

# The Q2 Difference

Since 2004, Q2's mission has been to build stronger communities by strengthening their financial institutions. This mission has inspired the industry's most comprehensive and adaptable smart banking platform and fueled our efforts to change how the industry thinks about digital banking.



## A Focus on Financial Journeys

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We deliver the robust feature set, operational excellence, and seamless integrations you need—but we don't stop there. We combine powerful problem solving, open technology, and data-driven insights to build better experiences throughout your account holders' lives. We create the outcomes and engagement that ensure you'll be an ever-present companion on their financial journeys.

We believe when you focus on the account holder journey, you can elevate the experience, increase efficiency, and drive growth.

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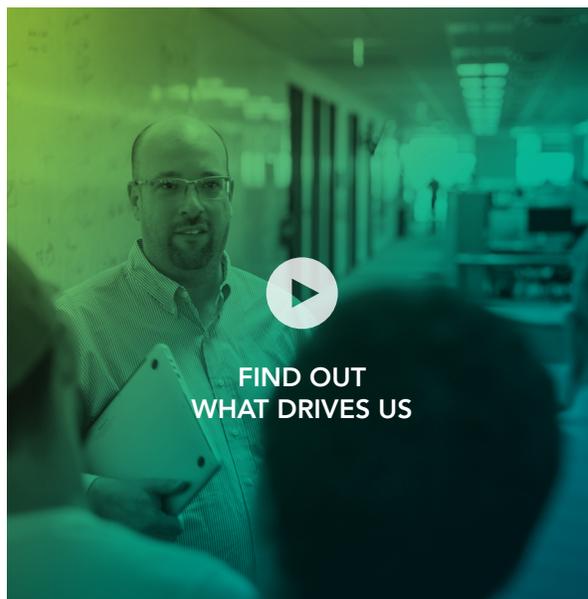
It all starts with the feature-rich Q2 Platform™, which was purpose-built to increase digital engagement and create connections and trust with account holders. The Q2 Platform delivers actionable data-driven insights to help you better anticipate their needs and drive more advanced services, strategies, and solutions.

## But it doesn't stop there.

Q2 Open™ delivers developer-friendly APIs that make digital innovation easy and cost effective on or off the platform. With the technical foundation handled, you can focus on creating new features and products that meet your most important growth goals.

Centrix Solutions, a Q2 company, offers tools to make daily operations easier and more efficient – harnessing advanced solutions to automate crucial tasks related to detecting fraud, managing risk, compliance requirements, and more.

All of our services, strategies, and solutions start with you, our customers. Our holistic and collaborative approach – from design and development to deployment, hosting, and support – ensures better experiences for you and your account holders.



# The Q2 Platform

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**\$650**  
BILLION  
IN TRANSACTIONS

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OVER  
**62%**  
OF AMERICANS

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**1st**  
OMNICHANNEL  
APPROACH

Q2 is changing the way people bank, and the way FIs think about digital partnerships—from simple transactions to dynamic account holder journeys. The Q2 Platform, with almost 11 million users and more than one billion logins annually, has facilitated more than \$650 billion in transactions to date.

Over 62 percent of Americans use the digital channel as their primary method of banking, up sharply from 51 percent in 2016.<sup>1</sup> What's more, today's consumers expect intuitive, data-driven experiences in every facet of their lives, from taxis and takeout to movies and maps. Those expectations extend to banking, too—and that's why more than 80 percent of FIs believe their business is at risk to innovators.<sup>2</sup>

With the Q2 Platform, community-focused FIs can offer account holders relevant experiences. It was the first true omnichannel approach to banking, helping FIs meet their various digital banking needs with a single piece of software.

Powered by a team of experienced designers and developers, unparalleled R&D funding, and a commitment to customer engagement throughout the software development lifecycle, our platform provides industry-leading technology that empowers you to focus on your community.

## HERE'S HOW

We start with a unified user experience (UUX) that creates a seamless digital experience across all devices and is based on extensive usability testing. Independent research and advisory firm Aité Group awarded Q2 the Best User Experience in its May 2016 vendor evaluation.<sup>3</sup>

Forget juggling different logins, vendors, and back-office tools; everything is at your fingertips with one simple platform. Manage multiple channels – from online and mobile, to text and voice – while replacing multiple legacy systems with a single solution.

<sup>1</sup> BAC, Trends in Consumer Mobility Report, 2016

<sup>2</sup> PWC, Global FinTech Report, 2017

<sup>3</sup> Aite, Group report on U.S. cash management vendors, 2016

# Mobility

Mobile has fast become the de facto channel for account-holder interaction. That reality has redefined consumer expectations, creating an entirely new financial services landscape.

Your account holders expect to bank on their terms from any device – and that’s why the intuitive design of Q2’s single platform delivers account holders a consistent experience, no matter where they are. And as young account holders become tomorrow’s entrepreneurs and business owners, they expect strong mobile business banking offerings.

A unified, robust mobile experience pays off. Frequent mobile banking users are 40 percent less likely to switch banks than those who rarely use mobile.<sup>4</sup> Q2’s adaptable architecture makes it easy for your FI to scale with offerings like:



## Person-to-Person Payments

Q2’s secure, integrated P2P Payments solution gives your account holders the ability to pay anyone in the U.S. directly, from any device – and a majority of the transactions settle instantly.



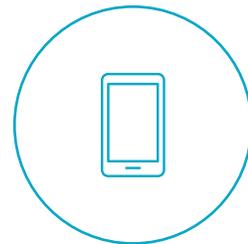
## Account Opening

Attract and retain new consumer account holders by giving them the freedom to securely open a checking or savings account from any device at any time, through Q2 Account Opening™ – a simplified and highly intuitive online enrollment experience.



## Financial Wellness

Equip your account holders with an integrated digital money management experience they can rely on to manage their financial portfolio and plans on any device.



## Mobile Remote Deposit Capture

A convenient way for your account holders to make a mobile deposit anywhere at any time, Q2 mRDC™ is an essential solution to providing your account holders the mobile-first experience they expect.



On an average day, 29 percent of Americans – and 39 percent of millennials – interact with their smartphone more than anything or anyone else.<sup>5</sup> So serve them where they are. Mobile banking is the gateway to growth, and Q2 is the mobile platform partner you can trust to exceed account holders’ expectations, opening the door to increased market share and loyalty.

<sup>4</sup>Bain & Company, Customer Behavior, Experience and Loyalty in Retail Banking report, 2015

<sup>5</sup>BAC, Trends in Consumer Mobility Report, 2016

# Business Banking

Q2's user-first approach to design and development doesn't just apply to our consumer offering. Thanks to the Unified User Experience of the Q2 Platform, our business banking solutions offer the same modern, intuitive experience that consumers enjoy.

And because we design solutions with mobility in mind, our mobile business banking isn't a watered-down version of our offering. It's a feature-rich solution with functionality to support your largest commercial accounts.



## BUSINESS BANKING TO MEET YOUR GROWTH NEEDS



### Enhanced Entitlements

We've replaced the complex grids associated with entitlements elsewhere with a simplified single-rule layout. This makes it easier than ever to manage entitlements for accounts, subsidiaries, levels, locations, and more.



### Advanced Payments

Q2 has reimagined the initiation and approval processes for payments to be fast, simple, and repeatable—while retaining all of the functionality your account holders require, including:

#### Advanced Wires (single, recurring, domestic, and international)

- Real-time funds verification prior to submission
- Multi-currency wires
- Full wire reporting (incoming and outgoing)
- Batch file uploads
- Wire alerts



#### Advanced ACH (full ACH origination)

- ACH credit and debit origination (single and recurring)
- ACH file import and payment
- State and federal tax payments
- Debit and credit account history alerts
- Real-time funds verification prior to submission

### Information Reporting:

We've made it easy for your corporate accounts to harness their data. Our business banking solution makes it easy to generate standard reports and quickly build custom reports to fit their needs. Reports available include Balance and Activity Statement Reports, Cash Position Reports, Activity Reports, Entitlements Reports, and more.

# Compliance and Security

When it comes to choosing a digital banking provider, compliance and security are as critical as a feature-rich platform.

Q2 has a dedicated compliance staff with significant experience in direct banking compliance management, which means your FI can spend less time on vendor management and more time focused on account holder experiences. We can help your institution stay on top of regulatory changes, and even offer advisory services that can assist your FI with compliance projects.



IN ADDITION TO THIS EXPERTISE, WE ALSO OFFER A SUITE OF SOLUTIONS FROM CENTRIX, A Q2 COMPANY, THAT CAN HELP YOUR FI MANAGE RISK AND OPTIMIZE OPERATIONAL EFFICIENCY

## CentrixPIQS

The Centrix Payments I.Q. System (CentrixPIQS™) mitigates risk by helping FIs manage, report, and better understand ACH activity. PIQS automates the collection of ACH data, summarizes activity, and generates comprehensive risk assessments. With a robust and highly customizable validation rules engine, PIQS offers an additional layer of security while making compliance easier.

## CentrixDTS

To help you maintain Reg E compliance, the Centrix Dispute Tracking System (CentrixDTS™) automates and simplifies the administration of account holder disputed transactions. From easier front-line dispute intake to automatic transaction posting and letter creation, CentrixDTS is a full-featured case management solution, designed to replace traditional paper-based dispute tracking, improving efficiency and enhancing record keeping.

## Centrix Exact/TMS

Centrix Exact/TMS™ is a comprehensive transaction management system that offers check and ACH positive pay, as well as account reconciliation, reporting, and the validation of payee names. By automating the processes and notifications surrounding an FI's ACH and check workflows, Exact/TMS greatly streamlines fraud detection for commercial customers.

But our dedication to security doesn't stop with these fraud detection and risk management solutions. We deliver a multilayered approach to security, built natively into the Q2 Platform. Because the security landscape is always changing, with new threats and cybercriminals emerging seemingly overnight, the Q2 Secure suite of solutions offers proactive, always-on controls.



A SOPHISTICATED AND SEAMLESS APPROACH TO SECURITY



LEARN HOW A "DEFENSE IN DEPTH" MILITARY APPROACH TO SECURITY COULD BENEFIT YOUR INSTITUTION



## Q2 Patrol

Q2's multilayered, real-time security solutions minimize exposure points and prevent fraud and other attempts at cybercrime. With smart security solutions from login to transaction, Q2 helps defend your institution at every layer of the application. Q2 Patrol™, for instance, provides an intelligent authentication layer by leveraging user behavior to identify potentially suspect sessions.

Patrol analyzes comprehensive behavioral criteria related to the user's login, prompting the user for additional authentication prior to them completing specific high-risk events. An endpoint model considers the user's device details, browser, and operating system, as well as the software installed on the device. This external check is key: In 2016, for 79 percent of companies that experienced fraud via their own corporate/commercial cards, the fraud was perpetrated by an unknown external party.<sup>6</sup>

And Patrol goes beyond mitigating risk. A Patrol report allows FIs to review details for specific users over a certain period of time, helping you know your customers better. View details about critical logins including session ID, timestamp, IP address, geolocation details, and whether a session was flagged as suspicious.



### STOP ONLINE FRAUD BEFORE IT HAPPENS

Q2's compliance expertise, combined with Centrix Solutions and our multilayered approach to security, provide risk management that helps FIs stay confident in their compliance and their account holders' safety.

<sup>6</sup>AFP, Payments Fraud and Control Survey, 2017

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

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