

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.



Digital Banking and Beyond

Q2 innovates at a remarkable pace. We proudly reinvest approximately 20 percent of our revenue into research and development every year, and we're committed to ongoing improvements, with more than 850 upgrades since 2012.

A Focus on Innovation

We are putting the power to innovate in our customers' hands. Get creative with simplified and cost-effective access to our open APIs and software development kit, giving you the technology to create the products and tools your account holders need and want.

Q2 Open

Your bank or credit union will benefit from new tools, apps, and features that engage account holders in an increasingly tech-forward world. However, legacy banking systems are rigid, making true innovation overwhelming and expensive.

Q2 Open eliminates those barriers. It's a set of open-API technologies that allow you to develop new, game-changing features simply and rapidly – helping you solve some of your toughest business challenges.

Open represents a “test and learn” innovation environment. Q2 customers can utilize our CorePro APIs to build product prototypes quickly and inexpensively – without disrupting their primary digital banking channel.

Q2's in-house development team also uses those same APIs to develop powerful payment and deposit products into the Q2 Platform – including features like Q2 Biller Direct™ and CardSwap® – at an unprecedented rate.

CorePro

Looking for a way to lower your cost of funds or acquire new deposits without navigating the tangled technology of your core? Q2's CorePro API is the simplest and most cost-effective core processing platform available to deploy bank account and debit card products. With CorePro you can build:

A direct bank

CorePro provides all the backend administration, compliance, and processing you need to launch a direct bank—at a fraction of the cost of a traditional branch.

Goal-based savings accounts

CorePro offers limitless, low-cost account creation, allowing you to build differentiated deposit accounts.

High-yield savings accounts

CorePro's cost savings let you offer more competitive rates on savings accounts, attracting new account holders and driving deposit growth.

Branded debit cards

Extend your brand and monetize your accounts with branded cards, facilitated by CorePro.

Thanks to its simple, flexible API, CorePro can help you build creative and differentiated deposit products—just add your imagination.



WHAT CAN CorePro DO?

Q2 Biller Direct

Only 27 percent of online consumer bill payments are made using legacy online banking bill pay. Customers pay almost all of the rest directly to their billers.⁹

Q2 Biller Direct is designed to solve that problem. By allowing account holders to aggregate all their bills into a single, modern user experience, Biller Direct can help you drive bill pay adoption, particularly among younger segments who are increasingly paying billers directly. And because Biller Direct enables account holders to pay

those bills with their FI-issued debit or credit card, you generate interchange revenue on every bill paid, flipping the economic model of traditional bill pay solutions.

Biller Direct shows users' bills and payments in a single view. What's more, your FI can build bill presentment, aggregation, and bill pay functionality into your applications. Execute bill payments from more than 5,000 direct billers nationwide, and offer two-way, actionable push notifications.



RETHINK BILL PAY

CardSwap

When your debit or credit card is lost, stolen, or replaced, it's a complicated and time-consuming task to update every website where you've stored card details with your new information. Most of us have dozens of bills tied to online services and vendors, and forgetting to update your card information for just one of them could result in missed payments or cancellation of service.

CardSwap eliminates these "new card" headaches. This convenient, secure tool allows your account holders to easily switch their preferred payment method for

subscriptions and online vendors. Account holders enter their new card information just once. Then CardSwap takes care of the rest, automatically updating their favorite subscriptions and digital services in a single, elegant workflow.

By offering a fintech-like card management experience, CardSwap will delight your account holders with its ease of use and make your FIs credit or debit card the top-of-wallet choice for their non-traditional billers like Amazon, Netflix, Spotify, iTunes, and more – earning your FI valuable and recurring interchange revenue.



CAPITALIZING ON TOP-OF-WALLET OPPORTUNITY

When you reduce your dependency on inflexible legacy technology, a whole new world opens up. Q2 Open allows you to create modern, digital-first financial services experiences for long-term success.

⁹ Aite, U.S. Bank Bill Pay: An Update, 2017

Software Development Kit

Almost one-third of FIs are pursuing open APIs,¹⁰ and for good reason – software development kits are a great way for customers to customize their digital banking experiences and add new features. But many SDKs are confining – granting very limited tools, access, and support.

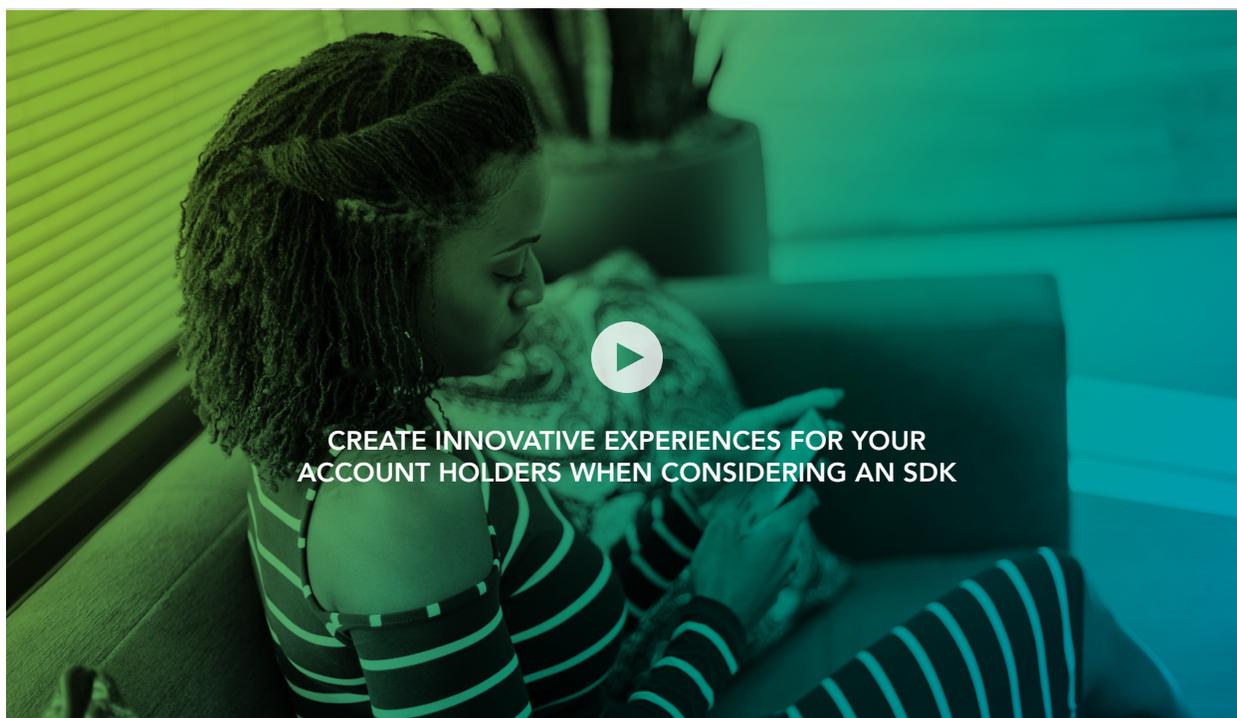
With the Q2 Caliper SDK, you receive full access to the same environments and powerful tools we use here at Q2, allowing your FI to develop digital banking solutions quickly and easily.

Comprehensive and tested: We originally built our SDK for our own developers. These are the same tools that we've used internally since 2011. Over time, we've improved, expanded, and polished it into the comprehensive toolkit it is today – one we're proud to share with our FI customers.

A developer's community: With the Caliper SDK, you receive so much more than documentation or samples. With unprecedented access, training, tools, and support, our SDK is intended to be a robust community for developers, where they can leverage pre-built customizations or collaborate to create new workflows.

Benefits and features: The Caliper SDK contains a variety of components and levels of access, including: a full-stack dev environment; API access; training and certification; code review and deployment; and development support.

With Q2's dedication to research and product development – as well as our tools for quickly and easily building new products, services, and customizations – we can help you deliver the solutions your account holders want and drive your FI's growth.



¹⁰The Financial Brand, The Programmable Bank: Opportunities for Open Banking, 2016

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

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