Decision Criteria:	Nvoicepay	Tech Solutions	Bank Solutions
Cloud-based software	<b>/</b>	Some	
Payment Processing			
Multiple payment types are supported including Electronic Print Check, ACH, Card, iACH, and iWire	<b>✓</b>	Some	<b>✓</b>
No escrow account or credit line required	<b>✓</b>	Some	
All payments (domestic and international) go through the same workflow	<b>✓</b>		
Use any payment file format from any ERP	<b>✓</b>	Some	
Automatic account reconciliation	<b>✓</b>		
Supplier Enablement & Supplier Services			
100% Supplier enablement	<b>✓</b>		
Actively enrolls all new suppliers	<b>✓</b>		
Supplier payment support	<b>✓</b>		
Supplier portal	<b>✓</b>	Some	
Security			
Issues a SOC 1 Type 2 report	<b>✓</b>		
Payment data indemnity	<b>✓</b>		
Accepts payment liability	<b>✓</b>		
Bonded and insured	<b>✓</b>		<b>✓</b>
Rebates			
Rebates	<b>✓</b>	Some	<b>✓</b>
No tiers and rebates paid monthly	<b>✓</b>		
Contract			
Month to month contract terms	<b>~</b>		