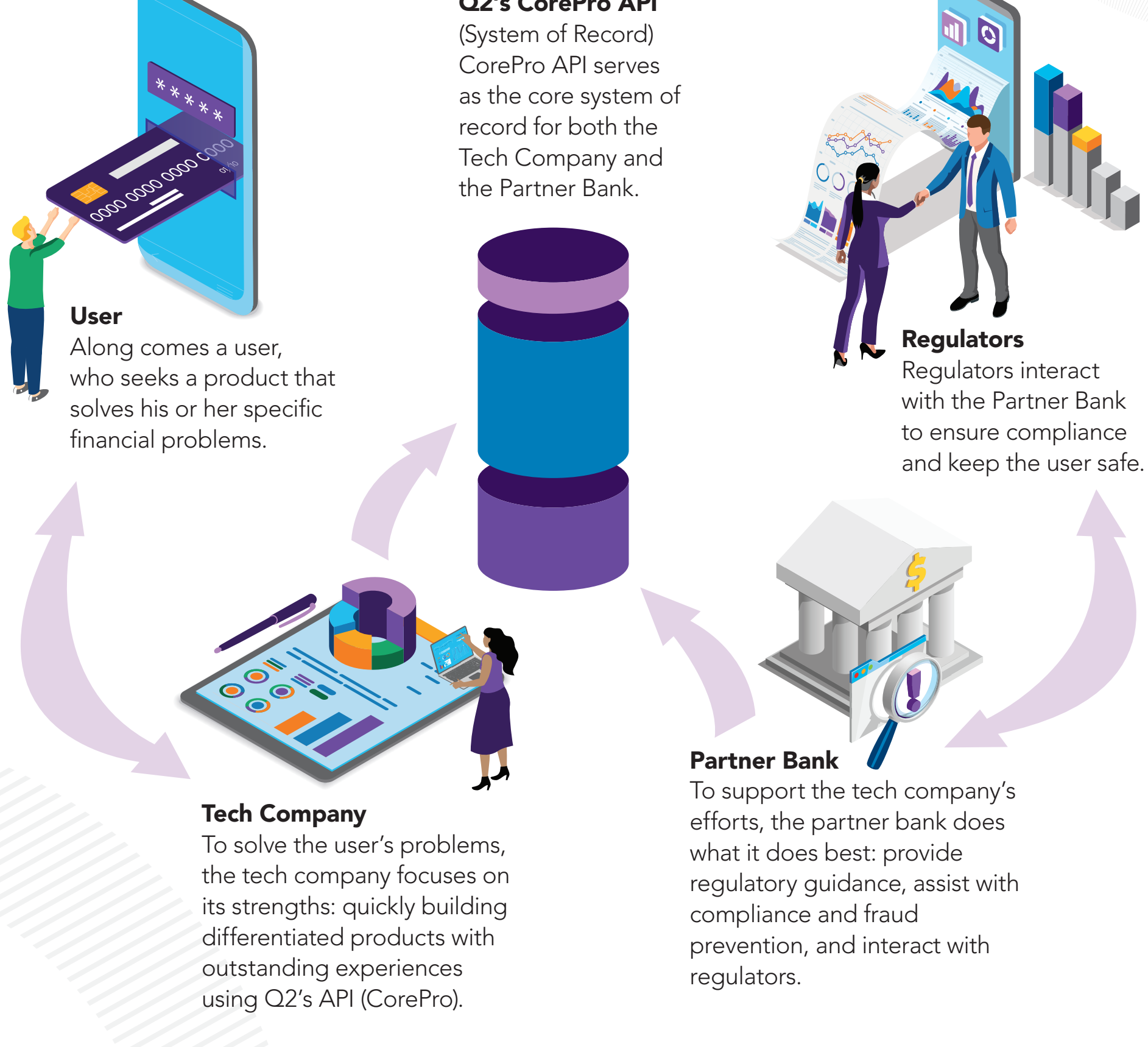


# Q2 Banking as a Service (BaaS)

The platform for technology companies to build unique, scalable banking solutions.

## Here's how Q2 BaaS comes together:



## Bank Partnerships



The heart of BaaS is a division of responsibilities between the bank and the tech company.



When each focuses on what it's best at, magic happens and both grow faster.



Like any relationship, there needs to be alignment of vision and values.



Q2's vast banking experience and deep banking relationships is how we find the perfect match for you.

## To build great partnerships, we consider:



But what if the partnership doesn't work out?  
We can help you switch to a new bank—or become one—without losing any progress.

## The CorePro Difference

For this partnership to work, it needs trust. That trust comes from CorePro, our cloud-based system of record, and our 16+ years of expertise in digital banking.

**Realtime Updates**  
Instant, accurate updates to our cloud-based core.

**One Source of Truth**  
Unified admin console enables easy collaboration and customer service.

**Complete Data Sets**  
Co-own 100% of customers' data with your partner bank.

**Unsurpassed Infrastructure Stability**  
No middleware means fewer points of failure.

## Differentiated Banking Services

We help combine the following banking services with your product's "secret sauce" to create truly unique service offerings—all supported by your partner bank.

### Account Types



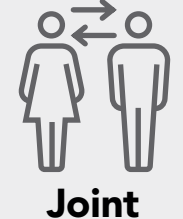
**Checking**

Demand-deposit accounts—with interest!



**Savings**

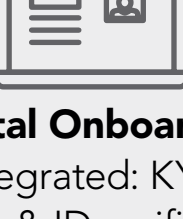
Infinite goal setting with automatic contributions.



**Joint**

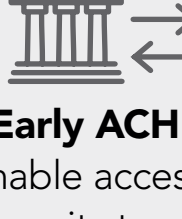
Prepared for families to take advantage.

### Account Features



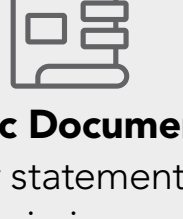
**Digital Onboarding**

Pre-integrated: KYC, CIP, OFAC, & ID verification.



**Early ACH Deposit**

Enable access to direct deposits two days early.

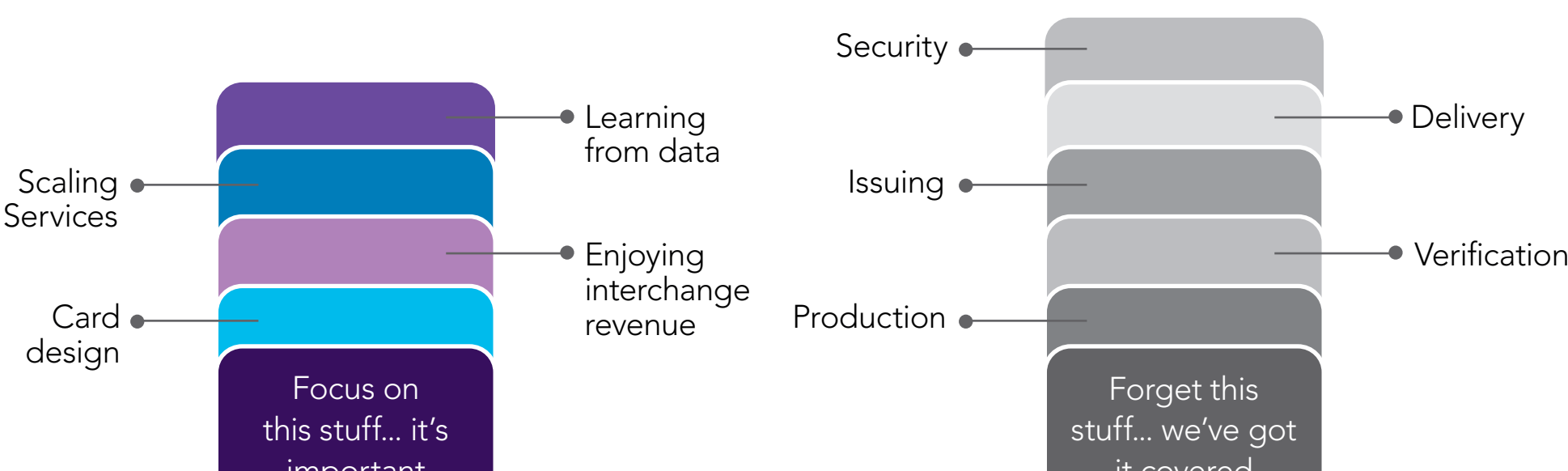


**Automatic Documentation**

Monthly statements and IRS submissions—don't worry about them.

## Cards

- 1 Everyone wants to offer cards
- 2 Nobody wants the hassle of offering cards
- 3 We've pre-integrated the process to make it easy



### Card Types



**Physical**

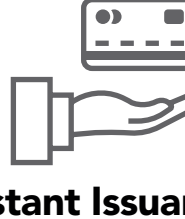
Customize your logo, choose plastic or metal, and select shipment types to create a memorable customer experience.



**Virtual**

Load your card into Apple Wallet, Google Wallet, and Samsung Pay.

### Card Features



**Instant Issuance**

Instantly provision a virtual card into a digital wallet, letting users transact immediately.



**Lock/Unlock & Pin Management**

Remotely control users' cards to add convenience, improve security, and create unique experience.

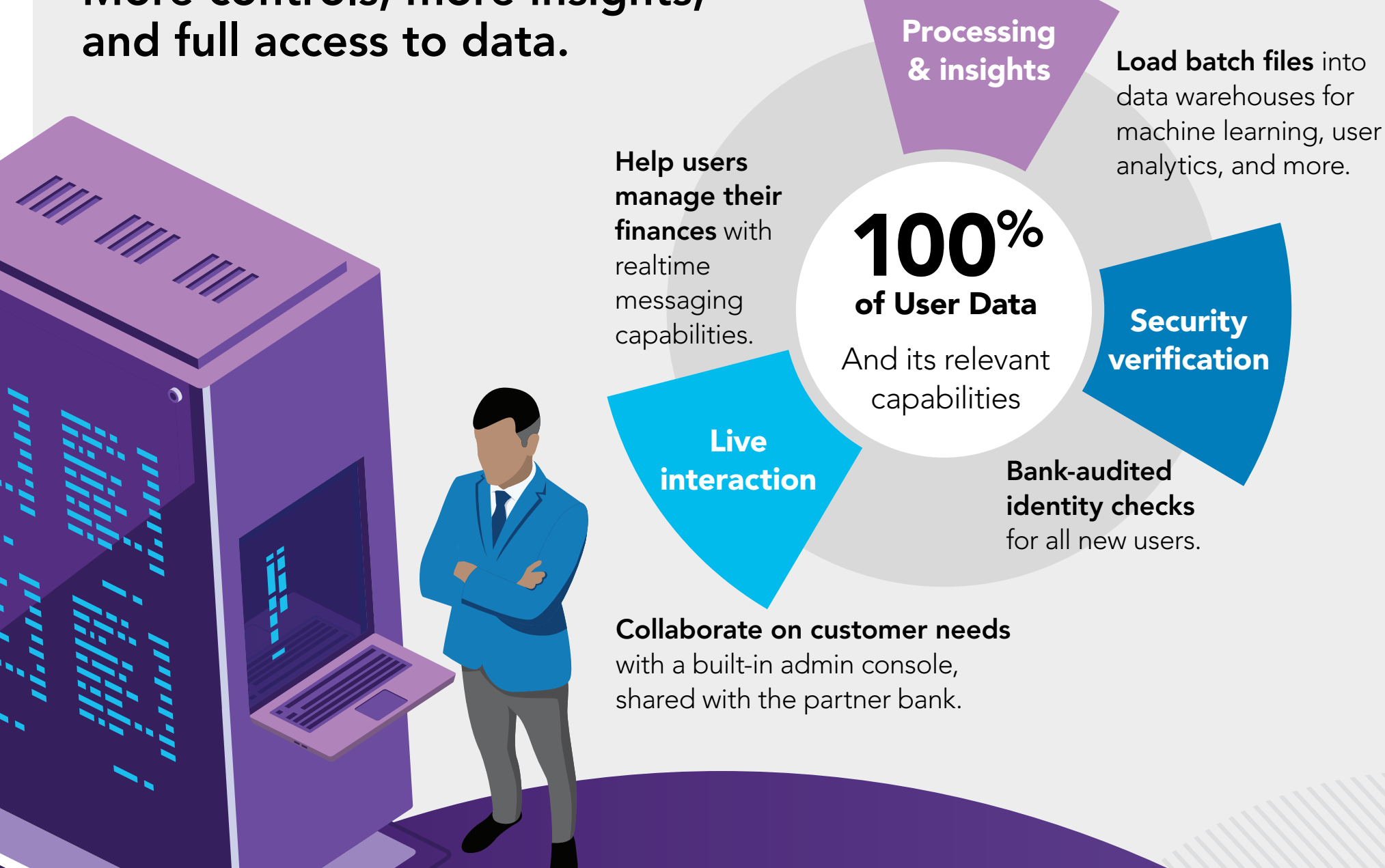


**ATM Network**

Fee-free withdrawals at all the AllPoint ATMs in the network.

## Data

More controls, more insights, and full access to data.



### Tying it all together

- Users get great products, customized for their needs.
- Tech companies can focus on innovation without thinking about the back-end complexities of the financial system.
- Banks can play a key role in the fintech ecosystem while scaling their deposit base rapidly.