

## Pitney Bowes Line of Credit Frequently Asked Questions

### **How is the interest calculated?**

Interest is calculated based on the average daily balance of credit line.

- Daily balances are determined as follows:  
Starting Balance - Credits (Payments & Refunds) + Debits (Postage refills)
- Average daily balance is determined as the weighted average of the daily balances across the number of business days in the billing cycle.

Any carryover balance from date of statement contributes to average daily balance calculation in next billing cycle.

### **How does it work if I prepay?**

There are no prepayment penalties. Payments are allowed throughout the billing cycle and incorporated into the average daily balance. However, once the statement is generated you must pay the minimum by the indicated due date, in order to avoid a late fee.

### **How do I pay my Pitney Bowes Line of Credit?**

Statements are generated monthly. You can pay directly from the Merchant Portal by selecting Make a Payment from the [Home page](#), or you can using one of the following options:

#### **Bank Account Transfer**

Set up an ACH transfer from your bank account to the following Pitney Bowes Bank account:

**Federal ID Number** 84-1386389 (Taxpayer ID#)

**Bank Name:** BNY Mellon

**Beneficiary Account Name:** The Pitney Bowes Bank Inc.

**Bank Routing Number:** 043 000 261

**Bank Account Number:** 000-1250933

**Formatting Types:** CTX , CCD, or CCD+

*Note that we do not accept format types PPD or PPD+.*

#### **Commercial payments**

For commercial banking payments, use the addenda field to include your 16-digit account number in a valid ANSI X12 format.

#### **Home banking payments**

For home banking payments, include your 16-digit account number when you set up Pitney Bowes as one of your payees. You can pay by phone or you can mail a check:

#### **Pay by phone**

Use our automated phone system to pay from a checking account. Call 855-393-8874 and have your 16-digit account number ready.

#### **Pay by check**

Your remit will show the correct payee name ("Pitney Bowes") and address. Include the remit with your check. Allow 7-10 business days to post.

##### Standard Mail:

Pitney Bowes  
PO Box 371874  
Pittsburgh, PA 15250-7874

##### Overnight Mail:

Pitney Bowes  
Attn: Box 371874  
500 Ross Street Suite 154-0470  
Pittsburgh, PA 15262-0001