

Achieving back-office simplicity at financial institutions (FIs) today really comes down to technology. A scalable, agile, and seamless banking platform delivering highly functional, easy-to-use, and cost-effective back-office solutions is critical to operational success. The Q2 Platform and our other solutions bring these benefits to the back offices of banks and credit unions, and allow institutions to take digital banking to its full potential.

Key Features and Benefits



Grow your account holders without breakage and downtime to your platform





End redundancies across multiple systems



Seamlessly and easily maintain one user experience across devices



Stay in front of customers' and prospects' digital needs and expectations



Tighten security and reduce risk exposure

Get Ahead with Q2

The Q2 Platform with back-office simplicity solutions will improve your staff's productivity, freeing up time to focus on growth activities. Back-office as well as frontline personnel will be able to effectively meet account holder requests or concerns using the functionality and features that Q2 technology brings:

- Paperless, automated dispute tracking
- Automated alerts to stop fraud
- Quick Wire or Same Day ACH setup
- Analytics with robust reporting to drive efficiencies
- Custom forms and more



Online and mobile banking cost only \$0.09 and \$0.19 per transaction, respectively, compared to average branch costs of \$4 per transaction.*

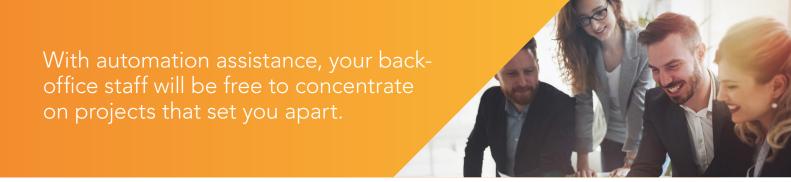
Learn how Q2's digital banking solutions can help you save on costs.

Support and Empower Staff with Easier Digital Banking Administration

Leveraging only one set of business logic, your staff will quickly meet the current and future needs of account holders across their devices. They will easily conduct a range of activities—from account setup to daily administration to bringing new services and features to account holders and prospects. Your institution also will have the ability to support all account holders—consumers, businesses, and corporations—and to grow your digital banking without hassles or headaches.

More Efficient Back-Office Administration of the Account Opening Process

The Q2 Platform provides a seamless mobile-first experience across devices such as smartphones and tablets, and with Q2 Account Opening (AO), your institution can easily and quickly enroll new account holders from their mobile devices. Besides a great experience for new account holders, Q2 AO helps improve back-office efficiencies. Your staff will access a simple, intuitive dashboard to view real-time application information along with providing the ability to add or update products and disclosures. Q2 AO also allows for auto-decisioning rules so your staff will only need to manually review applications that require additional attention.



Put Automation to Work for Faster Transactions, Better Security, and More

The Q2 Platform can automate tasks and manage more work to streamline your operations. With automation assistance, your back-office staff will be free to concentrate on more important projects. Among its features and benefits, Q2's automation allows your FI to:

- Post transaction adjustments, manage timelines, and use approval workflows for sending taxes or payroll
- Provide seamless and unobtrusive security—our security solutions Q2 Patrol[™] and Q2 Sentinel[™] work in the background watching behavioral patterns and pro-actively mitigating fraud
- Communicate with account holders—generate and send letters, notifications, and other important information

Automation Tools to Aid Compliance and Dispute Resolution

Centrix Solutions, a Q2 company, provides financial institutions with time-saving technology to monitor, manage, and report on ACH origination activity through CentrixPIQS™. The system offers simple and intuitive analytics reporting that helps the Originating Depository Financial Institution (ODFI) easily meet the reporting requirements defined by the FFIEC and NACHA. In addition, CentrixPIQS incorporates innovative technology to greatly simplify the annual risk assessment process, eliminating much manual effort and research.

With fraud on the rise, CentrixDTS™ significantly streamlines the administration of disputed electronic transactions (debit card, ATM, ACH, and remittance transfers). No more paper and Excel spreadsheets: this system is a full case management solution designed to increase efficiency, enhance record keeping, and ensure Reg E compliance.**

^{**} Reg E compliance relates to the rules set forth by the Federal Reserve outlining procedures for electronic funds transfers, including rules pertaining to consumer liability for unauthorized card usage.

Plenty of Q2 Assistance is Available for Back-Office and Other Staff Efforts

Q2's Advisory Services team is equipped with the expertise to help you leverage your digital offerings and grow opportunities. Together, we will confirm application navigation and usefulness with pilot users and ensure that your FI's support, back office operations staff, and third parties are production-ready for go-live. The team can also prepare you to acquire, support, and retain commercial account holders, or identify actionable steps to further leverage your "digital branch."

Q2 also offers a content management system (CMS), Composer, that empowers you to keep your content fresh and branding consistent. Composer brings your FI the latest in responsive design technology to deliver a cohesive digital experience across all devices. It automatically optimizes your messaging for any screen, and is the ideal way to showcase your brand and offers. Not only does Composer save staff time and effort in maintaining a website, it delivers a "big bank" content management experience to small and medium FIs.

Is Your FI Ready for Back-Office Simplicity?

Q2 wants to be your partner and understand your needs. We'll assist your institution in achieving an efficient, productive back-office operation, along with improving the experiences of your customers or members. The benefits and features from Q2 are extensive:

- Easily complete administrative tasks like account maintenance, transaction research, and more
- Gain better control with far less room for error with our tiered user management approach
- Improve efficiencies and gain time with automated security, dispute resolution, and compliance assistance
- Deliver an optimal website experience across digital channels with Q2's content management and responsive design assistance
- Make the most of your Q2 investment with our knowledgeable Advisory Services team

We can help.

Contact Q2 for more information about how our platform, back-office solutions, and services can assist your institution. Visit Q2ebanking.com/back-office-simplicity or call (512) 382-5234.