

PAYMENT OPTIONS*

1. INTERNATIONAL

PAYPAL is the easiest and most inexpensive method internationally. This website account address is Scriptfree@aol.com and set up to quickly receive payments. I may be charged 2-4%, so please allow for that. To set up the transfer, just go to PayPal.com and follow the prompts. You can use your credit card there and not need to set up any bank connection. Send it direct to Scriptfree@aol.com, and PayPal will send both of us a receipt. You can use that for your records and for tax purposes. Feel free to email me for questions. I have no credit card option here, as that is prohibitively expensive for small businesses. EBay users prefer PayPal, as an example.

DO NOT SEND CHECKS IN FOREIGN CURRENCY. The bank here will hold it up to a month to verify your bank, and then charge me a \$50 verification fee. However, if you can go to an American bank overseas, you can send a check or money order in US dollars, which can be cashed and deposited here with no charge.

INTERNATIONAL MONEY ORDERS. For only \$3.85, you can purchase international money orders valued at up to \$700 to 30 countries, with additional countries being added in the near future (some exceptions apply). You can then send your money order using Global Priority Mail® or Global Express Mail®. The money orders can be cashed at the post office locations of the destination country.

List of countries accepting direct International Money Orders:

Albania	Dominican Republic	Montserrat
Anguilla	Ecuador	Peru
Antigua and Barbuda	El Salvador (\$500 limit)	St. Christopher (St. Kitts) and Nevis
Bahamas	Grenada	St. Lucia
Barbados	Guinea	St. Vincent and the Grenadines
Belize	Guyana (\$500 limit)	Sierra Leone
Bolivia	Honduras	Trinidad and Tobago
British Virgin Islands	Jamaica	United States
Canada	Japan	
Cape Verde	Mali	
Dominica	Mexico	

WESTERN UNION. The charge is at your end, approximately \$20 for the first \$100, is not practical for smaller amounts. If used, send it in US

dollars to the San Francisco office. Here, they can either cash it or write me a check, with no currency charge or other fees. Ask them for options.

BANK TRANSFER. You would need to send me the information and request information from your end, where you absorb the charges. Allow for currency differences. Email me for the IBAN banking number, name and address, and the SWIFT code of the bank. I pay a flat \$10 fee on this end.

CASH. For small amounts this is often done without problems but rules may be restrictive in different countries. Dollars preferred. Allow for currency valuation shifts and bank charges for converting it to dollars. Email me first for confirmation.

2. NATIONAL (USA Payment Options)

PayPal is the Internet option as above with email confirmation sent to you directly by Paypal. Checks sent in US currency is the preferred payment method. Your cancelled check is your receipt. Send checks with note enclosed to:

Stephen Karpman, M.D.
4333 California Street
San Francisco, CA 94118 USA
Telephone (415) 221-1234

*Some financial information on this page may be subject to change.