The
Q2 Difference

Since 2004, Q2's mission has been to build stronger communities by strengthening their financial institutions. This mission has inspired the industry's most comprehensive and adaptable smart banking platform and fueled our efforts to change how the industry thinks about digital banking.

Q2

A Focus on Financial Journeys

We deliver the robust feature set, operational excellence, and seamless integrations you need—but we don't stop there. We combine powerful problem solving, open technology, and data-driven insights to build better experiences throughout your account holders' lives. We create the outcomes and engagement that ensure you'll be an ever-present companion on their financial journeys.

We believe when you focus on the account holder journey, you can elevate the experience, increase efficiency, and drive growth.

It all starts with the feature-rich Q2 Platform,™ which was purpose-built to increase digital engagement and create connections and trust with account holders. The Q2 Platform delivers actionable data-driven insights to help you better anticipate their needs and drive more advanced services, strategies, and solutions.

But it doesn't stop there.

Q2 Open™ delivers developer-friendly APIs that make digital innovation easy and cost effective on or off the platform. With the technical foundation handled, you can focus on creating new features and products that meet your most important growth goals.

Centrix Solutions, a Q2 company, offers tools to make daily operations easier and more efficient – harnessing advanced solutions to automate crucial tasks related to detecting fraud, managing risk, compliance requirements, and more.

All of our services, strategies, and solutions start with you, our customers. Our holistic and collaborative approach – from design and development to deployment, hosting, and support – ensures better experiences for you and your account holders.

FIND OUT WHAT DRIVES US

▶ **GET TO KNOW Q2 OPEN**

▶ **CENTRIX SOLUTIONS – POWERFUL TOOLS**

The Q2 Platform

$650 BILLION IN TRANSACTIONS

OVER 62% OF AMERICANS

1st OMNICHANNEL APPROACH

Q2 is changing the way people bank, and the way FIs think about digital partnerships–from simple transactions to dynamic account holder journeys. The Q2 Platform, with almost 11 million users and more than one billion logins annually, has facilitated more than $650 billion in transactions to date.

Over 62 percent of Americans use the digital channel as their primary method of banking, up sharply from 51 percent in 2016.[1] What's more, today's consumers expect intuitive, data-driven experiences in every facet of their lives, from taxis and takeout to movies and maps. Those expectations extend to banking, too–and that's why more than 80 percent of FIs believe their business is at risk to innovators.[2]

With the Q2 Platform, community-focused FIs can offer account holders relevant experiences. It was the first true omnichannel approach to banking, helping FIs meet their various digital banking needs with a single piece of software.

Powered by a team of experienced designers and developers, unparalleled R&D funding, and a commitment to customer engagement throughout the software development lifecycle, our platform provides industry-leading technology that empowers you to focus on your community.

HERE'S HOW

We start with a unified user experience (UUX) that creates a seamless digital experience across all devices and is based on extensive usability testing. Independent research and advisory firm Aité Group awarded Q2 the Best User Experience in its May 2016 vendor evaluation.[3]

Forget juggling different logins, vendors, and back-office tools; everything is at your fingertips with one simple platform. Manage multiple channels – from online and mobile, to text and voice – while replacing multiple legacy systems with a single solution.

[1] BAC, Trends in Consumer Mobility Report, 2016
[2] PWC, Global FinTech Report, 2017
[3] Aite, Group report on U.S. cash management vendors, 2016

Mobility

Mobile has fast become the de facto channel for account-holder interaction. That reality has redefined consumer expectations, creating an entirely new financial services landscape.

Your account holders expect to bank on their terms from any device – and that's why the intuitive design of Q2's single platform delivers account holders a consistent experience, no matter where they are. And as young account holders become tomorrow's entrepreneurs and business owners, they expect strong mobile business banking offerings.

A unified, robust mobile experience pays off. Frequent mobile banking users are 40 percent less likely to switch banks than those who rarely use mobile.[4] Q2's adaptable architecture makes it easy for your FI to scale with offerings like:
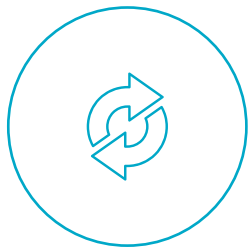
Person-to-Person Payments
Q2's secure, integrated P2P Payments solution gives your account holders the ability to pay anyone in the U.S. directly, from any device – and a majority of the transactions settle instantly.

Account Opening
Attract and retain new consumer account holders by giving them the freedom to securely open a checking or savings account from any device at any time, through our account opening – a simplified and highly intuitive online enrollment experience.

Financial Wellness
Equip your account holders with an integrated digital money management experience they can rely on to manage their financial portfolio and plans on any device.
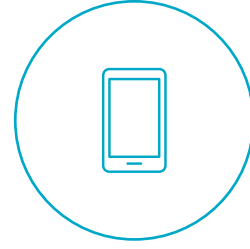
Mobile Remote Deposit Capture
A convenient way for your account holders to make a mobile deposit anywhere at any time, Q2 mRDC™ is an essential solution to providing your account holders the mobile-first experience they expect.
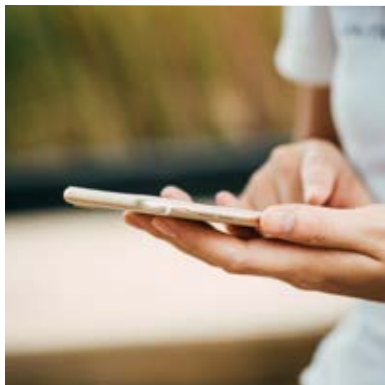
On an average day, 29 percent of Americans – and 39 percent of millennials – interact with their smartphone more than anything or anyone else.[5] So serve them where they are. Mobile banking is the gateway to growth, and Q2 is the mobile platform partner you can trust to exceed account holders' expectations, opening the door to increased market share and loyalty.

[4] Bain & Company, Customer Behavior, Experience and Loyalty in Retail Banking report, 2015
[5] BAC, Trends in Consumer Mobility Report, 2016

Business Banking

Q2's user-first approach to design and development doesn't just apply to our consumer offering. Thanks to the Unified User Experience of the Q2 Platform, our business banking solutions offer the same modern, intuitive experience that consumers enjoy.

And because we design solutions with mobility in mind, our mobile business banking isn't a watered-down version of our offering. It's a feature-rich solution with functionality to support your largest commercial accounts.

BUSINESS BANKING TO MEET YOUR GROWTH NEEDS

Enhanced Entitlements
We've replaced the complex grids associated with entitlements elsewhere with a simplified single-rule layout. This makes it easier than ever to manage entitlements for accounts, subsidiaries, levels, locations, and more.

Advanced Payments
Q2 has reimagined the initiation and approval processes for payments to be fast, simple, and repeatable—while retaining all of the functionality your account holders require, including:

Advanced Wires (single, recurring, domestic, and international)
• Real-time funds verification prior to submission
• Multi-currency wires
• Full wire reporting (incoming and outgoing)
• Batch file uploads
• Wire alerts

Advanced ACH (full ACH origination)
• ACH credit and debit origination (single and recurring)
• ACH file import and payment
• State and federal tax payments
• Debit and credit account history alerts
• Real-time funds verification prior to submission

Information Reporting:
We've made it easy for your corporate accounts to harness their data. Our business banking solution makes it easy to generate standard reports and quickly build custom reports to fit their needs. Reports available include Balance and Activity Statement Reports, Cash Position Reports, Activity Reports, Entitlements Reports, and more.

Compliance and Security

When it comes to choosing a digital banking provider, compliance and security are as critical as a feature-rich platform.

Q2 has a dedicated compliance staff with significant experience in direct banking compliance management, which means your FI can spend less time on vendor management and more time focused on account holder experiences. We can help your institution stay on top of regulatory changes, and even offer advisory services that can assist your FI with compliance projects.

IN ADDITION TO THIS EXPERTISE, WE ALSO OFFER A SUITE OF SOLUTIONS FROM CENTRIX, A Q2 COMPANY, THAT CAN HELP YOUR FI MANAGE RISK AND OPTIMIZE OPERATIONAL EFFICIENCY

CentrixPIQS

The Centrix Payments I.Q. System (CentrixPIQS™) mitigates risk by helping FIs manage, report, and better understand ACH activity. PIQS automates the collection of ACH data, summarizes activity, and generates comprehensive risk assessments. With a robust and highly customizable validation rules engine, PIQS offers an additional layer of security while making compliance easier.

CentrixDTS

To help you maintain Reg E compliance, the Centrix Dispute Tracking System (CentrixDTS™) automates and simplifies the administration of account holder disputed transactions. From easier front-line dispute intake to automatic transaction posting and letter creation, CentrixDTS is a full-featured case management solution, designed to replace traditional paper-based dispute tracking, improving efficiency and enhancing record keeping.

Centrix Exact/TMS

Centrix Exact/TMS™ is a comprehensive transaction management system that offers check and ACH positive pay, as well as account reconciliation, reporting, and the validation of payee names. By automating the processes and notifications surrounding an FI's ACH and check workflows, Exact/TMS greatly streamlines fraud detection for commercial customers.

But our dedication to security doesn't stop with these fraud detection and risk management solutions. We deliver a multilayered approach to security, built natively into the Q2 Platform. Because the security landscape is always changing, with new threats and cybercriminals emerging seemingly overnight, the Q2 Secure suite of solutions offers proactive, always-on controls.

A SOPHISTICATED AND SEAMLESS APPROACH TO SECURITY

LEARN HOW A "DEFENSE IN DEPTH" MILITARY APPROACH TO SECURITY COULD BENEFIT YOUR INSTITUTION

Q2 Patrol

Q2's multilayered, real-time security solutions minimize exposure points and prevent fraud and other attempts at cybercrime. With smart security solutions from login to transaction, Q2 helps defend your institution at every layer of the application. Q2 Patrol™ for instance, provides an intelligent authentication layer by leveraging user behavior to identify potentially suspect sessions.

Patrol analyzes comprehensive behavioral criteria related to the user's login, prompting the user for additional authentication prior to them completing specific high-risk events. An endpoint model considers the user's device details, browser, and operating system, as well as the software installed on the device. This external check is key: In 2016, for 79 percent of companies that experienced fraud via their own corporate/commercial cards, the fraud was perpetrated by an unknown external party.[6]

And Patrol goes beyond mitigating risk. A Patrol report allows FIs to review details for specific users over a certain period of time, helping you know your customers better. View details about critical logins including session ID, timestamp, IP address, geolocation details, and whether a session was flagged as suspicious.

▼ STOP ONLINE FRAUD BEFORE IT HAPPENS

Q2's compliance expertise, combined with Centrix Solutions and our multilayered approach to security, provide risk management that helps FIs stay confident in their compliance and their account holders' safety.

[6] AFP, Payments Fraud and Control Survey, 2017

Valuable Customer Insights

Q2 has pioneered machine learning as a way to keep account holders secure too, and we have built on this technology to transform the way FIs are able to market products to account holders. We've found that when machine learning and behavioral analytics are used together they provide more insights than other methods.

Data and Analytics

As branch visits decline, the only way to really understand account holders' needs is through their data. But all this data can be overwhelming and difficult to leverage. In fact, only 20 percent of bank executives say their analytics are "somewhat future-ready" – and 22 percent describe their analytics as "not future-ready and falling behind."[7]

COLLECT BEHAVIORAL DATA

RECEIVE GRAPHICAL REPORTS
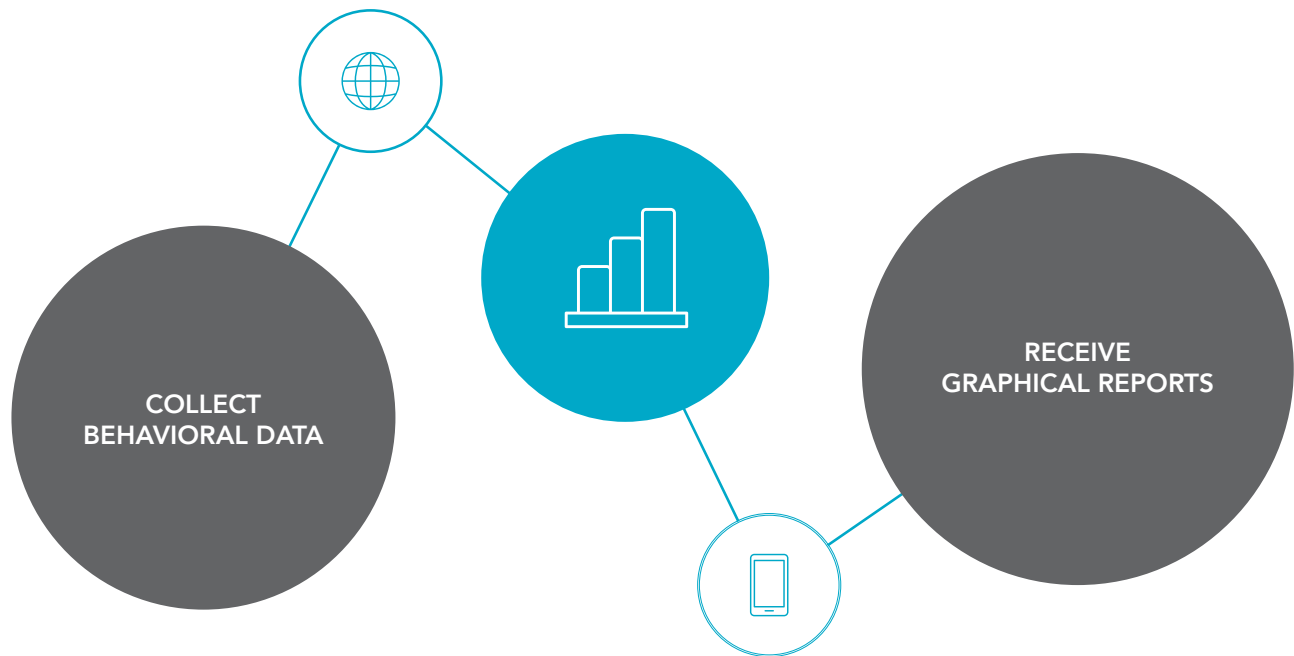
Q2 Sentinel

Q2 Sentinel,™ our business and corporate banking fraud prevention solution, combines transactional and behavioral data to identify and halt suspicious transactions–often before the transaction is executed. Behavioral data is collected from login and endpoint models, as well as transaction details and patterns, with a focus on deviations from historical activity around dollar amounts, authorization processes and protocols, and more.

The policy-focused side of Sentinel's analysis is centered on recipient monitoring–identifying suspicious activity, such as a high number of transactions with one recipient, or an increased number of transactions going to an unfamiliar recipient. Monitored transaction types include wire transfers and ACH (including single day) to help with payroll, taxes or other important funds–protecting you from common fraud attempts. In 2016, 30 percent of organizations were subject to ACH debit fraud and 11 percent to ACH credit fraud.[8]

Sentinel also allows you to view a queue of all activity, so you can quickly and easily respond to held transactions. You can also receive graphical reports to learn how and why transactions are flagged, and customize the messages presented to account holders during suspicious transactions.

And Sentinel gets smarter over time, learning from users' behavior to refine its ability to identify what constitutes suspect behavior– helping you attract and retain new customers who can trust you're keeping them safe.

[7] Cornerstone Advisors, What's Going On in Banking, 2017
[8] AFP, Payments Fraud and Control Surve, 2017

Q2 SMART

Using Sentinel as the foundation, we've also created an easy-to-use, yet sophisticated targeting and messaging product. That's why we created Q2 SMART.™ It takes advantage of digital data to enhance your relationships with account holders and empower your FI to build highly engaging campaigns that deliver the right offer to the right people at the right time.

This groundbreaking data analytics platform received the 2017 Innovation Award from NAFCU Services. FIs using SMART are running hundreds of targeted marketing campaigns and leveraging the data sets of millions of account holders, with great success. In fact, SMART recommended audiences are 3X more likely to adopt a product or service than those that are not recommended.

1 COLLECT DATA: We collect and analyze account holders' online banking activities. They pay bills, submit transfers, and view account balances – and each of these activities creates a data point.

2 IDENTIFY PATTERNS: SMART uses machine-learning algorithms to identify patterns, which optimizes over time, creating even better paths to account-holder conversions and unlocking more products per relationship.

3 TRANSLATE INTO TRAITS: Using host transactions and generated transactions, traits are defined that provide you with actionable insights into products and features each account holder might want.

4 CREATE CAMPAIGNS: Build customized, multi-channel campaigns with SMART to target the right offer to the right customer at the right time. SMART then tells you clearly how each campaign is performing, based on real data about how customers respond.

With a deeper understanding of account holder behavior, FIs now have the ability to better serve account holders as trusted advisors and build long-term relationships.

▶ WATCH HOW TO GROW YOUR RELATIONSHIPS WITH Q2 SMART

Digital Banking and Beyond

Q2 innovates at a remarkable pace. We proudly reinvest approximately 20 percent of our revenue into research and development every year, and we're committed to ongoing improvements, with more than 850 upgrades since 2012.

A Focus on Innovation

We are putting the power to innovate in our customers' hands. Get creative with simplified and cost-effective access to our open APIs and software development kit, giving you the technology to create the products and tools your account holders need and want.

Q2 Open

Your bank or credit union will benefit from new tools, apps, and features that engage account holders in an increasingly tech-forward world. However, legacy banking systems are rigid, making true innovation overwhelming and expensive.

Q2 Open eliminates those barriers. It's a set of open-API technologies that allow you to develop new, game-changing features simply and rapidly – helping you solve some of your toughest business challenges.

Open represents a "test and learn" innovation environment. Q2 customers can utilize our CorePro APIs to build product prototypes quickly and inexpensively – without disrupting their primary digital banking channel.

Q2's in-house development team also uses those same APIs to develop powerful payment and deposit products into the Q2 Platform – including features like Q2 Biller Direct™ and CardSwap® – at an unprecedented rate.

CorePro

Looking for a way to lower your cost of funds or acquire new deposits without navigating the tangled technology of your core? Q2's CorePro API is the simplest and most cost-effective core processing platform available to deploy bank account and debit card products. With CorePro you can build:

A direct bank
CorePro provides all the backend administration, compliance, and processing you need to launch a direct bank–at a fraction of the cost of a traditional branch.

High-yield savings accounts
CorePro's cost savings let you offer more competitive rates on savings accounts, attracting new account holders and driving deposit growth.

Goal-based savings accounts
CorePro offers limitless, low-cost account creation, allowing you to build differentiated deposit accounts.

Branded debit cards
Extend your brand and monetize your accounts with branded cards, facilitated by CorePro.

Thanks to its simple, flexible API, CorePro can help you build creative and differentiated deposit products– just add your imagination.

WHAT CAN CorePro DO?

Q2 Biller Direct

Only 27 percent of online consumer bill payments are made using legacy online banking bill pay. Customers pay almost all of the rest directly to their billers.[9]

Q2 Biller Direct is designed to solve that problem. By allowing account holders to aggregate all their bills into a single, modern user experience, Biller Direct can help you drive bill pay adoption, particularly among younger segments who are increasingly paying billers directly. And because Biller Direct enables account holders to pay those bills with their FI-issued debit or credit card, you generate interchange revenue on every bill paid, flipping the economic model of traditional bill pay solutions.

Biller Direct shows users' bills and payments in a single view. What's more, your FI can build bill presentment, aggregation, and bill pay functionality into your applications. Execute bill payments from more than 5,000 direct billers nationwide, and offer two-way, actionable push notifications.

▼ RETHINK BILL PAY

CardSwap

When your debit or credit card is lost, stolen, or replaced, it's a complicated and time-consuming task to update every website where you've stored card details with your new information. Most of us have dozens of bills tied to online services and vendors, and forgetting to update your card information for just one of them could result in missed payments or cancellation of service.

CardSwap eliminates these "new card" headaches. This convenient, secure tool allows your account holders to easily switch their preferred payment method for subscriptions and online vendors. Account holders enter their new card information just once. Then CardSwap takes care of the rest, automatically updating their favorite subscriptions and digital services in a single, elegant workflow.

By offering a fintech-like card management experience, CardSwap will delight your account holders with its ease of use and make your FIs credit or debit card the top-of-wallet choice for their non-traditional billers like Amazon, Netflix, Spotify, iTunes, and more – earning your FI valuable and recurring interchange revenue.

▼ CAPITALIZING ON TOP-OF-WALLET OPPORTUNITY

When you reduce your dependency on inflexible legacy technology, a whole new world opens up. Q2 Open allows you to create modern, digital-first financial services experiences for long-term success.

[9] Aite, U.S. Bank Bill Pay: An Update, 2017

Software Development Kit

Almost one-third of FIs are pursuing open APIs,[10] and for good reason – software development kits are a great way for customers to customize their digital banking experiences and add new features. But many SDKs are confining – granting very limited tools, access, and support.

With the Q2 Caliper SDK, you receive full access to the same environments and powerful tools we use here at Q2, allowing your FI to develop digital banking solutions quickly and easily.

Comprehensive and tested: We originally built our SDK for our own developers. These are the same tools that we've used internally since 2011. Over time, we've improved, expanded, and polished it into the comprehensive toolkit it is today – one we're proud to share with our FI customers.

A developer's community: With the Caliper SDK, you receive so much more than documentation or samples. With unprecedented access, training, tools, and support, our SDK is intended to be a robust community for developers, where they can leverage pre-built customizations or collaborate to create new workflows.

Benefits and features: The Caliper SDK contains a variety of components and levels of access, including: a full-stack dev environment; API access; training and certification; code review and deployment; and development support.

With Q2's dedication to research and product development – as well as our tools for quickly and easily building new products, services, and customizations – we can help you deliver the solutions your account holders want and drive your FI's growth.

MAXIMIZE THE Q2 PLATFORM

CREATE INNOVATIVE EXPERIENCES FOR YOUR
ACCOUNT HOLDERS WHEN CONSIDERING AN SDK
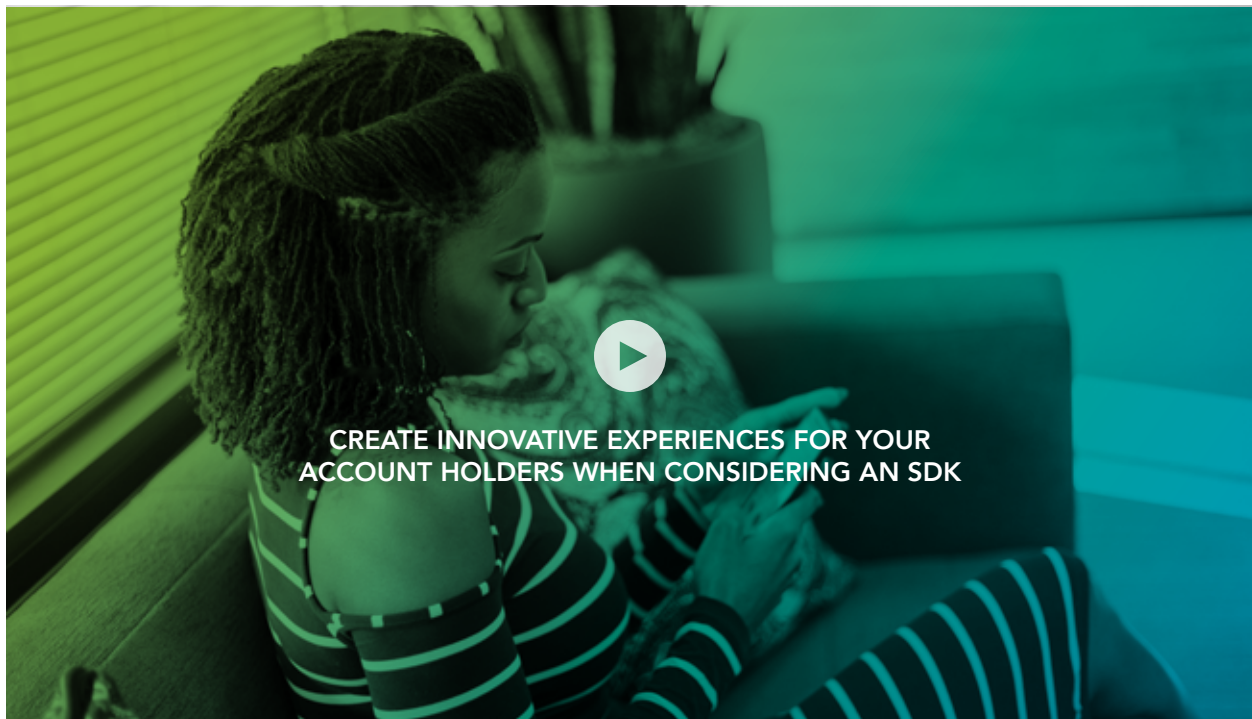
[10] The Financial Brand, The Programmable Bank: Opportunities for Open Banking, 2016

Our Mission is Your Success

Q2's mission is to build stronger communities by strengthening the FIs that serve them. To achieve this, we work closely with you – tailoring innovation to meet your needs, offering our expertise and an unmatched commitment to partnership.

AWARD-WINNING Q2 CREATIVE SERVICES TEAM

FULL-SERVICE ADVERTISING AGENCY TREATMENT

FRIENDLY, HANDS-ON APPROACH

Services

Q2's unique customer services pair your FI with seasoned, full-service teams – experts who truly listen to your needs and use that information to build custom solutions. Our services team combines the client-first attitude our partners have come to expect from Q2, with actionable ideas to drive your business into the future.

Creative Services

Our award-winning Q2 Creative Services team draws on extensive experience in several areas, including web design and development, branding, social, and overall marketing. The team provides full-service advertising agency treatment with a friendly, hands-on approach – ensuring your account holders enjoy engaging experiences, while providing your FI with meaningful growth opportunities.

Full-service web development and cost-effective themes: Q2 Creative Services provide both premium web design and development solutions, delivering elevated website experiences for your account holders. Creative Services leverages the Q2 Composer™ content management system which harnesses the latest in responsive design technology to build and deliver a cohesive online experience across all devices.

Automatically optimize your messaging for any screen. Showcase new offers. Choose the migration that suits you, whether that's simply converting your existing site or launching a complete redesign – there are both pre-designed and custom themes to suit your budget and needs.

In addition to web design, Q2 Creative Services also provides guidance on accessibility requirements and can conduct accessibility audits of your website. The team closely monitors Web Content Accessibility Guidelines (WCAG) 2.0, doing the heavy lifting to help ensure your site meets WCAG 2.0 conformance.

Branding and marketing: Q2 Creative Services fuels businesses by leveraging both traditional and digital marketing to increase account holders' loyalty and reach targeted prospects.

LEARN MORE

HERE ARE SOME OF THE WAYS WE CAN HELP YOU

Branding
This team can help define your brand to achieve wider recognition and differentiate your institution in the marketplace.

Search Engine Optimization (SEO)
Creative Services specialists can improve your page ranking on Google and other engines for a valuable competitive advantage.

Video
With its high engagement rates, video is one of the most popular types of content available. Creative Services offers several video formats, including motion graphics, animations, and the popular "how-to" style.

Creative marketing and end-user marketing campaigns
The team offers copywriting and design expertise for your print materials, website pages, online ads, and end-user campaigns, customizing them to fit your needs.

Social media
Get the word out about your FI on Twitter, Facebook, Instagram, and elsewhere – plus, the team can help integrate these services into your website.
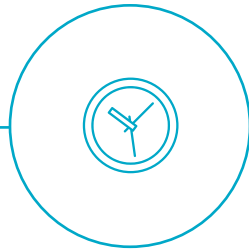
Advisory Services

Only seven percent of bank executives rate their digital banking capabilities as "very future-ready."[11] At Q2, we help you grow with confidence. Our Q2 Advisory Services team helps FIs become future-ready with a variety of strategic review, tactical planning, and implementation assistance engagements. This team brings depth of experience to our customers in complex project areas, including business banking services and client-side project management. The Advisory Services team can assist with needs that are not always directly related to the digital banking platform implementation, but are still critical to overall success.

Strategic Review Services

We help you describe your digital vision of the future and then determine the programs and projects necessary to make that vision a reality. Advisory Services can help you understand and achieve revenue goals or cost reduction targets, prepare your team for the road ahead, or assist you with messaging and communications to reach your retail and business banking audience.

Tactical Planning and Execution

Once you know the programs and projects you'll need to achieve your vision, Advisory Services can help you plan and execute the next steps. Our experience comes from undertaking hundreds of specialized projects for financial institutions, consultants, and vendors. If you're missing mission critical resources or expertise, we're the team you can lean on.
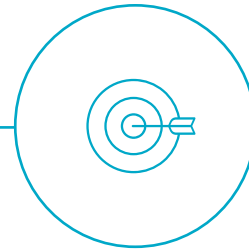
Educational Assistance

As you educate your staff and account holders, you'll want to convey your FI's unique value proposition and voice. We can help you plan and deliver branded communications and training materials for internal and external audiences in either document or video formats. We also understand that packaged messaging doesn't always fit the bill, so we'll gladly help tailor your training to match your needs.

[11] Cornerstone Advisors, What's Going On in Banking, 2017

A Culture of Partnership

Whether creative or advisory, Q2 Services is committed to providing your FI the tools you need to achieve your most important business goals and stay aligned with your core mission. In fact, Q2 is dedicated to learning what your needs are so that we can build strategies, solutions, and conversations that address the challenges you face. From usability research to in-person events and user group engagement, listening to you is at the heart of everything we do.

The Q2 Experience Research Center

The Q2 XRC (Experience Research Center) is a one-of-a-kind facility at our Austin headquarters that enables Q2 and our customers to get hands-on experience with account holders, helping us understand how account holders interact with technology. Our commitment to continual improvement has resulted in more than 500 usability tests, interviews and focus groups since the XRC's opening in 2016.

LEARN MORE ABOUT THE XRC

The **Q2 User Group** is a growing, highly-engaged, self-governed customer advisory board that provides a way to engage and connect with each other. The User Group gives our customers a collective voice, while helping them maximize their Q2 partnership and networking opportunities across the industry.

Q2 hosts events for attendees ranging from FI technologists to executives at our Austin headquarters. These unique **Collaborate** sessions provide open-forums for Q2 leaders to share their thoughts on strategic direction, and our customers to share their FI goals and successes.

Q2's annual customer conference, **CONNECT**, provides an important opportunity for current and prospective Q2 and Centrix customers to engage with our team, share their challenges and insights, and network with industry colleagues.

OUR APPROACH IS SIMPLE

The industry calls it design thinking; we call it problem solving. We approach every task from the user's perspective–that of account holders and FI employees alike. Our unique problem-solving process helps us look deeper than the symptoms to discover the heart of users' needs. We ask, understand, and deliver results– and we're never satisfied, never finished.

We believe this approach, and our focus on financial journeys, helps us–and our FI partners–create better experiences, increase efficiency, and drive growth.

BE A PART OF YOUR ACCOUNT HOLDERS' JOURNEYS. CONTACT Q2 TODAY.