Using ePayments with Multiple Locations

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Jackrabbit offers the ability to direct funds into different bank accounts based on a family's Location; this is called **Multi-Location ePayments**. All ePayment accounts are set up to send credit card and/or bank account payments to one bank account, unless you have instructed your ePayment Partner (Gateway) otherwise.

If you are interested in routing ePayments made in your Jackrabbit database to different bank accounts, you must first contact your ePayment Partner. Jackrabbit will apply the proper settings in your database to direct your ePayments to the appropriate accounts based on a family's Location and the credentials the ePayment Partner sends us.

Vaulting - Why Is It Important?

To fully understand Multi-Location ePayments, you need to understand the importance of vaulting.

Per PCI Compliance protocol, when a credit card is entered into your Jackrabbit database, it is immediately vaulted. Vaulting is the process of replacing the actual card number with a random set of numbers called a VaultID. This provides security for you and your families because the actual credit card number no longer resides anywhere in the database. **Note:** The VaultID is tied to a specific gateway account.

Multi-Location ePayments - Two Options

Multiple Locations/Single Gateway

Using multiple Locations with a single gateway account is the most flexible way to send ePayments to different bank accounts based on the **Family Location**. This allows you to direct funds to different bank accounts while only having one gateway account. Funds are routed to bank accounts through the gateway based on the family's Location code (*Family* record > *Summary* tab).

Because there is only one gateway in this option, families are able to move from one Jackrabbit Location to another without needing an updated Vault ID.

Example

The Smith family is assigned to Location A (*Family* record > *Summary* tab) and all ePayments are sent to the bank account assigned to Location A. The family moves and now needs to be assigned to Location B.

You can change their Family Location (*Family* record > *Summary* tab) to Location B without having to delete and re-enter their credit card because you only have <u>one</u> gateway account. From that point forward, the Smith family's ePayments will go to the bank account assigned to Location B.

Multiple Locations/Multiple Gateways

This option involves multiple gateway accounts that are connected to specific Locations in your Jackrabbit database. Each Location is assigned to a different gateway account, and each gateway account sends the ePayments to a different bank account.

 This option would be most useful if you have a database owned by more than one person and you utilize Locations in the database to separate ownership and business activities.

Example

A database has two owners; Ann owns Location A and Beth owns Location B. Location A is connected to Ann's gateway and bank account and Location B is connected to Beth's gateway and bank account.

The Jones family is assigned to Location A (*Family* record > *Summary* tab) and their ePayments are sent to Ann's bank account. The family moves and now needs to be assigned to Location B and have their payments sent to Beth's bank account.

You will need to delete their credit card and have the family re-enter it as follows:

1. From the *Family* record > *Billing Info* tab, you will delete the credit card they have on file using the Trash Can icon.
2. Change the Location Code assigned to the family on the *Family* record > *Summary* tab (from Location A to Location B) and save the changes.
3. Instruct the family to re-enter their credit card from the Parent Portal. The newly entered credit card number will be vaulted to Beth's gateway account, which is assigned to Location B, and ePayments made by the Jones family will now be sent to Beth's bank account.

 Multi-Location ePayments should not be confused with Multi-Location Revenue reporting. Multi-Location Revenue reporting will not modify which bank accounts your ePayments are sent to.

If you would like to discuss your Multi-Location ePayment options, you can contact your ePayment Partner (their contact information can be found in your Jackrabbit database, from the *Gear (icon) > Set Up > ePayments Settings > Credit Card & Bank Account Settings* or our ePayments Team at

ePayments@jackrabbittech.com.