

Give account holders a P2P payments solution they can trust

Q2 Person-to-Person

Seventy-five percent of consumers prefer to use their financial institution for their digital financial services. The primary reason? Security. With cybercrime rising at an unprecedented rate, people are looking to you—their trusted advisor—for all of their financial services needs.

These services include person-to-person (P2P) payments. In recent years, P2P has gone from a buzzword to a service your account holders expect. Q2 P2P payments is designed to meet and exceed that expectation by providing you with an easy, real-time and—maybe most importantly—safe money transfer offering for your consumer account holders.

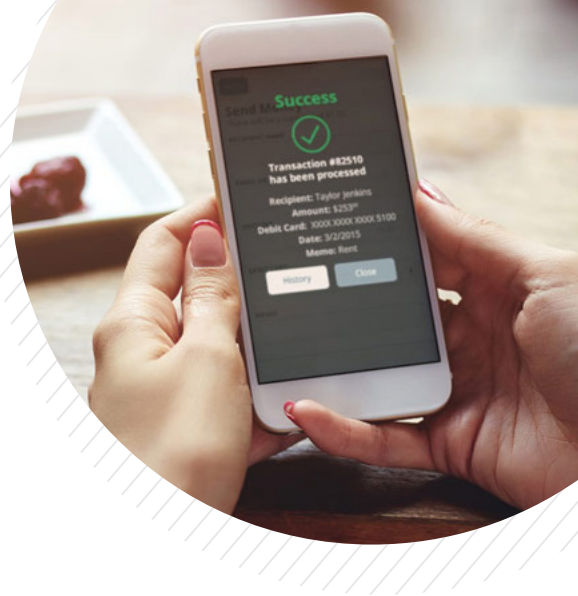


75%

of consumers prefer to use their financial institution for their digital services.

A P2P payments solution that meets account holders' criteria

Account holders demand convenience and protection when making payments and moving/transferring money. Q2 P2P was born out of your need to provide a safe, reliable and simple consumer payment experience anytime, anywhere and from any device. Now your account holders can make person-to-person payments in real time in just four easy steps:



1 The account holder making a payment initiates a P2P transaction from their participating debit card.



2 The request is validated via a secure online PIN pad. Funds are verified in real time ensuring a "Good Funds" transaction.



3 The recipient is notified that funds are available via email or SMS. They will be directed to a hosted website branded by the sender's FI.



4 The recipient provides their first and last name, and debit card or account information.

Q2 P2P features and benefits

Bring every transaction back to the FI

Consumers are eager to do business with brands they trust. Q2 P2P reinforces your relationship with account holders while growing your service offerings.

Make payment transfers easier and faster

Your customers can send real-time transfers over a supported network to just about anyone in the US. In near-real time, account holders can send funds right from their desktop or mobile device; all they need is a recipient's name and email or mobile phone number. What's more, they can securely execute payments for your account holders with a patented scrambling PIN pad and all of the authentication measures of your digital branch.

Direct payment delivery for an optimal experience

Q2 P2P payments are delivered directly to recipients' accounts without moving through an intermediary location. They can even receive funds to their debit cards in real time on participating networks. Plus, recipients will like that there is no network to register for or join.

Enhance your revenue

Global P2P transactions are estimated to increase from \$34 billion in 2018 to \$589 billion by 2025.¹ Offer your account holders a service they're looking for, and bring banking business back to your FI.

1. www.marketwatch.com/press-release/at-502-cagr-p2p-peer-to-peer-lending-market-size-raising-to-usd-58905-billion-by-2025-2019-10-17

For more information go to Q2.com or call (833) 444-3469.