DrChrono Payments: Credit Card Funding Time

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Credit card funding times depend on a couple of factors. It largely depends on the day and time the transaction is entered and authorized and the speed of your bank in depositing the funds into your account.

The transaction cycle is comprised of three steps:

1. **Initiation** - The day the transaction is entered and authorized. It will be sent to the processor when the batch automatically closes at 11 p.m. EST Monday - Friday.

2. **Day 1** - The first day of processing.

3. **Day 2 (Settlement and Posting Day)** - The day your bank posts the credit card transactions from that batch.

Typical Funding Times

Visa, Mastercard, and Discover follow the standard funding for credit card transactions. Most American Express transactions follow the standard, but for some, it may take 1 additional business day.

This chart will give you an estimate of when you could expect your deposit. Processing and deposits are based on business days and can be impacted by holidays or if a banking institution is closed.

Enter Day	Deposit Day
Monday	Wednesday
Tuesday	Thursday
Wednesday	Friday
Thursday	Monday
Friday	Tuesday
Saturday	Wednesday
Sunday	Wednesday