



Make Lending Simple

**Kwik-Loan™**

## Features & Functionality Chart

Kwik-Loan enables lenders to manage the complete lending cycle from origination through maturity. It provides powerful tools to simplify the origination process so that borrowers get the right loan every time. Kwik-Loan streamlines loan servicing so that customers are best served. In addition, it gives lenders a complete and accurate portfolio view, so they can make informed lending decisions.

| Feature & Functionality               | Standard | Custom |
|---------------------------------------|----------|--------|
| Loan Origination                      |          |        |
| Online Loan Application               | X        |        |
| Check Funds Disbursements             | X        |        |
| ACH Funds Disbursements               | X        |        |
| Stored Value Card Funds Disbursements | X        |        |
| Wire Transfer Funds Disbursements     |          | X      |
| Credit Scoring                        | X        |        |
| Credit Reporting                      | X        |        |
| Identity Verification                 |          | X      |
| Document Preparation                  | X        | X      |
| Document Management                   | X        |        |
| Document Archiving                    | X        |        |
| Analytics & Reporting                 | X        |        |
| Decision Model                        | X        |        |
| Automated Underwriting                | X        |        |
| User Interface                        |          | X      |
| Electronic Signatures                 | X        |        |
| Loan Worksheet / Quote                |          | X      |
| Loan Closing                          | X        |        |
| Dashboard                             | X        |        |
| Payment Calculator                    | X        |        |
| Print Documents                       | X        |        |
| Stipulations                          | X        |        |



|                                       |   |   |   |
|---------------------------------------|---|---|---|
| Loan Servicing                        | Supplemental Applications                                 | X |   |
|                                       | Messages  | X |   |
|                                       | Loan Action   | X |   |
|                                       | Loan List   | X |   |
|                                       | Cash Payments   | X |   |
|                                       | Checking Account Payments                                 | X |   |
|                                       | Savings Account Payments                                  | X |   |
|                                       | ACH Payments  | X |   |
|                                       | Credit Card Payments                                      | X |   |
|                                       | Debit Card Payments                                       | X |   |
|                                       | Customized Business Rules/ Merchant Setup                 | X |   |
|                                       | Simple, Easy to Use Interface                             | X |   |
|                                       | Employee Permission/ Access Levels                        | X |   |
|                                       | Automated TILA Generation                                 | X |   |
|                                       | Loan Extensions/ Rollovers                                | X |   |
|                                       | Express Loan for Existing Customers                       |   | X |
|                                       | Flexible Loan Document Management                         | X |   |
|                                       | Complete Customer History                                 | X |   |
|                                       | Customer Notes on Account                                 | X |   |
|                                       | Customer Watch Flag                                       | X |   |
|                                       | Automatic Payment Due Reminder Notices                    | X |   |
|                                       | Customer Account Management Login                         | X |   |
|                                       | Customer Payment Plans for Default Loans                  | X |   |
|                                       | Customer Marketing- Track Inactive Customers              | X |   |
|                                       | Advertising Tracking and ROI Reporting                    | X |   |
|                                       | Comprehensive Collections                                 | X |   |
|                                       | Centralized Transaction Management                        | X |   |
|                                       | Comprehensive/ Customizable Real-time Financial Reporting | X |   |
|                                       | Quickbooks and Other Accounting Software Integration      | X |   |
|                                       | Integrated to Major Credit Bureaus                        | X | X |
| Disaster Recovery Management          | X   |   |   |
| State-by-State Regulatory Compliance  | X   |   |   |
| Comprehensive Customer Support Center | X   |   |   |

|   |   |   |
|---|---|---|
| Automated ACH Processing (debits, credits, and exceptions)            | X |   |
| Automated Management of Renewals, Payments, & Charge-offs             |   | X |
| Real Time Loan Underwriting   | X |   |
| Capability to Integrate with Marketing Websites                       |   | X |
| File Export Functionalities   |   | X |
| Import from Other Loan Programs Capability                            |   | X |
| Account Statements  | X | X |
| Provider / Dealer Onboarding (Enrollment)                             |   |   |
| Provider Enrollment by Phone  |   | X |
| Provider Enrollment Online  |   | X |
| Provider Verification   |   | X |
| Back Office Administration Operations                                 |   |   |
| Billing   | X |   |
| Reporting   | X | X |
| Accounting  |   | X |
| Payment History   | X |   |
| Reporting   | X |   |
| Tax Forms   | X |   |
| Collections   |   |   |
| Daily Debtor Call List Automatically Generated                        | X |   |
| Log history of Calls and Contacts with Debtors                        | X |   |
| Automatically Schedule Calls, Letters and/or Emails                   | X |   |
| Track Court Activities, including Court Dates, Fees, and Garnishments |   | X |
| Generate Detailed Collection Reports                                  | X |   |
| Marketing / CRM Operations  |   |   |
| Mailing Labels  | X |   |
| Email   | X |   |