

# Reasons to choose Q2

## Our difference is clear

“Q2 is a perfect culture fit with Georgia United. They care about communities and they believe technology should create incredible account holder experiences while making life easier for staff.”

— Georgia United Credit Union

If you're convinced that all digital banking providers are the same, think again.

The pace of innovation isn't slowing down—and consumer expectations have been forever changed by the advent of intuitive, customized, and data-driven experiences. The time for community-focused FIs to rethink their digital banking strategies is now.

Q2's mission—to build stronger communities by strengthening their financial institutions—is the foundation for everything we do and our difference is clear. We are focused on being a strategic partner for future growth, with tools and services to help you engage with account holders, to save you time and money, and to enable you to quickly and easily develop financial services apps to win new accounts. At Q2 we're taking the lead to bring FIs and account holders the financial experiences that matter to them.

Q2

# 3 reasons to choose Q2

## We understand your needs

Q2 has proven itself by listening to our clients. By understanding the needs they and their account holders have, we can deliver exceptional digital banking experiences. With consistent 25+ percent year-over-year revenue growth, as well as a surge in end users from 1.1 million to over 13.1 million in the past seven years, our approach is working. We've successfully installed hundreds of customers and rolled out hundreds of updates, and delivered hundreds more off-platform integrations. Simply put, we know what it takes to get FIs up and running on our best-in-class digital banking solution and how to help them thrive in the digital channel.

## Q2 by the numbers

**13.1M** platform users  
**~18-20%** annual R&D investment  
**\$130M** datacenter investment  
**260M** monthly interactions  
**9.4M** daily logins

Our user-first, problem solving approach to development is unique in the industry, with a dedicated team of experts performing extensive usability testing in a state-of-the-art, in-house lab. We've also invested over \$130 million in a Tier 4 datacenter with unique Active/Active recovery, giving our users average uptimes of over 99.97 percent. The result is a more dependable platform and a more usable set of products, workflows, and features that enhance your account holders' experience—and yours.

## We deliver real results

Q2's history of innovation is unparalleled. We regularly reinvest 18–20 percent of our earnings into research and development, enabling us to deliver technology and products that are unmatched in the industry.

We developed the first true omni-channel digital banking platform, pioneered the use of fraud prevention with data analytics, transformed how FIs approach bill pay, built an intelligent machine learning recommendation engine, further improved real-time data management and protection, and more. We're now arming FIs with open APIs through Q2 Open and a uniquely comprehensive software development kit. Both make developing new products quick and cost-effective.

With Centrix Solutions, a Q2 company, we offer our clients the simplicity, compliance, and risk management tools they need to dramatically reduce workloads around dispute management, positive pay, and ACH reporting. And in 2018, Q2 acquired two innovative companies in the digital channel, Cloud Lending Solutions and Gro Solutions which bring digital lending/leasing capabilities and account on boarding and marketplace solutions to our customers.

## We're focused on financial experience

Our focus on the future is on financial experience and helping you be an ever-present companion to your account holders on their financial journey. By bringing together problem solving, open technology, and data-driven insights, we can help you and the communities you serve. Our vision is clear: Q2 is driving our industry beyond digital banking to enable deeper engagement and growth.

A lot of digital banking providers can offer you adequate solutions for today's needs—but only Q2 is ready to take you beyond the status quo, and beyond digital banking with a strategic partnership for your future growth.

For more information on Q2, go to [Q2banking.com](https://Q2banking.com) or call (833) 444-3469.

