

## Q2 DIGITAL CONSUMER LENDING

# Delight borrowers and fuel loan growth with easy, convenient digital lending

Now more than ever, digital lending is mission critical for lenders. And borrowers fully expect a digital experience that not only meets their needs but has easy and quick functionality. Our lending solution creates an engaging user experience. Q2 Digital Consumer Lending can guide them to a straight-through, seamless borrowing journey.

## Benefits

Q2 Digital Consumer Lending meets borrower expectations with an end-to-end loan origination workflow covering:

**Application.** Out-of-the-box omnichannel digital application intake (online and agent assisted).

**Underwriting.** Automated underwriting using third-party data and digital collaboration.

**Approval.** Auto-decision based on credit analysis, eligibility, and satisfaction of due diligence exceptions.

**Closing.** Closing document generation and electronic signature.

**Billing.** Automated billing, payments and fees for lower operating costs.

**Reporting.** Real-time analytics for accurate and customized dashboards and reports.

**Collections.** Automated collection and metrics tracking to contact borrowers successfully and maximize revenue.



Q2



# Straight-through processing, automated due diligence, and instant decisioning

Q2 Digital Consumer Lending is a true digital-first solution with straight-through, seamless processing and automated due diligence.

## Features

**Borrower Portal.** Borrower-facing loan application portal

**Agent Portal.** Agent-facing application for branch and call center users

**Third-Party Data.** Third-party data for credit analysis, KYC, and fraud

**Credit Analysis.** Borrower credit scoring and rating

**Manual Review.** Manual review and approval (when required)

**Closing Docs.** Warranted closing document generation (provided by CSI)

**Due Diligence.** Borrower and collateral evaluation

**Collaboration.** Borrower/lender document sharing and collaboration

**Eligibility.** Eligibility knockout rules and rejection criteria

**Auto-Decision.** Automated approval based on credit/due diligence rules

**E-Signature.** Electronic signature (provided by DocuSign)

**Fast Configurations.** "No-code" approach for general setup and loan product configuration

### Contract Lifecycle

**Management.** Manage the contract lifecycle from creation, modification to termination

**Flexible Terms.** A complete range of payment frequencies, interest calculations, and payment spreads

### Collections Management.

Manage payment tolerances, delinquency grace days and delinquency payment plans

**Interest Calculation.** Flexible interest structures such as flat rate, declining balance, flexible repayment and floating interest rate tied to an index

**Accounting.** Q2 maintains an accounting subledger for up to-date reporting

**Cash Management.** Automate disbursement, customer bill generation, and payments including manual payments or automated payments via ACH

### Multiple Payment types.

Support for ACH, multi-country ACH and manual payments

Consumers today expect an easy application process and fast credit decisions through digital lending, but many lenders—even larger ones—are losing opportunities to other digitally attuned competitors.



**1.6M**  
applications created  
monthly\*



**8.2K**  
internal users monthly\*



**46.4K**  
external, self-service  
users monthly\*

\* As of December 31, 2023

## Streamlined decisioning and efficient self-service

### **Best-of-breed data vendors speed enrollment and bolster security.**

Q2 Digital Consumer Lending provides real-time decisioning you can trust. Integrations to vendors are out-of-the-box, enabling automated credit risk analysis and Know Your Customer (KYC) verification and fraud detection.

### **Self-service anywhere, anytime.**

Consumers can apply for a loan through desktops, mobile devices, or tablets.

### **Supports your frontline staff and drives loan growth.**

Staff can assist borrowers using your CRM solution by launching a prefilled loan application for instant processing and decisioning.



Q2 is the best software company with the best process I've been involved with in any of the startups I've done in my career.



– Aaron Handke,  
Chief Executive Officer





It would cost me hundreds of millions if I spent all my time trying to build this kind of system from scratch — and it would take years to do it. Q2 did all that for me.



– Brett Shanley,  
CEO and Founder



Working with Q2 has helped us create a platform that gives us greater visibility as well as the flexibility to configure products and get funds out faster and more efficiently than ever before.



– Vauguan Dixon,  
Chief Information Officer



## About Q2

Q2 is publicly traded on the NYSE under the stock symbol QTWO.  
To learn more, please visit [www.q2.com/fintech/lending](https://www.q2.com/fintech/lending).