

# General FAQs

## Q: What is FuturePay?

**A:** FuturePay is a simple, safe and convenient payment option that lets you pay for your purchases in flexible monthly payments. With FuturePay you can buy now and pay later. Opening up a FuturePay account takes seconds - simply choose FuturePay when you check out.

## Q: Are there any fees?

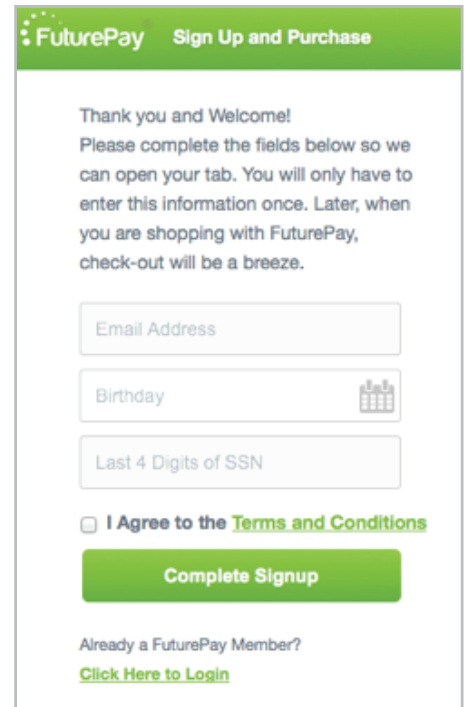
**A:** FuturePay makes online shopping flexible and affordable with simple, transparent fees. At the end of every billing period, you can pay your balance in full or make a minimum payment and carry the rest of the balance for a flat financing charge of \$5/month for every \$500 of carried balance.

## Q: How can I apply for a FuturePay account?

**A:** You can apply in seconds when you check out. Simply select FuturePay as a payment option and apply with your name, birthday, address, and the last 4 digits of your Social Security Number. You'll also need a contact email address, which you will use as your username.

## Q: How does FuturePay keep my personal information secure?

**A:** Keeping your personal information secure is of the highest importance and FuturePay makes online shopping safer by using the latest technology. FuturePay adds an additional layer of security with routine fraud checks.

A screenshot of the FuturePay sign-up form. The form has a green header with the FuturePay logo and the text "Sign Up and Purchase". Below the header, there is a message: "Thank you and Welcome! Please complete the fields below so we can open your tab. You will only have to enter this information once. Later, when you are shopping with FuturePay, check-out will be a breeze." The form contains three input fields: "Email Address", "Birthday" (with a calendar icon), and "Last 4 Digits of SSN". Below these fields is a checkbox labeled "I Agree to the Terms and Conditions". At the bottom of the form is a green button labeled "Complete Signup". Below the button, there is a link: "Already a FuturePay Member? Click Here to Login".

FuturePay Sign Up and Purchase

Thank you and Welcome!  
Please complete the fields below so we can open your tab. You will only have to enter this information once. Later, when you are shopping with FuturePay, check-out will be a breeze.

Email Address

Birthday

Last 4 Digits of SSN

☐ I Agree to the [Terms and Conditions](#)

[Complete Signup](#)

Already a FuturePay Member?  
[Click Here to Login](#)

## Q: Who is eligible for a FuturePay account?

**A:** Any legal U.S. resident 18 years or older can apply for FuturePay.

## Q: Do I need a credit card?

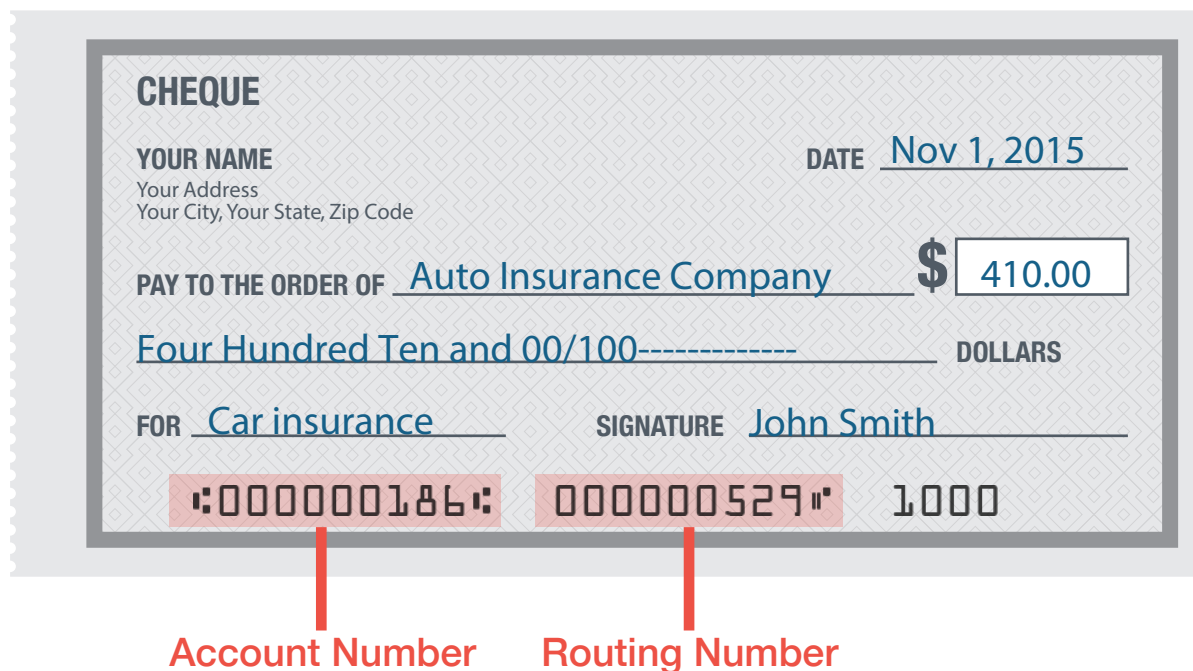
**A:** No, FuturePay does not require users to have a credit card.

## Q: How do I pay?

**A:** Once you have a FuturePay account, you can buy now and pay later by simply selecting FuturePay as your payment option and entering your username and password.

## Q: Where do I complete my banking information?

**A:** Simply login to your FuturePay account at [www.futurepay.com](http://www.futurepay.com) and click "Bank Details" under "My Account". Your bank details consist of three fields: account description, routing number, and account number. The account description is for you to help identify your account for later on. Your routing and account numbers can be found at the bottom of a check.



## Q: Do you have automatic payments?

**A:** Yes, you can log into your FuturePay account and schedule payments to automatically come out of your bank account.

## Q: Can you mail me a statement?

**A:** We are a paperless company and all statements are sent to the email address registered at the time of sign up.

# Using FuturePay

## **Q: How will I receive my statement?**

**A:** All statements can be viewed when you log in to your FuturePay account. You will be notified when your monthly statement is ready.

## **Q: When do I pay for my purchases?**

**A:** You will be notified by email when your statement is ready, which will indicate your billing due date. You should make sure to pay at least your minimum amount due prior to the indicated due date.

## **Q: How do I pay off my balance?**

**A:** You can easily make payments online from within your FuturePay account by completing your banking information. Make sure to update your FuturePay account with your banking information for convenient and secure payments. Simply log in to your FuturePay account at [www.futurepay.com](http://www.futurepay.com) to make a payment.

## **Q: I made a payment today – why has my available credit not changed?**

**A:** When you make a payment, your balance owing is reduced immediately. Your available credit, however, will only be updated once the payment has cleared the bank which can take up to 5 business days.

## **Q: Are there late charges on overdue payments?**

**A:** Yes. If your payment is not received by the indicated due date, you will be charged a \$25 late fee. Subsequent late payments will incur a fee of \$35 per billing statement.