



The Detroit Water and Sewerage Department (DWSD) needed a way to improve its collection volumes and tighten up its reconciliation processing and compliance, in the process.

The Detroit Water and Sewerage Department came online with the DivDat kiosk network in 2017 after issuing an RFP to improve its systems and processes while increasing its collection volumes. The City of Detroit and its departments came under increased scrutiny following the economic downturn of The Great Recession (2007-2009) and its subsequent bankruptcy filing. DWSD selected DivDat because of the multitude of payment channels the Company provided, including:

- Cash, check, and card payment acceptance via DivDat's Kiosk as a Service™
- Embedded web pay, directly on the City's website
- Phone Pay payment processing, powered by Interactive Voice Recognition (IVR) software
- Expanded Point of Service cashing system, which gave advanced reporting tools and dashboards to in-place payment clerks

Leveraging the DivDat Payment Network, DWSD went from a baseline collection volume of roughly 60% of moneys owed to more than 95% by 2019.

In particular, the kiosks and their broad accessibility made allowed for a significant inroad to increased collection volumes, in the City of Detroit. Kiosks were placed in the DWSD lobby, and the DWSD was a featured "Biller" available on all kiosks in the network. That meant residents could visit kiosks conveniently positioned in the lobbies of neighborhood shops and stores and pay their water bills after hours, fee-free, with cash, check, or by card.

The cash collection aspect of the kiosks is unique and was developed to assist bill payers who may not have a checking, savings, or money market account to pay their bills. The added convenience carries no fee for the user, and the DWSD benefited as well.



Detroit Water and Sewerage Director, Gary Brown

Because DivDat kiosks are offered to water companies and other entities "as a Service", cash collection and handling by armored vehicle and deposits are all managed by DivDat, not the customer.

Insightful tools, developed in partnership with the DWSD, such as the Transaction Dashboard and Kiosk Cash Management Administration Portal allows DWSD treasury staff to monitor payments from all channels and drill down on any single payment retroactively on demand, and in real time. Account look-ups, real-time payment posting, and reconciliation are automated to save treasury staff time, while increasing compliance. This demonstrable immediate posting of payments has been received as an incredible value-add by residents and has increased the DWSD's customer service scores, correspondingly. Because of these mutual successes, DivDat is considered a valued alliance partner of DWSD. Gary Brown, Director of the Detroit Water and Sewerage Department, referred the City Treasurer to the DivDat Payment Network. The comprehensive suite of solutions have now been adopted by all City of Detroit departments for payment collections.

The DivDat Payment Network, including Payment Kiosks, Web Pay, Point of Service, Phone Pay, and now the DivDat Mobile App have been and remain the primary bill collections sources for the DWSD.

In Detroit, more than 80,000 people pay their essential bills at kiosks without having to arrange transportation to a City payment center. The by-products: lower rate increases, fewer foreclosures (which keep property taxes high), and fewer water shutoffs. All positive outcomes.

DivDat acts as a bridge between water and taxing authorities, the court system, and utility companies and a large segment of their customer base challenged with making monthly payments on time. DivDat empowers underserved customers, many with no internet access, with the tools to pay in their homes, on their phones, or in their neighborhoods, by the payment method of their choosing, and most importantly, with dignity.