

## DivDat's Kiosk Solution for Leveling the Paying Field™

Research shows there is a significant segment of the population in every city in America that is cash-preferred, unbanked or under-banked. They may shun credit cards – not because they are not credit worthy, but due to high-fees, interest rates and difficulty in using credit to manage their budgetary affairs. Many others are also transportation and technology challenged. Factor in language barriers and other issues and you have a recipe for a communications and biller/payer breakdown. The DivDat Kiosk Network serves as a “bridge” between essential billers and consumers.

DivDat Kiosks are strategically located in neighborhoods retail stores, recreation centers and payment centers that are well lit and safe. Allowing people to pay in a “judgement free zone” when they want, where they want and at their convenience fee-free. Our kiosks accept cash, check, credit and debit cards.

DivDat has proven to increase customer satisfaction and collection rates. DivDat Kiosk Network offers billers a dashboard for Treasury reconciliation, armored car pickup, cash counting and bank fees. The DivDat Kiosk Network success factor is not in just the proprietary software and backend IT integration for real-time payments.

## Kiosk as a service – DivDat Manages it All

- ALL Hardware Upgrades
- Remote Technology Upgrades
- Technology Updates and Monitoring
- PCI and Regulatory Compliance Upgrades
- Cash Handling
- Insurance
- ADA Compliance
- ALL Aspects of Kiosk Deployment
- Physical Machine Deployment
- Routine Maintenance
- Enhanced Dashboard Revenue Monitoring and Reconciliation

