

FP Postage Funding Options

Here are the methods to fund postage. Laid out are the pros and cons of each, along with what will be needed to set it up. If option 1A or 1B is available to you, we HIGHLY recommend you to use it, because it is the most convenient method and you never have to worry about running out of funds. Keep in mind the machine can be set to warn you when postage is running low, to remind you to prepare a check, if you decide to fund with Option 2.

1) A) **ACH/Direct Debit:** Pull funds directly from a bank account.

Pro: money is instantly available 24/7 and this service is free.

Con: Some customers don't like funds being drawn directly from their account.

Needed: a voided copy of the check from the account you wish to draw funds.

1) B) **Debit-on-Demand:** Just like ACH, except you have to go online, sign into your account, authorize the funds, then you may load the money onto your machine a few minutes later.

Pro: money is instantly available 24/7, more secure than standard ACH, and this service is free.

Con: Draws from bank account, and it takes a few minutes to authorize the postage.

Needed: a voided copy of the check from the account you wish to draw funds, and a desired password, containing at least 8 characters, one of which must be a capital, one must be a symbol, and one must be a number (i.e. FPpostage-1).

BOTH OF THESE OPTIONS NEED TO HAVE THE ACH DOCUMENT FILLED OUT IN HIGHLIGHTED AREAS AND SENT TO CP@360BusinessSolution.net

2) **Pre-pay:** Send in a check, and once the payment clears, you may download that amount onto the machine.

Pro: secure, and this service is free.

Con: it can take 10-12 business days for a check to arrive at FP, be processed, then available to download -requires planning ahead.

Needed: a check available at least 12 days previous to when the funds will be needed.

3) **E-check:** Go on the FP website, fill out an e-check.

Pro: secure and faster than sending a physical check.

Con: funds can take 24-36 hours to become available once approved, takes a few minutes to fill out e-check, and there is a service fee of \$1-\$7 depending on the amount the e-check is written.

Needed: just have your bank account info ready when signing into website.

4) **Credit card:** purchase postage online with your credit card.

Pro: funds are available to download within 30 minutes of purchase.

Con: There is a \$15 service fee, and it takes a few minutes to fill out forms online for purchase.

Needed: your credit card.