

neoFunds[®] FAQ

GENERAL

1. **What is the neoFunds[®] service?** neoFunds[®] is a service that provides a more convenient way to fund your postage meter. With the neoFunds[®] service, you add funds to your meter with a simple reset, just as you always have; however, instead of pre-funding the postage account, you will now receive a monthly invoice for actual postage downloaded.
2. **How does it work?** For existing customers: Click www.neopostinc.com/products/neofunds.html to download the Enrollment Form that you can submit to us via fax. We'll do the rest. Once your neoFunds[®] service has been activated, you can immediately begin refilling your postage meter.
For new customers: Effective September 1, 2007, many new customers are automatically enrolled in neoFunds[®] and can immediately download postage.

3. **What are the benefits?** The following are the major benefits of our neoFunds[®] service:

Convenient Access to Postage – Download postage now, pay later. It's that easy.

- o No longer need to pre-pay the United States Postal service[®] (USPS[®]).
- o Receive a detailed monthly invoice for postage.
- o Never run out of postage, thereby negating the requirement for "emergency advances".
- o Ample grace period for payments.
- o Payment can be made by a variety of means, including ACH credit.

Robust Account Management – In addition to the convenience and availability of this service, you will have a complete view of your postage account activity at your fingertips.

- o Downloadable account information and history.
- o Clear, periodic bill for postage expense.
- o Website access, directly through the neoFunds[®] area in the secure myNeopost section of the Neopost USA www.neopostinc.com website.

No Tricks or Hidden Fees – Simple, clean and understandable programs and pricing.

- o Simplified pricing structure with no hidden fees.
 - o Easy enrollment process.
 - o Can be easily added after the sale, such as by service or POC customer support.
4. **How does neoFunds[®] differ from traditional means of funding postage?** Traditionally there are three options for funding your POC account. You can estimate your postage and pre-pay by sending a check to the USPS a week in advance; you can request an advance from Neopost USA and pay an electronic delivery fee of \$30 per \$1,000 advanced to your account; or you can provide Neopost USA with your bank account information so that a direct ACH debit can be applied to your account. With the neoFunds[®] service, you download postage in the amount you need, when you need it, and pay only when you receive our invoice.
 5. **If I am currently enrolled in ACH for postage, why would I want to switch over to the neoFunds[®] service?** There are actually many advantages to switching over to the neoFunds[®] service from ACH. They are:
 - o Payment In Arrears – If cash management is important to your business, then having the ability to use the money on the meter now and pay for it later is a very attractive benefit of this service.
 - o Simplified A/P Procedures – It is easier to have Accounts Payable pay an invoice than to estimate the amount needed on a purchase order to cover ACH transactions.
 - o No Direct Access – With the neoFunds[®] service, Neopost USA will not have direct access to your bank account, which is a major concern with many of our customers.

- Greater "Float" Period – With ACH, the money is debited from your account within 24 - 48 hours. With the neoFunds® service there is at least 28 days before the amount must be repaid.
 - Online Account Management – Easy access to an online system that allows you to see all neoFunds® service activity for the previous six months in one convenient location.
6. **Can I be enrolled in both the neoFunds® service and ACH?** No. These programs are mutually exclusive. You will need to pick one or the other based on your needs. However, if you are enrolled in the neoFunds® service, you can pay your invoice using an ACH credit transaction by visiting our website.
7. **Does the USPS sponsor this program? Is it an independent program?** This is a Neopost USA sponsored program that is independent of the USPS. However, we do have complete USPS support and approval for this program.

PRODUCT/SERVICE

Neopost USA offers two families of neoFunds® services. neoFunds®, which is for existing customers who want the convenience and flexibility that only neoFunds® can provide, and neoFunds® PLUS, which is automatically included with most new mailing systems.

Note: neoFunds® PLUS is not available for customers who signed a meter rental agreement prior to September 1, 2007. Such customers, and customers who operate an IJ-15K Mailing System, must use the standard neoFunds® service.

1. **What is the difference between neoFunds® and neoFunds® PLUS?** Effective September 1, 2007, most new mailing system customers are automatically enrolled and entitled to use neoFunds® PLUS. See the sections below for a description of each program.
2. **What are the different options for the neoFunds® service?** There are three very simple plan levels of neoFunds® services available. Each is based on your monthly postage usage.

Plan	Monthly Postage Usage
Basic	\$0-\$300
Advantage	\$301-\$2,500
Premier	\$2,501+

3. **How will I know which neoFunds® plan is right for me?** The only thing you will need to know in order to select the right plan is your monthly postage usage. We have developed the features for the various plans based on your monthly usage needs, so you should feel confident knowing that if you select your plan based on this information, you will enroll in a service that is right for you.
4. **What are the charges for this service?** If you enroll in the Basic or Advantage plan, there is a small monthly fee of \$7.99 or \$19.99 respectively. If you enroll in the Premier plan, there is a 1% transaction charge on each download.
5. **What are the different options for the neoFunds® PLUS service?** There are two products within neoFunds® PLUS, AdvantagePLUS and PremierPLUS. AdvantagePLUS is designed for customers whose monthly usage is below \$2,500 per month. However, it is designed to support customers whose usage occasionally exceeds the \$2,500 amount. PremierPLUS has the same features and benefits as the AdvantagePLUS option, but is designed for customers whose usage is regularly higher than the \$2,500 amount.
6. **How will I know which neoFunds® PLUS plan is right for me?** You can determine which plan is right for you by knowing your average monthly postage usage, as well as any seasonal peaks that you might experience.
7. **What are the charges for this service?** There are no monthly charges for this service. However, there is a 1% transaction charge when your credit usage exceeds \$4,000.00.
8. **What are some of the features of neoFunds® and neoFunds® PLUS?** The following is a list of features:
 - Availability – All Neopost USA customers will have access to this service, and once your account is activated, you will have access to postage simply by resetting your meter(s), just as you do today. You will no longer have to estimate how much postage you will need in a given timeframe or wait for your checks to clear in order to download postage. With this service, the funds are available with no advance planning.
 - Convenience – Download postage now, pay later. It's that easy.

- Account Management – In addition to the convenience and availability of this service, you will have a complete view of your postage activity at your fingertips. Online access through the neoFunds® area in the secure myNeopost section of the Neopost USA www.neopostinc.com as well as detailed monthly statements, gives you information about your postage account usage like you've never experienced before. If you are an individual meter user, you will enjoy increased visibility of the status of your account, remaining credit limit, invoice due dates, etc. If you have multiple accounts or multiple meters, you will appreciate the consolidation features of the neoFunds® service.
 - Activation – New customers will be automatically enrolled at the time they purchase or lease the equipment from us. Existing customers will simply need to fill out a short enrollment form and agree to the terms and conditions.
9. **Can I use the neoFunds® or neoFunds® PLUS service for items other than postage?** No. You may only use the neoFunds® service for postage.
 10. **How do the neoFunds® or neoFunds® PLUS services affect my POC account?** A POC account is simply an account that holds funds. The neoFunds® services are simply a mechanism to fund the meter(s) in your POC account without having to pre-pay, or provide access to your corporate bank account. All customers are still required to have a POC account to reset your postage meter. The neoFunds® services are simply an additional option for you to fund your postage meters.
 11. **If I have multiple meters on one POC account, can I still enroll in the neoFunds® or neoFunds® PLUS service?** Yes. The neoFunds® services are an ideal way to fund POC accounts with multiple meters. All meters on the account will benefit from the neoFunds® services. Please note that it is not possible to exclude meters from using the neoFunds® services if they share a POC account.

ENROLLMENT

1. **How can I sign up?** Customers who signed a meter rental agreement prior to September 1, 2007 can download the Enrollment Form from www.neopostinc.com/products/neofunds.html to enroll. Customers who signed agreements after September 1, 2007 should already be enrolled. You can check to see if you are enrolled by calling the POC Department at 1.800.867.3738.
2. **What about credit approvals?** As a Neopost USA customer you are already pre-approved for participation in the Basic, Advantage or AdvantagePLUS plan. If you are a high volume customer who wishes to enroll in our Premier or PremierPLUS plan, then you are subject to a credit approval. Most enrollment forms will be processed and activated within 48 hours of receipt. If we have a problem with your credit application, we will contact you directly.
3. **Is enrollment instantaneous?** In general, customers in the Basic, Advantage or AdvantagePLUS plans may access postage funds on the day of enrollment. If you request the Premier or PremierPLUS plan you may have to wait as long as 48 hours for credit approval before you are able to access postage funds.
4. **Are all customers eligible for the neoFunds® service?** All business and government customers who are using a commercial meter are eligible. The neoFunds® service is not available to government customers who are using a penalty meter

CUSTOMER SUPPORT

1. **If I need to speak with someone regarding the neoFunds® service, whom should they contact?** Simply call 1.800.867.3738 to speak with a customer service representative, Monday - Friday 8:00 a.m. - 8:00 p.m.
2. **What if I have a question about my invoice?** Simply call 1.866.517.5529 to speak with a customer service representative.

BILLING/INVOICING

1. **Will I receive a separate bill/invoice for the neoFunds® service?** Yes. Due to the nature of the neoFunds® service, including the variable amounts due at the end of each billing cycle, we have decided to keep this account completely separate from our other invoices and statements so as not to cause any unnecessary confusion.

2. **Is this a monthly bill, or can I choose to set up alternative timeframes such as quarterly, semi-annually, or annually?** It is a monthly bill. Due to the fact that most of our customers use the neoFunds® service to fund regular downloads of postage into the mailing machine, we felt that it was best to issue statements on a monthly basis.
3. **Can I consolidate the neoFunds® service with my lease payment? What about my meter rental payment?** No, at this time the neoFunds® service will remain separate from your other invoices from Neopost USA.
4. **Can I use a credit card to pay a neoFunds® service invoice?** No.
5. **What about government P-Cards or Impact Cards?** No.
6. **How can I pay my invoices?** Currently you may either send a check to P.O. Box 30193, Tampa, Florida 33630-3193, or pay directly and electronically online from the neoFunds® area of the myNeopost section of the Neopost USA website www.neopostinc.com.
7. **Can I overnight a payment?** Yes. You may send an expedited payment directly to: Attention TA-34, Fidelity Information services, 11601 North Roosevelt Blvd, St. Petersburg, FL 33716. You must include your 16 digit neoFunds® account number to ensure timely crediting of your account.

ACCOUNT MANAGEMENT

1. **Other than statements, where can I manage my neoFunds® account?** All customers who are enrolled in the neoFunds® service can easily access their account information anytime from the myNeopost section of the Neopost USA website www.neopostinc.com.
2. **What kind of information will I be able to access?** In addition to monitoring account status and activity, you will be able to see your current statement, historical information for the previous six months, reports and data regarding account activity. You may also set up automatic alerts as well as one-time electronic payments to help better manage the account.
3. **Can I download this information into Excel or other file format?** We do support downloading of data in either CSV (Comma Separated Value) or QFX (Quicken File Exchange) formats.

COLLECTIONS

1. **What happens if I do not pay my invoice?** With the neoFunds® service you are not obligated to pay off the entire balance, but instead must only show some payment progress. So, as long you make at least the minimum payment due under your account plan, you will be considered current. However, should you fail to make a timely minimum payment, you will be considered late and will be assessed late fees and begin to accrue interest on your balance. Collection activities will begin immediately.
2. **If I pay only the minimum payment required on a statement, does that put me into the collection cycle, or am I considered current?** No, if you pay at least the minimum required under your plan, you will be considered current. However, you will accrue interest on any unpaid balance.