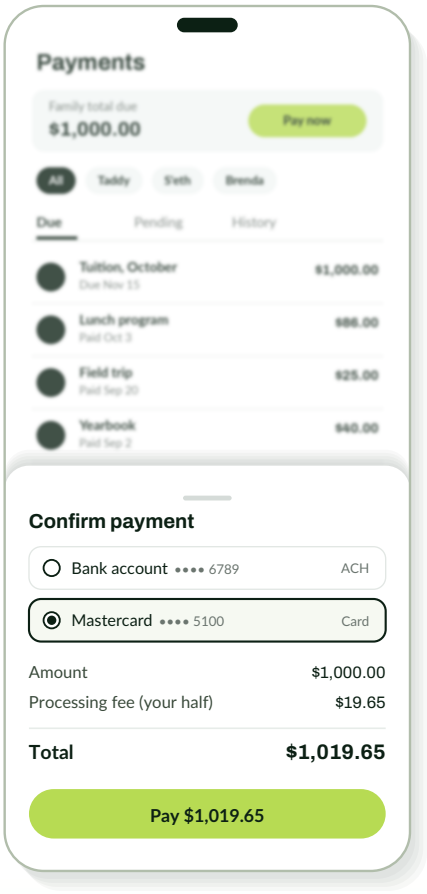
Who pays the processing fee? Your school decides.

Sycamore Payments has no monthly fee. Processing is charged per transaction, and your school decides who covers it, separately for cards and for bank transfers (ACH). Families see one clear line at checkout, whatever you choose.

No monthly fee. Cards 3.9% + $0.30. Bank transfers 1.8%, banking portion capped at $5.



A family's checkout when the school splits the card fee.

Four ways to cover the fee

Pick one option for cards and one for ACH. Families only ever see the result, and you can change it any time.

School absorbs the fee

Families see no fee at all. The simplest line item for your budget.

School pays all of it — Families pay nothing

Pictured above

Split down the middle

Each side covers half on every payment: a modest line item for families, and half the processing cost back to the school.

School pays half — Families pay half

Direct pay by families

The fee is added to the family's payment. The school pays nothing on transactions.

School pays nothing — Families pay all of it

Mix by method

The school covers ACH and families cover cards, so families drift toward the cheaper option.

School covers ACH — Families cover cards

Rates and worked examples on the back.

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The numbers

Sycamore's 1% is the same under every option. The rest is the card network or the bank.

Credit or debit card

2.9% + $0.30 card network
+ 1% Sycamore

3.9% + $0.30 *per transaction, no cap*

Bank transfer (ACH)

0.8% banking, capped at $5
+ 1% Sycamore

1.8% *per transaction; only the 0.8% is capped, so large tuition payments stay cheap*

On a $1,000 tuition payment

What each side pays under each option. Card and ACH are set separately, so any pairing works.

OPTION	CARD PAYMENT		BANK TRANSFER (ACH)	
	School pays	Family pays	School pays	Family pays
School absorbs the fee	**$39.30**	$0.00	**$15.00**	$0.00
Split down the middle	**$19.65**	**$19.65**	**$7.50**	**$7.50**
Direct pay by families	$0.00	**$39.30**	$0.00	**$15.00**
Mix by method	$0.00	**$39.30**	**$15.00**	$0.00

School pays Family pays

Family amounts sit on top of the $1,000. Split halves the fee for both sides.

How it works

1. **Pick an option for cards** and another for ACH in your payment settings.
2. **Families see the fee line** before they pay, in the app and on the web.
3. **Change it any time.** The new setting applies to the next payment.

Already on Sycamore?
Call Client Strategy at 1 (866) 757-4968 to review or change your setting.

Evaluating Sycamore?
See it on a 20-minute demo at sycamoreleaf.com/schedule-a-demo

Rates current as of November 2026. Card and ACH payments are processed by a PCI DSS Level 1 certified payment processor. Only the 0.8% ACH banking portion is capped at $5; Sycamore's 1% applies under every option.

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