The Q2 virtual banking platform enables banks to extend their brand, grow their business, and engage their account holders through a virtual banking experience that connects banks to their account holders, who expect and appreciate a unified banking experience that enables engagement anytime, anywhere, via any device.

For nearly a decade, Q2 has helped banks thrive and gain a competitive advantage through integration of its “The Power of One” philosophy; one platform one interface to the core, one management view, and one unified user experience across all devices and all channels.

**PROGRAM BENEFITS:**

**Online Banking:** Developed with a user-centered, tablet-first design methodology, Q2’s online banking solutions have redefined the virtual banking experience. Online Banking features integrated bill payment solutions that mirror Q2’s online banking look and feel, optimized workflows, and integrated marketing tools to extend your brand and sell your products.

**Commercial Banking:** With robust collections, entitlements, reports and payments management templates, Q2’s commercial solutions are designed to serve the cash management needs of small businesses.

**Mobile Banking:** A feature-rich solution that mirrors the online experience, Mobile Banking is designed to meet the needs of the fastest growing segment of virtual banking users. Whether it’s a commercial client authorizing a wire transfer, or a retail account holder paying a bill, Q2 mobile solutions enable your bank to serve them all.

**Voice Banking:** As an integrated component of the Q2 virtual banking platform, the Q2 voice banking solution enables your account holders to access the same information they would access through online and mobile channels.

**Analytics:** A powerful set of tools enabling banks to utilize data in order to make more informed decisions, resulting in improved operational and financial performance. Configurable reports allow executives to track the information that is important to them.

**BANK BENEFITS:**

- Improves operational efficiency: One back-office tool to manage the entire virtual branch
- Improves brand image: Through state-of-the-art platform and design aesthetics
- Reduces customer service calls: Intuitive, unified user experience reduces confusion
- Positions you for growth: Extendable platform built to accommodate new technologies
- Improves bank security: Native security options can help reduce fraud loss
- Increases opportunities: Scalable, single platform to serve retail and business banking
- Increases virtual banking adoption: Feature-rich, intuitive solution attracts users

**MARKET PROFILE:**

Q2 Virtual Banking Solutions are appropriate for any U.S. bank that views the virtual channel and the customer experience as strategic differentiators.