

Payment Acceptance Policies

Credit Cards

The U.S. Postal Service® accepts the following credit cards for the purchase of most Postal Service™ products and services:

- Visa
- MasterCard
- American Express
- Discover
- Carte Blanche
- Diners Club
- JCB
- China Union Pay

The U.S. Postal Service also accepts these credit cards when the customer has added them to a digital wallet such as Apple Pay or Google Pay on a personal device.

The U.S. Postal Service *does not* accept credit cards as payment for the following:

- Money orders (principal amount)
- Commercial mailings
- Gift cards
- Deposits to trust accounts
- Sure Money® (principal amount)
- Precanceled stamps
- Collect on delivery (COD) *by the recipient*
- Passport application fees payable to the U.S. Department of State

Debit Cards

The U.S. Postal Service accepts most debit cards and Electronic Benefit Transfer (EBT) cards. USPS® systems are programmed to identify acceptable cards based on the products and services purchased.

Gift Cards

The U.S. Postal Service accepts gift cards for the purchase of many products and services, but it *does not* accept gift cards as payment for money orders (principal amount), Sure Money service (principal amount), or other gift cards.

American Express Travelers Cheques and American Express Gift Cheques

The U.S. Postal Service accepts American Express Travelers Cheques and American Express Gift Cheques when the customer uses at least 50 percent of the face value for the purchase of Postal Service products and services.

Checks

The U.S. Postal Service accepts checks for the purchase of Postal Service products and services when all of the following conditions are met:

- The check has the customer's name and address printed by the check manufacturer.
- The customer presents a valid, signed photo identification (ID) at the time of payment.
- The check is made payable to the "U.S. Postal Service or Postmaster."

Checks must not exceed the amount of purchase.

The U.S. Postal Service *does not* accept checks as payment for money orders (principal amount), Sure Money service (principal amount), or gift cards.

Returned Checks

A local Post Office™ *cannot* accept a replacement check and *cannot* settle a returned check. Please note that the U.S. Postal Service may do the following:

- Assess a fee of \$30 for each returned check.
- Submit a check that is returned as non-sufficient funds (NSF) to a collection agency without notice to the customer.
- Re-present a check that is returned as NSF to the bank via automated clearing house (ACH) debit.