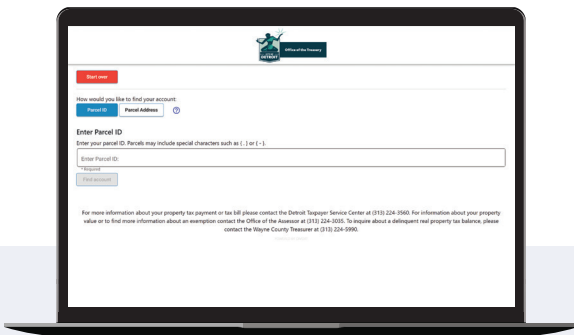# Web Payments

Guest Pay | Consumer Web Pay Portal

Added convenience for consumers. Ultimate efficiencies for billers.

The problem with most online payment processing gateways is that they're 100% focused on taking payments. They forget that someone has to deal with the data on the back end. Extending additional convenience to your customers shouldn't add more work for your team.

Guest Pay:

Quick, convenient web–based payments that don't require your consumers to create an account.

DivDat gives billers the features of a web payments portal on their existing website, with full back-end systems integration, and actionable insights. Guest pay features all the benefits of a robust systems integration, with a lightweight web payments portal front-end, which is easily iFramed into your existing site.

DivDat's Guest Pay can carry biller-specific branding, so your customers recognize the payment portal as a safe, secure, and official way to pay their bills—whenever and wherever it's most convenient for them to pay.

Payments settle at the transaction level and route and post to your back-end systems of record and to your accounts as quickly as you require. Your corresponding DivDat Transaction Dashboard is updated in real-time, so answering transaction-specific questions, viewing and acting on returned payments, and viewing trend and payment-specific data is simple and efficient.
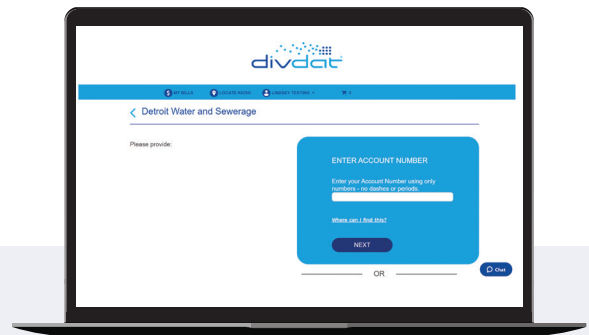
Consumer Web Pay Portal:

Put your consumers in the driver's seat of their essential billpaying experience.

DivDat's Consumer Web Pay Portal allows billers to extend a more feature-rich experience to routine consumers. With a simple profile creation workflow, consumers can quickly and easily add repeat billers and associated accounts.

Users can easily view, pay, and plan for specific bills with convenient and secure Auto-Pay and Text-to-Pay enrollment capabilities. Additional functionality includes a shopping cart feature for paying multiple bills/billers at once, including the ability to pay partial payments into savings-plan-style escrow accounts, based on biller availability.

Text-to-pay capabilities are just an opt-in away, directly from the consumer's payment profile, in the Consumer Web Pay Portal.

It's easy to setup and makes payments on the go easy for consumers, with simple responses and alerts as bills become due. Collecting payments from billpayers on the go, 24/7/365, has never been easier.

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Connections to The Network

The Consumer Web Pay Portal presents billpayers with a selectable local area network of essential billers to add to their profile to pay, by customer- or property-specific account.

Because the Consumer Web Pay portal has both shopping cart functionality, and the ability to schedule recurring auto-payments, it's easier and more advantageous for consumers to pay all DivDat Payment Network bills from the safe and convenient online platform.

KIOSK

WEB PAY

POINT OF SERVICE

YOUR CUSTOMERS

TEXT-TO-PAY

MOBILE APP

IVR/PHONE PAY
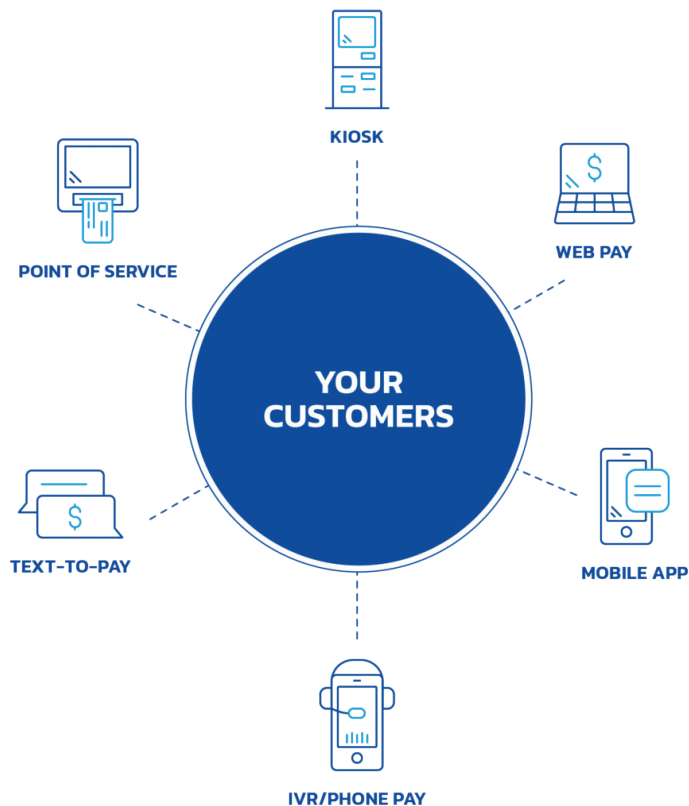
Transaction Reporting Dashboard

Advanced data and analytics are included with each web payments channel, via DivDat's Transaction Reporting Dashboard. The 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, based on DivDat's transaction-level settlement to account

— See important 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

DivDat works upfront to get to know your business, your treasury processes, and your systems of record, so we can automate redundant manual data entry for treasury teams, rather than add to it.

Support. Right when you need it most.

DivDat provides direct support for billers and their billpayers. We prominently display support options in Guest Pay and in the Consumer Web Pay Portal. Account Success teams are assigned to help ensure your questions are answered quickly and comprehensively. End-user U.S. based chat and phone support is available 24/7/365.