

## **Q2** Business Solutions

Too many business banking solutions stand apart from their consumer counterparts for all the wrong reasons. While packed with features, they often deliver subpar experiences, marked by clunky, counter-intuitive interfaces and workflows that hamstring productivity.

Making matters worse, business banking platforms are often one-size-fits-all solutions that force small businesses to purchase unnecessary features, or larger ones to forego more advanced functionality. Trying to force these standardized solutions onto unique businesses can make it look like your financial institution (FI) doesn't understand its business clients. This makes it harder to build trust and attract high-value business account holders.

Luckily, Q2's approach is different.

An enormous amount of work was done to ensure a successful rollout.

Q2 even helped with development of our online customer guides, which we really appreciated.

 Laura Smith, SVP and Director of Treasury Solutions,
 Trustmark National Bank



# A different approach to business banking solutions

Q2 Business Solutions reimagines the commercial banking experience. We offer multiple tiers of features to choose from, all designed with a user-first approach that provides an intuitive, easy-to-use interface that's compatible with tablets and smartphones. This unified, high-productivity platform delivers a flexible, efficient, and positive experience for all business users—from sole proprietors to enterprise-level account holders.

## Our Business Solutions Packages

By offering multiple tiers of business banking functionality, we can help your FI create better, more relevant experiences for all users.

### The Micro Business Package

Perfectly sized for your consumer clients' side jobs, or ventures with fewer than five employees, our Micro Business Package is priced for businesses with limited budgets. It includes uncomplicated, but must-have features like basic entitlements and transfers.

#### The Small Business and Professional Package

This tier is aligned with the needs of businesses with up to 20 employees and less than \$5 million in annual revenue—ventures that may have a part-time accountant but limited financial tools, and that are willing to pay for additional services. The Small Business and Professional Package enables ACH payments—including tax payments, payroll, and collections—as well as balance reporting, and other crucial features for growing businesses.

### The Commercial Package

Our Commercial Package is an advanced collection of features designed for enterprises with high online cash management usage and more than \$5 million in annual revenue. It delivers everything that the first two packages offer, plus international, batch, and multi-wire capabilities—as well as advanced reporting on ACH activity and wires, and advanced entitlements with the sophisticated controls required to support even the most complex businesses. It also features an advanced commercial dashboard, incoming wire alerts, ACH reversals, and more.

Ventures with fewer than 20 employees make up almost 90 percent of American businesses, but nearly three-quarters of U.S. GDP comes from just 500 companies. To compete for, and serve, both of these important segments, your FI needs technology designed for extensibility, customization, and growth.

## Expand your reach

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All of Q2's Business Solutions packages—as well as our consumer solution—are built on a single platform with a seamless unified user experience (UUX). This helps you serve all kinds of customers and makes it easy to roll out new features to existing business account holders as they grow. With Q2 Business Solutions, there's no need to migrate customers to an entirely new platform. This reduces costs and the need for training, giving your busy customers less to worry about.

## Provide a positive experience and a better journey

User experience can make or break a business. If Netflix had launched with an interface that operated like the average commercial banking entitlements worksheet, it's likely they would've failed miserably—as would have Amazon, Apple, or any other provider of best-in-class experiences. Users simply expect more.

It's taken longer for these heightened user expectations to reach the digital banking space—especially the complex business banking subsegment. But FIs can no longer ignore the importance of providing exceptional user experiences. Business owners and their staffs are consumers of world-class experiences in other areas of their lives; they are increasingly expecting the same sleek interfaces, ease-of-use, and mobile accessibility in their banking applications.

By providing better experiences and feature packages relevant to every business's needs, you'll position yourself as a trusted expert on business banking and become an indispensable and ever-present companion throughout your clients' financial journeys.

