Procare SOLUTIONS

PROCARE ONLINE | CUSTOMER BEST PRACTICES

4 Best Practices for Managing Payments with Confidence

Practical strategies and Procare Online tools to match every payment to your bank account, resolve payment problems quickly, and help families pay on their own.

FOR OWNERS, DIRECTORS AND BILLING MANAGERS



Make payment management part of your routine

Collecting a payment is only the first step. A family may ask where a payment is, a card may decline or a deposit may not match what you expected. Centers that handle these moments with a consistent routine spend less time searching for answers and can explain every dollar to families, staff and owners.

This guide is for owners, directors and billing managers at centers that are live on Procare Payment Processing. You will learn four practices: help families pay on their own, resolve failed payments quickly, issue refunds correctly and reconcile your payments to your bank each month. Start with the practice that matters most to your center, assign an owner and use the measures of success to check your progress. If your center is not live yet, begin with the Start Accepting Payments in Procare Online guide.

Your four goals

GOAL	WHAT SUCCESS LOOKS LIKE
1 **Help families pay on their own**	Families add a payment method and pay without staff help. Your team steps in only when needed.
2 **Resolve failed payments quickly**	Every failed payment has an owner, a next step and a known cost.
3 **Refund correctly and on time**	Refunds go back through the right method, in the right amount, with a clear record.
4 **Reconcile with your bank each month**	You can match every payment to its deposit and explain any difference.

HOW TO USE THIS GUIDE

For each practice, assign an owner, set a review date and use the measures of success to check that it is working. Each section ends with supporting Procare resources; check the help center for the latest instructions.

BEFORE YOU START

Permissions. Staff who take payments, issue refunds or resolve failed payments need Full Access permission for Billing. To see the Tuition Express reports used in practices 2 and 4, staff also need Full Access for both Reports and Reports – Tuition Express.

Terminology. You will see the name Tuition Express in report names and support articles. It is the processor behind Procare Payment Processing.

1 Help families pay on their own

WHY THIS MATTERS

Procare recommends that families add a payment method in Procare Online and pay on their own, on the website or in the mobile app. Every payment a family makes independently is one your staff does not have to take, enter or chase by phone. Families can also see their balance and generate their own statements and tax statements at any time.

WHAT SUCCESSFUL CENTERS DO

- **Share payment setup instructions at enrollment and whenever billing policies change.** Send the Parent Payment Letter so families know how to add a payment method and pay a balance. Offer autopay if your center does not require it.
- **Check each month who still has no payment method.** Run the Default Payment Methods report to see which families have a method on file. The Payment Method column on the Family Account shows only the last method used, so a method that is set up but not yet used may not appear there. Follow up directly with families who have no method on file.
- **Take a payment for a family only when needed.** Charge the method on file, take a card in person or by phone, or record a cash, check or other payment. Procare Online does not store a card used for a one-time payment.
- **Tell payers about card fees before you submit.** If your center passes surcharging fees to parents, the Card Processing Fee is calculated on the Add Card Details screen, so you can share the total first.
- **Send a receipt every time you take a payment.** Select Send email notification to parents on payment, or print a receipt later with View Receipt.

How Procare helps

WHAT TO USE	WHERE TO FIND IT IN PROCARE
Family payment resources. Articles you can share so families add or change a payment method, make a payment, set up autopay and manage more than one method.	Parent Payment Letter; Add, Change or Remove Your Online Payment Method; Make a Payment; Set Up Autopay; Parent Wallet.
Receive Payment. Choose Charge Parent ACH/CC to use the method on file, Card to enter a card or another type to record cash, check or other payments. Charge Parent ACH/CC appears only after a parent or guardian adds a payment method.	Billing > Accounting > Receive Payment.
Payment Method column and Default Payment Methods report. See which families have a method on file.	Billing > Accounting (Family Account); Reports > Billing > Default Payment Methods.
Receipts. Email a receipt when you take a payment or print one later. Families can also see every payment in their Family Account on the website and app.	Receive Payment > Send email notification to parents on payment; payment menu > View Receipt.

BEST PRACTICE IN ACTION | EXAMPLE SCENARIO

At the start of each month, a billing manager reviews the Payment Method column on Family Accounts and sees several families marked Not setup. She emails each family the Parent Payment Letter with a reminder to add a payment method in the app. When one parent calls and asks to pay by phone, she takes the card as a one-time payment, shares the Card Processing Fee shown on screen and emails the receipt.

Measure your success

ADOPTION: ARE YOU USING THE PRACTICE?

- ✓ New families receive the Parent Payment Letter at enrollment.
- ✓ Families marked Not setup are followed up with each month.
- ✓ Staff who take payments know all three payment options and when to send a receipt, and only staff who need it have Full Access for Billing.

OUTCOME: IS IT WORKING?

- ✓ Count the families showing Not setup in the Payment Method column and compare the number month to month. *Manual tracking*
- ✓ Note how many payments staff take for families each month and why. The goal is for the number to shrink as more families pay on their own. *Manual tracking*

Explore these resources: Receive Payments – Credit or Debit Card • Receive Payments – Cash or Check or Other • Managing Staff Access – Roles & Permissions • Set Up Autopay

2 Resolve failed payments quickly

WHY THIS MATTERS

A failed payment delays your tuition and may leave a family unaware of a problem. A failed ACH payment also carries a $3.50 ACH Return Fee that is charged to your center. A clear routine helps you fix the problem, protect your cash flow and handle fees consistently.

WHAT SUCCESSFUL CENTERS DO

- **Read every Payment Failed email the day it arrives.** Procare Online sends it automatically and copies every staff member with Full Access for Billing, so confirm the right people receive it.
- **Look up the error message and take the action it names.** Find the message in Payment Error Messages. Parents see their own version that points them to your center, so prepare staff to answer questions.
- **Check the payment type.** A failed ACH payment carries the $3.50 ACH Return Fee. A failed credit or debit card payment has no fee. For families on autopay, check whether the ACH Returns / Credit Card Declines report shows more than one return.
- **Set one fee policy and share it.** Decide whether your center absorbs the ACH fee or passes it on, and how you tell families. To pass it on, invoice the family for the fee.
- **Watch for chargeback notices.** If a parent disputes a charge, the center pays a $25 chargeback fee. Tuition Express Support emails the notice to the address on file, and your center is responsible for disputing it, so keep that inbox monitored.

How Procare helps

WHAT TO USE	WHERE TO FIND IT IN PROCARE
Error messages and the Payment Failed email. A specific message states what went wrong and what to do next. Admins see it on Receive Payment (Add Card Details), on Issue Refund and in the Payment Failed email, which goes out automatically to every staff member with Full Access for Billing.	Hover over Failed Status in Billing > All Transactions; Payment Error Messages article; Managing Staff Access – Roles & Permissions.
ACH Returns / Credit Card Declines report. Shows returns (ACH) and declines (card) so you can confirm whether a fee applied and spot repeat returns.	Reports > Reports Library > Tuition Express.
Merchant Statement. Covers the previous month only. Check its fee summary (Other Details) once the next statement is available.	Reports > Reports Library > Tuition Express.
Chargeback Summary report. Lists chargeback notifications for the date range you select.	Reports > Reports Library > Tuition Express.

GOOD TO KNOW

A card chargeback can be disputed. An ACH chargeback goes to the family automatically, with no chance to dispute.

BEST PRACTICE IN ACTION | EXAMPLE SCENARIO

A billing manager receives a Payment Failed email for a family on autopay. He hovers over Failed Status in All Transactions, looks up the message in Payment Error Messages and contacts the family with the action it lists. Because the payment was ACH, he opens the ACH Returns / Credit Card Declines report to confirm the return and check whether it is the family's first. He then applies the center's fee policy to the $3.50 fee.

Measure your success

ADOPTION: ARE YOU USING THE PRACTICE?

- ✓ Payment Failed emails reach the staff responsible for billing.
- ✓ Each failed payment is reviewed and the family is contacted according to your process.
- ✓ Your fee policy is written down and shared with staff and families.

OUTCOME: IS IT WORKING?

- ✓ Review the ACH Returns / Credit Card Declines report each month for families with repeat returns.
- ✓ Compare the fee summary on each Merchant Statement from month to month.
- ✓ Use All Transactions, or pull the Transactions or Categorized Transaction Summary report, to see how many failed payments are still unresolved at your next review.

Explore these resources: Payment Error Messages • Fees for Failed or Declined Payment • Tuition Express Reports • Procare Payment Processing Fees

3 Refund correctly and on time

WHY THIS MATTERS

Refunds are easy to get wrong. A payment may be too old to refund, a partial refund may exceed what remains or a surcharge may change the total. Knowing the rules before a family asks lets you answer quickly and keep a clear record on the Family Account.

WHAT SUCCESSFUL CENTERS DO

- **Start from the payment.** Find it on All Transactions or in the family's transaction list and choose More Options (three dots) and then select Issue Refund. If the option is grayed out, the payment is not eligible and the reason shows on screen. Common reasons are a payment older than 90 days, a failed payment or a payment already fully refunded.
- **Check the amount before you submit.** The refund defaults to the full payment, so lower it for a partial refund. The minimum is $1. If the original payment included a surcharge, confirm the Total Refund, which adds the prorated surcharge.
- **Time same-day ACH refunds carefully.** To refund an ACH payment on the day it was submitted, wait until after 8 p.m. local time. If the original payment does not settle, your center is responsible for the refunded amount and for working it out with the family.
- **Plan for payments older than 90 days.** Card and ACH refunds must start within 90 days. Either refund outside Procare Online and enter an invoice with a negative amount, or issue a credit on the family's next invoice, which is often simpler when the family has ongoing tuition or fees.
- **Tell families when to expect the money.** Refunds generally reach the parent in three to five business days and sometimes five to 10. If a refund has not arrived after 10 business days, ask the parent to check with the bank first, then contact Procare Support.

How Procare helps

WHAT TO USE	WHERE TO FIND IT IN PROCARE
Issue Refund. Refund all or part of a payment. Online payments return to the original card or bank account. Cash, check or other payments can be posted as refunded in Procare and must then be handled manually outside of Procare.	Billing > All Transactions, or Billing > Accounting > Family Account.
Remaining refundable balance. You can issue several partial refunds, but the total cannot exceed the original payment. Pending refunds count against the balance.	Applied automatically on the Issue Refund screen.
Family transaction history. Refunds post as entries on the Family Account, including failed attempts, where staff and the parent can both see them.	Billing > Accounting > Family Account; family statement.
Negative invoice or credit. Options for payments older than 90 days. If you refund outside Procare Online, post a credit or negative invoice with a description documenting that it is a refund, the reason for the refund, the method of the refund and a reference for the original payment.	Billing > Accounting > Family Account.

GOOD TO KNOW

When your center issues a refund, it is charged the transaction-fee portion of the original payment, not the full processing fee.

BEST PRACTICE IN ACTION | EXAMPLE SCENARIO

A family leaves the center and asks for a refund of a payment made about four months ago. The billing manager finds the payment on the Family Account and sees that Issue Refund is grayed out because the payment is more than 90 days old. The family will not be billed again, so she pays the refund by check and enters an invoice with a negative amount. In the description she records that it is a refund, the reason, that it was paid by check and which payment it reverses.

Measure your success

ADOPTION: ARE YOU USING THE PRACTICE?

- ✓ Staff who issue refunds know the 90-day limit and the options for older payments.
- ✓ Every refund entered outside Procare Online records the reason, payment method and original payment.
- ✓ Families are told when to expect a refund.

OUTCOME: IS IT WORKING?

- ✓ Spot-check that each refund appears in the family's transaction history and family statement.

Explore these resources: Issue a Refund • Payment Error Messages

4 Reconcile payments to your bank every month

WHY THIS MATTERS

A payment that posts in Procare Online still has to clear the bank. When you reconcile on a set schedule, typically monthly, you can point a payment to the matching deposit, see which payments failed and why and know exactly what your center paid in processing fees.

WHAT SUCCESSFUL CENTERS DO

- **Pick a reconciliation date and an owner.** A reminder email is sent to the payment contact on file on the second business day of each month when the Merchant Statement is available, making that day a natural starting point.
- **Compare your payments with what reached your bank.** List the payments for your date range on All Transactions with a Custom Range filter, or in the Transactions report. Match those payments to the batches on the Transaction Batch Details (ACH) and Payout Expected Deposit (card) reports, then match each batch to the deposit on the Bank Account Activity report. Finally, confirm each deposit on your bank statement.
- **Trace any payment that does not match.** Use Transaction Batch Details for ACH and Payout Expected Deposit for card. If a payment failed instead of depositing, the ACH Returns / Credit Card Declines report gives the reason.
- **Allow for timing.** Card and ACH payments made by 7 p.m. local time typically fund the next business day, and later payments fund the day after. Weekends and banking holidays add time. A deposit may also be lower than expected if it includes a withdrawal for a returned payment.
- **Review processing fees monthly.** The Merchant Statement shows Processing Fees, Other Fees and Total Processing Service Fees, with an Activity Summary and Processing Details by payment method.

How Procare helps

QUESTION YOU NEED TO ANSWER	REPORT IN REPORTS > REPORTS LIBRARY > TUITION EXPRESS
What reached my bank, and when?	Bank Account Activity (TE OL entries are ACH; TE POS entries are card, including autopay and mobile app payments).
Which families are in an ACH deposit?	Transaction Batch Details. Use its Date Processed to confirm the deposit.
Which families are in a card deposit, and when will it land?	Payout Expected Deposit. Use its Expected Deposit Date to confirm the deposit.
Which payments failed, and why?	ACH Returns / Credit Card Declines.
What did the center pay in processing fees last month?	Merchant Statement.
Did a parent dispute a charge?	Chargeback Summary.

A payment shows **Processing** during its settlement window and **Success** once it clears. For balances by family or ledger, use the billing reports in Reports > Billing, such as the Aging Report and the Family Balance Report.

BEST PRACTICE IN ACTION | EXAMPLE SCENARIO

On the third business day of the month, a billing manager opens the Merchant Statement that just arrived and lists last month's card and ACH payments in the Transactions report. She compares them with the Transaction Batch Details and Payout Expected Deposit reports, then matches those batches to Bank Account Activity and notices an ACH deposit is lower than expected. The ACH Returns / Credit Card Declines report shows a returned payment, which explains the withdrawal. She notes the difference in her reconciliation records and contacts the family.

Measure your success

ADOPTION: ARE YOU USING THE PRACTICE?

- ✓ Reconciliation is completed on the scheduled date by a named owner.
- ✓ The Merchant Statement is reviewed every month.
- ✓ Billing staff can trace a single payment from All Transactions to its bank deposit.

OUTCOME: IS IT WORKING?

- ✓ Track the differences you find each month and make sure you understand why. Contact Support if you need help.
- ✓ Track the failed payments you catch during reconciliation each cycle and the money this saves your center.
- ✓ Compare total processing fees on the Merchant Statement from month to month.

Explore these resources: Reconciliation Guidance • Tuition Express Reports • Banking Holidays: How They Affect Payment Processing • Balancing the Books: Payment Reconciliation in Procare Online (webinar)

Your payments operating rhythm

Use this as a starting point. Adjust the frequency to your center's size, staffing and policies. These are suggested routines, not requirements.

WHEN	DIRECTOR OR BILLING MANAGER ROUTINE
Daily	Read Payment Failed emails and check failed statuses in All Transactions. Take or record payments families ask staff to handle and send receipts. Respond to refund requests.
Weekly	Review the ACH Returns / Credit Card Declines report for returns and repeat returns. Review overdue balances in the Family Balance Report. Follow up on refunds that have not arrived.
Monthly	Reconcile payments to your bank. Review the Merchant Statement and Chargeback Summary. Check families marked Not setup. Spot-check refunds in family transaction history.
Each term	Review your ACH fee policy and how you communicate it. Refresh payment instructions for families. Confirm Billing and report permissions for current staff. Review processing fee trends.

Put the guide into action

Choose one priority goal and write down the next action, owner, review date and success measure. Revisit it after 30 days. Once the routine is working, move to the next improvement.

Priority goal	Action to start	Owner and review date	How we will know it works

Resources and support

For detailed setup instructions, use the latest articles in the Procare Online help center.

TRAINING

Balancing the Books: Payment Reconciliation in Procare Online is a recorded webinar in the Training Webinar Library. Use it to walk through reconciliation with your billing team.

Reference articles

- ✓ **Procare Payment Processing Overview** — an overview of Procare Payment Processing, from setup and deposit timing to refunds and failed payments.
- ✓ **Billing Reports** — month-end balances by family, such as the Aging Report and Family Balance Report.
- ✓ **Tuition Express Reports** — what each Tuition Express report shows, including the Chargeback Summary.

IMPORTANT

Menu labels, permissions, fees, processing times and refund rules may change. Confirm current product behavior and amounts in the Procare Online help center. This guide provides operational recommendations, not legal or financial advice.