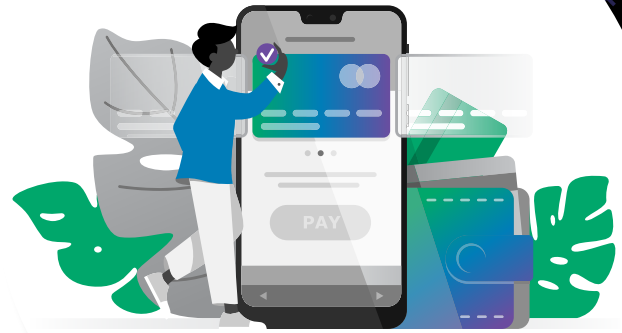


CIPHERTEXT INTERFACE

Issue digital cards in minutes



Q2 financial institutions (FIs) utilizing our Integrated Card Management (ICM) product should consider using **our interface to Ciphertext** to facilitate digital card issuance and mobile wallet provisioning. Your customers or members will be able to have a brand-new digital card created when a card is marked as lost or stolen, or when they are in need of ordering a replacement.

Key capabilities

Digital card issuance. At the conclusion of key workflows like Lost/Stolen or Order Replacement, quickly and easily make a request to the card processor to have a new digital card created*.

Display card details to a user. From within the Integrated Card Management solution a user can ask to see the full card details, including PAN, EXP, and CVV, after completing step-up authentication.

Provisioning. Your FI will have the ability to have a new or existing card automatically provisioned into users' Apple or Google wallets.

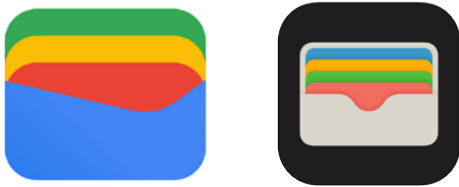
*The speed of availability of the card can vary depending on the pace in which the core and card processor are synchronized.

Benefits

- Reduce the friction and disruption for cardholders.
- Maintain the stream of interchange flowing for your FI.
- Prevents a user from turning to alternative payment methods which could displace them as the long-term top of wallet.

Deepen relationships and stay top of wallet

The ability to offer digital card issuance—especially in the case of lost or stolen cards—removes the waiting gap of seven or more days for a physical card, easing customer stress while keeping your card top of wallet and interchange flowing. For account holders, they will be able to view the card details and have those card details pushed to their Google or Apple wallet.



The Ciphertext interface will keep your FI's card top of wallet in both Google and Apple wallets.

About Ciphertext

Ciphertext Solutions, Inc. was established to help community financial institutions gain the competitive advantage with leading-edge digital solutions, the kind of top-tier services usually found only at larger institutions. Making digital banking easy and providing their customers with greater convenience and flexibility.

The company offers seamless digital solutions include digital card issuance, virtual account management, innovative AI, and business intelligence reporting.

For more information, visit Q2.com.

Card processors supported

- PSCU
- COOP
- FIS
- Jack Henry CPS
- Visa DPS
- Wallet providers not supported: Samsung, Garmin, and Fitbit.
- Card processors not supported: Among those not supported are: TSYS, Shazam, and Fiserv.