## Deliver world-class digital solutions to your account holders.

# Increase flexibility and speed of innovation.

Q2 Innovation Studio helps FIs compete in this fast-paced industry and be the center of the account holder's financial experience. It enables full customization of the Q2 Digital Banking Platform by you or third-party developers, helping you rapidly meet the specific needs of your account holders who increasingly demand personalized experiences. Also, it allows fintechs to create and integrate innovative solutions into the Q2 Digital Banking Platform, which FIs can then easily incorporate into their digital banking environment. With Innovation Studio, your FI is able to distribute solutions to end-users at an unprecedented rate by increasing efficiency and speed to market.

## How Does it Work?

Leveraging an award-winning SDK, Innovation Studio enables your FI, partners, and third-party developers to rapidly design, develop, and integrate solutions into your FI's digital banking channels. Innovation Studio powers four distinct go-to-market models for FIs, as described below:

#### **Customer Program**

Fls use internal resources to meet their development and customization needs on the Q2 Digital Banking Platform with increased speed and quality.

#### **Developer Program**

FIs leverage certified third-party developers to deliver on development and customization needs without using the FI's internal resources.

#### Partner Accelerator

Q2 works with financial services providers to have them create pre-built integrations for their products and services to the Q2 Digital Banking Platform. Fls can then easily deploy these pre-built integrations once they and the financial services providers are ready.

#### **Partner Marketplace**

First, technology providers integrate with the Q2 Digital Banking Platform. Next, Fls choose from these partner solutions and make them available to account holders in our highly engaged digital banking channel. Finally, account holders browse and purchase these solutions in an app store-like environment found within their digital banking platform.

## Which program is right for you?

Depending on the strategy and objectives of your FI, the answer may be one or all of the Innovation Studio programs. The best approach is to schedule time with a Q2 team member who can help assess the right fit for your FI.

Some common reasons FIs engage with the Innovation Studio:

- Multiple programs to make your big ideas for account holders come to life
- Generate incremental non-interest income
- Desire to create stickier, more engaged relationships with small businesses and/or consumers
- Dramatically increase speed to market for new products and solutions
- Increase operational efficiencies

### Why Q2?

Q2 is a financial experience company headquartered in Austin, Texas. As a key partner to financial institutions, fintechs, and other financial services providers, we empower them to be everpresent companions on their customers' financial journeys — helping them unlock new opportunities, increase efficiency, and grow their businesses in innovative ways. Our commitment to the digital transformation of banking through smart solutions, selective acquisitions, and partnerships with innovative technology leaders can help you thrive.

#### **Featured Partners:**

