

Funding Calendar

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Credit card and ACH payments funding calendar examples are shown below. Review [working with batches](#) to understand how transactions become batches and are funded. Your account approval included notification of funding days, the time between batch close, and when the deposit is made to your Direct Deposit Account.

We observe the following federal holidays and will not fund on these days:

- New Years Day
- Martin Luther King, Jr. Day
- Presidents Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

If an expected deposit falls on a federal holiday, your funds will be delayed until the following business day. Any holiday that falls on a Sunday will be observed the following Monday. Likewise, any holiday that falls on a Saturday will be observed on the previous Friday.

The funding calendar for funding typically differs for credit cards versus ACH Payments. Please note that the funding delay days are business days and do not include federal holidays when calculating the anticipated funds' deposit date.

Credit Card Funding Calendar Example for One (1) Day Funding Delay

Batch Close Day	Posting Date ACH transfer to your account initiated	Funds Deposited
Monday (by 9 PM Pacific)	Wednesday	Thursday
Tuesday (by 9 PM Pacific)	Thursday	Friday
Wednesday (by 9 PM Pacific)	Friday	Monday
Thursday (by 9 PM Pacific)	Sunday	Monday
Friday (by 9 PM Pacific)	Monday	Tuesday
Saturday (by 9 PM Pacific)	Monday	Tuesday
Sunday (by 9 PM Pacific)	Tuesday	Wednesday

ACH Payments Funding Calendar Example for Three (3*) Day Funding Delay

Batch Close Day	Funds Deposited
Monday (by 2 PM Pacific)	Friday
Tuesday (by 2 PM Pacific)	Monday
Wednesday (by 2 PM Pacific)	Tuesday

Batch Close Day	Funds Deposited
Thursday (by 2 PM Pacific)	Wednesday
Friday (by 2 PM Pacific)	Thursday
Saturday (by 2 PM Pacific)	Friday
Sunday (by 2 PM Pacific)	Friday

**Note that this reflects sale transactions. Refund transaction time frames may vary.*