bank of America), 'Address' (PO Box 524), 'City' (Wilmington), 'State' (Delaware), and 'Zip' (19802). On the right, a list of creditors is shown, each with a delete icon (x) in the top right corner. The listed creditors are: Wisconsin Department of Revenue (PO Box 8901, Madison, WI 53708), Capital One (PO BOX 71083, Charlotte, NC 28272), ABC Corporation (123 Main Street, Milwaukee, WI 53210), and Wisconsin Electric Power Company (PO BOX 2046, Bankruptcy Department A130, Milwaukee, WI 53201).

It is also possible to delete creditors from the list, by clicking the **x** in the upper right hand corner of the box. (Note: Remember, deleting creditors from the list already submitted to the court will require an amendment fee).

This screenshot is identical to the one above, but with a red box highlighting the delete icon (x) in the top right corner of the first creditor entry, 'Wisconsin Department of Revenue'.

After adding/deleting creditors to the mailing matrix, click **Save Creditor Matrix**.

The screenshot shows the 'Creditor Matrix' interface for the Bankruptcy Court for the Eastern District of Wisconsin. At the top, it displays 'Same Sample (Not You?)' and 'Pin:1019'. On the right, a summary shows 5 New, 0 Existing, and 5 Total creditors. A red box highlights the 'Save Creditor Matrix' button. The main form on the left has fields for 'Creditor' (a dropdown), 'Creditor Name', 'Address', 'City', 'State' (set to Wisconsin), and 'Zip'. A list of creditors is shown on the right, including Bank of America, Wisconsin Department of Revenue, Capital One, ABC Corporation, and Wisconsin Electric Power Company.

Review the creditors on the bottom of this screen. If the **amended matrix is COMPLETE**, first read the certification statement and then click the certification checkbox. Finally, click **Send Matrix**.

This screenshot shows the 'Review Your Matrix Before Submitting' section of the Creditor Matrix interface. A blue box contains instructions: 'If your matrix is complete and you are ready to submit it to the court, please certify and click **Send Matrix**. If you are NOT ready to submit it, please click **Save Matrix**. Remember your pin number. You will need it to continue working on your current matrix or to amend your matrix at a later date.' Below this, a green 'Save Matrix' button is visible. A summary table shows 5 New, 0 Existing, 0 Deleted, and 5 Total creditors. A red box highlights the 'Send Matrix' button. Another red box highlights a certification checkbox with the text: 'I certify this matrix is complete and acknowledge that if this is an amendment to add/delete creditors in a current bankruptcy case, I may be charged an amendment fee.' At the bottom, a list of creditors is displayed, including Bank of America, Wisconsin Department of Revenue, Capital One, ABC Corporation, and Wisconsin Electric Power Company.

The amended mailing matrix was submitted to the court. This is the confirmation screen.

## Thank you for submitting your creditor matrix.

Your pin number is . You will need this number if you wish to amend your matrix at a later date. Click [here](#) to modify your matrix or to return to the home page.

Should you have any questions, concerns, or problems using this application, please contact the Bankruptcy Clerk's Office at 414-297-3291. Please be advised that the Clerk's Office staff is prohibited from giving legal advice.