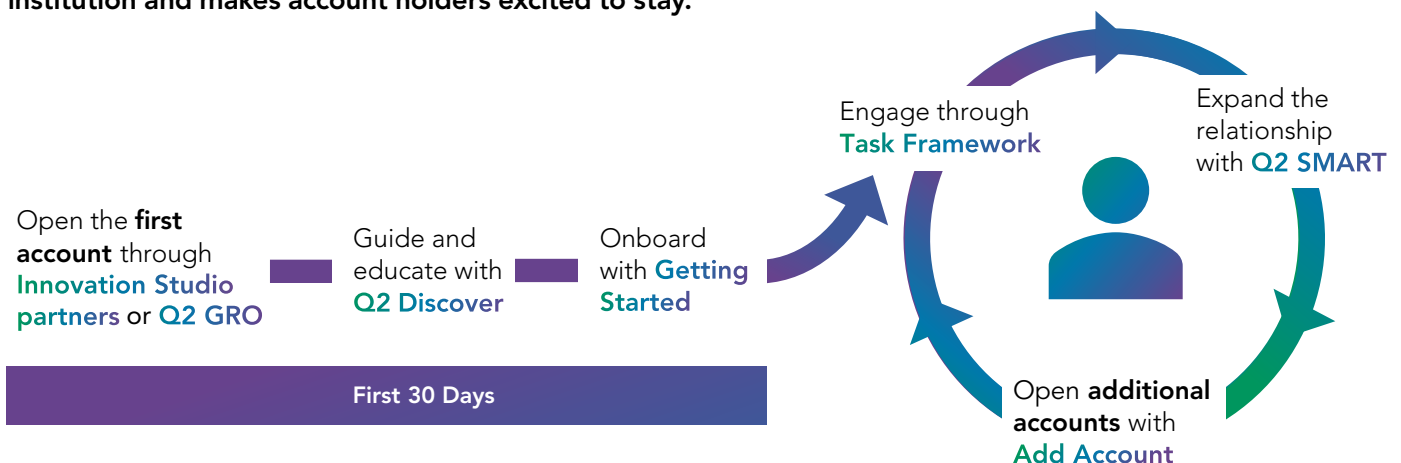


Q2 Account Opening and Onboarding



Reimagine the account opening and onboarding experience as an opportunity to create relationships that will last a lifetime.

With Q2's desired user journey, account holders experience a seamless transition from account opening to long-term engagement. **But opening an account is only the start of a lasting relationship.** Account opening and onboarding is part of a larger process that culminates in becoming the **institution of first deposit**. With a symbiotic strategy that guides account holders during this critical period, institutions can establish a foundation built on account holder data and dedicated service. **This process makes it easy to join your financial institution and makes account holders excited to stay.**



50%

of new accounts survive the first 90 days

40%

increase in the use of digital channels to open more accounts since 2020

50%

of consumers bank with multiple FIs

52%

of customers would switch to a company's competitor after one bad experience

Attrition is one of the greatest threats to the health and growth of financial institutions, but it doesn't have to be. By leveraging key data and focusing on the complete account holder journey, FIs can turn account opening and onboarding into the kindling of an enduring relationship.

Q2's suite of account opening and onboarding solutions capitalizes on the opportunity to quickly add account holders to your institution and offer targeted products that commit them. Each solution leads into the next, and the more times an account holder completes a cycle, the stronger your relationship becomes.

It starts with the first account

Q2's account opening solutions get account holders in the door by making it easy to walk through. Steps that would normally give account holders pause are simplified or saved for later in their onboarding journey.

Account Opening

Q2 Enterprise Account Opening powered by Q2 Innovation Studio partners equips FIs to provide a faster, omnichannel account opening experience for all their account holders—from consumer to small business to large commercial. Enterprise AO can be achieved through Q2's Innovation Studio.

Q2 Gro enables FIs to leverage a consumer account opening functionality in the digital channel, based off of best practices in the digital space.



Inspire
commitment to
your institution.

Guide, educate, and onboard new account holders

Q2 Discover helps new users navigate the digital platform and its key functions. Through the Q2 Discover guide, in-app messages, and pop-ups, account holders are educated about products and services. This culminates in a wave of engagement that subtly collects key data about new account holders' preferences.

Getting Started guides account holders through onboarding over the first thirty days of the relationship, frequently engaging them to ensure adoption of key products and services.

For more information go to Q2.com or call (833) 444-3469.

Be there after the first thirty days

Task Framework is a tool to reengage account holders with unfinished tasks not completed within the first thirty days of onboarding.

This reenforces task enrollment through continued engagement with account holders tasks such as eStatement new account task, unfunded account task, and demographic update task. This is useful for a financial institution to engage without barraging a recently onboarded account holder.

Continue to expand the relationship

Q2 SMART identifies behaviors in account holders that suggest interest in particular products. This allows FIs to create scalable campaigns focused directly on a specific customer base. The solution also tracks the performance of campaigns based on account holder data, helping your FI to course-correct to deliver the most effective onboarding and post-onboarding experience possible.

Fully ingratiate account holders

Add Account, built within Q2's digital banking platform, draws from pre-authenticated account information to speed up the additional account opening process. Successful onboarding and targeted messaging engages account holders, enabling them to add accounts without friction or asking for previously provided data. This straightforward process commits account holders by making it easy to grow deeper roots in the form of more accounts at their financial institution.