# Payment Instructions From the US

### Option 1. Google Pay (no fees) – RECOMMENDED – VERY SIMPLE!

<u>If you have a gmail account</u> this is the best option. Just go to <u>pay.google.com</u> and login with your email and password. Register your US bank account or debit card number and send your payment to <u>gilda.carbonaro@gmail.com</u> or ask us to send you a payment request.

**Option 2. Make a Zelle payment (no fees)**. Zelle is a payment service that works with most US banks. Go to <a href="www.zellepay.com">www.zellepay.com</a> and sign up to make payments. Send you payment to <a href="gilda1978@gmail.com">gilda1978@gmail.com</a> or ask us to send you a payment request.

**Option 3.** Make a PopMoney transfer (no fees) PopMoney is a payment service that works with most US banks. Simply go to <a href="www.popmoney.com">www.popmoney.com</a> and send your payment to <a href="gilda1978@gmail.com">gilda1978@gmail.com</a> or ask us to send you a payment request.

**Option 4. Make a Venmo payment (no fees)**. Venmo is a payment app you download on your smart phone. Register and make the payment to <a href="mailto:fulvio.carbonaro@gmail.com">fulvio.carbonaro@gmail.com</a>

Option 5. Make a PayPal payment with no fees If you have a <u>verified PayPal account</u> with a US bank simply logon to your PayPal account and send the payment to <u>gilda1978@gmail.com</u> using the option "Send money to family or friends". This method does not incur any PayPal fees. DO NOT – REPEAT – **DO NOT** select "pay for goods and services" and **DO NOT** select a credit card as your source of funds or PayPal will charge a 3% fee that we will need to reverse.

# Option 6. Deposit US paper check at a Citibank branch (no fees)

Make a paper check from a US bank to Gilda Carbonaro

Make sure to write in the back: For Deposit Only

Account# 11558210 Gilda Carbonaro

Take check to a Citibank branch near you and ask the teller to deposit it to our Citibank account

#### Option 7. Pay with a check image (no fees)

Make a paper check from a US bank to Gilda Carbonaro Make sure to write in the back:

For Deposit Only

Account# 11558210 Gilda Carbonaro

Take a clear picture of the front and a picture of the back of the check with your smartphone and send both images via email or WhatsApp.

#### Option 8. Make a credit card payment through PayPal (3% fee)

Ask us to send you a payment request through PayPal which will give you the option to pay with your credit card. This will include the 3% PayPal fee.

#### **Option 9. Domestic Wire transfer (\$30 fee)**

Call or go to your bank and ask them to do a wire for the amount in USD plus \$30 wire transfer fee, to

the following: Beneficiary: Gilda Carbonaro

Bank: Citibank (8001 Wisconsin Ave., Bethesda, MD 20814)

Account Number: 11558210 Routing Number: 254070116

# Payment Instructions From outside the US

# **Option 1. TransfeWise (small fee)**

Go to <a href="www.TransferWise.com">www.TransferWise.com</a> which is an international funds transfer service that offers much better exchange rates than banks. Register and initiate the transfer. The first time they will require documentation to verify your details. The transfer will take a few days. Make sure you enter the destination amount in USD.

### **Option 2. International Wire transfer (\$50-\$60 fee)**

Call or go to your bank and ask them to do a wire for the amount in USD plus \$35 wire transfer fee, plus whatever your bank charges (\$15-\$25) to the following:

Beneficiary: Gilda Carbonaro

Bank: Citibank

Account Number: 11558210 Routing Number: 254070116 BIC/SWIFT code: CITIUS33

## Option 3. Make a credit card payment through PayPal (4% fee)

Ask us to send you a payment request through PayPal which will give you the option to pay with your credit card. This will include the 4% PayPal fee for cross border payments

NOTE: If you are making payments from outside the US please provide your bank all amounts in USD as per the quote you received