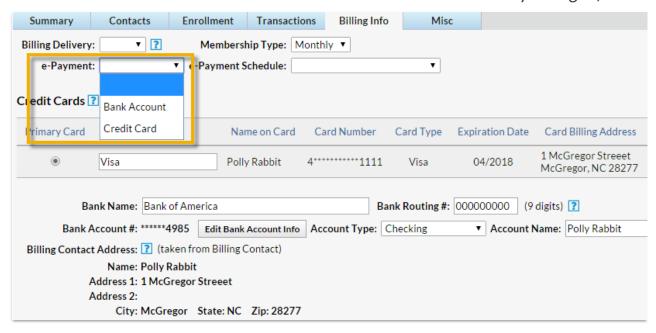# If a family has both a credit card and a bank account on file, what determines which one is used?

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The *ePayment* field determines whether Jackrabbit will attempt to process the credit card or the bank account. This field is located on the family *Billing Info* tab.

Note: If both bank account & credit card details are entered for a family and the ePayment field is left blank, Jackrabbit will default to the credit card when an individual transaction is attempted. In a batch transaction (using Transactions > Process Credit Cards/Bank Accts) if the ePayment field is left blank, the family will be left out of the batch.