ePAY Frequently Asked Questions

Note: The answers to the following questions apply to current or new participants processing payments under the JetPay Payment Services platform. For legacy platform answers please visit our legacy site.

General Questions

Q: How does my organization sign up for ePAY services?
A: Government entities in the state of Illinois that want to join ePAY should submit a request for more information here.

Q: What are the rates charged for processing through ePAY?
A: Government entities can elect to pass the processing fee to their constituents or pay (absorb) fees. ePAY also offers the option to bundle equipment costs with processing fees and lower fees by electing to fund to The Illinois Funds. For a complete list of pricing options please visit our New Participant overview page.

Q: What is the enrollment timeframe?
A: Once the ePAY Agreement and JetPay Merchant Application and Agreement are electronically signed in the ePAY Portal, the enrollment process generally takes 6 weeks before a new Participant is processing through ePAY. The 6 week timeframe does include Participant testing and training. The 6 week timeframe does not include any customized integration development that may be required. Please note that if a Participant elects to fund to the Treasurer's settlement bank, Illinois National Bank (INB), the enrollment process will take an additional 3-5 business days to complete.

Q: Who do I contact if I am having trouble reconciling my funds against the ePAY Dashboard?
A: Please contact ePAY at (855) 226-7337.

Q: I am a current ePAY participant, how do I add or remove a service?
A: Please contact ePAY at (855) 226-7337.

General Settlement

Q: When will transactions fund to my settlement account?
Processing Cut-Off Times:

Credit Cards - Transactions cut-off at midnight CST (12:00am)
E-Checks - Transactions cut-off at midnight CST (12:00am)

Credit Card and E-Check Funding:

Credit Cards transactions processed on a Monday will settle on Wednesday and appear in your account on Thursday.

ACH transactions processed on a Monday will settle on Tuesday and appear in your account on Wednesday.

Q: What fees are debited from my settlement account?
A: If you absorb processing fees associated with your ePAY services, your settlement account is debited monthly by the processor. You should take this debit amount into consideration when setting your account balance.

Q: How does direct funding to my Illinois Funds account work?
A: If during your enrollment you elect to fund to an Illinois Funds account, Illinois National Bank (INB) will automatically transfer any funds over your target balance to your Illinois Funds account(s) at 10:30am daily. Please visit our New Participant overview page for more details.

Illinois National Bank (INB)

If during your enrollment you elect to fund to an Illinois Funds account Illinois National Bank (INB), the Treasurer's settlement bank, will automatically transfer any funds over your target balance to your Illinois Funds account(s) at 10:30am daily.

Q: How are funds transferred from my ePAY settlement account(s) at INB to my Illinois Funds investment account(s) at U.S. Bank Fund Services (USBFS)?
A: INB, the Treasurer's custodian for ePAY settlement account(s), for no additional fee, automatically transfers any funds over your target balance (see below) to your Illinois Funds investment account(s) at USBFS at 10:30 a.m. daily.

In addition to this automatic transfer, you have the ability to move funds from your ePAY settlement account into your Illinois Funds investment account at any time by initiating an ACH or wire transfer with USBFS to your ePAY account at INB. Please note, there is a minimum wire amount requirement of $100 and wire transfers into your ePAY settlement account at INB will incur an $8 incoming wire fee. Please note there is also a $.10 credit fee per transaction for any credits into your ePAY account.

Q: What is my "INB Target Balance"?
A: The "Target Balance" is an amount that you choose between $1,000 and $250,000. The $1,000 minimum is meant to help mitigate overdrafts on your ePAY settlement account from chargeback/reversal activity. The $250,000 maximum was set because INB is not pledging collateral to ePAY accounts beyond this amount. However, there will be no fee for going below your target balance.

Q: Can I change my INB Target Balance?
A: Yes. If you are the authorized signer on the account please contact us at (855) 226-7337.

Q: How will my INB Target Balance be met?
A: Target balances will be met through ePAY processing and build up from $0 on day 1 (there is no penalty for a $0 balance on your ePAY account).

Q: What types of transactions are allowed through my ePAY settlement account at INB?
A: Monies can be deposited or withdrawn by the ePAY processor or U.S. Bank Fund Services. ePAY settlement accounts at INB are exclusive to the ePAY program and cannot be used by a transactional account therefore no other third party entity can initiate any transactions.

- ePAY settlement accounts do not have check writing, ACH origination or wire origination capabilities
- Any non-ePAY related ACH debit activity should be redirected to a local banking account of your choosing. Debits from third party integrators will be allowed as long as they are linked to an ePAY payment service. The fee for this allowance is an additional $10/month per account. For this you will need to contact INB at INBtreasuryservices@illinoisnationalbank.com or (217)747-8636 and they will provide you a form to submit for review and approval.

Q: Can I combine my ePAY accounts to a single account?
A: Yes. The Illinois Funds program has no restrictions on comingling ePAY services under a single settlement account at INB and a single investment account at USBFS. For this, you will have to complete a change of information application.

Q: Can I link multiple ePAY accounts to a single Illinois Funds investment account at USBFS?
A: Yes. You can consolidate multiple ePAY accounts under a single Illinois Funds investment account and close any unnecessary investment accounts at USBFS. However, please note INB cannot link a single ePAY account to multiple IL Funds investment accounts at USBFS.

Q: Where do we send our audit confirmation request for our settlement account at INB?
A: Illinois National Bank
C/O Financial Confirmation Request
322 E Capitol Ave
Springfield, IL 62701
Visit: www.confirmation.com

Q: How do I access my ePAY settlement account(s)?
A: You will have access to your ePAY settlement account transaction history, including fund transfers and monthly bank statements, via INB's online banking system.

Q: How do I set up online access for my ePAY settlement account(s)?
A: INB Account maintenance options 1 and 2 bank fees include one online banking user. Additional users are $5.00 each per month. Only authorized signers can grant access to individual users. To set up access please call an Illinois National Bank Treasury Services Representative at 217-747-8636.

Q: What accounting software can I download files to from INB's online banking system?
A: ePAY authorized users can export data from INB's online banking system to the following accounting software: CSV, QuickBooks, Quicken.

Q: Is there any transactional activity allowed with INB's online banking system?
A: No. INB's online system only provides access to view activity but you are not able to perform any transactions using that system.

Q: Where can I find information about Illinois Funds accounts including pricing?
A: Please visit The Illinois Funds website at www.illinoisfunds.com.

INB Bank Fees

Q: What are the costs associated with my ePAY account(s) at Illinois National Bank?
A: Illinois National Bank's cost structure for ePAY participants effective February 16, 2016, is as follows:

Option 1 – Account Maintenance $10 per month with direct debit
Option 2 – Account Maintenance $12 per month with invoice
Please note every Participant will receive a $10 statement credit from JetPay to help offset the above bank fees. Also, Illinois National Bank executes their account maintenance and per credit item fees on the 9th business day of the month for the previous month's activity.
Credits to the account – $0.10 debit per deposit item
Earnings Credit Rate – 0.17%

The services outlined below are optional and only applicable if needed.

- *Non-Sufficient Funds:* $30.00 per item
- ACH Return: $2.00 per item
- Incoming Wire Transfer $8.00
- Online banking users: One free, $5.00 per month per additional user

To print a friendly version of the INB Bank Fees click here.

Q: How can I avoid paying an overdraft fee (NSF) on my ePAY settlement account at INB?
A: Keep in mind that any chargeback/reversal activity my cause an overdraft and you will incur a $30 NSF fee. To avoid paying overdraft fees you have the ability to deposit money into your ePAY settlement account from your Illinois Funds investment account via U.S. Bank Fund Services' online portal at any time (if your INB settlement account is listed on file with USBFS) without a transfer fee. However, keep in mind INB will charge a $.10 fee for each credit transaction into your ePAY settlement account.

Q: Does the monthly maintenance fee apply to inactive settlement accounts at INB?
A: Yes. All ePAY settlement accounts will incur a monthly maintenance fee regardless of inactive status.

Q: Am I going to get charged a $0.10 credit fee for every transaction processed via an ePAY channel (online, phone, POS)?
A: No. Funding into your ePAY account is handled under a batch process which means your ePAY transactions can be aggregated by ePAY's processor. Depending on how your ePAY services are set up, you may receive one or multiple deposits into your ePAY account.

Outside Settlement Inquiries

Q: Can ePAY staff assist with issues related to my outside settlement bank?

A: ePAY staff has no authority to access information about your outside settlement bank/account. All information would need to be provided by the account holder to ePAY staff in order to assist in troubleshooting. Assuming adequate information is provided, ePAY staff can assist with reconciliation and funding issues.

Q: Is there a fee for settling to an outside bank?

A: Yes. If you pass the service fee, an additional 5 basis points will be charged to the cardholder. If you absorb processing fees, the charge is $15 per month per outside settlement account.