Bill Payment Kiosks
(as a Managed Service)

divdat

Leveling the Paying Field®

More access. More payments.

DivDat's Bill Payment Kiosk, presented as a managed service, serves as a bridge between essential billers and their consumers, regardless of how customers prefer to pay their bills. By providing a self-service, walk-up option for essential bill payment, billers increase collections while providing a better, easier, and more accessible way for consumers to pay.

DivDat's bill payments kiosk features include:

- Self-service, walk-up bill payment

- Accepts cash, check, credit, and PIN-less debit cards

- Deployed indoors, outdoors, and in neighborhood retail locations

- Multilingual customizable by community-specific languages of choice

- Brandable to represent your state, city, court or jail, department, or company

- Multiple look-up options for quick account access, including scanner

- Quick and easy-to-use payment workflow

- Shopping cart supports paying multiple bills

- Supports one or multiple local area billers via the DivDat Payment Network

- Instant and official printed, emailed, or text message receipts

- Fully managed armored car pickups, insurance, and ongoing service, maintenance, and upgrades

- 24/7/365 live 1-800 phone support

- PCI certified; SOC levels 1 and 2 compliant

- ADA compliant

Over 25% of the U.S. is unbanked, underbanked, or offline.

For well over a quarter of the U.S. population, staying current on essential bills isn't as easy as typing in their card number, or pulling up saved payment data on a smart device. As more payment centers shutter their doors, and economic uncertainty increases, secure and official self-service, multi-tender, and multilingual payment channels are more important than ever.

The power of actionable insights

DivDat's Bill Payment Kiosk delivers more than financial inclusion to billpayers it drives efficiencies for treasury teams that reduce the cost of doing business. We developed our technology to mirror the way treasury teams work, without the redundancy. From direct integrations with back-end systems to transaction-level settlement to account, our automation powers your processes, eliminates manual data entry, and removes redundant steps.
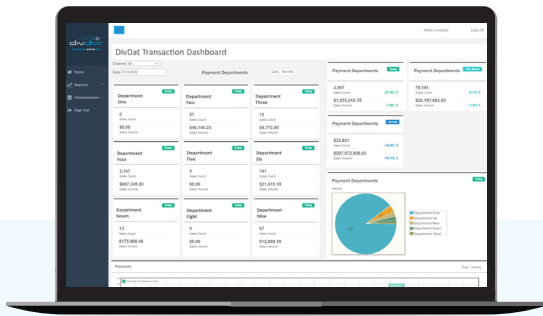
Transaction Reporting Dashboard

- Configurable robust reporting via the Transaction Reporting Dashboard and Cash Management Portal provide real-time data analytics and the ability to query then take actions on specific transactions

- Posts payment information to systems of record in real-time or daily batch

- Provides funding to account within 24-48 hours of payment

- Configurable industry-standard payment rules including overpay, underpay, fixed value, restrictions, etc.

- Instantly detect and respond to potential fraud with greater speed and accuracy with configurable email flags and more

- Place holds or restrictions on specific accounts or payment types

- Daily treasury remittance files and payment summary emails can be sent to treasury and operations teams

- Role-based admin and service screens to perform cash pull reports, view historical details, configure email notifications for exceptions handling, etc.

- See important payment- and channel-specific collections data and trends, including collection volume by time, date, department, payment channel, and more

- Automatically generate and export high-value treasury management reports

Leveraging local retailers

DivDat bill payment kiosks reach more consumers and help billers increase collections by leaps and bounds when they're placed in neighborhood retail establishments, where billpayers feel secure and are already going.

- Provide extended hours of operation

- Present additional community outreach and engagement opportunities

- Provide an avenue for cash-paying consumers to make partial payments, catch-up past-due accounts, and even pay ahead, while maintaining their dignity

Support. Right when you need it most.

DivDat provides customers with an additional direct line of support specifically for billpayers. We prominently display a 1-800 support number on the Bill Payment Kiosk, so help is just one call away. Live, U.S.-based phone support representatives are available 24/7/365 to help ensure questions are answered quickly, and payments post as intended.