

# Text-to-Pay



On-time payments that stay top of mind.

## Additional insights. Tracked as an additional payment channel.

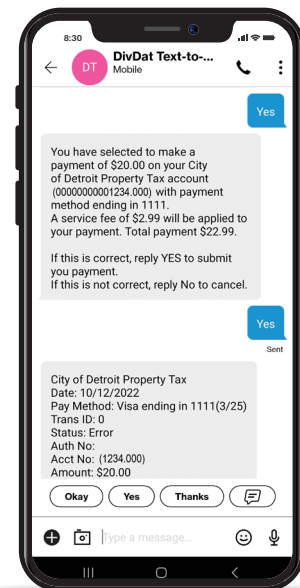
Text-to-pay is an uncomplicated way for billpayers to stay current on essential bills. For essential billers, DivDat's Text-to-Pay functionality provides an additional convenient payment channel that can be tracked and managed – in real time – directly from the Transaction Reporting Dashboard.

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
- 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
- Place holds or restrictions on specific accounts or payment types
- Create and export high-value treasury management reports
- Grant access to specific reports, with role-based views

## Text. Pay. Move forward.

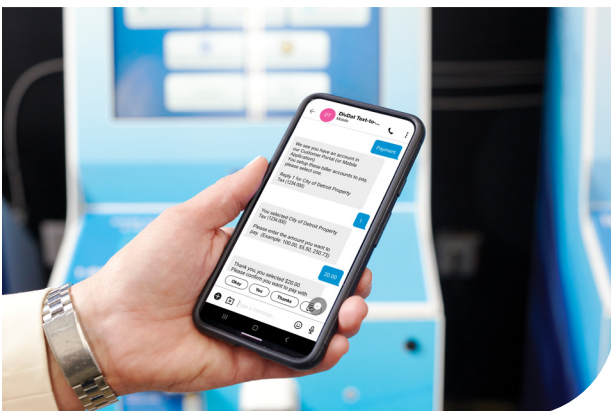
Today's consumers are busier than ever. Even routine tasks like staying current on the gas, electric, or property taxes can get lost in the shuffle. Text-to-Pay features friendly reminders as bills come due, and complete authorized payments with one-word prompts and confirmations. For essential billers that are part of the DivDat Payment Network, Text-to-Pay offers a convenient and unobtrusive way to stay top-of-mind and collect more bill payments on time.



## Opt in. Stay current.

Text-to-Pay functionality is available as an opt-in service from the DivDat Mobile App. With simple notification texts and easy numeric and one-word responses, consumers can quickly confirm they intend to pay on essential biller accounts, associated with their DivDat payment profile.

Text-to-Pay leverages an easy-to-use workflow, presents specific biller accounts and corresponding amounts due as bills approach their due date, as they come due, and reminds billpayers as accounts become late.



## The power of The Network

As part of user payment profile set-up in the Mobile App, billpayers select a local area DivDat Payment Network of essential billers with whom they have accounts and recurring bills to pay. Text-to-Pay's reminder-driven workflow presents bills from all essential billers the user has added to their payment profile. Consumers can pay multiple bills at once, for added convenience.



### Support. Right when you need it most.

DivDat provides direct support for billers and billpayers. We prominently display support options in the DivDat Mobile App.

For biller customers, live, U.S. based phone support is available 24/7/365 to help ensure questions are answered quickly, payments post as intended, and your end customer is optimally serviced.



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

