

Electronic Bill Pay and Presentment

Online and Mobile Bill Pay functionality is a key technology that your account holders have come to expect from your institution. It is also a critical piece in your customer retention strategy.

Q2's comprehensive single platform uses the latest in tablet-first design and security technology to support partnerships with several of the industry's leading Electronic Bill Payment and Presentment (EBPP) providers, such as iPay, FIS, and Fiserv (Checkfree). Combining business-critical technology and an engaging user experience, Q2 helps your institution drive online banking adoption—anytime, anywhere, and on any device. With the Q2 platform and Bill Pay, your FI can be more competitive, retain account holders, and accelerate growth.

The Q2 platform also offers one interface to your core with one management view and one unified virtual banking experience for retail and commercial—all from one login.



Many useful features:

Here are some of the features provided by our partners:

- Bills can be created, delivered, and paid over the Internet
- The 'Pay Anyone' model is supported
- Recurring and electronic payments are supported
- Account holder support is available
- Integration with Q2online™ integration via a single sign-on (SSO) or direct sign-on (DSO) Includes data migration services

Financial Institution Benefits

Increase revenue by providing your account holders with flexible payment options and channels

Reduce your support costs by allowing account holders to manage their accounts

Enhance engagement and communication with your account holders by offering bill payment through the mobile channel

For more information, visit Q2.com.

Account holders will:

Save time and money with a convenient and intuitive online and mobile bill payment channel

Gain peace of mind with a safe and secure channel for bill payments

Manage and track personal finances using several payment options, such as expedited payments, automated payments, and eBill

Experience the convenience of transacting anytime, anywhere, on any device

Experience
the power of
EBPP today.

		FISERV	IPAY	FIS
CONSUMER EBPP PARTNERS	Parent Company	Fiserv (CheckFree)	JHA	FIS
	Product Name	RXP/CheckFree Next	One Click	Payment Manager & Fusion
	Q2 Relationship	Reseller	Reseller	Reseller
	Funding/Settlement Model	Risk	Good Funds & Hybrid Risk	Risk
	Due Date/Processing Model	Due date	Both	Both
	Supports Bill Presentment	Yes	Yes	Yes
	Supports "Pay Anyone" Model	Yes	Yes	Yes
	Supports Recurring Payments	Yes	Yes	Yes
	Supports Electronic Payments	Yes	Yes	Yes
	Supports Live Chat	Yes	Yes	No
	Amount of History	18 months	18 months	24 months
	Q2online Integration	Single Sign-on	Single Sign-on	Single Sign-on
	Mobile Integration*	Q2mobility Apps	Q2mobility Apps	Q2mobility Apps
	Account Holder Support	Yes (Included)	Yes (Included)	Yes (Additional Fee)
	Data Migration Services	Included	Included	Included

		FISERV	IPAY	FIS
BUSINESS EBPP PARTNERS	Parent Company	Fiserv (CheckFree)	JHA	FIS
	Product Name	Business Bill Pay	Business 2.0	Payment Manager & Fusion
	Q2 Relationship	Reseller	Reseller	Reseller
	Funding/Settlement Model	Risk	Good Funds	Risk
	Due Date/Processing Model	Due date	Both	Both
	Supports Bill Presentment	Yes	Yes	Yes
	Supports Bill Delivery	Paper & Paperless	Paper & Paperless	Paper & Paperless
	Supports "Pay Anyone" Model	Yes	Yes	Yes
	Supports Recurring Payments	Yes	Yes	Yes
	Supports Electronic Payments	Yes	Yes	Yes
	Supports Live Chat	No	Yes	Yes
	Amount of History	18 months	18 months	24 months
	Entitlement (Limits & Approvals)	Yes (Group level)	Yes	Yes
	Q2online Integration	Single Sign-on	Single Sign-on	Single Sign-on
	Mobile Integration*	No	No	No
	Account Holder Support	Yes (Included)	Yes (Included)	Yes (Additional Fee)
	Data Migration Services	Included	Included	Included