

Payments and Processing Guide

Understand how customer payments, processing fees, refunds, and bank deposits fit together.

01 Understand who does what

Cogran connects payments to the registration, reservation, membership, or purchase they belong to. Stripe processes electronic payments and manages the movement of available funds to the connected bank account. Your organization sets policies and oversees reconciliation.

A connected payment record

Your organization authorizes its Stripe account for use with Cogran. Payment credentials are handled by Stripe; Cogran keeps transaction results and identifiers for payment status and supported refunds. Cogran does not store credit card numbers in its database.

Payment option	What to confirm for your operation
Credit and debit cards	Enabled checkout and desk workflows, actual rates, and receipt details
ACH	Eligible transactions, authorization, settlement timing, returns, and applicable fees
Apple Pay	Compatible device/browser and the checkout where it will be offered
In-person and tap payments	Supported hardware or device, connectivity, configuration, and charges
Cash and checks	Staff recording procedure, cash handling, deposit tracking, and reporting

Available methods depend on the Stripe account, device, transaction type, and approved Cogran configuration. Stripe's wider product catalog does not mean every Stripe method is enabled in Cogran.

Separate payment from participation. Decide whether a pending or failed payment affects a registration, reservation approval, or membership benefit. Staff need an explicit process for exceptions, especially when payment confirmation is not immediate.

Product references: [Cogran payments](#) and [payment method availability](#).

02 Compare costs on the same basis

Keep the annual software charge separate from processing and any applicable Cogan platform fee. Ask for a written schedule covering each payment method you plan to use, including refunds, disputes, and optional services.

Cost	Question to resolve
Software subscription	Which volume tier, workflows, and services are included?
Processor percentage and fixed fee	What is the rate for each method and transaction type?
Platform or application fee	Does one apply, to which amount, and how is it collected?
Other processor charges	What applies to cross-border cards, disputes, returns, or optional services?
Hardware and connectivity	What must be purchased, replaced, or connected?
Customer-facing fees	What policy is approved and how will charges be displayed?

An illustrative card processing calculation

Stripe's published standard US rate for domestic online cards is 2.9% plus \$0.30 per successful transaction. Actual account terms may differ. On a \$200 payment, that rate produces a \$6.10 processing charge. Any Cogan platform fee or other applicable charge is additional. [1]

For \$100,000 collected through 500 such payments, the illustrative processor cost is \$2,900 + \$150 = \$3,050. Collecting the same amount through 1,000 payments makes the fixed-fee portion \$300 and the total \$3,200. These are examples, not a quote.

Ask about your actual arrangement

Ask Stripe about any negotiated or nonprofit rate for which your organization may qualify; do not budget a discounted rate until confirmed. Ask Cogan to identify the actual platform fee, if any, and whether processing or platform charges are retained when a payment is refunded.

[1] [Stripe pricing](#), reviewed September 21, 2026. Published rates can change. [Cogan pricing](#) explains software scope.

03 Follow the money through to the bank

A payment and a payout are different

A successful payment records money collected from a customer. A payout transfers available Stripe funds to your bank. Payout timing follows the account’s settlement and payout settings, and the bank may need additional time. Stripe says an initial payout is typically scheduled to complete within 7 to 14 days, sometimes longer. [2]

Reconcile by transaction and payout

Match Cogran transaction references with Stripe activity and the bank deposit. Account for the period covered by the payout, fees, refunds, and adjustments. A day’s registration revenue will not necessarily equal that day’s bank deposit.

Illustrative payout bridge	Amount
Payments included in this payout	\$10,000
Less processing/platform fees in this example	-\$300
Less refunds in this example	-\$500
Other adjustments in this example	\$0
Expected bank deposit	\$9,200

Illustrative only. Use actual Stripe payout details; timing differences, reserves, and other adjustments can change the amount.

Deposits and scheduled payments

Cogran supports deposit and installment workflows within the applicable scope. Define due dates, authorization, collection method, failed-payment follow-up, and staff ownership. Confirm which reminders are automatic and what happens when a participant cancels with future payments still scheduled.

- ☐ Bank account and Stripe account owner verified.
- ☐ Finance staff can identify payment references and payout contents.
- ☐ First payout reconciled and outstanding differences assigned.

[2] [Stripe payout documentation](#), reviewed September 21, 2026. Use your account’s actual schedule.

04 Make refunds and exceptions manageable

Refunds require both a financial and an operational check

Cogran supports full and partial refunds. Confirm the affected participant, session, and amount, then follow the agreed Cogran refund workflow so the operational record and payment record remain aligned. Check whether the person remains enrolled, whether future installments stop, and what confirmation the family receives.

Stripe refunds go to the original payment method. Original processing fees are not returned under Stripe's standard refund guidance. A card refund can remain pending when available funds are insufficient. Bank posting commonly takes about 5 to 10 business days, although timing varies. [3]

Assign exception owners

Name a person to review unsuccessful payments, ACH returns, disputed card payments, pending refunds, and payout differences. Decide how each case affects participation and customer communication. A dispute is different from a voluntary refund; follow the processor's case instructions and deadlines.

Questions for your setup review

- ☐ Who can refund a payment, and what approval is required?
- ☐ How are cancellation charges, retained fees, and partial refunds shown?
- ☐ What is the process for a payment refunded directly in Stripe?
- ☐ How are cash/check refunds recorded and reconciled?
- ☐ What happens to the remaining payment schedule after cancellation?
- ☐ How will we handle failed ACH payments or disputed card charges?
- ☐ If customer-facing fees are planned, who confirms the applicable payment-network and legal rules before enabling them?

Resolve before launch. Document rates, bank ownership, staff permissions, cancellation rules, refund handling, and payout reconciliation. Test them with your finance team.

[3] [Stripe refund documentation](#), reviewed September 21, 2026. For a Cogran configuration review, contact hello@cogransystems.com.