

Guide to Reading Your ACORN Payment History Report

1 Student Information and Report Totals

Payment History A

[Guide to Reading Your Payments Report & Fee Payments FAQ](#)

Person Id	987654321	Total	\$ 101,297.00CR B
Person Name	Student, Current	Balance	\$ 46,015.00 C

A Payment History lists fee payments made to the University of Toronto, and *do not include refund payments issued to students*

B Total = Sum of all payments listed on the report except Credit Card Payment-Awaiting Confirmation transactions which will be included in this total when confirmed and recorded as Payment-Acorn Credit Card (2-3 business days).

C ACORN Account Balance is:

- Amount owed to the University, \$46,015.00, OR
- Credit Balance (CR) is amount by which payments or awards exceeds fee charges (e.g. \$ 5,000.00CR). Do not pay this amount. The student may be eligible for a refund payment.

2 Payments Transaction Listing

Payments	Invoice	Transaction
Process Date A	Session C	Description E
		Amount D
2022-11-10	TBA	Credit Card Payment-Awaiting Confirmation \$6,340.00CR
2022-10-11	Winter 2023	Payment-ACORN Credit Card \$6,800.00CR
2022-09-11	Winter 2023	Payment-Bank Transfer \$9,801.00CR
2022-08-20	Winter 2023	Returned payment \$200.00
2022-08-09	Winter 2023	Bank Payment \$200.00CR
2022-08-04	Fall 2022	Bank Payment \$22,574.00CR
2022-05-30	Fall 2022	Deposit \$500.00CR

A Process Date: Date on which payment was recorded on ACORN.

- The transfer of fee payments from major Canadian financial institutions normally takes three to five business days to be recorded in the Student's ACORN account, however the transfer from Canadian credit unions and financial institutions outside of Canada can take make longer.
- **Note:** *The University is closed for two weeks at the end of December. The transfer of fee payments made during the two-week closure period will be recorded in the Student's ACORN account by the end of the first business week in January.*

B Transaction Description:

- Deposit: Academic or Residence
- Payment or Bank Payment: Fee payments

C Invoice Session: Select this sessional invoice to view payment

D Transaction Amount:

- Deposit (CR) is the amount of academic or residence deposit payment (e.g. 500.00CR)
- Payment, Bank Payment (CR) is the amount of the fee payment (e.g. 200.00 CR)
- Returned payment is the amount of the fee payment reversal (e.g. 200.00)

<p>3 Credit Card Fee Payment-Awaiting Confirmation</p>	<table border="1"> <thead> <tr> <th colspan="2">Payments</th> <th>Invoice Session</th> <th>Transaction Amount</th> </tr> <tr> <th>Process Date</th> <th>Transaction Description</th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>2022-11-10</td> <td>Credit Card Payment-Awaiting Confirmation</td> <td>TBA</td> <td>\$6,340.00CR</td> </tr> </tbody> </table>	Payments		Invoice Session	Transaction Amount	Process Date	Transaction Description			2022-11-10	Credit Card Payment-Awaiting Confirmation	TBA	\$6,340.00CR	<p>A successful ACORN online credit card transaction will be immediately displayed in the Payments section.</p> <p>A Process Date: Date on which online credit card payment has been processed. This is NOT the date on which the University of Toronto has received the fee payment.</p> <p>B Transaction Description:</p> <ul style="list-style-type: none"> Click on Credit Card Payment-Awaiting Confirmation to view and/or download the online transaction receipt. It typically takes 2-3 business days to confirm a credit card fee payment. The University does not consider the fee payment to have been received until confirmed. ACORN will not change the student’s registration status from “Invited to Register” to “Registered” until the confirmation process is complete. <p>C Invoice Session: TBA until the payment has been confirmed by the University.</p> <p>D Transaction Amount:</p> <ul style="list-style-type: none"> Fee payment amount excluding convenience fee billed as a separate charge directly by Moneris This payment amount is not reflected in the student’s ACORN account balance until confirmed by the University.
Payments		Invoice Session	Transaction Amount											
Process Date	Transaction Description													
2022-11-10	Credit Card Payment-Awaiting Confirmation	TBA	\$6,340.00CR											
<p>4 Confirmed Credit Card Transactions</p>	<table border="1"> <thead> <tr> <th colspan="2">Payments</th> <th>Invoice Session</th> <th>Transaction Amount</th> </tr> <tr> <th>Process Date</th> <th>Transaction Description</th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>2022-10-11</td> <td>Credit Card Tuition & Fee Payment</td> <td>Winter 2023</td> <td>\$6,800.00CR</td> </tr> </tbody> </table>	Payments		Invoice Session	Transaction Amount	Process Date	Transaction Description			2022-10-11	Credit Card Tuition & Fee Payment	Winter 2023	\$6,800.00CR	<p>It typically takes 2-3 business days to confirm a credit card fee payment. The University does not consider the fee payment to have been received until confirmed.</p> <p>Click on Payment-ACORN Credit Card to view and/or download the online transaction receipt.</p> <p>When the credit card fee payment has been confirmed by the University, the Transaction Description will be changed to “Payment-ACORN Credit Card”, the Invoice Session will be recorded, and the Transaction Amount will be included in the ACORN account balance.</p>
Payments		Invoice Session	Transaction Amount											
Process Date	Transaction Description													
2022-10-11	Credit Card Tuition & Fee Payment	Winter 2023	\$6,800.00CR											
<p>5 Declined Credit Card Transactions</p>	<table border="1"> <thead> <tr> <th colspan="3">Declined Credit Card Transactions</th> </tr> <tr> <th>Process Date and Time</th> <th>Transaction Description</th> <th>Transaction Amount</th> </tr> </thead> <tbody> <tr> <td>2022-11-10 10:30:53</td> <td>Credit Card Declined</td> <td>\$6,340.00</td> </tr> <tr> <td>2022-10-11 5:45:58</td> <td>Credit Card Declined</td> <td>\$6,800.00</td> </tr> </tbody> </table>	Declined Credit Card Transactions			Process Date and Time	Transaction Description	Transaction Amount	2022-11-10 10:30:53	Credit Card Declined	\$6,340.00	2022-10-11 5:45:58	Credit Card Declined	\$6,800.00	<p>A Process Date and Time: Declined payment time-stamp.</p> <p>B Transaction Description: Click on Credit Card Declined to view and/or download online transaction receipt. Contact credit card provider if unclear why payment was declined.</p> <p>C Transaction Amount: Declined transaction amount.</p>
Declined Credit Card Transactions														
Process Date and Time	Transaction Description	Transaction Amount												
2022-11-10 10:30:53	Credit Card Declined	\$6,340.00												
2022-10-11 5:45:58	Credit Card Declined	\$6,800.00												

<p>Returned Payment</p>	<table border="1"> <thead> <tr> <th>Payments Process Date</th> <th>Transaction Description</th> <th>Invoice Session</th> <th>Transaction Amount</th> </tr> </thead> <tbody> <tr> <td>2022-08-20</td> <td>Returned payment</td> <td>Winter 2023</td> <td>\$200.00 B</td> </tr> <tr> <td>2022-08-09</td> <td>Bank Payment</td> <td>Winter 2023</td> <td>\$200.00CR A</td> </tr> </tbody> </table>	Payments Process Date	Transaction Description	Invoice Session	Transaction Amount	2022-08-20	Returned payment	Winter 2023	\$200.00 B	2022-08-09	Bank Payment	Winter 2023	\$200.00CR A	<p>A Bank Payment that was deposited in the ACORN account</p> <p>B Reversal of Bank Payment transaction: The bank requires the University to record a returned payment due to insufficient funds, the bank account is closed, the cheque or bank draft or money order does not have the required micro-encoding at the bottom or information on the draft or money order is not sufficient to accept for deposit or if the cheque is staled dated.</p>
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2022-08-20	Returned payment	Winter 2023	\$200.00 B											
2022-08-09	Bank Payment	Winter 2023	\$200.00CR A											
<p>Payment from OSAP</p>	<table border="1"> <thead> <tr> <th>Payments Process Date</th> <th>Transaction Description</th> <th>Invoice Session</th> <th>Transaction Amount</th> </tr> </thead> <tbody> <tr> <td>2022-09-14</td> <td>OSAP Payment-Federal</td> <td>Fall 2022</td> <td>\$2,540.00CR A</td> </tr> <tr> <td>2022-09-11</td> <td>OSAP Payment-Provincial</td> <td>Fall 2022</td> <td>\$5,200.00CR B</td> </tr> </tbody> </table>	Payments Process Date	Transaction Description	Invoice Session	Transaction Amount	2022-09-14	OSAP Payment-Federal	Fall 2022	\$2,540.00CR A	2022-09-11	OSAP Payment-Provincial	Fall 2022	\$5,200.00CR B	<p>A Portion of OSAP Payment funded by Federal Government redirected to the ACORN account to pay for tuition and non-tuition fees.</p> <p>B Portion of the OSAP Payment funded by Provincial Government redirected to the ACORN account to pay for tuition and non-tuition fees.</p>
Payments Process Date	Transaction Description	Invoice Session	Transaction Amount											
2022-09-14	OSAP Payment-Federal	Fall 2022	\$2,540.00CR A											
2022-09-11	OSAP Payment-Provincial	Fall 2022	\$5,200.00CR B											

Fee Payment FAQs

<p>Payment Deadlines?</p>	<p>Refer to Fee Payment and Monthly Service Charge Billing Deadlines</p>
<p>Payment Options?</p>	<p>View fee payment options and payment instructions at studentaccount.utoronto.ca</p>
<p>Delayed Fee Payment ?</p>	<p>Students are responsible for planning sufficient time for fee payments to reach the University’s bank account and to be recorded in the Student’s ACORN account by the payment due date.</p> <p>The transfer of fee payments from major Canadian financial institutions normally takes three to five business days to be recorded in the Student’s ACORN account, however the transfer from Canadian credit unions and financial institutions from outside of Canada can take much longer.</p> <p><i>Notes: The University is closed for two weeks at the end of December. The transfer of fee payments made during the two-week closure period will be recorded in the Student’s ACORN account by the end of the first business week in January.</i></p> <p>Keep your receipt or your fee payment verification/confirmation number. It is your proof of payment and will be requested to follow up on any fee payment problems.</p>
<p>Payment has NOT been recorded in ACORN account after normal</p>	<p>The transfer of fee payments from major Canadian financial institutions normally takes three to five business days to be recorded in the Student’s ACORN account, however the transfer from Canadian credit unions and financial institutions from outside of Canada can take much longer (e.g. up to 2 weeks).</p>

<i>processing period?</i>	If your payment has NOT been recorded in the ACORN account within the normal processing period (five to 10 business days after payment has been made at your financial institution), then send an email message to info.studentaccount@utoronto.ca with a copy of your proof of payment and include "Payment Not Recorded in ACORN" in the email message subject line.
<i>Can I direct my payment to a specific fee?</i>	<p>All payments are applied to the charges on your Financial account according to the algorithm of 'oldest first'. This means that the oldest outstanding charge in the oldest session will be cleared first; there is no distinction between the type of charge, e.g. residence fees, academic fees etc.</p> <p>If you pay your residence fees as a separate payment, even if the residence fee payment is applied to tuition fees, your residence office can see that you intended to pay for your residence fees.</p>