

Q2

FOCUSING ON
FINANCIAL
EXPERIENCES

In 2004, Q2 was founded by a small but passionate team who believed technology could be the great equalizer in modern banking. Today, we still believe that community and regional financial institutions (FIs) are the lifeblood of a diverse economy.

Our mission: "To build stronger communities by strengthening their financial institutions" is at the core of everything we do.



What if you could
deliver more relevant
financial experiences
to every kind of
account holder?





What if you could meet all of your digital banking needs with a single platform?



What if you could know your account holders better?



What if you could feel heard?



What if you could have a partner, not just a vendor?

For more than a decade, we've provided FIs with the digital banking tools and strategies you need to be strong, innovative, and positive forces in your communities.

We invite you to get to know Q2 – not just what we do, but who we are. And we look forward to the opportunity to create a partnership with you.

What if you could deliver more relevant financial experiences to every kind of account holder?

There is no shortage of financial apps, free tools, or new ways to manage money. And yet something is missing.

It's easy to facilitate a transaction, but much harder to build a relationship. That's why you need a digital experience provider who knows how critical it is to deliver not just best-in-class capabilities, but emotional outcomes to help you win and expand relationships with account holders throughout their entire financial journey.

Q2 is a company centered on Financial Experience. We call it FinX.

Working with a FinX partner is the most effective strategy to future-proof your FI. Q2 leads the way by building the innovative digital engagement experiences your account holders want, while expertly maintaining your FI's regulatory and operational needs.

Other digital channel providers believe you can keep pace with new competitors by focusing on operations, integrations, and features, but these capabilities aren't enough. Account holders expect your digital experience to match popular technologies by providing outcomes that immediately satisfy their needs in a personalized, emotional way. To do that, you also need data-driven insights, open technology and a unique problem-solving process. Delivering both capabilities and emotional experiences means you can provide more customized and connected experiences to account holders, so you can be at the hub of their financial lives for years to come.

“I'm excited about Q2's focus on FinX and the financial experience. Reaching out to other companies and fintech providers to add even more offerings to Q2's world-class platform will positively impact our ability to remain relevant in this space.”

– Megan Vickery, Manager Digital Services Platform
American Airlines Credit Union



“We looked at every solution available and no other system solved all of our challenges. Q2 provided one integrated cross-platform solution that was easy and quick to rollout to both customers and staff with minimal disruption and little training.”

– Galen Gough, IT Director
Jonah Bank of Wyoming



What if you could meet all of your digital banking needs with a single platform?

Q2 was first to market with a single banking platform that serves all commercial, retail, and corporate customers. Our mobile- and user-first experience remains the most adaptable and inclusive banking solution of its kind. Today, we continue to pave the way as the most comprehensive digital transformation provider in the industry.

Our platform of solutions works throughout an account holder's entire lifecycle, whether onboarding, money movement, or lending. It also addresses both sides of the bank balance sheet, from liability-to-assets.

Bringing you the next generation of financial services.

By extending the same tools used by Q2 developers, we make it simple and cost-effective to build your own offerings and tap into new markets with our open APIs and SDK. Our sales and marketing engine yields even more revenue-generating opportunities, from friction-free account opening to securing a loan on any device.

Imagine if you could identify emerging minor-business owners from their initial transaction date to service their first small business loan. Whether reducing leasing costs or automating back-office efficiencies and workflows, Q2 can help you seize new opportunities to digitize the lending lifecycle.

What if you could know your account holders better?

An account holder's first experience with you sets the tone for the rest of your relationship. That's why you need a digital transformation partner that enables you to anticipate their needs – and deliver seamless “right time, right place, right-point-in-the-journey” financial experiences.

Data is easy to compile, but hard to translate. It's even harder to make actionable.

At Q2, we make data accessible and usable so you can better understand your customers and anticipate their behaviors. Our advanced machine learning technology allows you to use data to personalize messages, keep account holders secure, and deliver products when they're needed most.

“Being able to intelligently deliver messaging to our customers, easily and intuitively, has been a game changer.”

– Courtney Rowan, Vice President, Digital Experience
Citadel Federal Credit Union





What if you could feel heard?

Just as your FI prides itself on one-on-one personalized service, we strive to bring the same level of attention to your FI. We live a culture of partnership that's reflected throughout the company.

You talk, we listen.

We're all about ideas – no matter where they come from. Through close collaboration and open dialogue with FIs like yours, we've been able to create game-changing products, tools, and services to better serve your account holders.

Our state-of-the-art research center hosts usability tests and focus groups so we can build more intuitive technology from the get-go. Our user group of 1200 members serves as a conduit for real-time feedback, and we hold frequent collaborative sessions and client conferences to ensure your voice is heard along the way. Each year, we reinvest 19% of revenue into research and development to build solutions for real-life problems.

“Q2 is a strategic partner because they're always looking to collaborate. They're always willing to listen to our ideas, and are invested in us. Q2 has definitely helped us become more competitive.”

– Brandy Allen, Deposit Operations Coordinator
Citizens and Northern Bank

What if you could have a partner, not just a vendor?

Over the last 15 years, we've successfully installed nearly a thousand customers, served over two billion yearly logins, delivered hundreds of off-platform integrations, and evolved into a global company with more than 1,000 employees.

There is no greater measure of success than consistently exceeding your expectations.

Behind all the growth, awards, and accomplishments, you'll find what drives our culture: talented, dedicated, and engaged team members who put our mission into action.

We also realize, in this fast-paced industry, that we all face new challenges every day. Which is why we'll never stop striving to deliver more – not just to make our company great, but your communities, too.



“Like us, Q2 has proven to be a partner who places the same importance on providing an exceptional customer experience. It's reflected in Q2's digital banking platform and their diligent, helpful staff.”

– Chris Styga, SVP and Director of Treasury Services, Trustmark



When you care about your peers and the people around you, it just makes business better. Knowing that Q2 values – and is involved in – their own communities, aligns perfectly with our mission as well.

– Lacy Covarrubias, VP Treasury Management
Community State Bank



Q2's not only committed to serving our customers, but our communities. We offer our time, talent, and resources to give back and encourage our team members to volunteer each quarter. We also support many other charitable initiatives that matter to you, both locally and globally, and foster a culture that truly cares.



Recognized as one of the top workplaces in Austin, Texas for eight years in a row.



Staying involved with industry analysts, consultants, and associations like ABA and NAFCU helps us stay ahead of trends and technology in the financial services space.

“ I never had any question that Q2 would be a successful company. But I’m not going to be happy unless we change the financial industry for the betterment of community financial institutions.”

– Hank Seale, Q2 founder