

# LET'S COMPARE LOAN PAYMENT SOLUTIONS



	Rise	LenderPay	REPAY	MessagePay	SWiVEL
Payment Type	Debit & ACH	Debit & Credit, ACH, Cash apps	Debit & Credit, ACH, Cash apps	Debit & ACH	Debit, ACH, Apple Pay
Credit Union Access	Credit Union Portal	Credit Union Portal	Credit Union Portal	Credit Union Portal	Credit Union Portal
Member Access	Widget in OLB Member Portal on Credit Union Website	Widget in OLB Member Portal on Credit Union Website	Electronic Payment Module <i>(*Offers payments via Debit &amp; Credit, ACH)</i> —AND/OR— Widget in OLB Member Portal on Credit Union Website	Widget in OLB Member Portal on Credit Union Website	Widget in OLB Member Portal on Credit Union Website
Loan Info Sent	Batch file	Via API <i>(real-time)</i>	Batch file	Batch file <i>(Send loan &amp; Share Account info)</i>	Batch file
Payment Processing	Manual Posting —OR— Automated via ACH	Batch file <i>(*Cut off 9 PM)</i>	Real-time API or Batch file <i>(*Cut off 9 PM)</i>	Real-time API	Batch file <i>(*Cut off 9 PM)</i>
<b>Pricing</b> <i>*Additional Vendor fees may apply!</i>	<b>\$1,875</b> <i>(\$100 Monthly Processing)</i>	<b>\$2,375</b> <i>(\$200 Monthly Processing)</i>	<b>\$2,375</b> <b>\$5,750</b> <i>(Price increase dependent on EPM)</i> <i>(\$200 Monthly Processing)</i>	<b>\$2,375</b> <i>(\$200 Monthly Processing)</i>	<b>\$3,750</b> <i>(\$200 Monthly Processing)</i>