

## PROPOSAL COMPARISON

<b>Fees</b>	<b>Paymentus</b>	<b>InvoiceCloud</b>
Cost/transaction (Utility pmt)	\$1.60 or Interchange + \$0.50	\$0.15 + 28 basis points (cost varies per transaction)
Monthly Access Fee	\$0.00	\$150/month
E-Check/ACH per transaction	\$0.45	\$0.85
Cost per transaction for Non-Utility payments	2.65% (no min service fee)	2.95% (\$1.95 min service fee)
Encrypted hardware for point-of-sale payments	10 at no charge	\$30 per unit per month
Chargeback Fees	\$5.95 per item	\$20 per item on credit card. ACH Reject \$15 per item.