

	Credit Card Payment Gateway	Lockbox - Bank Operated	Checks Processed by Staff	directHOA
Cost structure	\$20 per month. 3% + \$0.30 per trans.	\$100 per month. \$0.60 per check.	\$10 per hour. \$0.85 per deposit (bank fee).	<b>Monthly Fee = \$30</b>
Monthly Cost Based on 100 Units paying \$100 per month.	\$420	\$160	\$59	\$30
Additional Costs	Data entry still required	Data entry, coupon books, notifications, and postage.	Notifications, postage	
<b>Features</b>				
Data entered directly to accounting software			✓	✓
Residents pay online	✓			✓
Residents have 24/7 access to account balance				✓
Coupon books eliminated	✓		?	✓
Residents can view payment history	?		?	✓
Managers can run reports on payment status	✓		✓	✓
Managers can quickly assess late fees				✓
Users can update information without needing to mail a form	✓			✓
Users can vary method of payment			?	✓
Multiple managers can access the system from anywhere	?			✓
Manager can make instant adjustments and refunds				✓
Managers can interact with vendors, receive invoices, and send payment to vendors	Vendor Interaction is a directHOA exclusive, and is included at no charge!			✓