



# Kwik-View

## What is Kwik-View?

Kwik-View is an electronic bill presentment solution that allows organizations to reduce the cost of billing and collections, while improving overall customer service. It is an enterprise management solution for business-to-business and business-to-consumer relationships. Kwik-View tells borrowers everything needed to manage their personal account. Borrowers can monitor account status, upload documents, communicate with the lender’s customer service department, view recent transactions and statements and make payments over the internet.

Kwik-View is an online tool that allows borrowers secure access to account information, check loan status, and pay monthly bills. It includes free access to an Online Bill Pay that allows borrowers to make a payment via credit card, debit card or electronic check and to setup recurring payments. The recurring payment information can be transmitted to the loan originator electronically to prevent double billing and duplication of effort.

Kwik-View performs the delivery of bills in an electronic format through the internet— providing a paperless round trip for borrowers, saving money for lenders, and building online business for all enterprises.

### Key Benefits

- Provides expansion for online business
- Allows customers to pay bills online 24/7, regardless of location
- Lowers costs while improving customer satisfaction
- Delivers bills in electronic format to reduce processing
- Enables credit card and direct debit processing
- Provides real-time payment confirmation
- Enhances relationships with customer by delivering high-touch customer service

### Product Highlights

Feature	Benefit
Debt Collections	This provides a secure way to streamline and simplify the collection process for operations.
Profile Management	Access and control of accounts around-the-clock in a secure environment by simply using a web browser. Customers answer questions about the account and invoices without waiting on hold for the next available representative. Customers can access payment history and even pay invoices online to avoid late charges and the hassles of using regular mail. Customers can review invoices, request an invoice copy and view supporting documentation.
Bill and Account Presentment	Customers receive an email with a URL link to Kwik-View giving access to invoices and account status through a web browser. They can also view account balance, aging, and history. Invoices are emailed to the customer in Adobe PDF format, but this does not affect ability to continue sending invoices in either paper or EDI formats. Customers can drill down to billing details that are necessary for clarification but may not appear on paper invoices.

## Bill and Account Balance Payment

Payment is easy and flexible with Kwik-View. Borrowers can use the payment cart functionality to select which bills to pay. Whether they want to pay the entire account balance, individual invoices, or partial invoices, customers can pay by credit card without any customer service representative interaction. Because the transaction is done online, all payments are received and processed in real time. Borrowers can review payment history, whether the payment was made in a traditional manner or online.

### How it Works

- Underwriting approves the loan from EnCompass or Kwik-Loan
- First time users will go through a simple sign-up process to create a user account and, once authorized, can view basic account information and make payments
- A customer submits a credit card or electronic check transaction in Kwik-View
- The transaction then integrates with the selected payment processor via a secure connection
- The selected payment processor receives the secure transaction information and passes it via a secure connection to the bank's processor (a financial partner that provides credit card processing on behalf of the credit card associations, for example, Visa or MasterCard).
- The loan originator's bank processor submits the transaction to the Credit Card Interchange (a network of financial entities that communicates to manage the processing, clearing, and settlement of credit card transactions)
- The Credit Card Interchange routes the transaction to your customer's Credit Card Issuer
- The Credit Card Issuer approves or declines the transaction based on the customer's available funds and passes the transaction results. If approved, the appropriate funds are sent back through the Credit Card Interchange.
- The Credit Card Interchange relays the transaction results to the payment processor
- The loan originator's bank processor relays the transaction results to the payment processor
- The payment processor stores the transaction results and sends information to the loan originator and borrower. (Note: This communication process averages three seconds or less)
- The Credit Card Interchange passes the appropriate funds for the transaction to the bank, which then deposits funds into the merchant bank account

### Specifications

- Valid email address is required to sign up in order to contact a customer electronically for collections if necessary)
- Secure Internet Connection
- One of the following preferred browsers:
  - Chrome 10 or 11
  - IE 8 (Windows XP users) or 9 (Windows 7 users)
  - Firefox 4
- Payment Processor



## About Compass Technologies

---

Compass Technologies utilizes leading-edge technology and advanced development tools to provide a reliable software solution. EnCompass and Kwik-Loan can effectively automate and integrate every aspect of a business into one software solution and a single, centralized database. The company enables small and mid-sized lending organizations to use the same tools available to the largest loan companies in the country.

---

### TO REQUEST DEMO:

Phone: 770.904.0488 or email [kwik-loan@compass-technologies.com](mailto:kwik-loan@compass-technologies.com)

