

## First-Class Mail and Marketing Mail Growth Incentives – FAQs

Updated January 4, 2024 (FAQ #21)

On September 27, 2023, the Postal Regulatory Commission (PRC) approved the Postal Service request to make Mail Classification Schedule (MCS) changes to establish two distinct Mail growth incentives — a First Class Mail Growth Incentive and a Marketing Mail Growth Incentive. The incentives will run concurrently from Jan. 1, 2024 through Dec. 31, 2024. The following are some frequently asked questions and answers on these incentives.

### General

**1. What are these incentives called?**

First-Class Mail Growth Incentive and Marketing Mail Growth Incentive. These are two distinct incentives which will run concurrently and cannot be combined.

**2. What are the First-Class Mail and Marketing Mail Growth Incentives?**

The First-Class Mail and Marketing Mail Growth Incentives are being offered to Mail Owners to incent them to grow mail volume in Calendar Year 2024 (CY 2024). The Postal Service will be issuing postage credits to Mail Owners who grow qualifying First-Class Mail or Marketing Mail volumes in CY 2024 compared to volume in Fiscal Year 2023 (FY 2023) and meets all other requirements for these incentives.

Qualifying volumes for the First-Class Mail Growth Incentive include:

- Presort Letters
- Presort Cards
- Presort Flats

Qualifying volumes for the Marketing Mail Growth Incentive include:

- Marketing Mail Saturation Letters and Flats
- Marketing Mail High Density Letters and Flats
- Marketing Mail Letters and Flats
- Marketing Mail Carrier Route
- Marketing Mail Parcels and Saturation Parcels

**3. When discussing Fiscal Year is USPS referring to its Fiscal Year or the Mail Owner's Fiscal Year?**

USPS's Fiscal Year (October 1 – September 30), which will be used to determine the Baseline Volume for each Mail Owner.

**4. Who are the incentives intended for? Is there an incentive as an MSP?**

Only Mail Owners are eligible to participate in these Incentives. Mail Service Providers (MSPs) are eligible if they are also Mail Owners. MSPs that believe they should qualify for participation in the Mail Growth Incentive Program should reach out to the program office to discuss their unique situation to determine eligibility. These will be reviewed on a case-by-case basis.

- 5. On some incentives mailers have to log into the system to get the postage credit. Just wanted to make sure they didn't have to provide something with each mailing.**  
Once a Mail Owner is registered for a Mail Growth Incentive, they should tender mail as they normally do. Neither of the two Mail Growth Incentives needs anything extra to be submitted with any mail or mail documentation for the purposes of the Mail Growth Incentive. Postage credit redemption information will come later and MSPs will have to provide By/For information on the postage statements for the volume of the Mail Owners they are mailing for to be eligible for postage credits.
- 6. Will this go to a promotions user group or somewhere where Industry can participate on the technical requirements?**  
As the Postal Service develops requirements it is consulting with the mailing industry in a number of ways.
- 7. Can mailings claiming promotional pricing (Personalized Color Transpromo; Tactile, Sensory and Interactive; Emerging and Advanced Technology; Reply Mail IMbA; Informed Delivery; Retargeting) in 2024 still participate in the Mail Growth incentives? If so, where do the incentive calculations occur in the order of precedence?**  
Yes. First-Class Mail and Marketing Mail Growth Incentive postage credit calculations will be based on the average actual price paid for included volume over the entire incentive period. Therefore, Mail Growth Incentive postage credits will be the final calculation after all other incentive and promotional discounts.
- 8. Do Folded Self Mailers (FSM) qualify?**  
Folded Self Mailers are considered letters and therefore qualify as long as they are qualifying commercial volume.
- 9. Do Plus One Postcards qualify?**  
Plus One Postcard mailings may qualify if they meet Mail Growth Incentive eligibility requirements including those relating to the Mail Owner and to the types of qualifying mail.
- 10. Do DMLs and DALs qualify since Plus One does?**  
No, DMLs and DALs are considered to be the same piece as the host mail piece.
- 11. Is First Class Retail volume eligible within the FCM Growth Incentive or is this only for First Class Commercial volumes?**  
First-Class Mail Retail volume is not eligible for the First-Class Mail Growth Incentives – only Presort Commercial First-Class Mail is eligible. See FAQ #2 for qualifying products.
- 12. Is remittance mail included in count?**  
Remittance mail is typically Single Piece First-Class Mail, which is excluded from the Mail Growth Incentives. See FAQ #2 for qualifying products.
- 13. Will EDDM mailings qualify for these incentives?**  
The Marketing Mail Growth Incentive will apply to EDDM Commercial mail but will not apply to EDDM Retail mail.
- 14. Will this incentive program be carried forward in 2025?**  
This is under consideration, but a determination has not yet been made.

**15. Are the terms and conditions available somewhere today? Or do we need to wait until we register to get access to them?**

Yes, the Terms and Conditions are available on [postalpro.usps.com/msi](https://postalpro.usps.com/msi), then click on Mail Growth Incentives>Resources - [Mail Growth Incentives Terms & Conditions | PostalPro \(usps.com\)](#).

## Registration/Participation

**16. How do I participate in the Mail Growth incentives?**

A Mail Owner must first register for one or both Mail Growth Incentives through the Mailing Promotions Portal, available through the Business Customer Gateway, when registration opens in November. As part of registration, USPS will provide the Mail Owner with their corresponding baseline volume. The Mail Owner must record their agreement with this baseline volume, and other conditions for participating in the incentive plan, in order to start receiving postage credits for incremental volume growth in CY 2024 vs FY 2023 subject to a minimum mailing volume of one million qualifying pieces in CY 2024. Incremental volume will be measured as the volume above the larger of (a) baseline and (b) one million pieces.

Postage credits will be issued to qualified Mail Owners after six, nine and twelve months from the start of CY 2024.

**17. When can I register for the growth incentives?**

USPS anticipates registration will open in Nov. 2023 and run through June 2024.

**18. Can I participate in both the First-Class Mail and Marketing Mail growth incentives?**

Yes. Registration for each mail class will occur separately, and the corresponding postage credits will be calculated separately.

**19. What if a Mail Owner's FY 2023 volume was less than a million pieces? Can they still participate?**

Yes. Such a Mail Owner will need to grow their First-Class Mail or Marketing Mail volumes to at least a million pieces in CY 2024 to be eligible for postage credits for the respective incentive. Postage credits would then begin to accrue after reaching one million pieces. Therefore, Mail Owners with less than a million pieces in FY 2023 are welcome to participate.

**20. What if my FY 2023 volume was zero because I mailed under someone else's CRID? Is there anything I need to do?**

Yes. The Postal Service reserves the right to require additional information from Mail Owners who request to register with no FY 2023 qualifying mail volume as a baseline, or who dispute the baseline volume provided by the Postal Service, or for any other reason. All Mail Owner registrants must agree to the Mail Growth Incentive Terms & Conditions to provide such additional information as is requested by the Postal Service before a final decision is made by the Postal Service regarding participation in a Mail Growth Incentive. Mailers with no FY 2023 baseline who want to register should be prepared to provide any additional information requested by USPS. Such information would include proof of mailer volume submitted under another mailer's CRID (such as an MSP), so that a mailer baseline can be created. If a baseline can be agreed to, then the Mail Owner will be able to register for a Mail Growth Incentive with the CRID issued to them when they registered with the Business Customer Gateway (BCG), and the agreed-to baseline would be used to track performance in the Incentive.

**21. What if I register and do not agree with the baseline volumes and/or CRIDs the Postal Service gives me for the incentive?**

There is a process for Mail Owners who have questions about or disagree with the baseline volumes and/or CRIDs displayed by USPS when registering for a Mail Growth Incentive. In this situation, the Mail Owner should first open the Service Request created from their registration submission, and review the baseline volumes and CRIDs. The Mail Owner should then click on the button labeled “I Disagree – Request Assistance” at the upper right of the SR display. Alternatively, immediately after submitting the form and clicking on the “Review Baseline” button on the next screen, the Mail Owner can immediately select the radio button labeled “I Disagree – Request Assistance.” On a subsequent screen the Mail Owner should clearly state, within the “Reason for Rejection” text box, the specific issue(s) they need assistance with or that they are disputing, and include details of relevant CRID(s) and volume(s). The Mail Owner should follow the instructions on the screen if they wish to provide any supporting documentation to support what they believe their baseline for an incentive should be, and the Postal Service will investigate any difference. There must be an agreed-upon baseline for a Mail Owner to receive postage credits.

**22. If a Mail Owner has multiple locations and CRIDs, is the baseline mail volume for the incentive based on all CRIDs or just the CRIDs for a certain location?**

All Mail Owner CRIDs.

**23. What process should a Mail Owner follow if they believe a subsidiary or other grouping of their CRIDs deserves to have its own baseline and separate participation in either Mail Growth Incentive from the parent Mail Owner?**

On a case-by-case basis, subsidiaries or business units will be considered for registration in the Mail Growth Incentives if legitimate business reasons with supporting documentation are provided by the Mail Owner and agreed to by the Postal Service. However, all Mail Owner CRIDs will still need to be registered.

**24. If customers co-mingle Marketing Mail how would the baseline for the incentive be calculated?**

For co-mingled mail, the baseline is determined by the Mail Owner CRID and will take into account By/For designations. Mail Owners will be responsible for identifying any mail volume in the baseline period which they developed and entered into the postal network but is not associated with them and/or their CRID(s) in the postal data systems. For example, volume an MSP entered without By/For information on behalf of the Mail Owner.

**25. How will the Mail.dat presort software inform USPS that the mailer wants to take the Growth Discount?**

The Mail Growth Incentive is not a discount to be taken through Mail.dat. This will be a postage credit earned based on registration for the relevant Mail Growth Incentive and performance during the Incentive performance period of January 1, 2024-December 31, 2024. The postage credit amount(s) will be posted to the permit designated by the Mail Owner and must be used within the stipulated time.

**26. If a CRID was flagged as an MSP mistakenly and just got corrected to a Mail Owner, will the past volume be allocated to them as a Mail Owner?**

Such situations will be handled during registration to ensure the correct baseline volume is agreed upon and will typically require appropriate documentation to support such requests.

**27. Does the alternate contact have to be part of their company or can they use someone at the MSP as the alternate contact?**

The Mail Owner can choose an alternate contact when registering for a Mail Growth Incentive.

**28. Can we break up business units at the permit level?**

Permits are not being used during the registration process. See FAQ#23 regarding the process to be followed by a Mail Owner who believe they have a good business reason to partition their CRIDs into two or more separate groups for registration.

**29. I'm just curious when the registration is done by CRID, how is it determined there are other locations with different CRIDS. Which CRID would be used for registration.**

USPS will utilize all CRIDs that postal systems associate with the parent company or enterprise, which is then used to compute the overall baseline volume at the Mail Owner's enterprise level. All the associated CRIDs will be linked to a given registration.

**30. Will mailers see a detail outline of the volume during the registration? It was shown on the screen as just the total number. How does a mailer confirm all of that volume is associated with them? Or look for what volume could be missing?**

Mailers will be shown a single volume number for all of their CRIDs as well as the number of CRIDs used to determine the baseline. If the number looks accurate, the mailer should agree to the baseline. If the volume looks inaccurate or if the mailer is not sure what their baseline volumes should be, then the mailer will be able to view their list of CRIDs and associated volumes within the Service Request created in the Mailing Promotions Portal when registering.

**31. Can you please elaborate on what a "legitimate reason" is for requiring separate locations or CRIDs to establish the baseline?**

A legitimate reason could be a large company having multiple business units that operate independently. Another legitimate reason could be a catalog mailer that mails multiple catalogs that operate independently of one another. Independently operated business units often have different EPS accounts as well. Please refer to the webinar slides and recording for examples of such situations. These materials are available on [postalpro.usps.com/msi](https://postalpro.usps.com/msi), then click on Mail Growth Incentives>Resources - [First-Class Mail and Marketing Mail Incentives | PostalPro \(usps.com\)](#).

**32. How is the registering CRID determined? Do we just pick one CRID and assume all the others are included?**

The initial registering CRID is the CRID associated with the BCG account of the person registering. The registration system will check for all associated CRIDs based on the Mail Owner's (registrants) company name, address, and other information.

**33. We are an MSP and have customers who will want to participate. Will they be eligible based on our BY/FOR volumes mailed for them?**

Yes, the By/For volumes will be attributed to the Mail Owners as part (or all) of their baselines to participate in the incentives.

**34. When Mail Owners ask for documentation from MSPs and co-minglers if they were not correctly identified in the eDoc as Mail Owner, what is going to be required? This could be a lot of work to provide what is needed.**

The Mail Owner will need to provide evidence (from the MSP) that the mailing volume belongs to the Mail Owner in order to participate in the incentive. If they are not correctly identified in the eDoc, they will have to be identified as the Mail Owner in some other documentation such as statements, reports or bills from the MSP to the Mail Owner including dates and volumes of eligible mail classes/products. It is incumbent upon the Mail Owner to identify all of their baseline volume even if it is not included in the USPS initially calculated volume when the Mail Owner is registering.

**35. Can catalog volumes get split if they are different brands, but some share CRIDs? Each use separate permits.**

No, not by permit. Permits are not used in the registration process for a Mail Growth Incentive. See FAQ #23 for the case of a Mail Owner who believes they have a business reason to partition their CRIDs into two or more groups of CRIDs.

**36. If customer uses MSP permit that is not unique to any other customer but obviously has their own CRID#, is there any problem participating in promotion?**

Permits are not being used during the registration process for either Mail Growth Incentive. Mail Owners must ensure their mailing volumes can be linked to their CRIDs either by submitting postage statements themselves or through proper use of By/For designations by an MSP who submits mailings on behalf of such a Mail Owner.

**37. Can we provide only the CRIDs we want included?**

All CRIDs for a company must be registered to ensure all volume is counted. However, see FAQ #23 for the case of a Mail Owner who believes they have a business reason to partition their CRIDs into two or more groups of CRIDs for registration.

**38. If a Mail Owner registers after the start of the year will any mail volume sent prior to the registration be included in the annual volume?**

Yes.

**39. What are the baseline ranges? Is there a min and max?**

Ranges are not applicable since each baseline will be determined based on each company's USPS Fiscal Year 2023 volume of qualifying products in the applicable mail class. A single baseline volume will be provided by the USPS during the registration process, for review by the Mail Owner seeking to register.

## Receiving Postage Credits

**40. How much of a postage credit will be issued if I grow my mail volume?**

The Postal Service will issue a 30% postage credit based on the incremental volume in CY 2024 (vs. the higher of (a) baseline FY 2023 volume and (b) one million pieces) times the average actual price paid per mail piece for qualifying mail for the entire incentive period. There are three conditions that exist for a Mail Owner to receive these postage credits.

1. The Mail Owner must mail at least one million mail pieces in CY 2024 in the mail class relevant to the incentive in question (First-Class Mail or Marketing Mail).
2. The Mail Owner's CY 2024 volume must exceed their volume in FY 2023.
3. The mailer must meet registration requirements for these incentives, which include accepting a baseline volume for each incentive determined by the Postal Service.

At the end of the incentive period, postage credits issued will be adjusted to ensure total postage credits issued are based upon final average price paid per piece for the entire incentive period.

**41. Can I combine my CY 2024 First-Class Mail volumes with my Marketing Mail volumes to reach the million pieces necessary to receive postage credits?**

No. The growth incentives for First-Class Mail and Marketing Mail are two independent incentives and neither volumes nor postage credits can be combined.

**42. Do I have to wait until after CY 2024 to receive my postage credits? For example, what if I exceed my FY 2023 volumes in May?**

No. Postage credits will be issued in July 2024 and Oct. 2024 for Mail Owners who earn postage credits prior to the end of the calendar year.

**43. Is there a limit to the amount of postage credits I can earn?**

No.



**44. If I have 800,000 mail pieces in FY 2023 and grow my volume to 1,100,000 pieces in CY 2024, will I receive postage credits for the 300,000 pieces that grew from FY 2023?**

No. A Mail Owner with fewer than one million pieces in FY 2023 will only receive postage credits on their CY 2024 volume that exceeds one million pieces. In this case, the Mail Owner would receive postage credits on 100,000 pieces.

**45. Are postage credits determined based on same period last year (SPLY) for Quarter 2 and Quarter 3 calculations?**

No. Postage credit calculations at any time during the incentive period are always relative to total FY23 volume (i.e., the baseline).

**46. If a Mail Owner has multiple CRIDs and permits, how will the postage credits be allocated?**

We are still determining whether Mail Owners will be able to have their credits applied to more than one permit. At this point, the Mail Owner will identify a single permit associated with one of their registered CRIDs in order to receive the initial postage credit. Mail Owners will have flexibility to move the postage credit between permits associated with registered CRIDs.

**47. If you have 10 CRIDs and you are combining all CRIDs to determine baseline and increases, how do you divide by permit for credits?**

Postage credit amount(s) earned from a Mail Growth Incentive will be posted to the permit designated by the Mail Owner. The designation of this permit for receiving postage credits is separate from the registration process involving relevant CRIDs.

**48. As an MSP we process 200+ different Mail Owners per day. There is one customer (Mail Owner) who we process 30+ million pcs per year for paying out of our (the MSP's) permit. Can the MSP get credit for any of those pieces? The customer does not pay out of their permit, so a credit to their permit won't be beneficial to them.**

We are still determining whether Mail Owners will be able to have their credits applied on their MSP's permits and USPS will notify the industry well before initial postage credits are issued in July 2024.

**49. During the PRC review of the incentives it appears that the requirement for Mail Owners to have a permit in place for credits to be issued to them was removed. Is it accurate that currently a Mail Owner is not required to have a permit established to receive credits?**

We are still determining whether Mail Owners will be able to have their credits applied to a permit not owned by them and USPS will notify the industry well before initial postage credits are issued in July 2024.

**50. In the Industry Webinar (recording available on PostalPro) it was mentioned that an adjustment might be needed after postage credits are issued. Is this only adjusted at year end?**

Yes, adjustments will occur at the end of the Incentive period for the final calculation of the postage credit amount available to be issued.

**51. What if your average postage goes down in December to where it would calculate a negative adjustment? Do we have to pay that back?**

It is highly unlikely, though not impossible, that average postage paid per piece could drop by enough to make the final credit calculation negative. In this case, per the Mail Growth Incentive Terms and Conditions, payment would have to be made to USPS for the negative credits.



## Permits

**52. Does the Mail Owner need a permit in order to receive postage credit?**

TBD - We are still determining whether Mail Owners will be able to have their credits applied to a permit they do not own.

**53. Can a Mail Owner assign earned postage credits to their MSP's permit?**

TBD - We are still determining whether Mail Owners will be able to have their credits applied to a permit they do not own.

**54. Does the Mail Owner have to use their own permit to pay for mailings in order for the volume to count toward the Incentives?**

No, as long as the Mail Owner CRID is used on the mailing statement (By/For used as necessary) any permit can be used for payment.

**55. Can a permit that is NOT linked to an EPS be used to get the postage credits?**

EPS Accounts are not required at the current time.

**56. Can Mail Owners create a permit to receive the postage credits but mail with the MSP's permit?**

Yes.

**57. Is there a cost for the permit? If so, how much?**

As of September 14, 2023, the Annual Mailing Fee (per 12-month period) for First-Class Mail Presort (per office of mailing) and for Marketing Mail is \$310, and the Permit Imprint Application is also \$310. For the latest information go to -> [Notice 123 | Postal Explorer \(usps.com\)](#).

## Claiming/Using Postage Credits

**58. Is the incentive a postage credit or a refund? You can only use the postage credits toward future mailings, correct?**

The Postal Service will issue postage credit. Postage credits obtained from the First-Class Mail Growth Incentive can only be used for future qualifying First-Class Mail mailings and postage credits obtained from the Marketing Mail Growth Incentive can only be used for future qualifying Marketing Mail mailings, and all such postage credits must be used within the stipulated time.

**59. Can I use the postage credits obtained from the First-Class Mail Growth Incentive on Marketing Mail and vice-versa?**

No. The postage credits obtained from the First-Class Mail Growth Incentive can only be used for future qualifying First-Class Mail mailings and the postage credits obtained from the Marketing Mail Growth Incentive can only be used for future qualifying Marketing Mail mailings.

**60. If I obtain the postage credits in First-Class Mail, can I use the postage credits on non-qualifying First-Class Mail pieces such as First-Class Mail Parcels or Single-Piece First-Class Mail?**

No. The postage credits can only be used on products that qualify for the Incentives. They do not need to be used on the exact same products that earned the postage credits or in the same proportion that the postage credits were earned, but they must be used on qualifying products for the mail class in which they were earned.

**61. How much time do I have to use these postage credits?**

The postage credits can be used until Dec. 31, 2025.

**62. If I earn postage credits in July 2024, can I use them during CY 2024 to earn more postage credits?**

Yes. Postage credits will be available for use immediately after they are agreed to and issued. Postage credits expire after Dec. 31, 2025.

**63. Can you choose how much postage credit to apply to a job (e.g., for a \$1,000 postage credit can the Mail Owner choose to use \$500 on one mailing and the rest later)?**

Postage credits will be applied in total if the credit does not exceed the amount due for that postage statement. However, if the available postage credit exceeds the total due, then the remainder will be available for use on a future postage statement as long as it is used by December 31, 2025.

**64. If a customer's postage credits are calculated with postage on MM Flats, can they use these credits to mail MM Letters?**

Yes, postage credits earned under the Marketing Mail Growth Incentive can be used on any qualifying Marketing Mail products. See FAQ #2 for the types of Marketing Mail that qualify.

**65. If my permit receiving the credits is linked to an EPS account can the credits be transferred or cashed out?**

There is no cash value for these postage credits. The credits can be transferred from one permit to another permit, but they can only be used to pay for qualifying postage.

**66. Since USPS is giving out the credits throughout the year that volume and per piece cost is being considered, does using the credits negatively impact your average cost per piece?**

Postage credit usage will reduce a Mail Owner's calculated average price per piece if used during the Incentive Period.

## MSPs

**67. As an MSP, can I participate in these Incentives?**

Only Mail Owners are eligible to participate in these Incentives. Mail Service Providers (MSPs) are eligible if they are also Mail Owners. MSPs that believe they should qualify for participation in the Mail Growth Incentive Program should reach out to the program office to discuss their unique situation to determine eligibility. These will be reviewed on a case-by-case basis.

**68. How do MSPs track a Mail Owner's volume to qualify for the incentives?**

Qualifying volume is determined by Mail Owner CRID. MSPs must use the By/For entry on the mailing statement to identify the Mail Owner CRID for the appropriate volume.

**69. Do Mail Owners get postage credit for volume when using a co-mingler's permit?**

Yes, when the Mail Owner CRID is identified using By/For designations. The assignment of Mail Growth Incentive baseline volume, qualifying performance period volume, and any resulting postage credits will take into account such By/For designations made on postage statements so that the Mail Owner receives earned postage credits.

**70. Can MSPs register Mail Owners (who mail using the MSP's permit) for the incentives?**

**How?**

Currently, MSPs cannot register their clients using the Mailing Promotions Portal. Mail Owners are always responsible for agreeing with and following all Mail Growth Incentive Terms and Conditions.

**71. How does an MSP use a postage credit issued to a Mail Owner's permit?**

Mail Owners will receive postage credit on their designated permit and can allow an MSP to pay for postage using this permit.

**72. Should an MSP have each client sign up for the Mail Growth Incentive or will they be counted toward the MSP baseline?**

Only Mail Owners are eligible to participate in these Incentives. MSPs that believe they should qualify for participation in the Mail Growth Incentive Program should reach out to the program office to discuss their unique situation to determine eligibility. These will be reviewed on a case-by-case basis.

**73. Will there be future direction on how MSPs should navigate PostalOne! to apply postage credits against mailing costs?**

Any modifications to the current payment process will be communicated to the industry.

## Reporting

**74. Will there be reports available for the Mail Growth Incentive, e.g., to track credit usage and balance?**

Yes. Reports are being developed. Information will be provided.

## Definitions

*Mail Owner = the business entity, organization, or individual who makes business decisions regarding the mail piece content, directly benefits from the mailing, and ultimately pays for the postage on the mail piece*

*Mail Service Provider = a business entity, organization, or individual acting on behalf of one or more Mail Owners by providing mailing services for which the Mail Owners compensate the Mail Service Provider. A business entity, organization, or individual whose services define it as a Mail Service Provider may also be considered a Mail Owner, but only for its own mail or the mail of its subsidiaries.*

*Registration = the process by which a Mail Owner reaches agreement with the USPS to participate in either of the Mail Growth Incentives – to include agreement with the Terms and Conditions of participation and agreement on the baseline volume.*

*CRID = Customer Registration Identification Number. CRIDs are issued to individual Mail Owners when registering on the Business Customer Gateway (BCG) and individual Mail Owners may have more than one CRID. CRIDs are unique numbers that identify Mail Owners by name (and location (city, state)) on Postage Statements when they submit mail, and in PostalOne! as the statement is processed, finalized and paid for.*