

Track the funding stages

A decision is not a deposit. This record does not access a lender or bank and does not promise same-day funding. Keep the original confirmations separately.

Bill deadline / time zone

Funding method stated in the actual offer

Event	Confirmed time / zone	Source / question
Request received		
Verification complete		
Decision communicated		
Agreement accepted		
Funds released		
Funds available at bank		

Which step must meet which cut-off? Who confirmed it?

Missing timing fact and responsible party to ask

Fallback if the bill is due before funds are available

Banking-day and payment-method rules can affect timing. A generic network window is not a lender cut-off or bank-posting guarantee. Background: Nacha ABCs of ACH and FTC loan-scam guidance, linked on the page.