



The power
to deposit
anytime, anywhere.

Q2 Mobile Remote Deposit Capture

As part of Q2's Mobile Banking Solution, Q2mobile Remote Deposit Capture™ (Q2 mRDC) brings the power and convenience of remote deposit capture to account holders' mobile devices. It allows your account holders to use their mobile device camera to capture their check images and deposit the funds with your financial institution (FI) using Q2mobility Apps for tablet and smartphone. This saves time and provides them faster access to their funds.

Now with even-better capability, Q2 mRDC offers an even better to fantastic user experience. Your FI can provide the financial experiences account holders seek in the mobile channel, and they will appreciate that you recognize they live in a mobile world.

Features:

- Shared login and entitlements with Q2online™
- Check image available via Q2online and Q2mobility Apps (if supported by your core and check image providers)
- Provide faster returned-check notification
- Allow your FI's funds availability policy to determine whether funds deposited are available same day or on a later date
- Configurable at the group, customer, and user levels in Q2central™

See requirements on page 4.

Financial institution benefits

Meet your account holders where they bank – Provide them with more convenience by offering an additional deposit channel, allowing them to bank anytime, anywhere.

Expand your footprint – Living near a branch or ATM to deposit checks is no longer a requirement for account holders, allowing your FI to grow your business beyond the geographic bounds your FI serves.

Increase end user stickiness – If your account holders have everything they need at their fingertips, they have little reason to look elsewhere for financial services.

Offer special pricing and incentives – Separate mobile capture items from other deposit channels for special pricing and incentives (dependent on capture provider).

Account holder benefits

Convenience – Make deposits anytime, anywhere, using the same login as the Online Banking experience. Plus, it's easy to authenticate on a mobile device, especially with fingerprint authentication.

Easy to use – With Q2mobility Apps, account holders can easily and quickly deposit funds into their accounts.

Faster access – Funds are available faster than if the deposit was mailed.

User experience – With even-better mRDC*, mobile account holders will enjoy a crisper, more responsive user experience.

Certified Q2 mRDC providers

Q2 preferred partners

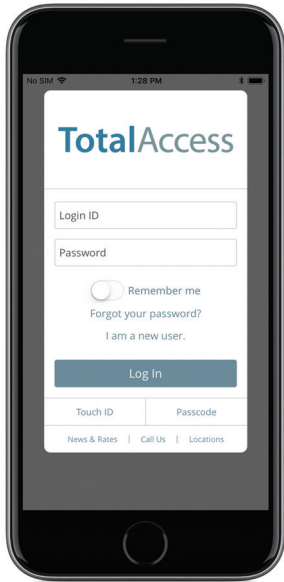
- Ensenta – (owned by Jack Henry & Associates) – Mobile Remote Deposit Capture
- ProfitStars (owned by Jack Henry & Associates) – Remote Deposit Anywhere
- Finastra (formerly known as D+H and previously FundTech)

Other certified Q2 mRDC vendors

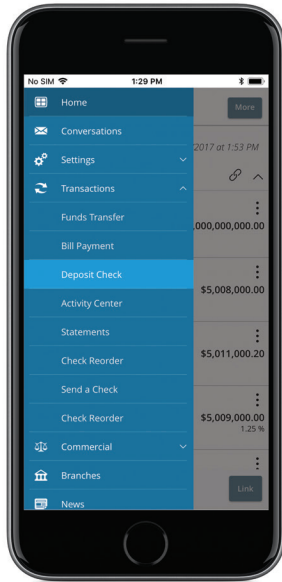
- Alogent (formerly known as Bluepoint Solutions)
- Digiliti Money (formerly known as Cachet)
- FIS Xpress Deposit
- FIS Commercial Capture Xpress
- Fiserv – Source Capture Solutions
- Vertifi
- VSoft
- Wausau



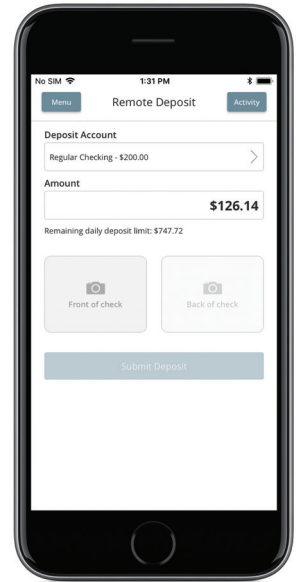
Q2 mRDC workflow



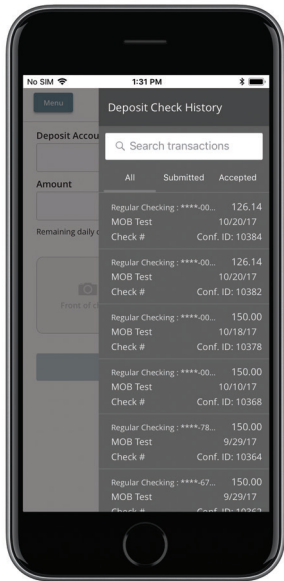
Launch Q2 app



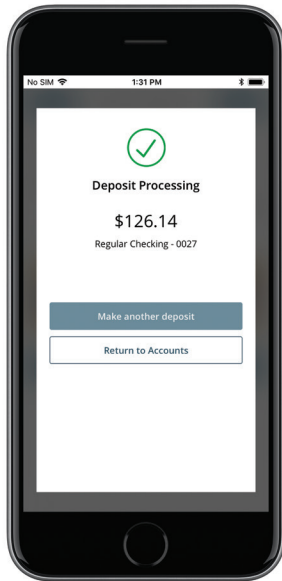
Select deposit check



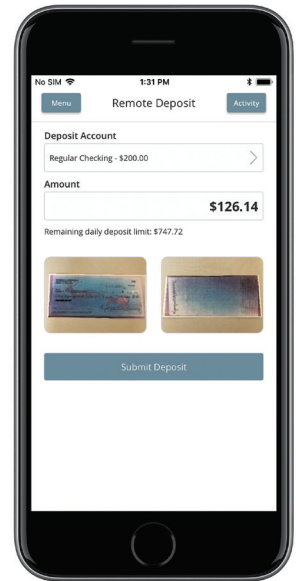
Enter deposit information



View history



Submit deposit



Photograph

Requirements

For the FI:

- O2 Online Banking
- Q2central 3.0.3 or higher
- Q2mobility Apps

Enhanced mRDC workflow:

If the FI has purchased mRDC, they will get the new workflow and enhanced validation if they are on Online Version 4.3.0 and have the feature enabled for their apps.

If the FI is on Online Version 4.1.1+ and has the enhanced feature enabled, they will see the new workflow, but will NOT display deposit limits to end users, have in-line validation, or show any additional messaging from the vendor on the confirmation screen.

For the account holder: OS versions and Q2mobility Apps requirements and other information can be found in the Q2 User Requirements Guide or by asking a Q2 representative.

For more information on Q2, go to [Q2banking.com](https://www.Q2banking.com) or call (833) 444-3469.