



## **City of Pittsburgh**

## **Department of Finanace**

## **JetPay Frequently Asked Questions**



**What is JetPay?** JetPay is the payment processing system that the City of Pittsburgh has contracted with in order to provide credit card payment processing to City departments.

## How does JetPay work?

From JetPay's website:

When a business [or government] accepts payment in the form of a credit or debit card, that payment has to go through a multipart process that transfers funds from the customer's bank account to the merchant's.

That process begins when the business [or government], either through a point-of-sale (POS) terminal or online store, sends a request for funds after capturing a customer's credit card information. Next, the request is sent to a Payment Processor (or a gateway, who sends that information to a Payment Processor). The Payment Processor will then complete a series of checks, (such as for fraud) before verifying the card information either with the bank that issued the credit card, or the appropriate card association (e.g., MasterCard, Visa, etc.) to make sure that the information supplied is correct.

All told, to process a credit card payment, three parties must be paid: the processor of the transaction, and the card brand and the issuing bank.

**How can my department get access to JetPay?** If your department accepts payments as part of its regular operations then you can have whoever is responsible for cash closings in the department reach out through <a href="mailto:jetpayhelp@pittsburghpa.gov">jetpayhelp@pittsburghpa.gov</a>. An application will be provided to him or her upon request so that we can address your department's suitability for JetPay.

What options does JetPay offer? JetPay offers a lot of options. A few of those options are included with the policy. They include multiple credit card readers and one check scanner. Information about additional hardware options can be made available upon request.

**How do I refund a transaction?** Customer refunds and credits card can only be processed by an administrator. Each department should have a designated administrator who can process refunds. If that person is unavailable you can email <a href="mailto:jetpayhelp@pittsburghpa.gov">jetpayhelp@pittsburghpa.gov</a>

How does a new employee who needs access to JetPay get access? Have the department's designated JetPay officer reach out to the City's JetPay email. It will be the officer's duty to assign permissions.

What do I do if I get locked out of my account? Email <u>jetpayhelp@pittsburghpa.gov</u> and ask to have your account unlocked. We'll get to it right away.

**Can I process checks for customers at the counter with JetPay?** We cannot. Checks need to be entered by customers. We are not permitted to enter a customer's routing number and account number. An online portal is set up for customers so that they can easily process these payments themselves.

Can I enter a customer's credit card number into the system for them? We cannot. This is similar to checks. Credit cards should be processed using the JetPay card reader. Customers can enter their card numbers into the same online portal.

If you have a question that isn't included here please send it to <a href="mailto:jetpayhelp@pittsburghpa.gov">jetpayhelp@pittsburghpa.gov</a> so that we can answer it personally and consider it for inclusion on this page.

If you feel have ideas for how the answers to any of these questions could be improved please let us know at <a href="mailto:jetpayhelp@pittsburghpa.gov">jetpayhelp@pittsburghpa.gov</a>

We want to make this FAQ as handy and helpful for the user as possible so if you have any suggestions please feel free to let us know.