



JetPay Introduces Limitless: A Program Giving Merchants the Choice of Who Pays for Their Transaction Costs

Berwyn, PA – November 16, 2015 – JetPay® Payment Services, a division of JetPay Corporation (“JetPay” or the “Company”) (NASDAQ: “JTPY”), a leading provider of debit and credit card processing, payroll/HR/TLM and prepaid card services, today announced Limitless, a processing program designed to provide unlimited processing to merchants for a flat monthly fee.

JetPay worked with Hybrid Business Services of Phoenix, Arizona to develop Limitless. The program was created to meet the challenges merchants face when accepting credit cards. Oftentimes, merchants pay out a significant amount of their revenues due to fees associated with credit and debit card processing. Until recently, most merchants were required to bear the cost of these transactions and were not allowed to pass along costs to customers. Due to changes in card network rules, merchants now have the option of charging a different price for cash versus card transactions, and JetPay, in collaboration with Hybrid Business Services, has developed the technology that enables merchants to make that choice.

Limitless allows unlimited processing volume for a single flat monthly fee. Consumers paying with cash obtain a discount based upon the average transaction size. For transactions where consumers paid with cards, the difference between the cash price and the credit price is used to pay card fees. JetPay will initially launch the program using the Hybrid SmartRegister® as well as terminals from Equinox.

Paul Compton, Executive Vice President and National Sales Director of JetPay Payment Services commented on the program, “In my 20+ years of talking with merchants, processing fees and the ability for merchants to control them is a number one concern.” He continued, “Limitless finally offers the merchants a choice of who pays for the cost of using cards, and we are excited to provide them with a product that enables that choice.”

About JetPay Corporation

JetPay Corporation, based in Berwyn, PA, is a leading provider of vertically integrated solutions for businesses including card acceptance, processing, payroll, payroll tax filing and other financial transactions. JetPay provides a one vendor solution for payment services, debit and credit card processing, ACH services, and payroll and tax processing needs of businesses throughout the United States. The Company also offers low-cost payment choices for the employees of these businesses to replace costly alternatives. The Company’s vertically aligned services provide customers with convenience and increased revenues by lowering payments-related costs and by designing innovative,

customized solutions for internet, mobile, and cloud-based payments. Please visit www.jetpay.com for more information on what JetPay has to offer or call 866-4JetPay (866-453-8729).

About Hybrid Business Services LLC

Hybrid Business Services LLC is a Phoenix based company founded in 2014. Hybrid is focused on providing solutions specifically focused in the Grocery, Tobacco, and Liquor markets which help business owners make and save money. Hybrid's Business Services include the SmartRegister, Financial Services, an integrated Advertising Network, Limitless, Pay as You Scan Consignment Capabilities, and a real-time data stream to connect retailers up the supply chain to wholesalers, distributors and manufacturers.

Forward-Looking Statements

This press release includes "forward-looking statements" within the meaning of the safe harbor provisions of the United States Private Securities Litigation Reform Act of 1995. JetPay's actual results may differ from its expectations, estimates and projections and consequently, you should not rely on these forward-looking statements as predictions of future events. Words such as "expect," "estimate," "project," "budget," "forecast," "anticipate," "intend," "plan," "may," "will," "could," "should," "believes," "predicts," "potential," "continue," and similar expressions are intended to identify such forward-looking statements. These forward-looking statements involve significant risks and uncertainties that could cause the actual results to differ materially from the expected results. Most of these factors are outside JetPay's control and are difficult to predict. Factors that may cause such differences include, but are not limited to, those described under the heading "Risk Factors" in the Company's Annual Report filed with the Securities and Exchange Commission ("SEC") on Form 10-K for the fiscal year ended December 31, 2014, the Company's Quarterly Reports on Forms 10-Q and the Company's Current Reports on Form 8-K.

JetPay cautions that the foregoing list of factors is not exclusive. Additional information concerning these and other risk factors is contained in JetPay's most recent filings with the Securities and Exchange Commission. All subsequent written and oral forward-looking statements concerning JetPay or other matters and attributable to JetPay or any person acting on its behalf, are expressly qualified in their entirety by the cautionary statements above. JetPay cautions readers not to place undue reliance upon any forward-looking statements, which speak only as of the date made. JetPay does not undertake or accept any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements to reflect any change in its expectations or any change in events, conditions or circumstances on which any such statement is based.

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