



## Jovial & Electronic Payments FAQ

[What is Jovial?](#) Jovial is a family information portal especially designed for preschools. KCP uses Jovial for family data management, registration, electronic payments, etc.

[What is ACH?](#) Automated Clearing House, ACH, is similar to an electronic version of a paper check. ACH payments through Jovial will transfer funds directly and securely from your bank account to KCP's bank account.

[What is ACH account verification, and how does it work?](#) Jovial will perform a quick verification to confirm that it's really your bank account. You only need to perform this verification ONE TIME, when you submit your first payment. As long as you don't remove your bank account information from your Jovial Family Portal profile, you can make subsequent payments without repeating the verification process.

### [How does the verification work?](#)

- Make your first payment by entering your bank account information.
- Prior to processing your payment, Jovial will send two small deposits to your bank account. The two amounts will be random amounts less than \$1.
- Once you have received the deposits, Jovial will send you an email asking you to check your bank account, note the exact amounts of both deposits, and submit them to Jovial.
- If the amounts you enter match the amounts deposited, Jovial will mark your bank account as "verified," and it will process your first payment.
- If the amounts you enter do not match, Jovial will give you a few opportunities to try again. If you enter incorrect amounts too many times, the account verification will fail. Your payment will be cancelled.
- If you do not complete this process within seven days, the payment will be cancelled, and you'll have to try again.

Is there a fee for using electronic payments? No.

How long does it take for my electronic payment to process? 2-4 business days.

Why did my electronic payment fail? Sometimes, electronic payments fail after initially being submitted successfully. Common reasons for failures include:

- Insufficient funds
- Invalid/incorrect bank account information
- Recently closed bank accounts

Is this process secure? All electronic payments are processed by third-party, dedicated electronic payment providers and their affiliated banks; they use encryption, secure servers, and have dedicated security teams.

Who do I contact if I have questions or concerns about my Jovial payments?  
Please email our Treasurer at [kcptreasurer01@gmail.com](mailto:kcptreasurer01@gmail.com)

What are my alternative payment methods? Tuition and fees may be paid in cash or by check. Make checks payable to KCP and indicate the name of the student(s).