Launch your own digital bank with our cloud-based core processor.

Start growing your deposit base.

Creating a digital brand on top of legacy core processing systems is difficult, time-consuming, and expensive. But challenger banks are popping up everywhere, and financial institutions (FIs) have to respond. Q2 Digital Bank in a Box offers ledgering functionality, which lets FIs stand up a new, fully digital brand of their own on top of a lightweight core—all thanks to Q2's rapid deployment model.

CorePro, Q2's core processing platform, is simple, fast, and cost-effective. And because it allows for such low operating costs per account, FIs can serve the underbanked market segments profitably and avoid losing these newly accessible segments to challenger banks.

This solution allows FIs to differentiate quickly, maintain market share, and increase profitability while demonstrating relevancy and building on their financial advocacy proposition.



What can you build with CorePro?

- Demand deposit accounts (DDAs) With CorePro, you can create optional-interest DDAs for your customers that allow them to save and spend directly with your product.
- **Branded debit cards** Extend your brand and monetize your accounts with branded debit cards.
- **High-yield savings accounts** Use your cost savings from CorePro to offer competitive rates on savings accounts, helping bring new customers through the door at a rapid pace.
- Goal-based savings accounts CorePro offers unlimited subaccount creation, letting you build useful differentiated products like goal-based saving accounts.

About Q2

Q2 is a financial experience company dedicated to providing digital banking and lending solutions to banks, credit unions, alternative finance, and fintech companies in the U.S. and internationally. Headquartered in Austin, Texas, Q2 has offices throughout the world and is publicly traded on the NYSE under the stock symbol QTWO.

Benefits

- Not a rip-and-replace strategy for legacy cores—Digital Bank in a Box is a parallel core strategy.
- Increases market reach
- Built for scale
- Real-time updates without batch processing
- Ability to integrate into a frontend UI