

Consumer Financial Wellness

Drive engagement, loyalty, and revenue

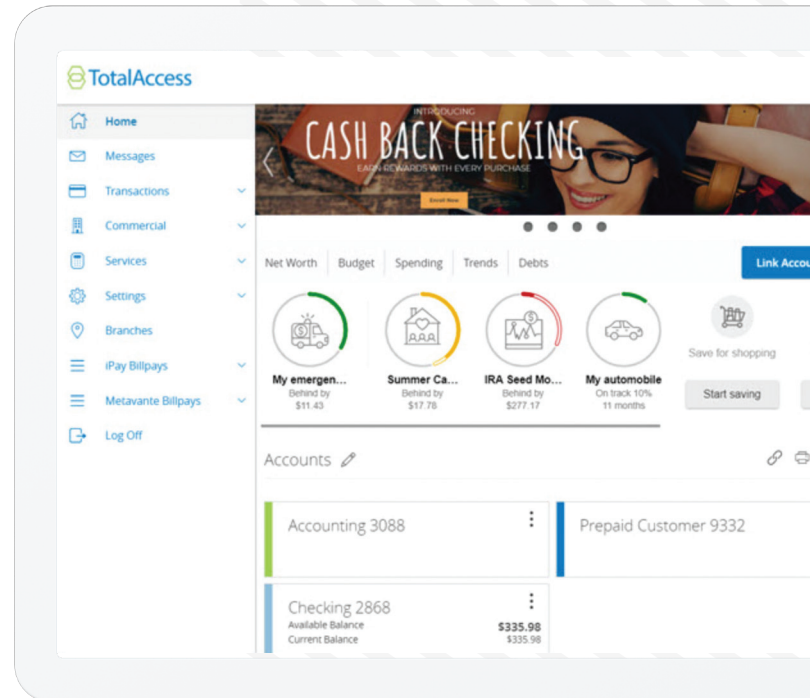
Wellness begins with engagement

Effectively supporting consumer financial wellness is hard. Most people's finances are scattered across multiple institutions, apps, advisors, and areas of expertise. Supporting them means engaging them from initial onboarding through all of the important events along their financial journeys.

This is why Q2 offers contextual personal financial management, goal-based savings, integrations with credit health monitoring, as well as open technology-based tools that simplify bill pay and streamline updates to direct deposits and recurring payments. Our data-rich, comprehensive solution set helps you understand, engage, and deliver relevant services and better support your consumer account holders—while driving revenue and deposits for you.

Q2 Contextual Personal Financial Management (cPFM)

cPFM is an easy-to-use financial management tool that lives within your digital banking experience. With simple aggregation, categorization, and visualization tools, cPFM helps your account holders track spending, understand their cash flow and net worth, and budget more effectively. It also offers your users actionable insights based on their finances. And with the ability to aggregate third-party account information, both your account holders and your FI will get a deeper, more holistic view of users' financial lives and needs.



57%

of Americans don't have enough cash to cover an unexpected expense of just \$500.

—Bankrate survey, 2017

Q2

Q2 Goals

Encourage account holders to establish savings goals within online banking. Give them easy visibility into their progress and activity, and provide them with the flexibility to update, redeem, or close their goals as needed.

Become their primary banking relationship

Supporting financial wellness takes more than a single app. To effectively serve your consumer account holders, you need to connect and engage deeply. We can help make that happen with solutions designed to simplify onboarding, funding, deposits, and payments.

Q2 Gro turns account opening into a data-rich, automated, mobile experience. You'll have consumers fully funded and engaged in under four minutes.

ClickSWITCH automates the process of switching direct deposits and recurring payments to new or existing accounts—helping you turn onboarding into engagement, as well as re-engage with inactive accounts.

Q2 CardSwap lets users automatically update card information for online vendors and subscriptions, putting your card top-of wallet and driving interchange revenue.

Q2 Biller Direct reimagines bill pay, providing better experiences and enabling simpler, more-timely card-based payments.



By helping account holders **reduce debt, save money,** and improve their **financial health,** FIs can gain trust and build loyalty.

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