

# Q2 TrustView, Powered by ALTR

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Frequently asked questions (FAQs) from Q2 clients about Q2 TrustView are provided. The FAQs will assist you and your financial institution in better understanding what Q2 TrustView is and how it can help your data protection efforts.

# Q2 and Data Stewardship

## A brief overview

Great financial experiences are built on a foundation of confidence and trust that an account holder's data will be protected. As stewards of that data, Q2 invests in the most advanced data governance and protection technologies on the market to guard our clients and their account holders within and beyond the walls of Q2's data centers.

Account holders place a tremendous amount of trust in their financial institution (FI) to guard and protect valuable financial data. Unfortunately, the human presence within complex data networks inherently creates privacy and governance vulnerabilities, particularly in the visibility, control and protection

“Data is not vulnerable by nature. It's made vulnerable by humans.”

over how, when and where data is made available to the people who use it every day.

To help remove the “human presence” concern in relation to data, Q2 is pioneering a new privacy standard for guarding account holder data by implementing a critical human error countermeasure and providing a solution to monitor, govern and protect your FI and account holders in real time.

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## Client FAQs

### What is Q2 TrustView and why would my FI need this?

Q2 TrustView ensures that dependable protections are in place for Q2 clients and their account holders at every step of their data journey. It also transforms how valuable account holder data is monitored, accessed and stored by controlling who can access certain data and how it is handled.

TrustView reinforces our multilayered data management and protection approach, minimizing exposure points through several methods rooted in machine learning and behavioral analytics. Your bank or credit union will gain a comprehensive, immutable view of who accesses valuable data, when

they access it and how often, while rendering data at rest tamper-proof for “bad actors.” In describing “immutable” Q2 means data is protected—it can't be changed, copied or used. This protection is vital today, when over 60 percent of breaches are reported to be internal.

TrustView sees the “who,” intercepts possible breaches in real-time (a tremendous benefit given reports that it can take up to 150 days for breach detection at some financial services providers), and serves as a last line of defense with ALTR technology which provides superior protection of PIFI and PII data. PII data is converted into new data and placed into a blockchain where it is “scattered”

for protection, and there's no need for it to reside in the FI database. There is no actual copy of the data stored anywhere, and only using TrustView's technology can it be re-assembled in real-time for use by the application.

### **Who at my FI will benefit from Q2 TrustView?**

Virtually anyone engaged in data protection will benefit from Q2 TrustView. Because of the wide visibility it provides, FI employees from back-office staff to compliance specialists and auditors to a board of directors can find value in it. Customer reporting is scheduled as a feature enhancement for the second phase of product release.

### **What is ALTR?**

Q2 TrustView uses ALTR technology to enhance the multilayer data management and protection approach. The ALTR platform, based on ALTRchain technology, helps technical and non-technical stakeholders gain an intrinsic view of (and control over) the inner data-environment of an organization. It's considered virtually invulnerable to attack, even at 'the last mile' that connects applications to data.

Headquartered in Austin, it's considered one of the first companies to "unleash" the cybersecurity benefits of blockchain for the enterprise. The company comprises experts in blockchain and low latency systems, with a core team formerly engaged in the financial/trading industry.

### **Does data used with blockchain technology become publicly consumable?**

This can be the case when there is a cryptocurrency use. However, in Q2 and ALTR's use, no. Q2 TrustView using ALTR will safeguard critical information by fragmenting data across a private, low-latency blockchain—while upholding the highest compliance and performance standards—and rendering data useless to unauthorized entities.

### **What will my FI have to do to support Q2 TrustView?**

No support will be required on the part of our FI client.

### **Will there be a cost to my FI?**

No. Q2 TrustView will be embedded in our platform for use by Q2 clients at no additional charge.

### **Which Q2 products will be supported by Q2 TrustView?**

Biller Direct and CardSwap are supported by Q2 TrustView now. The UUX/platform will be supported in Q1 2020 and CorePro in Q4 2020.

Interested in learning more about Q2's data protection approach and TrustView?

Please reach out to Lou Senko, Q2 SVP & Chief Information Officer. Lou can be reached at [lou.senko@q2ebanking.com](mailto:lou.senko@q2ebanking.com)

**For more information on Q2, go to [Q2ebanking.com](https://q2ebanking.com) or call (833) 444-3469.**