## Deepen Your Customer Relationships and Grow Your Revenue



You've already built a successful business and a loyal customer base. Are you ready to join the fintech revolution? Adding a bank account to your mobile offering enables you to extend your brand, deepen your relationships, and create new revenue opportunities.

Q2 Banking as a Service (BaaS) combines our own cloud-based core and deep regulatory track record with a full-suite of pre-integrated partners and banks. This allows you to avoid integration risks, leverage valuable customer data and insights, and have full control over the user experience. You can now focus on not only joining the fintech revolution, but leading it, without worrying about the stability or functionality of your existing products.

## Offer Bank Products Without Becoming a Bank

We put the plumbing of banking — onboarding, processing, compliance, money movement, and accounting — on an API to seamlessly work with your other products and eliminate the need for you to assemble a banking product from disparate parts.

- Return on investment We make money when you make money.
   Pay when you scale and enjoy the benefit of economies of scale.
   No platform minimums, low user fees, and maximum interchange share.
- Real bank accounts Unlike one-size-fits-all prepaid cards, Q2 BaaS offers bank accounts with a fully-integrated product design process, from card initiation to processing.
- Data you own Learn from your customer data in real-time or through batch processing, and then act on it with AI, BI, instant messaging, targeted offers, and more.
- Bank flexibility We have a network of bank partners to make sure
  yours is a match. And if your strategy changes, you can switch banks,
  buy a bank, or apply for a charter, all while keeping your business
  line intact without a data conversion or reintegration.



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