



Postage Expense Management Solutions

#### Shipping API—Payments

# Maximize your working capital.

### Simplify your USPS<sup>®</sup> shipping payments and increase profitability.

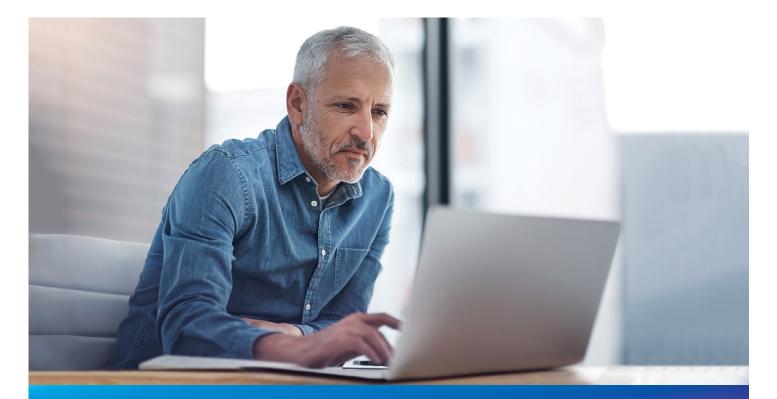
When you use the Pitney Bowes Shipping API, you can take advantage of flexible shipping payment options that can benefit you and your clients. Choose to pay the USPS yourself and pass those charges on to your clients, or have Pitney Bowes take on that risk. Create greater liquidity to invest in your core business operations by securing a more efficient shipping funding source. Choose the growth capital solution that flexes to your company's needs.

#### Pay Later Postage Solutions:

#### You pay and receive a bill later:

Our flexible revolving lines of credit are based on a client-defined number of days to pay, so you can match your payments to your cash flow cycle. Or, Pitney Bowes finances the payments thorough our vendor shipping finance programs: Our revolving line of credit program provides shipping integrators with a unique way to provide their clients with access to capital that funds postage.

- Integrators pay less than credit card merchant fees and earn funds.
- Merchants have greater access to flexible payment terms and funds.



For more information, visit us online: pitneybowes.com

#### Choose the Shipping API option that's ideal for your unique needs

#### How you'll benefit from choosing the ideal Pitney Bowes pay later solution:

- **01.** Your cash won't be tied up in paying for postage, which frees it up for other investments.
- **02.** Get more flexibility and improve your business profitability by matching your expenses with your cash flow. Enjoy flexible payment terms with up to 57 days to pay.
- **03.** Earn postage credits\* to offset your shipping expenses.
- **04.** Consolidate your shipping postage charges and supplies on one account.
- **05.** Take advantage of competitive rates and terms.

\*Postage credits are issued in the form of reward points for charges

#### Pre-Pay Postage Solution:

#### Scheduled Automated Clearing House (ACH) Payment:

Add Pitney Bowes as a payee in your business bank account and schedule a set amount to transfer via ACH on a predetermined date. It will be posted to your Pitney Bowes FDIC insured account within 1-2 business days.

#### Event-Based Automated Clearing House (ACH) Payment:

Choose a balance threshold to trigger an ACH payment made to your Pitney Bowes FDIC insured account. Your funds will be posted within 48 hours

**Federal Wire:** Establish a Federal Wire transfer from your business bank account to your Pitney Bowes FDIC insured bank account. Your funds will be posted within 1-2 business days.

**SWIFT Wire:** You can set up SWIFT payments with a business bank account. Funds will be posted to your FDIC insured Pitney Bowes account in up to two business days. (Note: This option is exclusively for international use)

**Check by Phone:** Call Pitney Bowes Customer Service at 800 243 7800 and provide your business bank account number and routing information. Pitney Bowes will create your check and credit funds to your account the same day.

**Check by Mail:** Mail or overnight a check to Pitney Bowes to pre-pay for your postage. Funds will be credited to your account within 7-10 business days of check receipt.

Or, call us at 877.526.8291 to schedule payments.

## Contact us at 855.393.8874 or PaymentsAPISupport@pb.com if you have questions about our payment account options.



made to your account.

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