City of Pittsburgh

Department of Finanace

JetPay Rules, Regulations and Process Document

In an effort to facilitate the transition into credit card intake for City departments this policy and process document is being created. Standardizing implementation and troubleshooting throughout the City will allow the quick identification of possible issues and minimize the negative impact of them altogether.

Furthermore, it is the goal of the Department of Finance to make the acceptance of payments to the City by way of credit card virtually universal within the coming years. This will allow us to add a level of security in departments that are currently taking cash or processing payments using other unreliable methods. By improving the transition for new users and also the overall payment acceptance process the Finance department expects to both increase efficiency and promote modernization.

This document will be made available to all departments. This will present departments that are currently using the credit card readers with a resource that they can turn to when they are uncertain of how to handle a situation. For departments that don't presently take payments by way of credit cards this document will give departments a sense of the options available to them. This includes attached PDFs that detail the various types of credit card readers offered by JetPay.

Definitions and Abbreviations

In an effort to elucidate some of the terminology that might be unfamiliar to those who are new to JetPay or accepting credit card payments these Definitions and Abbreviations are being included:

- ACH: (Automated Clearing House) A group of processing institutions linked by a computer network to process electronic payment transactions between financial institutions.
- Check Conversion: The conversion of a physical paper check into an electronic check.
- Convenience Fee: A fee charged by CSI JetPay for the processing of payments to the City, which is paid by the Customer or Payer.
- Credit Card: A U.S. issued American Express, Discover, MasterCard, or Visa branded credit and debit cards an unbranded debit cards or other payments that can be processed on the various debit and ATM networks including: NETS, Alaska Option, CU24, AFFN, Accel, Masestro, Shasam, NYCE, Star West, Pulse, Tyme (Pulse), and Interlink.
- Data: All data and information regarding City contained within City's instance of their platform.
- DDA: Direct Deposit Account is a bank account maintained by the City to receive fund remittances from CSI JetPay will make correcting debits in the event of chargebacks and/or returns.

- eCheck: An electronic representation of a paper check utilized to authorize a direct payment against the checking or savings account of the Payer in the form of an ACH debit transaction. An instance of an eCheck may be created by the Payer via manual user-entry or by check conversion.
- Effective Date: The date of the last required signature to the JetPay-City of Pittsburgh contract.
- Force Majeure: Forces directly impacting the scope of work described in the contract, including: natural disasters, such as, hurricanes, floods, and earthquakes; system failures, such as, telephone, internet, and power outages; financial failures, such as, Federal Reserve financial and processing-platform failures; and war, riots or other major social upheavals.
- Merchant Account: The account established by the acquiring bank which deposits credit and debit card funds into the Settlement Account for subsequent transfer into the DDA of the City.
- NACHA: (National Automated Clearing House Association) Develops operating rules and guidelines for the Automated Clearing House (ACH) Network and the legal framework for electronic payments. It serves as the definitive source of information governing the exchange and settlement of electronic fund transfers through the ACH Network. All parties are subject to adherence to NACHA operating rules.
- Operating Regulations: MasterCard International Inc., VISA U.S.A. Inc., Discover, American Express, and certain similar entities and other payment network's' by-laws, operating regulations and/or all other rules, policies and procedures, including but not limited to the PCI-DSS, the VISA Cardholder Information Security Program, the MasterCard Site Data Protection Program, and any other program or requirement that may be published and/or mandated by the associations or payment networks.
- Payer: The customer of the City who is submitting a payment to the City.
- PCI-DSS: Payment Card Industry Data Security Standard – a worldwide information security standard defined by the Payment Card Industry Security Standards Council. The standard was created to help payment card industry organizations that process card payments prevent credit card fraud through increased controls around data and its exposure to compromise. The standard applies to all organizations that hold, process, or exchange cardholder information from any card branded with the logo of one of the card brands.
- Platform: CSI JetPay proprietary, hosted payment platform.
- Settlement Account: A bank account at a federally insured banking institution where credit and debit card payments shall be initially deposited and that result from CSI JetPay's processing of payments for the City and is used to simplify the reconciliation of payer credit card and debit card payments to the City. This account is the legal property of the City and all interest income and all expenses associated with this account are the responsibility of the City. CSI JetPay is expressly permitted to transfer funds into this account from credit and debit card transactions in the Merchant Account, and to transfer funds out of this Settlement Account into the City's DDA. CSI JetPay may also transfer funds from this Settlement Account to a CSI JetPay owned bank account only to the extent, if any, that funds transferred into this account are convenience or processing fees

which are earned and due to CSI JetPay pursuant to the contract. CSI JetPay shall set up this account as a convenience for the City, and all terms and provisions outlined herein shall be strictly adhered to.

JetPay Approval Process

Going forward, to request JetPay credit card readers department director or designee must submit a credit card approval request form to the City's internal JetPay help email account (jetpayhelp@pittsburghpa.gov) There are no exceptions to this rule.

Once the request has been reviewed by the Finance department an in-person tour of the customer facing area will be conducted. It's important that the department ascertains the information on the request, particularly with regard to hardware on hand and the existence of a suitable customer facing area. The department having a full picture of the layout in question and firsthand knowledge of potential challenges at the beginning of the process will prevent delays.

Departments will be required to provide an excel file containing Payment Categories, Payment Types and fee amounts expected to be collected in JetPay this should be included with the application for the Finance department to review prior to approval.

JetPay Implementation

If, and when, a department has been approved by the Finance department for JetPay credit card readers all users must participate in a guided JetPay tutorial session provided by the JetPay team. This takes approximately thirty minutes. The tutorial will give City employees a thorough sense of the overall platform plus give employees the chance to see how payments are processed, refunds are put through and reports are run. It also presents an opportunity to ask questions and get answers to make the transition easier for users. It can also be useful for identifying possible scenarios that may occur during payment intake or close out to ensure we capture all needs during configuration.

Once implementation has been completed all communications regarding JetPay should be sent to the City's internal JetPay help email account. (jetpayhelp@pittsburgh.gov)

Note: In the future it will be necessary to consult with the Finance department on the purchase and/or acquisition of software or hardware that affects cash collections and would need to interface with JetPay. This is necessary to avoid compatibility issues after deployment that may hinder the ability to process credit card payments.

Additional Materials

Included with this document are PDFs that provide information and specifications for the credit card readers and check scanners that JetPay offers. They give City departments a chance to see what is offered in order to determine what might best meet their payment processing needs for a specific location.

The Finance department's required application is also presented with this document. It should be completed in full and returned to the City internal JetPay help email account. (jetpayhelp@pittsburgh.gov)