

# COUPA PAY GLOBAL TRANSACTION FEE SCHEDULE

Revision: January 27, 2025

## I. Digital Bank Transfer Payments

### A. *Standard Transaction Fees*

- **Batch Funding**, defined as the money movement from Customer’s bank account to Bank/Money Mover in one single money transfer.
  - **Push Funds** - Funds sent manually by Customer to Bank/Money Mover
    - Included – no additional fee
  - **Direct Debit** - Funds are auto-debited from Customer’s bank account
    - Included – no additional fee
  - **Reverse Wire Drawdown** - Fee: 10 USD or equivalent in another currency
  
- **Outbound Payments**, defined as the individual payments from Bank/Money Mover to the Customer’s payees. Outbound payments are categorized into different types based on the combination of payer & payee country-currency and Batch Funding Type.
  - **Local** - Same currency payment, where the outbound payout is in the local domestic currency
    - Examples: US-USD to US-USD (an ACH payment), DE-EUR to FR-EUR
    - Fee: Included – no additional fee
  - **Local - Same Day** - Urgent same currency payment, where the outbound payout is in the local domestic currency
    - Examples: US-USD to US-USD (a Fedwire payment), DE-EUR to FR-EUR
    - Fee: 15 USD or equivalent in another currency
  - **FX** - Cross currency payment, where the outbound payout is in the local domestic currency (In the US, a recipient would receive an ACH payment)
    - Examples: US-USD to DE-EUR, US-USD to CA-CAD
    - Fee: Included – no additional fee
  - **Wire** - Same currency payment, where the outbound payout is in non-domestic currency (In the US, a recipient would receive a wire payment)
    - Examples: US-USD to DE-USD, US-CAD to US-CAD
    - Fee: 15 USD or equivalent in another currency
  - **Wire FX** - Cross currency payment, where the outbound payout is in non-domestic currency (In the US, a recipient would receive a wire payment)
    - Examples: US-USD to US-CAD, US-USD to GB-EUR
    - Fee: Included – no additional fee

	1. Batch Funding		2. Outbound Payments			
Transfer Type	Funding Type	Funding Fee	Local	FX	Wire	Wire FX
Standard	Direct Debit	\$0	\$0	\$0	\$15	\$0
Next Day	Reverse Wire	\$10	\$0	\$0	\$15	\$0
Same Day	Reverse Wire	\$10	\$15	\$0	\$15	\$0



(All fees in the table above are in USD or equivalent in another currency).

### ***B. Exception Transaction Fees***

- **Customer payment cancellation or returned payment** (e.g., due to incorrect or inactive account at beneficiary bank) incurs the following:
  - Fee of 50 USD or equivalent in another currency, and
  - Any charges resulting from a FX loss when a payment or payment batch is successfully released in Coupa, not completed (due to e.g., Customer payment cancellation or returned payment), and later reversed at a less-favorable FX rate.
- **Reversed Direct Debit Fee:** 50 USD or equivalent in another currency, plus a daily fee of the higher of (i) \$15 or (ii) 5% (per annum) of the amount of the reversed debit until funding has been provided by Customer.
- **Repair fee:** When additional information or a manual correction is required to process a payment, a fee of USD 20 or equivalent in other currency will be charged.

## **II. Check Printing Fees**

Coupa will invoice Customer for actual shipping costs (e.g., USPS postage rates) incurred for each check mailed. Any exception to normal check processing (e.g., cancellation of check payment before check has been mailed) will incur a fee of \$10 USD.

## **III. Invoicing**

The frequency of invoicing of Customer Transaction Fees shall be quarterly or greater (i.e., no shorter than every 3 months), at Coupa's sole discretion. The currency of invoicing shall be the same as what is specified in Customer's Order Form.

## **IV. Other**

Customer acknowledges and agrees that as Coupa expands its offerings, Coupa will have new types of Customer Transaction Fees, which will be listed in this document and will be effective immediately upon the Customer utilizing those offerings. Customer acknowledges and agrees that Coupa shall pass through to Customer any other transaction fees charged by a third party that the Customer has agreed to with the third party. Coupa reserves the right to change Customer Transaction Fees (e.g., in response to an increase in Coupa's costs, e.g., due to an increase in third party fees), provided however, that any increase will not be applicable until ninety (90) days after this document has been updated to reflect the change and the Customer has been notified.

