

HOA Online Payment Platform Comparison

Choosing an HOA payment platform is easier when you compare options side by side. Use this quick matrix to evaluate 2–3 platforms (including what your bank or software provider recommends).

Tip: If a vendor can't answer one of these clearly, treat it as a red flag, because that's exactly where disputes and extra board work show up later.

Community Name: _____ **Date:** _____

Options: A) _____ B) _____ C) _____

Criteria	Platform A	Platform B	Platform C
ACH/eCheck payments available	Y/N	Y/N	Y/N
ACH autopay available	Y/N	Y/N	Y/N
Autopay types (fixed / balance due / scheduled)			
Fee model (HOA / homeowner / split)			
Fees disclosed before "Submit" (no surprises)	Y/N	Y/N	Y/N
Typical deposit timing (ACH / card)			
Posting speed to ledger (same day / next day / manual)			
Exception reporting (failed/returned/duplicate)	Y/N	Y/N	Y/N
Reconciliation exports (CSV / GL mapping)			
Refund process clarity	Y/N	Y/N	Y/N
Chargeback handling clarity	Y/N	Y/N	Y/N
Controls (role-based access + audit trail)	Y/N	Y/N	Y/N
Homeowner self-service (receipts/history/autopay edits)	Y/N	Y/N	Y/N

Homeowner support coverage (hours/channels
+ who handles what)

Best fit (small / hybrid / complex)

Notes / deal-breakers

Decision: A B C

Top reason(s): _____