

Students Pay TR -TR Processes Payments

Total Registration, LLC (TR) is excited to offer an option for students to pay Total Registration. With this option:

- Schools no longer accept, receipt, and record payments
- Families can conveniently pay exam fees with a debit/credit card at the time of registration
- Since TR sells the exams, schools don't need a merchant account and gateway, reducing the approval process and set-up time.
- TR manages all payments and refunds

How it Works

STUDENTS/PARENTS REGISTER FOR AP EXAMS USING TR'S REGISTRATION SERVICE. TR WILL CALCULATE THE FEES ACCORDING TO THE SCHOOL'S FEE SCHEDULE. STUDENTS/PARENTS WILL THEN PURCHASE THEIR EXAMS FROM TR ONE OF TWO WAYS:

- Families will purchase their exams at the time of registration using a debit or credit card. This option provides families with immediate payment confirmation at the time of registration.
- Some families may elect to mail their payment (personal check, money order, cashier's check) to TR.

With either option, TR will record the payment and send an email receipt. Since TR sells the exams, school staff hours are no longer required to accept, receipt, and record payments.

How Much Does it Cost

TR's new payment service is only 4% of collected exam fees with a \$1.10 (the payment processing fee is \$1.10 when a student makes a payment less than \$27.50). This is the service's only cost for payment processing; there are no "hidden" set-up fees, monthly fees, statement fees, transaction costs, etc., that often accompany Merchant Accounts.

Most schools will increase their exam price to cover the cost of the new service. In most cases, the increase would translate into an additional \$3.84 per exam, bringing the cost of a \$96.00 exam to \$100.00 (schools round up).

How Do Schools Pay Their College Board Invoice

Schools have two options for receiving the payments from Total Registration. Most schools elect to receive one check at the end of May while a few elect to receive monthly checks. TR will mail monthly checks by the second Tuesday of the month for the exams sold the previous month. This check will be for 96% of the fees collected minus a 20% reserve. The reserve needs to be maintained to handle any possible refunds. TR will pay the reserve to schools after all the exams have been administered in May, allowing time for schools to pay their College Board invoice.



Frequently Asked Questions

Who is selling the AP Exams?

TR sells the exams to the students/parents.

HOW DO FAMILIES PAY THEIR EXAM FEES?

Families can pay at the time of registration using a debit/credit card, or they may mail TR a check, money order, or cashier's check.

CAN FAMILIES PAY THEIR EXAM FEES AT SCHOOL?

No. Since TR sells the exams, all payments must be made to TR.

HOW DO FAMILIES PAY IF THEY CAN NOT PAY ONLINE WITH A DEBIT OR CREDIT CARD?

Families that cannot pay online will mail their payments to TR. These families will print a payment stub to be sent along with their check, cashier's check, or money order. TR will receive and record these payments and then email the family a confirmation showing the recorded payment.

HOW ARE FREE/REDUCED LUNCH STUDENTS HANDLED?

During the registration process, students are asked if they "Participate in the Federal Free/Reduced Lunch Program". Any student who indicates they are a Free/Reduced Lunch student will not be permitted to pay until after the school confirms or denies their free/reduced lunch status. After the confirmation/denial process, students are emailed a confirmation showing their fees with waivers applied (if confirmed) or without waivers (if denied). Students can then log in to TR and pay their fees online with a debit/credit card or print a payment stub and mail their payment to TR.

WHAT HAPPENS TO UNPAID REGISTRATIONS?

In TR, the school will email students who have registered but have not paid. Schools will also be able to run a discrepancy report to identify these students and remind them to make payment by email or other contact. When schools are ready to place their order with the College Board, they can remove registrations that are not paid if they desire.

WHY DOES TR HOLD A 20% RESERVE?

TR understands that, on occasion, students need to be refunded part of their exam fee. The 20% reserve allows TR to make refunds without having to invoice schools for refunds made. TR will pay remaining portion of the 20% reserve to schools in May once the exams have been administered and the refund window has been closed.

WHAT IS THE REFUND POLICY?

Schools determine the details of the refund policy that TR will use. All schools that elect to use TR's payment processing will be required to use a refund policy that outlines the last date that students can receive a full refund, the last date to receive a partial refund (with cancellation fee), and the date after which there are no refunds. TR encourages schools to allow a complete refund while the registration is active and a partial refund until a couple of weeks before the exam. TR suggests not allowing refunds beyond two weeks before the exams.

HOW LONG DOES IT TAKE TO SET UP THIS OPTION?

Since TR is processing the payments, schools/districts do not need to set up a merchant account or gateway. TR can begin processing exam payments right away.

DOES THIS REQUIRE DISTRICT APPROVAL?

Having TR process the payments does not typically require school district or school board approval, whereas obtaining a merchant account usually does. In most cases, schools can have TR process the payments with the principal's approval. Please check with your principal about your school's policy.

HOW ARE REFUNDS HANDLED?

Schools maintain complete control over the refund process through TR's system. When a student requires a refund, the AP Coordinator will initiate the refund through TR's system. TR in turn refunds the necessary amount via debit card, credit card or check, depending on method of the initial payment. TR will fully receipt and notify the families.

ARE THERE ANY REQUIREMENTS REGARDING REGISTRATION DATES?

Since some students will be paying via mail, TR requires that schools end registration at least a week (preferably more) before placing their order with the College Board. This will allow mailed payments to be processed and the removal of unpaid registrations before ordering exams.

CAN YOU EXPLAIN IN MORE DETAIL THE CHECKS TR SENDS THE SCHOOLS?

Most schools will elect to receive one check the end of May while some will elect monthly checks. Each monthly check will be for 96% of the exam fees collected the previous month, minus a 20% reserve.

Look at a sample below of a school that begins registration on Sept 15th and ends on March 7th. The school offers full refunds until Nov 10th and partial refunds with a \$45.00 cancellation fee until April 15th. The cost of this school's AP Exam Registration Service is \$1030.00:

Month	Payments Collected by TR	96% of Payments Collected ¹	Refunds	20% Reserve	Check to School	Date Check is Mailed by	Total Reserve
Sept	\$10,000.00	\$9,600.00	\$0.00	\$1,920.00	\$7,680.00	2 nd Tue in Oct	\$1920.00
Oct	\$30,000.00	\$28,800.00	\$350.00	\$5,690.00	\$22,760.00	2 nd Tue in Nov	\$7,610.00
Nov	\$20,000.00	\$19,200.00	\$400.00	\$3,760.00	\$15,040.00	2 nd Tue in Dec	\$11,370.00
Dec	\$1,000.00	\$960.00	\$0.00	\$192.00	\$768.00	2 nd Tue in Jan	\$12,138.00
Jan	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$12,138.00
Feb	\$5,000.00	\$4,800.00	\$250.00	\$960.00	\$710.00	2 nd Tue in March	\$13,098.00
March	\$3,000.00	\$2,880.00	\$400.00	\$496.00	\$1984.00	2 nd Tue in April	\$13,594.00
April	\$0.00	\$0.00	\$1000.00	\$0.00	\$0.00	N/A	\$12,594.00 ²
May	\$0.00	\$0.00	\$300.00	\$0.00	\$11,264.00 ³	Week following alternate exams week	\$0.00

¹ TR retains 4% of the fee (\$1.10 minimum per transaction) collected as compensation for selling the exams.

² Reserve decreased due to refunds

³ Last check = Reserve – TR's fee for online registration - refunds (\$12,594.00² - \$1,030.00 - \$300.00). Handling it this way means that schools do not need to submit a check to TR as their registration invoice is paid in full.