

# Jackrabbit Pay ePayments - FAQs

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**Jackrabbit Pay™** is an electronic payment processing system, referred to as ePayments, that allows you to accept credit cards and bank account/ACH payments from your families.

This seamless integration between Jackrabbit Care and Jackrabbit Pay, lets you process payments quickly and automatically deposit the money into your bank account the following business day. This eliminates the need to make unnecessary trips to the bank and to keep cash at your business location.



We have put together this list of Frequently Asked Questions (FAQs) to answer questions you have about how Jackrabbit Pay ePayments work.

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## Frequently Asked Questions

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### Basic Information

**Q.** *How long does it take to get set up?*

**A.** It will take less than a week to set up Jackrabbit Pay for your account.

- A member of our Jackrabbit Pay Sales Team will talk with you to go over the details of how Jackrabbit Pay works.
- You will receive an email to start the Sub-Merchant (that's you) application process. It takes about 10 minutes to complete the application and approximately 2 days for the approval process.
- Once the application is approved, someone from the team will contact you to complete the final steps. That's it! You will be able to process ePayments immediately!

**Q.** *Why do I need to use ePayments?*

**A.** ePayments will help you manage your business effectively and efficiently. You won't need to wait for checks or cash from your families. No more unnecessary trips to the bank or keeping an unsafe amount of cash onsite.

**Q.** *How are ePayments processed?*

**A.** Contacts/Parents can add their credit card and/or bank account information to their account using the [CircleTime Mobile App](#). When payments are due after a billing cycle, the contact can make a payment themselves through the app or a team member can process payments for individuals by [Recording a Payment](#) or multiple families using [Mass Billing](#).

**Q.** *What kind of payment methods can we offer to our families?*

**A.** You can offer all of the following:

- Credit Cards (Visa, Mastercard, Discover, Amex), and FSA/HSA cards
- Bank Accounts/ACH (USA only)

If you do not want to offer all of these payment methods, email the Pay Team at [PayInfo@jackrabbittech.com](mailto:PayInfo@jackrabbittech.com) to update your account.

**Q.** *What is a PSP Reference?*

**A.** PSP means Payment Service Provider. The PSP Reference is the Transaction ID number/reference number for a specific transaction.

**Q.** *What does Capture Delay Hours mean on the Settings tab in the Jackrabbit Pay Console?*

**A.** Once a transaction is captured, it can no longer be voided. This tells you how long after a payment is made you have to cancel the payment.

## Processing Fees & Deposit Times

**Q.** *Do I pay any processing fees?*

**A.** Yes. Schedule a call with a [Jackrabbit Pay Sales Team](#) member to discuss the rates you will pay. All deposited funds will already have the processing fees removed. This is called Net Deposits.

**Q.** *How long does it take until I see the money deposited in my bank account?*

**A.** You will receive your funds the next business day after payment processing. For example, payments processed on Monday will be deposited on Tuesday, and payments processed on Saturday will be deposited on Monday.

**Q.** *An ACH payment shows as successful in Jackrabbit, but I was just notified that the payment actually failed. Why?*

**A.** ACH payments are not LIVE payments. It may take several days for the actual payment to go through or fail. If an ACH payment ultimately fails, you will receive a chargeback notification. There is an \$8 fee for each failed ACH payment.

**Q.** *How do I find out how much money will be deposited in my bank account?*

**A.** You will receive a daily email notification that your End of Day (EOD) report is available.

1. Sign in to the Jackrabbit Pay Console.
2. Select **Reports**. It will default to the most recent report date (yesterday). The report will display:
  - Sales, Refunds, and Net Sales (Sales less Refunds)

- The number of transactions and total amounts by Payment Method
- Net Sales less Processing Fees equal Deposit
- The Date you will receive your Deposit

## Voids, Cancellations & Refunds

**Q.** *Can I void or refund an ePayment transaction?*

**A.** Yes, you can void or cancel an ePayment. This is done directly in the Jackrabbit Pay console.

**Void** - If you cancel a payment within 1 hour it is considered a void and the payment never processes on the customer's payment method. On the customer's side, it may show as pending. The pending amount will drop off in 24-48 hours.

**Refund** - After 1 hour you can refund a payment. It may take 3-5 business days for the funds to be returned to the payment method.

1. Sign in to the Jackrabbit Pay console.
2. Select **Payments**.
3. Select the payment you would like to void/cancel by clicking the **PSP Reference** number.
4. Click the **Cancel Payment/Refund** button at the top right of the page.

**Q.** *How do I locate chargebacks?*

**A.** Sign in to the Jackrabbit Pay Console and select **Transactions**. Then choose the timeframe and **Choose Status** = Chargeback and/or Notification of Chargeback.

## Surcharges

**Q.** *How do I enable surcharges?*

**A.** Email the Pay Team at [PayInfo@jackrabbittech.com](mailto:PayInfo@jackrabbittech.com) to set up surcharges for your business.

**Q.** *What types of payments are surcharges applied to?*

**A.** Surcharges apply only to credit card transactions, except for American Express. They do not apply to debit cards, ACH payments, checks, cash, or other payment methods.

**Q.** *How can I update my surcharge fee?*

**A.** Email the Pay Team at [PayInfo@jackrabbittech.com](mailto:PayInfo@jackrabbittech.com) to update your current surcharge fee.

## Definitions & Transactions

**Q.** *What do these Transaction Statuses mean?*

**A.** Here are the definitions for the various Transaction Statuses:

**Authorised**

This means the processor will collect the funds. Yes, we know it's spelled the British way!

**SentForSettle**

The request to transfer funds has been sent to the financial institution.

**Refused**

The processor will not be able to collect the funds.

**Error**

The payment was received but an error occurred while communicating with the financial institution. You must try again if payment is still due.

*Q. Where can I see the details of a payment transaction?*

**A.** Follow these steps to see the payment transaction details.

1. Sign in to the Jackrabbit Pay Console.
2. Click **Transactions**.
3. Select a specific Payment.
  - You may use filters to expand your search or narrow down specific payments easier.
4. Click on the **PSP Reference** number link to open up the details of the transaction.
  - You will be able to see the status of your transaction, how much the fees are, and details about the card used.

## Coming Soon

*Q. I can see Apple Pay in my settings, how do I accept that from customers?*

**A.** Currently, that option is not available. When it's ready, we'll let you know!

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