

ePAY Terms Glossary

Act - The State Treasurer Act [[15 ILCS 505](#)] that establishes ePAY.

Applicant – A public agency that has applied for enrollment into ePAY.

Authorized Bank Signer – Individual authorized by the public agency to open/close/make changes to a bank account.

Authorized Bank Contact – Individual(s) authorized by the Authorized Bank Signer to receive balance and transaction information on the account.

Constituent - A person or entity that utilizes ePAY to make payments or donations of public funds to a participant.

Custodian - A public agency or a recipient.

Enrollment Form – The online portal (ePAY Portal) provided by the Treasurer to collect the required pertinent public agency information for enrollment into ePAY.

ePAY – The electronic payments processing product provided to public agencies to facilitate the acceptance and processing of credit card, debit card or E-check payments made to public agencies.

ePAY Administrative Rules – Administrative rules for ePAY created by Sections 7 and 17 of the State Treasurer Act. Outlines Treasurer responsibilities, processor responsibilities, fees, enrollment and termination procedures.

ePAY Agreement – The participant agreement that sets forth the Treasurer's terms and conditions for participation in ePAY.

ePAY Dashboard – Is a permission-based portal that enables users to access the JetPay payment processing system. User permissions are customizable by Participants, enabling more or less functionality by user role. Participants have the ability to access multiple features in the dashboard, including the reporting suite, with ad-hoc query and the ability to process a payment, voids or refunds. The dashboard is also the online interface for constituent end users, access is controlled by permissions, enabling constituents to create a user account, viewing payment history and saving payment methods.

ePAY Portal – The online portal provided by the Treasurer to collect the required pertinent public agency information for enrollment into ePAY; and following enrollment the portal is the online ticket management system for all participant service requests.

Fully Hosted Site – JetPay's fully hosted option enables all activity associated with accepting/submitting a payment to be performed within JetPay's web pages/user interface. All payment activity / information is contained in the JetPay screen, limiting the PCI scope and risk of the client. JetPay offers the ability to interface with third party vendor's software, this enables validation through either the use of real-time web service calls to the vendor software or through the use of files with such validation information which are provided by the client to our system using secure FTP file processing. Likewise, JetPay's

system will post back all transaction data back into the Client's systems in an automated process which will either be performed in real-time or through a batch file update process.

Illinois National Bank (INB) - Illinois National Bank is a locally owned, privately held national bank based in Springfield, Illinois. INB is the institution designated by the Treasurer that is responsible for settlement of funds for ePAY activity when the participant elects to fund to The Illinois Funds. INB automatically transfers any funds over a participant's target balance to their associated Illinois Funds account(s) daily.

JetPay - A provider of electronic payment processing services that has entered into an agreement with the Office of the Illinois State Treasurer to be the payment processor for the State's ePAY product.

JetPay Merchant Application & Agreement (MAA) - The participant agreement that sets forth ePAY fees and the processor's terms and conditions for participation in ePAY.

Local Held Funding - Locally Held Statute that allows State Agencies to open their own demand deposit account at a financial institution.

MAGIC Processing Platform - JetPay's web-based payment processing platform which serves as a merchant payment gateway for e-commerce payments and a portal for virtual terminal, IVR, mail order/telephone order, point-of-sale, mobile, and pre-authorized payments. MAGIC is entirely web-based and is accessible using the current version of all of the leading web browsers (Edge, Internet Explorer, Chrome, Safari and Firefox). MAGIC is a .NET MVC application with SQL Server databases and Razor and JQuery on the user interface. In addition, MAGIC has a REST API to support integrations to third party software systems.

Payment Card Industry Data Security Standard (PCI DSS) – A security standard issued by the Payment Card Industry Security Standards Council detailing security efforts required for all merchants that accept credit card payments. Annual attestation of PCI compliance is a requirement of participant in ePAY.

Payment Redirect – Under a payment re-direct integration, the Client or a third party software vendor develops the interface to JetPay's processing platform. The customer remains on the Client's user interface until payment information is entered, at which point, they are re-directed to JetPay's user interface and servers to complete the transaction. This integration also limits the Client's PCI risk by maintaining all customer payment data and banking information on JetPay's user interface and servers. The payment is processed in real-time on JetPay's user interface and then upon successful completion of the payment transaction, the customer is re-directed back to the Client's website.

Participant – A public agency that has been accepted by the Treasurer and enrolled into ePAY.

Primary Contact - Individual authorized by the public agency to establish and maintain payment processing operations on behalf of the public agency.

Principal – Individual authorized by the public agency or by statute to execute contractual agreements on behalf of the public agency.

Public Agency - The State of Illinois or any political subdivision, or any agency, board, or department thereof, any special district, any municipality or any unit of local government as defined in Section 17 of the Act. Questions regarding whether an entity qualifies as a component unit of a public agency shall be

resolved by reference to Governmental Accounting Standards Board (GASB) pronouncements, including but not limited to GASB Statement 14: The Financial Reporting Entity.

Semi-integrated POS – Point-of-sale terminal that provides real-time authorization & capture of transactions and real-time updates of transaction data and reports to the Magic platform and provides the ability to capture PII for customer communication. For semi-integrated POS payments Participants are able to: use a set of documented REST API calls using HTTPS to initiate transactions with the PAX device for direct communication to the JetPay application, use JetPay provided API documentation to communicate with the PAX device using standard TCP/IP sockets for direct communication to the JetPay application, or use JetPay provided programmatic wrappers in Java and C# for programmatic communication to the JetPay application.

Settlement Bank Account – The bank account where the acquiring bank deposits funding from electronic payment activity.

State Held Funding - By Statute allows for Treasurers office to establish demand deposit accounts.

The Chicago Lighthouse – Chicago-based non-profit that provides tier 1 customer support (855-226-7337) for ePAY. Has offered customer care center support since 2012. Its client list includes well-recognized public and private entities.

The Illinois Funds - The Illinois Funds is a Local Government Investment Pool (LGIP) operated by the Illinois State Treasurer's Office since 1975. Managed in a manner generally consistent with SEC regulated Rule 2a-7 money market funds, The Illinois Funds has earned Standard & Poor's highest rating (AAAm).

The Illinois Funds Account - A safe, liquid, competitive investment alternative pursuant to [15 ILSC 505](#). Through ePAY, a participant can elect to fund to their Illinois Funds account.

Trustwave – A cybersecurity firm that ePAY partners with for Payment Card Industry Data Security Standards compliance services. All ePAY participants are automatically enrolled in basic PCI Portal services (<https://login.trustwave.com/portal-core/home>) at no cost.

US Bancorp Fund Services (USBFS) – The institution designated by the Treasurer to be the custodian bank for The Illinois Funds accounts.