

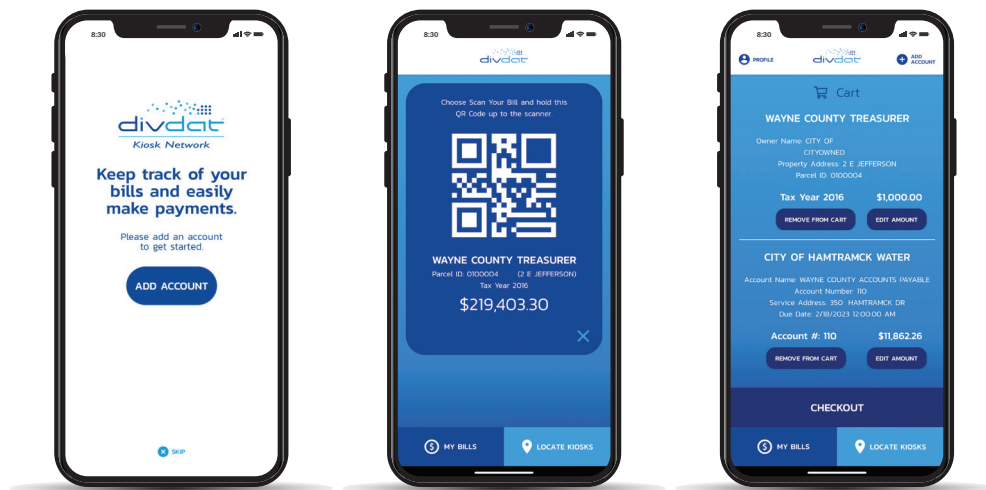
Mobile App



Essential bill payments on the go.

Staying current has never been easier.

DivDat's Mobile App gives essential billers the ability to stay top-of-mind and capture more on-time payments from more of their customers. The DivDat Mobile App gives billpayers the ability to select and pay multiple bills from multiple billers, features scheduled reminders, and opt-in auto-pay functionality. Elevate your consumers' propensity to pay, and to pay on time with convenience, ease, and peace of mind.



More Convenience = More Collections

- Available in the App Store and on Google Play
- Presents multiple DivDat Payment Network billers for increased user convenience
- Standardized, simple-to-use, secure payment workflow
- Accepts credit cards, PIN-less debit cards, and personal and business checks (convert to ACH for processing)
- Scan credit/debit cards or paper checks with the app for additional convenience
- Presents a payer-specific scannable QR Code for use in conjunction with the DivDat Bill Payment Kiosks for quick and easy account look-ups
- Friendly payment reminders as users approach due date, become past due, or approach a DivDat Bill Payment Kiosk (with turn-by-turn directions)
- Opt-in Auto-Pay option
- Users receive receipts via text message or email and view historical payment details



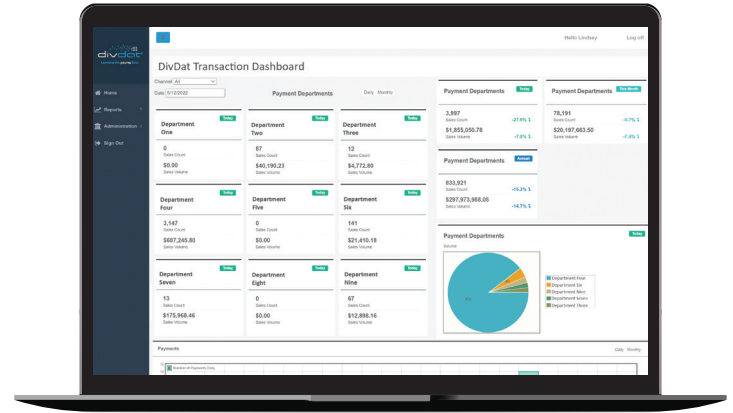
Advanced data and analytics via the Transaction Reporting Dashboard

DivDat's Transaction Reporting Dashboard contains always up-to-date payment data, and is both queryable and actionable, in real-time.

Data is available at the payer, account, channel, department, or organization level, and provides advanced data filtering options. The tool is easy-to-use and is configured to mirror how your team already works, and how your existing systems of records are structured.

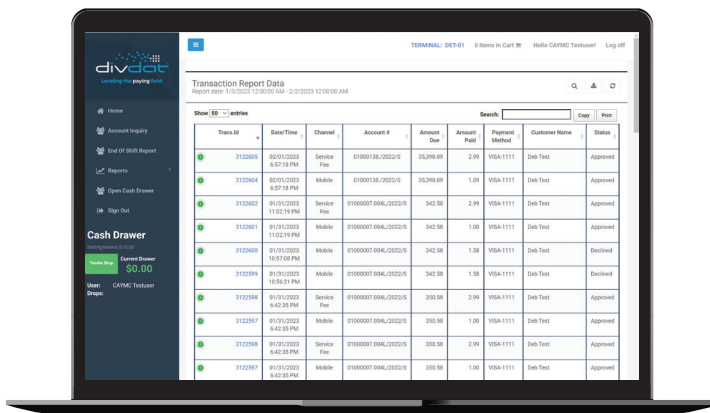
DivDat's Transaction Reporting Dashboard gives treasury teams the ability to:

- View and take action on specific transactions or limit specific activity from specific billpayers
- Place holds or restrictions on specific accounts or payment types
- See important payment-channel-specific collections data and trends, including time and day-of-the-week transaction volume information, to better communicate and influence consumer behavior
- Create and export high-value, role-based treasury management reports
- Grant access to specific reports, with role-based views



Built for Treasury Teams

- Configurable industry-standard payment rules; including overpay, underpay, fixed value restrictions, etc.
- Post payment information in real-time or by batch
- Transaction-level settlement to account
- Receive daily remittance files or payment summary emails to treasury and operations teams
- Scan credit/debit cards or paper checks with the app for additional convenience



Download the DivDat Mobile App and gain convenient access to essential billers and accounts wherever you are, 24/7.

