

## Payment Plan FAQs

*Last Updated May 2, 2025*

### Signing Up

#### How does the payment plan work?

This interest free plan allows you to spread the cost of your components or Maintenance of Certification (MOC) into six equal monthly installments (about \$80 per component, per month). The payments will be charged to your credit or debit card (Visa or Mastercard only) monthly, on the date of your choice. **Note:** A pre-authorization of \$1 is required to validate your card when creating a payment plan. Pre-authorization allows us to confirm that a credit card will accept charges from our company before placing an order and also helps us prevent fraudulent transactions. The \$1 pre-authorization is placed on a temporary hold with your card provider and is typically released within 2-3 business days, although in rare cases it can be up to 10 days depending on your card provider's policy.

#### Who is eligible for the payment plan?

The payment plan is available to all candidates completing components, including retakes and Maintenance of Certification (MOC) purchased during the assessment cycle.

#### Where and when can I sign up for the payment plan?

Candidates can sign up for the payment plan option during the registration window when purchasing their components. To set up a payment plan, simply select the "Payment Plan" option before checking out. Note the following:

- The payment plan option does not cover the \$75 registration fee; the registration fee must be paid before you will be permitted to purchase a component.
- Components must be purchased separately. Only purchase the components you plan to complete this assessment cycle year.
- You will be required to provide a single payment method (Visa or Mastercard credit or debit card only) per component. If you set up multiple payment plans (for multiple components), you can use different payment cards for each component.
- The payment plan cannot be used to cover partial payments.

Visit our [Payment Plan](#) page to learn more.

**What is the cost difference when using the payment plan vs. paying for a component in full?** There is no cost difference; with the payment plan you simply spread the cost of a single component over six monthly payments.

#### Are there interest fees or service charges associated with the payment plan?

No, you will not be charged any interest or service charges. You will only pay the component fees.

#### Is the payment plan a loan? How will it affect my credit score?

The payment plan is not a loan. We will not collect your social security number or report the details of the payment plan to any credit agencies.

#### What methods of payment are accepted for the payment plan?

All payments must be made using a Visa or Mastercard credit or debit card. Once you have signed up for the

payment plan, your credit or debit card will be charged automatically each month.

**Do I have to purchase all four components in order to sign up for the payment plan?**

No. You do not have to purchase all four components. You can use the payment plan option for one, two, three, or all four components. Only purchase those components you plan to complete this assessment cycle year.

**I'm expecting funding from a third-party payer for one or more of my components; can I use the payment plan to pay for my remaining components?**

Yes, you can set up a payment plan for the components that are not being funded by a third-party payer. **Note:** The payment plan cannot be used to cover partial payments. If your third-party payer is only funding a portion of the purchase, you will need to pay the remaining balance using a credit card at the time of purchase – you will not be able to use the payment plan.

**Once I sign up for the payment plan, am I automatically approved? Are there other steps I need to take?**

No approval is required. The payment plan is available to all candidates during the current assessment cycle as long as you have a valid credit or debit card.

**Will I be able to sign up for the payment plan on the day of the registration and payment deadline?**

Yes, you can sign up for the payment plan on the last day of the registration deadline.

## **Payment Processing**

**How many monthly payments will I be expected to make?**

You will make six equal monthly payments (about \$80 per component, per month). The payments will be charged to your credit or debit card (Visa or Mastercard only) monthly, on the date of your choice.

**When will my first payment be charged to my credit/debit card?**

Your first payment will be due the month after you sign up for the payment plan, on the date you select, and monthly thereafter for a total of six recurring payments. For example, if you sign up for the payment plan in April and choose the 15th, your first payment will be due on May 15th. **Note:** A pre-authorization of \$1 is required to validate your card when creating a payment plan. Pre-authorization allows us to confirm that a credit card will accept charges from our company before placing an order and also helps us prevent fraudulent transactions. The \$1 pre-authorization is placed on a temporary hold with your card provider and is typically released within 2-3 business days, although in rare cases it can be up to 10 days depending on your card provider's policy.

**Can I use multiple payment methods to make my monthly payments?**

No. You will be required to provide a single payment method (Visa or Mastercard credit or debit card only) per component. If you set up multiple payment plans (for multiple components) you can use different payment card details for each component.

**Will I receive monthly payment reminders?**

No. You will receive a payment confirmation email after each payment has been processed. You can log in to your [National Board account](#) to view your plan details and payment history.

**Can I use a credit card that is not in my name?**

Yes. In addition to entering the credit card number, expiration date, and three-digit verification code, you will need to know the billing address of the card holder.

**How will the payment appear on my credit card/bank account statement?**

The payment will appear on your statement as "NBPTS" for the predetermined payment amount.

**Where can I access my payment plan details?**

You can log into your National Board account and select “Payment Portal” from the sidebar to view your plan details and payment history for the current assessment cycle.

### **I misplaced my payment confirmation email. Can it be resent?**

The original confirmation email cannot be resent; however, you can log into your National Board account to view your plan details and payment history.

### **My monthly payment was declined; what happens next?**

We will make three attempts to resolve the payment issue with your financial institution. If the issue cannot be resolved, your payment plan will be suspended, and our Financial Operations team will need to speak with you to collect an updated form of payment. They can call you to update your plan information between 10am-3pm, CT, Tuesday-Thursday. Please [complete this form](#) to specify which days you are available – the phone call should take less than 15 minutes.

### **What will happen if I don't make all the monthly payments by my payment plan deadline?**

The National Board reserves the right to withhold services (testing and/or component submission), scores, and certification results if payments are not made by the established payment plan deadline. If you find yourself in this situation, please [contact us](#) immediately so that we can review your account and determine what options are available to you.

Note: If full payment is not submitted by December 31 following Score Release, your component(s) will be withdrawn. Any fees collected to date will not be refunded. Because your component will be withdrawn, it will not count as an attempt of that component. If you decide to register and purchase this component in another cycle, you will be required to pay all required fees, and you will not be able to reuse your portfolio material again.

## **Purchasing a Component**

### **How do I purchase my components using the payment plan option?**

During the registration window, candidates can sign up for the payment plan option when purchasing their components. To set up a payment plan, simply select the "Payment Plan" option before checking out. Note the following:

- The payment plan option does not cover the \$75 registration fee; the registration fee must be paid before you will be permitted to purchase a component.
- The payment plan cannot be used to cover partial payments.
- Components must be purchased separately. Only purchase the components you plan to complete this assessment cycle year.
- You will be required to provide a single payment method (Visa or Mastercard credit or debit card only) per component. If you set up multiple payment plans (for multiple components), you can use different payment cards for each component.

### **I signed up for the payment plan but have decided to purchase an additional component; how do I add the new component to my payment plan?**

It is not possible to add to or change an existing plan. You will have to [sign up for a new payment plan](#) for the new component. You can choose the same payment date and method for the new plan.

### **I have received funding from a third-party payer to cover a portion of my purchase; can I use the payment plan to cover the remaining balance?**

The payment plan cannot be used to cover partial payments. If your third-party payer is only funding a portion of the purchase, you will need to pay the remaining balance using a credit card at the time of purchase.

### **If I choose to withdraw from the certification process, will I receive a refund of payments made to date?**

If you withdraw by the withdrawal deadline, you will be eligible for a refund of any component charges paid

(minus the registration fee and any service fees). Your payment plan will be cancelled/refunded approximately six weeks after your withdrawal is processed. Depending on the date you initially selected for your monthly payment, you may be charged once more before the cancellation is complete but will be refunded. **Note:** If you do not withdraw by the withdrawal deadline, you will not be eligible for a refund and will be required to complete all remaining monthly payments.

## Making Changes to your Plan

### **I signed up for a payment plan, but want to change my certificate area, specialty area, or component selection. How do I make changes to my account and payment plan?**

You cannot change an existing payment plan, but you may change your selections prior to the registration deadline by withdrawing and creating new purchases. **Note:** Only first-time candidates may change their certificate and/or specialty area selections; MOC candidates must pursue MOC in the certificate area in which they were originally certified.

To make changes to your selections:

1. Log into your [National Board account](#) and complete the withdrawal process for each component you want to change. - To change your certificate area or specialty area, you will need to withdraw ALL of your purchased components (even those not paid for using a payment plan). **Note:** Withdrawals require up to two weeks to process. Your payment plan will be cancelled/refunded approximately six weeks after your withdrawal is complete. Depending on the date you initially selected for your payments, you may be charged once more before the cancellation is complete but will be refunded.
2. Click *My Journey* in the left-hand navigation menu, then *Certificate Area Management*, to withdraw the unwanted certificate. You will need to allow up to two weeks for the component withdrawals to be completed before you will be able to withdraw the certificate area. After the unwanted certificate is withdrawn, choose a new certificate area.
3. Sign up for your new component(s). Payment plans are not transferrable – you will need to create a new payment plan for each new purchase.

**I signed up for the payment plan but changed my mind. How do I cancel the automatic payments?** In your National Board account, please withdraw from any components for which you used the payment plan. We will process the cancellation of your payment plan and refund all payments made to date if your withdrawal was completed by the withdrawal deadline. **Note:** Your payment plan will be cancelled/refunded approximately six weeks after your withdrawal is processed. Depending on the date you initially selected for your payments, you may be charged before the cancellation is complete but will be refunded. If you do not withdraw by the withdrawal deadline, you will not be eligible for a refund and will be required to complete all remaining monthly payments. **Note:** Once a plan is cancelled, it cannot be reactivated. If you cancel your payment plan and change your mind, you will be required to complete the sign-up process anew before the registration deadline.

### **I made two payments to date; can I make a single, larger payment to pay off my plan?**

Yes. You may pay off your plan at any time before the final scheduled payment date. Our Financial Operations team will need to speak with you to collect your payment. They can call you to update your plan information between 10am-3pm, CT, Tuesday-Thursday. Please [complete this form](#) to specify which days you are available – the phone call should take less than 15 minutes.

### **Can I change my payment date?**

No. The date cannot be changed once you submit your application.

### **Can I change how often payments are charged to my credit or debit card?**

No, payments will be deducted monthly on the date you selected.

### **The credit card I used when I signed up for the payment plan is expiring; how do I update my payment details?**

Our Financial Operations team will need to speak with you to collect an updated form of payment. They can call you to update your plan information between 10am-3pm, CT, Tuesday-Thursday. Please [complete this form](#) to specify which days you are available – the phone call should take less than 15 minutes.

**I can only pay a portion of my payment this month; how do I adjust my plan?**

The payment plan does not allow for changes to the scheduled monthly payment. The full payment amount will be deducted monthly from your personal financial account on the date selected.

**I completed my purchase using the payment plan, but am receiving funding from a third-party payer; do I need to withdraw and cancel my payment plan?**

Not if your funding covers the full cost of the component. When the funding is received, it will automatically be applied to your account\*. Your payment plan will be cancelled/refunded approximately six weeks after the funding is applied to your purchase. Depending on the date you initially selected for your monthly payment, you may be charged once more before the cancellation is complete.

**Note:** The payment plan cannot be used to cover partial payments. If your third-party payer is only funding a portion of the purchase, we will need to cancel your payment plan, and you will need to pay the remaining balance using a credit card at the time of purchase. Payments made toward your payment plan will be refunded within six weeks.

\*This applies to funding received during the same cycle year as the original purchase. Third-party payer funding cannot be applied to purchases made in previous cycles.