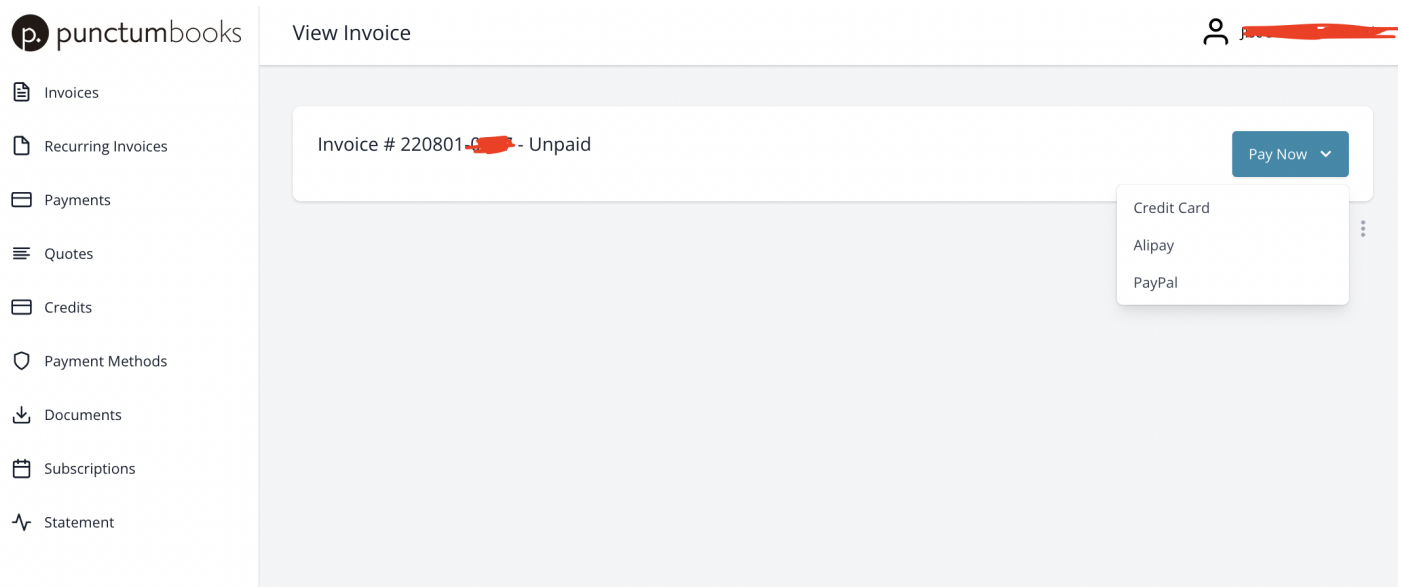


Paying an Invoice

If you received an invoice from us, be it for a library subscription, book order, or book processing charge, you will have been sent a URL from InvoiceNinja, our invoicing system, starting with <https://billing.punctumbooks.com/>.

Paying directly via InvoiceNinja

If you click the link, you will be able to view the invoice and pay directly via the **Pay Now** button:



We currently allow the following payment methods:

- Credit card (via Stripe)
- Alipay
- Paypal

Paying via (international) bank transfer

If you want to pay via international bank transfer, you can download the invoice as PDF by selecting **Invoices** from the leftside menu on the InvoiceNinja **View Invoice** page to which you received a URL. This will present a list of past invoices and provide the options of both viewing and downloading one or multiple invoices.

The invoice lists account and routing numbers for local bank transfers within the US, as well as instructions for an international bank transfer. If you are intending to pay via an international bank transfer, please pay heed to the following:

Because our bank, Montecito Bank & Trust is a local bank (we chose them specifically to avoid the impersonal and non-customer-oriented approach of the "big" banks) without the possibility of directly receiving foreign funds, international transfer to MB&T are passed through a so-called forwarding account at Wells Fargo Bank. As a result, the bank transfer instructions may be confusing for those from outside the US.

If the transfer instructions on the invoice or below are not strictly followed, the payment *will* bounce.

Beneficiary Account Number: FWD/122234783

The "FWD/" is part of the account number.

Beneficiary Account Name: Montecito Bank & Trust

Beneficiary Account Address: 6950 Hollister Avenue Suite 102, Goleta, CA 93117, USA

The beneficiary account name is *not* "punctum books," since this is a forwarding account. The money is sent to Montecito Bank & Trust's account at Wells Fargo Bank, and they forward it to the punctum books account.

Bank Name: Wells Fargo Bank

Bank Routing Number: 121000248

Bank SWIFT (non-USD payments): WFBUS6WFFX

Bank SWIFT (USD payments): WFBUS6S

Bank Address: 255 2nd Ave S, Minneapolis, MN 55479, USA

For further credit to: Punctum Books 410091063

The "For further credit" line *must* be included in the memo or comment to the transaction. Non-inclusion will lead to the payment being returned. This line is essential because it tells Montecito Bank & Trust to which account to forward the payment it received.

Paying via check

US and Canadian people and institutions can also pay us via check.

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