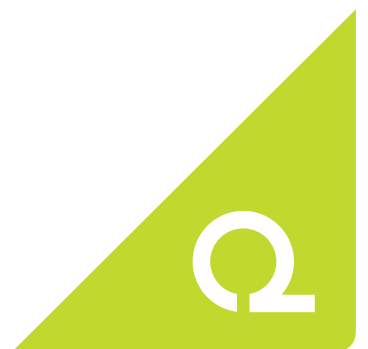# Q2ebanking

LEVERAGE THE PLATFORM

COMPETE WITH THE BEST THAT THE NATIONAL BANKS
CAN OFFER ALL WHILE STRENGTHENING YOUR FINANCIAL
INSTITUTION AND YOUR COMMUNITY.

PRODUCT BROCHURE

OUR PLATFORM BECOMES YOUR EDGE

The banking business is now more competitive than ever. As the marketplace evolves at a rapid pace, you're up against national banks offering state-of-the-art products and services right in your own backyard. It's imperative you keep up with the growing demand for electronic banking services to compete...or even survive.

Q2 offers electronic banking solutions that make the competitive difference for you. By leveraging electronic banking software across a single technology platform, you can deliver unified online, voice and mobile banking services from a single application — and compete with the best that the national banks can offer.

online

SINGLE APPLICATION WITH TRUE FEATURE-ON-DEMAND CAPABILITY

mobile

CUTTING-EDGE FUNCTIONALITY THAT INCLUDES MOBILE PAYMENTS AND AUTHORIZATIONS

voice

NEXT-GENERATION SOLUTION WITH ALERTS, NOTIFICATIONS AND ENHANCED SECURITY

You'll be poised to succeed.

Our ebanking solutions are designed around the notion that leveraging a single platform is the best way to maximize product features and capabilities, and also delivers the best banking experience for both your customers and your institution. Our bundled, integrated services include on-demand product features that you can offer simply by switching them on, customer by customer.

That means you'll be able to work with each customer — commercial and retail — to tailor products and services to meet their needs, personalizing their experience based on their specific preferences. By unifying online, voice and mobile banking services, you give your customers the ability to do their banking from any channel, at any time of day and from any location, with a single consistent experience.

online

- Web Presence Integration
- Simple, Modern User Interface
- Combined Retail and Commercial Platform
- Cross-channel Integration with Voice Banking
- Flexible Rights Management Framework
- Simple Online Administration

LEGACY WEB SITE INTEGRATION

Designed to flexibly integrate into your existing bank website and provide you with a level of integration previously reserved for expensive, customized solutions.

CROSS-CHANNEL INTEGRATION WITH VOICE BANKING

Both online and voice applications share the same data and business logic, allowing simpler admin, consistent presentation of data to the user and enabling the multifactor, out-of-band delivery of access codes (onetime passwords), alerts and reminders.

SIMPLE ONLINE ADMINISTRATION

Q2Online™ is easily administered via Q2 Central, our shared administrative and operational console. This console makes both the online and voice services day-to-day management easy and reduces repetitive task associated with managing non-integrated solutions.

INTEGRATED MULTIFACTOR AUTHENTICATION (MFA) AND PHISHFREE BANKING™

Our integrated online/voice platform and out-of-band customer authentication enables us to provide, true, clientless MFA.

Leverage the most advanced technology platform in the financial industry.

Over 50 million Americans are regular users of online banking tools, and the Web is poised to become the primary banking customer touch point over the next decade. Yet many banks and credit unions still depend on outdated, inflexible banking products that were viable ten years ago, but no longer. Our single-platform solution offers distinct advantages that will help you drive adoption of your online banking services while reducing your costs to deliver them.

With our single-platform solution, both your retail and commercial customers get the exact capabilities they want, custom-tailored to their needs. Our feature-rich solution offers everything a modern financial institution needs and gives you the power to grant your customers access to the capabilities you deem appropriate.

mobile

- Shared login and entitlements with Q2Online
- Account balances and details in real-time
- Transaction history with search capability
- Funds transfers
- Send or receive secure messages

LEVERAGE THE PLATFORM

Shared integration to core (with Q2Online which reduces interface costs for an additional application), administration entitlements, security, hosting, updates and authentication with Q2Online are all part of the power of a single platform.

BROWSER-BASED DESIGN

Your users will not need to download a mobile application from their carrier, they can gain access from an address entered directly into their mobile browser. Q2Mobile™ uses Microsoft® Adaptive Rendering to ensure the user experience matches the mobile device's capabilities.

CONSISTENT USER EXPERIENCE ACROSS CHANNELS

As part of the same electronic banking application, your mobile users experience more consistent presentation, messaging and workflow than applications provided on distinct platforms.

INTEGRATED MULTI-FACTOR AUTHENTICATION (MFA)

We provide convenient MFA at customer login or for the approval of a mobile transactions.

Complete access from any location – whether at work, at home or on the road.

With over 200 million cell phones in use, you now have the opportunity to make your services more accessible than ever. National banks have spent millions providing — and marketing — their mobile services. So many smaller institutions have considered implementing stand-alone mobile applications to stay competitive.

But with Q2 Mobile Banking, you can deliver the same level of mobile service the national banks offer, but with a solution that's based on the same platform as your online and voice services. It's a simple, cost-effective way to offer world-class services to your customers without increasing operational complexity.

For users who access your Web site via smart phones, the experience is completely browser-based. So there's no application to download or install. Every feature the user has available online will also be available on their phone, with no additional administration from you. Because the single-platform technology means that your entitlements apply across all banking channels.

voice

- Customer and/or Account-based Access
- Native integration with Q2Online banking
- Flexible security code options
- Flexible hosting either on-site or in the Q2 Data Center
- Personalized messages to match your identity
- Proven stability and scalability
- Bank-configurable Menu Structure
- Spanish language support

DESIGNED ON THE MICROSOFT® .NET FRAMEWORK

Allows you the flexibility, security, configurability and performance your customers require. Additionally, the .NET architecture is easily installed, operated and supported at your financial institution or data center, on familiar hardware and operating systems that your IT staff likely already know and support.

SINGLE ADMINISTRATION PLATFORM

Q2Voice™ is easily managed and administered via Q2Central, like both Q2Online and Q2Mobile. As part of a single electronic banking application, Q2Mobile requires little additional administration to deploy and support.

Services you know you must offer to compete, or even survive.

While Internet connectivity is available in more places than ever, and we're even starting to think of cellular service as ubiquitous, there is still a need for banking services delivered by telephone. Whether using a landline or a cell phone, some customers depend on voice services for many of their banking needs.

Q2Voice Banking provides both retail and commercial customers with access to their account information anytime, anywhere there's a phone line. It offers a full menu of options that will satisfy most customer needs without involving your busy staff, leaving them available to support more complex requests.

SET UP A DEMO TODAY

Go to **q2ebanking.com/demo** and fill out a short form to request a personal demonstration of Q2 solutions.

Q2ebanking

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