



PAYMENT PROCESSING TIMELINE



Day 0

Ctr. transmits payment requests via *ProCare* by 3 PM, Pacific Time for same day processing*. Ctr. receives their Batch Receipt via email.

ACH file transmitted to bank by 4 PM, Pacific Time. Ctr. Receives ACH Settlement Notice via email. Ctr. receives Credit Card Settlement Notice if applicable.

Day 1

Parents / Sponsor's bank accounts are debited the amount requested. Time of day debit occurs to parents account is at the bank's discretion.

Tuition Express creates deposit file for previous days payment request and transmits request to the bank at 4 PM Pacific Time.

Day 2

Ctr. bank accounts receive deposit to their bank account. Ctr. may have to request their bank remove 24 hour hold if funds are not available.

Tuition Express begins processing returns / NOC items from parent banks. Payment reversal file is created and submitted to center's bank.

Day 3

Ctr. notified via email and bank account is debited for return items received along with the related fees (\$3.50 per return / NOC).

Tuition Express receives additional return items and processes them by 4 PM, Pacific Time.

Day 4

Ctr. notified via email and bank account is debited for return items received along with the related fees (\$3.50 per return / NOC).

Tuition Express begins receiving credit for return items. Center's account has been debited for returns and related return/NOC fees.

* Tuition Express offers centers the ability to transmit payment requests up to 14 business days prior to processing. When this option is utilized Tuition Express will process the payment request at 3 PM on the designated day.

Remember – monthly account maintenance fees and aggregate per item fees for the previous month are charged on the first business day of each month.