

Tailored Business Solutions

Better serve businesses of every size and kind

Right-sized business solutions

Our tiered approach to business banking lets you offer right-sized solutions to every kind and size of business. Currently, over 1 million business clients use the Q2 Digital Banking Platform.

We can help you deliver functionality tailored to microbusinesses just starting out; growing small businesses who are mobile-focused; middle market clients requiring advanced payments and reporting; and large corporate clients in need of advanced features such as positive pay, international and real-time payments, ERP integrations, and BAI reporting—all from a single platform architecture.

Available functionality

Micro and small business clients will have access to features like basic entitlements and payments, but you'll be able to offer a wide range of functionality to commercial clients with more advanced needs. These features include:

ACH	Wire	Positive Pay	Reporting	Administration
<ul style="list-style-type: none">• Same day ACH• ACH Reversal• Batch Upload• Batch Collection and Payment• ACH Pass Thru• State Tax, Federal Tax• Payroll• Prefunding• ABA Lookup• Freeform Company Entry Description	<ul style="list-style-type: none">• USD, FX• Single Wire• Multi Wire• Prefunding• ABA Lookup• Batch Wire Upload• Recipient Upload from Batch• Real Time Incoming/Outgoing Wire Alerts• Purpose of Wire	<ul style="list-style-type: none">• Integrated Positive Pay• Check Positive Pay• Check Payee Match• ACH Positive Pay• ACH Positive Pay Filter/Block• Teller Positive Pay• Reverse Positive Pay• Auto Processing	<ul style="list-style-type: none">• Corporate Dashboard• Account Labels• RT Balance and Transactions• BAI – IR Reporting• File Mapper• Private/Shared Reports• Wire Activity Reporting• Account Aggregation• Online Statements• Prior Day, Current Day, Real Time• Multiple Export Options	<ul style="list-style-type: none">• Approve Single Transaction• Approve Multiple Transactions• Advanced User Management• Recipient Management• Template Management• Token Approvals• Restrictions by Time/Day• Restrictions by IP• Policy Tester• Enrollments

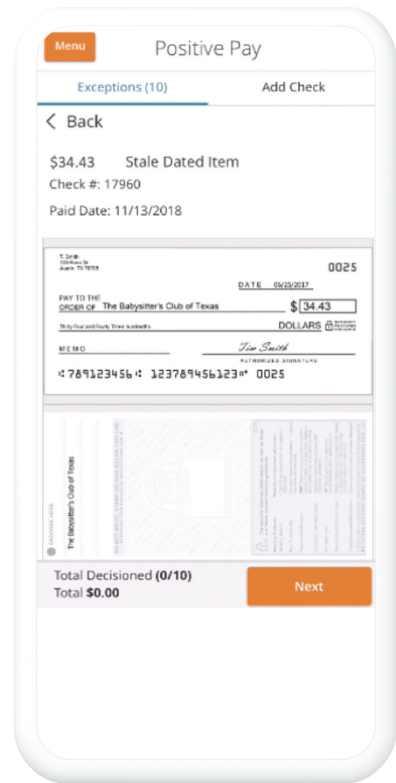
Seamless integration with ERP and compliance tools

We integrate seamlessly with advanced tools that boost efficiency and create better experiences for your business customers. For corporate users, we integrate directly with ERP tools, giving easy access to digital banking through their preferred business applications—including Salesforce, Oracle, Expensify, SAP Business One, Microsoft Dynamics, and many others.

To help your business accounts maintain compliance and avoid fraud, we also integrate with Exact/TMS, a comprehensive positive pay and account reconciliation solution.

The screenshot shows a business banking dashboard with a sidebar menu on the left containing options like Home, Accounts, Conversations, Transactions, Commercial, Branches, Services, Settings, Help, and Log Off. The main content area displays account balances for various states: Texas (25 accounts), Louisiana (10), Georgia (15), Florida (9), New York (57), and California (49). Below this, there is a table of accounts for the Texas group, sorted by Current Balance - Highest to Lowest. The table has columns for Sort Balance, Sort Name, and Sort By Other.

Sort Balance	Sort Name	Sort By Other
Current Balance - lowest to highest	Account Name A - Z	Due date
Current Balance - highest to lowest	Account Name Z - A	
Available Balance - highest to lowest		
Available Balance - lowest to highest		
Denton 30009156	Available Balance \$85,687.15	Current Balance \$48,787.42
El Paso 30006312	Available Balance \$67,874.52	Current Balance \$49,263.74
El Paso Operations 30006318	Available Balance \$1,070,967.21	Current Balance \$1,070,967.21
Fort Worth 30006971	Available Balance (\$27,278.29)	Current Balance (\$18,251.49)
Houston 30002163	Available Balance \$80,075.74	Current Balance \$31,559.75
Katy 30009761	Available Balance \$55,249.99	Current Balance \$88,325.01
Katy Loan 30009564	Available Balance \$85,687.15	Current Balance \$48,787.42
Llano 30009712	Available Balance \$4,008.77	Current Balance \$17,691.16
Longview 30009561	Available Balance \$67,874.52	Current Balance \$49,263.74
Lufkin Operations 30007852	Available Balance \$16,233.05	Current Balance \$17,127.80
Marfa 30003666	Available Balance \$10,652.23	Current Balance \$8,321.66
Marfa Operations 30007852	Available Balance \$0.00	Current Balance \$0.00
New Braunfels 30007898	Available Balance \$20.20	Current Balance \$16.50



Our usability-tested business banking experience makes it easier to manage multiple accounts, locations, and users.

RTP and Smart Payments

Real-Time Payments (RTP) will enable contextual conversations about, and corrections to, requests for payment. Remittance data will travel with the payment, creating better experiences for payers, suppliers, and financial institutions.

But not all businesses are confident about which payment options best fit their needs—especially with RTP entering the mix. To put their minds at ease and improve usability, we offer a guided Smart Payments workflow for micro and small business users.

For more information, go to [Q2.com](https://www.q2.com) or call (833) 444-3469.