Transforming Customer Engagement & Payment Processing for Utility Companies
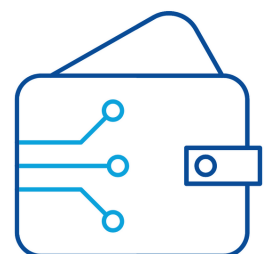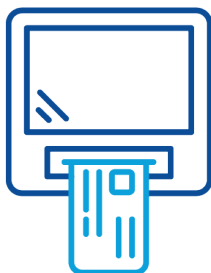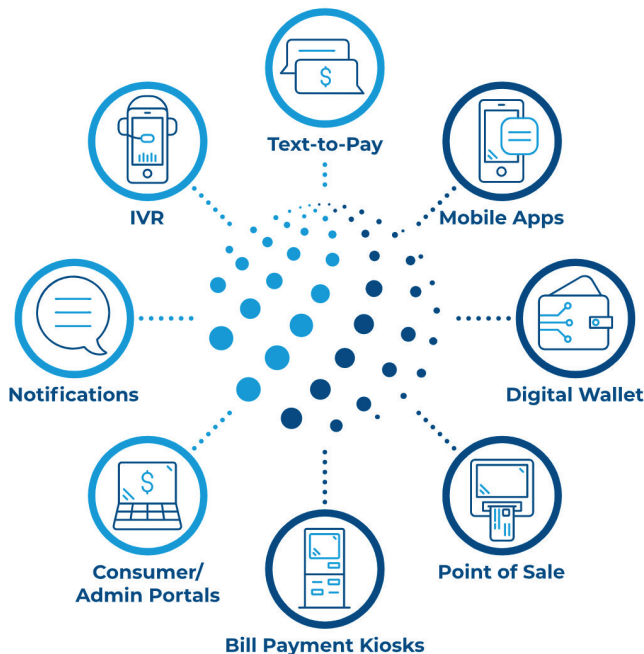
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divdat
POWERED BY MERIDIAN

About Us

We deliver comprehensive solutions that revolutionize payment processing and digital customer engagement for utilities. By integrating the DivDat Payment Network with the Meridian Integration platform, we create a seamless, innovative experience for utilities and their customers.

Text-to-Pay

IVR

Mobile Apps

Notifications

Digital Wallet

Consumer/
Admin Portals

Point of Sale

Bill Payment Kiosks

divdat®
POWERED BY MERIDIAN

Why Choose Us

✔ **Seamless Integration**
Real-time integration with Oracle CC&B, C2M, and CCS, achieving 100% implementation success.

✔ **Multi-Channel Payment Solutions**
A robust payment network that ensures accessibility for all customers, including those who prefer to pay in cash.

✔ **Enhanced Customer Experience**
Tailored communication, proactive notifications, and intuitive self-service options increase customer satisfaction and reduce service inquiries.

✔ **Operational Efficiency & Cost Savings**
Automated reconciliation, real-time reporting, and streamlined workflows improve utility operations while reducing manual workload.

Our Solutions

Bill Payment Kiosks

Provide accessible, multilingual payment options for all customers, including cash payers. Our 24/7 kiosks offer full support, cash handling, maintenance, and upgrades—ensuring fast, accurate settlements and efficient fund transfers.

Consumer/Admin Portals

Provide customers with the ability to make payments, manage paperless billing, view bill summary, payment history and bill history, usage analytics, and manage their user profile and preferences.

Mobile Apps

Meet your customers where they are by providing native mobile apps for Apple and Android, without sacrificing functionality.

Notifications

Deliver real-time notifications via web, voice, SMS, and email, allowing customers to choose their preferred channel.

Digital Wallets

Our digital wallets extend past the expected credit, debit, and checking options by allowing customers to utilize the digital channels they use every day on the web such as PayPal, Venmo, Apple Pay, and Google Pay.

IVR

Our phone pay is powered by multilingual interactive voice response and can be programmed to provide shopping cart functionality, so users can pay multiple bills at one time.

Point of Sale

Enhance your cashiering operations with our Point of Sale payment processing technology. All payment channel transactions seamlessly flow through our powerful back-end automation, delivering treasury-friendly reconciliation, increased efficiency, and actionable insights.

Text-to-Pay

Ultimate bill payment convenience at your customers' fingertips. Simply text payment details to activate. Users can receive payment reminders, select multiple bills to pay, and provide receipt confirmation in real-time, 24/7/365.

What Sets Up Apart

BENEFITS

Real-Time Integration & Self-Service
Enable seamless, real-time data exchange and empower customers with self-service and payment options for greater convenience and efficiency.

Enhanced Reliability
Ensure consistent and dependable service, fostering trust and satisfaction among customers.

Lower Total Cost of Ownership
Achieve cost savings through efficient solutions that minimize operational expenses.

Reduced Collection Rates
Implement effective strategies to decrease the percentage of accounts in collections, improving overall financial health.

KEY METRICS

100%
Customers that have utilized our survey's have reported a 100 positive experience.

~$1.5 Billion
Payments processed annually.

100%
Implementation success rate with no failed attempts.

98%+
Data conversion match rate.

30%+
Average increase in customer adoption of paperless billing across the Digital Engagement platform.

50%+
Average increase in AutoPay adoption across the Digital Engagement platform.

50%+
Average increase in customer self-service adoption across the Digital Engagement platform.

60%
Customers have enrolled in paperless billing, resulting in significant cost savings for the Utility.

Consolidated Payment Channels - One Vendor for All Channels

Advanced Payment Processing & Flexibility - Supporting Multiple Payment Methods, Including Digital Wallets

Omni-Channel Solutions: Online, In-Person, Over the Phone, Self-Service, Text, Mobile App

Real-Time Integration (API) - System Agnostic

Automation for Start, Stop & Transfer

Dedicated Customer Support for Client & End-User

Real-Time Payment Posting - No Delays, No Penalties

AI-powered reporting that unifies disparate backend systems for seamless insights.

Advanced Usage Analytics
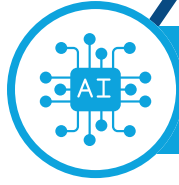
AI Features: Chatbot, Text-to-Pay, Neighborhood Comparison & Recommendations, Usage Reduction Strategies

WHAT UTILITIES HAVE TO SAY

"We were fortunate to have a long-term partner like DivDat Powered by Meridian on our team for configuration of the CCS product. Their understanding of our business processes, technology and integrations was essential to delivering an effective solution for our business and our customers"

-Large IOU Electric Provider

" When you take on a huge project such as a Customer Engagement Portal, you need partners who understand your billing system as well as you do. Meridian and DivDat were great partners for a complex project that had a quick turnaround time. The employees working on our project were fully engaged, knowledgeable and technically well-skilled."

-Regional Wastewater Utility Provider

"We were glad to share with everyone what a great application DivDat Powered by Meridian has available and what great teamwork we had together on this project. Meridian is amazing to work with and we appreciate all you did during our project to make our portal such a success…"

-Municipal Electric Provider

HRSD Case Study

Transforming Hampton Roads Sanitation District (HRSD) Customer Engagement Portal & Payment Processing

HRSD BY THE NUMBERS

1.9M People

500,000 Customers

20 Counties

3 Tiers of Customer Profiles

"When you take on a huge project such as a Customer Engagement Portal, you need partners who understand your billing system as well as you do. Meridian and DivDat were great partners for a complex project that had a quick turnaround time. The employees working on our project were fully engaged, knowledgeable and technically well-skilled."

Mary Corby
Chief Information Officer, HRSD
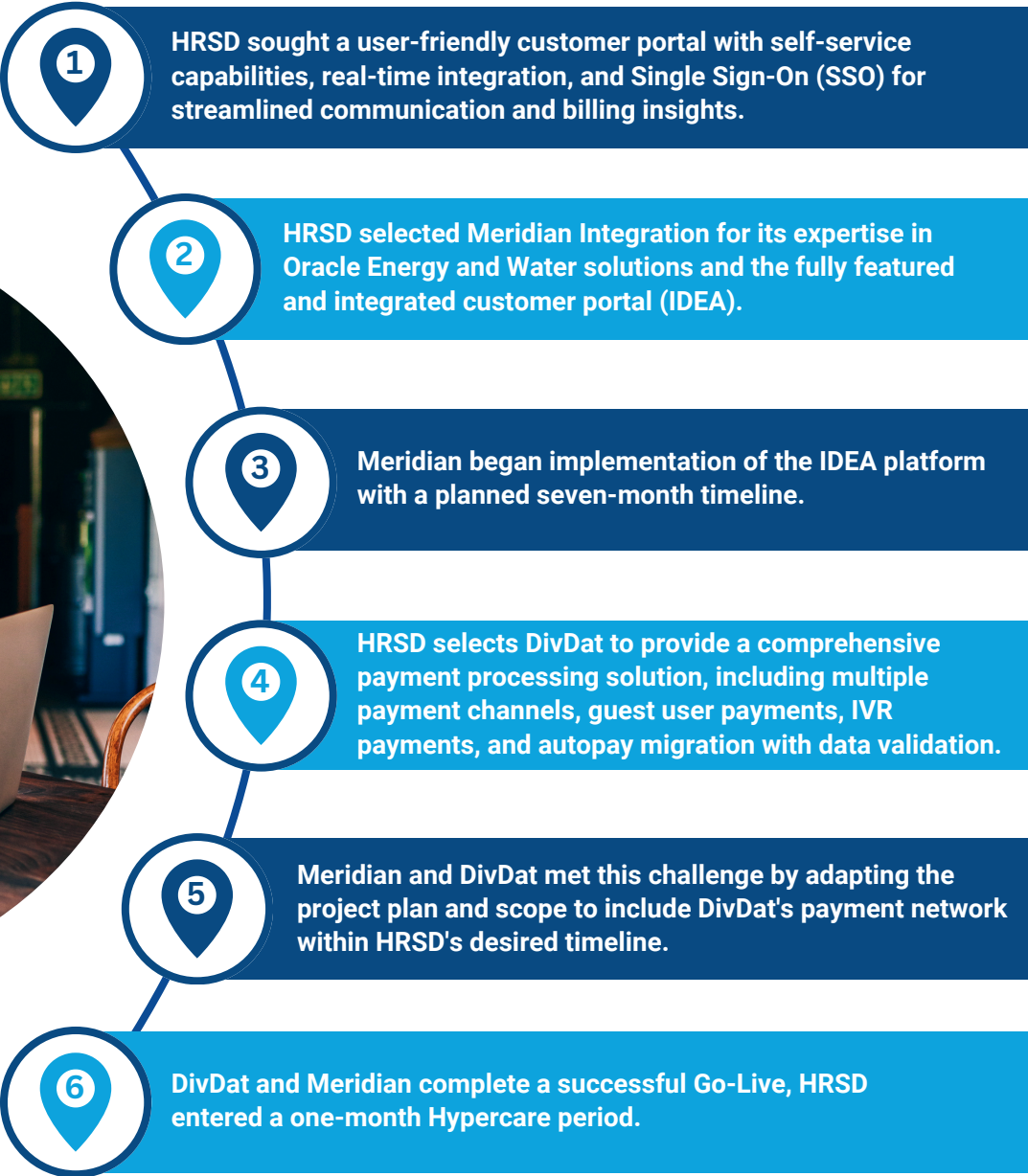
Jill Morrison
Director of Customer Care, HRSD

HRSD OVERVIEW

As a regional wastewater service provider, HRSD shared customers with local water jurisdictions— some offering combined billing (HRUBS) while others issuing separate bills. Despite having an informational website, HRSD lacked a centralized customer engagement portal or mobile app.

Leveraging Meridian Integration's (Meridian) extensive experience as an Oracle Partner with a focus on Oracle Energy and Water, including Customer Cloud Service Implementer expertise. Meridian offers a tailored approach using our Digital Engagement Platform, IDEA. IDEA's architecture and infrastructure aligns with HRSD's objectives, providing robust functionality to modernize customer self-service operations and foster seamless integration with evolving technology.

HIGHWAY TO SUCCESS

1 HRSD Seeks a Seamless Customer Experience.

2 Meridian Integration Chosen for Expertise.

3 Implementation Kicks Off with a Seven Month Timeline.

4 HRSD Partners with DivDat for Payment Solutions.

5 Project Scope Expands to Enhance Payments.

6 Successful Go-Live & Hypercare Support.

1 HRSD sought a user-friendly customer portal with self-service capabilities, real-time integration, and Single Sign-On (SSO) for streamlined communication and billing insights.

2 HRSD selected Meridian Integration for its expertise in Oracle Energy and Water solutions and the fully featured and integrated customer portal (IDEA).

3 Meridian began implementation of the IDEA platform with a planned seven-month timeline.

4 HRSD selects DivDat to provide a comprehensive payment processing solution, including multiple payment channels, guest user payments, IVR payments, and autopay migration with data validation.

5 Meridian and DivDat met this challenge by adapting the project plan and scope to include DivDat's payment network within HRSD's desired timeline.

6 DivDat and Meridian complete a successful Go-Live, HRSD entered a one-month Hypercare period.

Empowering DTE with Self-Service Kiosks for Cash-Preferred Customers

DTE BY THE NUMBERS

2.6M Residential Customers

Service Territory in 13 Counties

31 Kiosks Deployed

81% of Kiosk Users Are Cash Only Customers

20 Kiosk Locations: Retail, Municipal & Community

DTE OVERVIEW

DTE Energy partnered with DivDat to expand bill payment options for cash-preferred customer while reducing the operational costs. Through DivDat's Kiosk-as-a-Service model, DTE lowered total cost of ownership and reduced staffing costs related to project management and remittance processing, while delivering consistent, high-quality support for cash users.

In addition, DivDat's multi-biller platform allows customers to pay DTE bills alongside other essential obligations, such as property taxes and water bills, creating a convenient, one-stop community payment solution.

To drive adoption, DivDat's outreach efforts included localized signage, educational campaigns, and its Ambassador Program, promoting kiosk availability and educating residents. These efforts modernized DTE's payment ecosystem, improved efficiency, and reinforced DTE's commitment to meeting customers where they are.

TESTIMONIALS

In 2023, DTE was struggling with the security of our private kiosk fleet. DivDat has been the business partner we were looking for to shift our business model to improve our retail relationships and utilize more secure machines. We have been able to sustain the overall cost of running our kiosk payment channel while increasing our kiosk footprint to locally support more customers.

-April Mitchell, DTE Energy Kiosk Payment Channel Lead

DivDat's flexible software and infrastructure allowed us to exactly match kiosk locations to our most vulnerable customers and provide real-time payment posting interface.

-Jodi Monacelli, DTE Energy Manager of Customer Strategy

Partnering with DivDat has greatly streamlined our kiosk remittance and accounting process. The user-friendly portal ensures timely receipt of remittance files stud deposits, and the 1-to-1 matches simplify reconciliation, saving us valuable time. DivDat's prompt response to any issues is truly invaluable.

-Muthanna Alhayani, DTE Energy Treasury Operations

SOLUTION

Kiosk as a Managed Service

DivDat deploys and fully manages the Bill Payment Kiosks, handling all aspects of the solution—including cash pickups, hardware and software maintenance, upgrades, and insurance coverage. This end-to-end service alleviates DTE from the burden of infrastructure and logistics management.

Meeting Customers Where They Are

DivDat Kiosks were strategically placed in neighborhoods where DTE's cash-preferred customers live and work, including local retail outlets and community centers. This made it easier for even the most economically challenged customers to pay their utility bills conveniently and on time.

Lowering Operational Costs

DTE reduced costs associated with staffing related to project management and remittance processing. Customers can independently check their account balances, and make real-time payments —all from secure, self-service kiosks.

Multi-Biller Platform

DivDat Kiosks supports payments for more than just DTE bills. Through DivDat's multi-biller Platform, customers could also pay other essential bills such as property taxes, water bills, and more, making the kiosks a convenient one-stop payment hub.

Flexible, Branded Integration

DivDat's configurable platform allows DTE to extend its customer service ethos through the kiosks. The interface supports DTE's branding, messaging, and adhered to their payment business rules and security standards, ensuring a seamless and secure customer experience.

Community Awareness & Engagement Support

Recognizing DTE's focus on community impact, DivDat provides dedicated support for community awareness initiatives—including outreach campaigns, signage, and education delivered via our Ambassador Outreach Program, helping drive kiosk adoption and meaningful engagement in underserved neighborhoods.

RESULTS

✓ Expanded Access for Cash-Preferred Customers

Increased payment accessibility in underserved communities through strategically placed kiosks.

✓ Reduced Operational Costs

Lowered expenses by removing the need for DTE to have their own full-time project lead and remittance processor of payments.

✓ Enhanced Customer Experience

Delivered secure, convenient, and user-friendly cash payment options that boosted satisfaction.

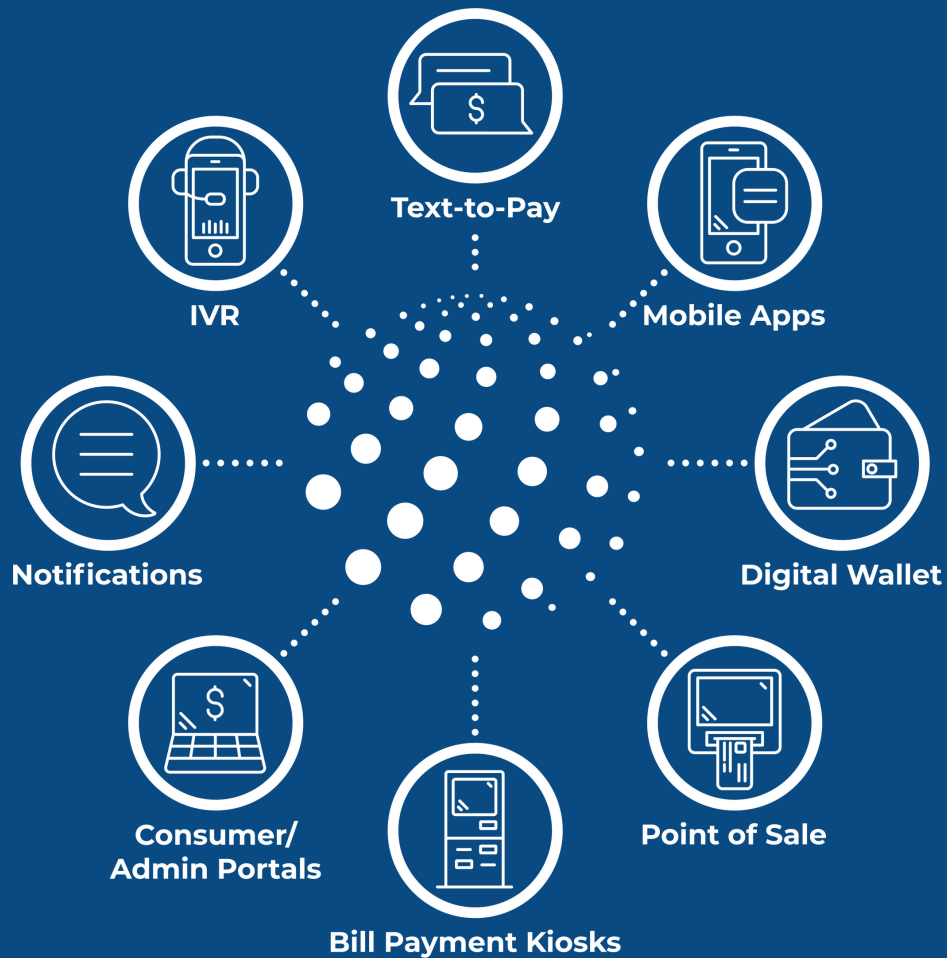### ✓ Maintained Brand Consistency and Trust

Reinforced DTE's identity and customer confidence with fully branded, compliant kiosk experiences.

✓ Increase Bill Pay Volume

Multi-Biller functionality enabled customers to consolidate payments at one location, driving overall kiosk usage and enhancing the value of each unit deployed.

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Contact us today!

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