# ePAY Terms Glossary

**Act** - The State Treasurer Act [15 ILCS 505] that establishes the ePAY Program.

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

**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 the ePAY Program 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 the ePAY Program.

**ePAY Administrative Rules** – Administrative rules for the ePAY Program 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 the ePAY program.

**ePAY Dashboard** – Is a permission-based portal that enables users to access the current ePAY 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 the ePAY Program; and following enrollment the portal is the online ticket management system for all participant service requests.

**ePAY Product** - 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.

**Fully Hosted Site** – ePAY's fully hosted option enables all activity associated with accepting/submitting a payment to be performed within NCR's web pages/user interface. All payment activity / information is contained in the NCR screen, limiting the PCI scope and risk of the client. NCR 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 file uploads with such validation information which are provided by the client to our system using secure FTP file processing. Likewise,

NCR'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 program 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.

**NCR Payment Solutions** - 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 program.

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

**Payment Business Portal (PBP) Processing Platform** – NCR'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. **PBP** is entirely web-based and is accessible using the current version of all leading web browsers (Edge, Internet Explorer, Chrome, Safari and Firefox). **PBP** is a .NET MVC application with SQL Server databases and Razor and JQuery on the user interface. In addition, **PBP** has a REST API to support integrations to third party software systems.

**Payment Redirect** – Under a payment re-direct integration, the Client or a third-party software vendor develops the interface to NCR'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 NCR'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 NCR's user interface and servers. The payment is processed in real-time on NCR'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 the ePAY Program.

**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 NCR application, use NCR provided API documentation to communicate with the PAX device using standard TCP/IP sockets for direct communication to the NCR application, or use NCR provided programmatic wrappers in Java and C# for programmatic communication to the NCR application.

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

**Sysnet/SecureTrust** – 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://portal.securetrust.com/) at no cost.

**The Chicago Lighthouse** – Chicago-based non-profit that provides tier 1 customer support for the ePAY program. 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 the ePAY program a participant can elect to fund to their Illinois Funds account.

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