

Give **unbanked** and **underbanked** customers of PG&E an easier way to pay their bills. Even with cash.

Be proactive *and* take the high ground.



Beyond checking the box. You can change the narrative.



Closing PG&E's Neighborhood Payment Centers (NPC) due to COVID-19 made a profound difference with hundreds of thousands of your customers. Since 92% of those who walked into an NPC and paid their PG&E bills with cash, they no longer have an easy way to pay.



A significant portion of California residents are unbanked or underbanked. Paying essential bills, like electric and gas, can be challenging and costly. Many have to take time off from work, get childcare, then find a way to get to a remote location that will accept cash for payment. No small task.

You can help your marginalized customers pay their PG&E bills in person and on time. Addressing 100% of your customer base. And helping them feel better about themselves in the process.

Cash bill payers who must make payments during "normal business hours" face multiple roadblocks:



Take time off work



Lost wages



Urban and rural challenges finding payment centers, parking, childcare, etc.



Costs of transportation, parking, childcare, etc.

15.5M

TOTAL PG&E CUSTOMERS

2.95%

USE NPCS

= 457,250

CUSTOMERS USING NPCS

92%

PAY IN CASH

= 420,670

CUSTOMERS PAYING IN CASH

"Going to the PG&E bill payment centers was a lot of work for me. I needed to take time off from work and find a way to get there. Then, I sometimes needed to wait in line and felt a little embarrassed when I could only pay with cash."

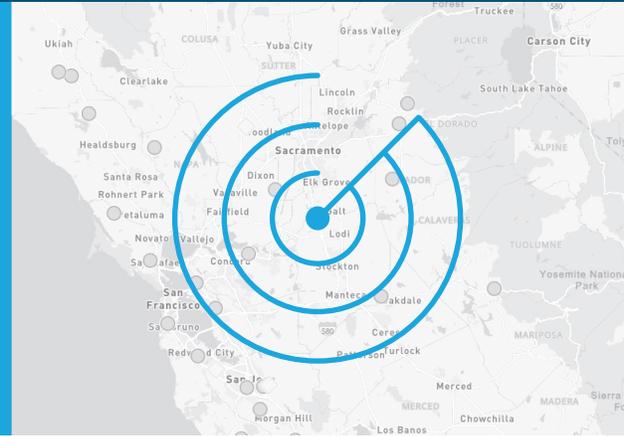
Anonymous, PG&E Bill Payer



PG&E has the power to make positive, lasting change.

Yes, the California Public Utilities Commission (CPUC) has required PG&E to offer bill payment options to customers within a 3-mile radius of all your shuttered payment centers.

But you can change the conversation by doing so much more. While saving millions of dollars.



DivDat has the smart/simple solution.

DivDat is the only neighborhood-centric network of bill payment kiosks that empower people to pay essential bills in their terms and on their schedule. Where they're already going.

Kiosks can be located practically anywhere: indoors or outside, in neighborhood convenience stores, community centers, local grocery stores, and inside public buildings or private lobbies. Wherever your customers are already going, a DivDat kiosk can be there 24/7/365.

over

40%

of transactions across the full suite of DivDat solutions are made 'outside of "normal business hours"'.
*Source: PG&E Internal Data



Eric Sabree

Wayne County Treasurer
Detroit, Michigan



"Together with DivDat, we were able to extend our ability to meet bill paying residents where they are—and collect payments when it's convenient for them.

DivDat's kiosk and the mobile app were game changers for the Wayne County Treasurer's office.

It can be a game changer for you, too

DivDat offers all customers multiple ways to pay PG&E bills:



Kiosk



Web Pay



Mobile App



IVR/Phone Pay



Text-to-Pay



Point of Service



DivDat offers PG&E a proven kiosk terminal payment network.

Our approachable, secure, multi-lingual-capable kiosks provide an easy-to-use interface that guides PG&E bill payers through a simple and intuitive payment process.

DivDat Kiosk benefits:

- Accept cash, checks or card payments
- Payments post instantly
- Receipts for payments generated automatically



Engaging the community starts here.

Our kiosks are staffed by friendly DivDat Ambassadors who help take the mystery (and fear) out of using the Bill Payment kiosk. While ensuring the community is aware of—and excited to use—the new payment channel, regardless of their tender type.

“DivDat’s Bill Payment Kiosks are a real life example of DE&I at work. By giving people inclusive access to pay their bills promptly and with the convenience we afford the rest of the population, cash preferred, unbanked, or underbanked people all have the ability to pay their bills and retain their dignity in an environment that’s safe, secure, and judgment-free.”

Jason Bierkle
President & CEO, DivDat



DivDat does all the work:

- Manages all cash pickups
- Provides software and hardware maintenance & upgrades
- Carries all requisite insurance coverage
- Maintains kiosks to stay clean, operational & filled with receipt paper
- Staffs a 1-800 Help Line with access to live personal help 24/7/365



Proven in Detroit. Poised and Ready for California.

Detroit, Michigan, and its surrounding Wayne County, have a huge unbanked and underbanked population. Nearly 13.2% of the state's residents are considered to be living in poverty.



Governor Gretchen Whitmer mandated more access and financial equity for all Michigan residents. A network of DivDat bill payment kiosks were located in targeted Detroit neighborhoods. Giving bill payers more opportunities to pay in their terms, at their convenience.



Gary Brown
Director, Detroit Water & Sewerage

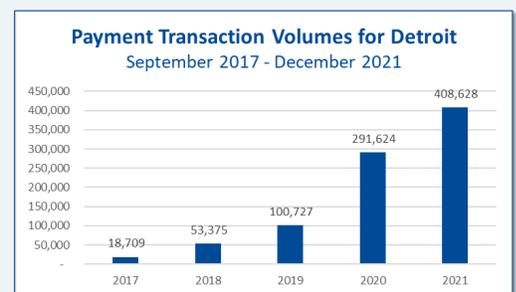
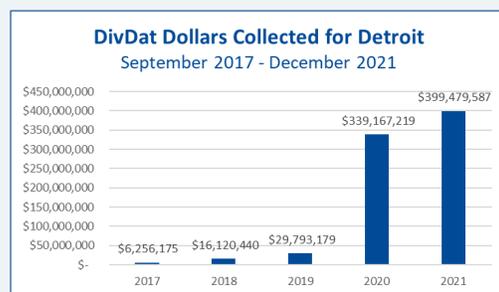
“Providing Detroit residents with the ability to conveniently pay their water department bills where and when it’s convenient for them has helped Detroiters keep their DWSD accounts current and avoid late fees.

We can’t say enough good things about the partnership with DivDat. 76% of our customers use the DivDat platform. Our team appreciates how DivDat improves their day-to-day interactions with residents, so they can focus on what really counts—customer service.

Working with DivDat to provide Detroit residents with more ways to pay is leveling the paying field.”



Detroit year-over-year transaction volumes and collections continue to increase





Take credit for your contributions to the economy. And the environment.

Your commercial customers are in a highly competitive battle for skilled and talented employees. A majority of their best candidates are members of the Millennial and Gen Z population—a cohort of people who care deeply about equality and accessibility for all. Their decisions about where to live and who they work for is based heavily on values and fairness.

They're watching. They're sharing. Giving all PG&E customers a fair and equitable way to pay can go a long way in their wide open eyes.



A greener, cleaner way to accept payments.

Getting in a car or on a bus to drive across town to pay a bill is expensive. Plus, it's a toll on the infrastructure and environment. Also, consider the environmental impact operating an office and staffing it with employees that need to get to work every day.

With DivDat bill payment kiosks, most customers can easily get to a neighborhood retailer or public building within:



a short walk



bus



bike ride

And since they're probably going there already, they can combine many tasks in a single trip. Easier on your customers. Better for the environment.

California has always led the way in solving environmental issues. PG&E can be an integral part of that leadership narrative.



PG&E can do the right thing.
At the right time.



The DivDat team is honored and excited to respond to your RFI. We'll do everything we can to provide the financial and service data you need to help establish a budget for a network of bill payment kiosks.

The DivDat network is what the CPUC has asked you to do. It's good for PG&E. And it's good for your customers. Especially those who are unbanked and underbanked.

We look forward to working together in the future.

To learn more about Leveling the Paying Field, please visit divdat.com/PGandErfi.



The DivDat logo features a stylized grid of dots above the word 'divdat' in a lowercase, sans-serif font.
Leveling the paying field.