

DivDat Bill Payment Kiosks for Retailers



The power of local.

Drive retail traffic and on-time bill payments

There's something about your store. The staff, the selection, the neighborhood. It just fits.

That's what billpayers who use DivDat Bill Payment Kiosks to pay their essential bills had to say when we asked why they prefer to pay their bills in-person, at their local area retailer. They also shared that the ability to walk-up, and make a payment without judgment (especially when catching up on late accounts to avoid shut-offs or when making partial payments), was often the difference between feeling judged and feeling empowered.



Retailers benefit from:

- Promotion of your store and brand by DivDat and local area essential billers
- New, repeat customers coming to your store each month
- The ability to co-market on the DivDat Kiosk TV
- 85% repeat kiosk customers who will return to your store
- Kiosk users spend an average of \$20 in store, after making a payment on the kiosk
- Direct monetary compensation



Key features:

- Accepts cash, check, credit/debit card
- ATM-grade vault and access provisions
- DivDat staff never touch the cash
- Casino-grade cash acceptors, rollers and counters
- Made to handle high transaction volumes
- Zero knock-downs, break-ins, or drive-offs

Here's how it works:

- DivDat Bill Payment Kiosks give local area essential billers the ability to collect self-service bill payments in the community where and when it's most convenient for bill pay without having to staff additional payment centers
- DivDat Bill Payment Kiosks accept cash, check, and cards and are typically programmed to be multi-lingual, based on your community's demographics
- Payments made on DivDat Bill Payment Kiosks post in real-time and provide immediate and official receipts/proof of payment
- Placed on behalf of local area essential billers such as utility companies, municipalities, and more, DivDat's Bill Payment Kiosks can present multiple local area essential billers so billpayers can pay more than one bill/biller in a single transaction, for added convenience

Engaging the community

DivDat partners closely with its essential biller customers and retail partners to effectively roll-out the investment they've made in self-service bill payment technology to their respective community. DivDat relies on a proven formula to "get the word out" in a fun and informative way with:

- Kiosk-side "Ambassadors" help take the mystery and fear out of using the kiosk
- Helpful fliers and other direct marketing materials
- Surveys and focus groups to better understand how to improve the user experience

As part of elect kiosk deployments, essential biller customers may select to conduct a kiosk ribbon-cutting ceremony at your store location.

How to get started:

- Let us know you're interested in hosting a DivDat Bill Payment Kiosk in your store
- DivDat performs a site survey to understand your business and your customers
- We work with you to select a convenient and accessible location that works for everyone
- We deliver, install, and bring our kiosk online quickly and efficiently
- DivDat Bill Payment Kiosks rely on our own secure cellular data network, not your internet
- We manage:
 - Cash collection via armored car service
 - Routine cleaning and maintenance, including changing receipt paper
 - We prominently display DivDat's 1-800 live telephone support line, directly on the kiosk to answer questions from users quickly and comprehensively
- We provide timely on-site maintenance and repair
- DivDat continuously monitors the performance of our Bill Payment Kiosks and work hand-in-hand with retail partners to ensure the best customer experience is achieved and optimal transaction volume is achieved

DivDat kiosks quickly become part of the neighborhood story by bringing the convenience of multiple local area DivDat Payment Network billers to a safe and convenient location shared customers already know and trust.

