

PRODUCT OVERVIEW

Build more valuable banking relationships more quickly with Q2 Gro



Too many consumer accounts cost you money and generate little revenue—and without a solid relationship to build on, there's not much chance of that changing. To date, personal banking relationships have been hard to build digitally. But these days **personal IS digital is in place**; so, valuable relationships have to live where your account holders live—in the digital world—and they have to start where your prospects are searching—on their mobile devices.

Q2 Gro is a digital sales, marketing, and onboarding solution that starts banking relationships off on the right foot and helps you increase their value—generating the deep engagement that leads to revenue opportunities over time.

By automating manual processes; by integrating with KYC, funding, and other vendors; by offering data-rich, targeted messaging and product offers; and by providing a quick and easy checkout process, Q2 Gro makes it possible to sell more services, drive more revenue, and build better banking relationships.

Convert, increase value, and control risk

- Open and fund new accounts in **<5 minutes**.
- Q2 Gro has high conversion rates, typically **70%**.
- Risk is managed with an open rules approach; have complete control over decisioning and risk pricing.
- Robust integrations allow Q2 Gro to rapidly collect KYC data, fund accounts, link to your core, and more.
- Our universal marketplace and checkout give users a fast, easy ecommerce experience with bundling options and immediate funding.

Highly Effective Conversion

Q2 Gro's frictionless account opening delivers high conversion rates, bringing mobile-first account holders into your digital branch where you can then target them with messaging and offers relevant to their needs—with the help of our data-rich platform. **Many FIs have found that 70 percent** of new digital users are successfully completing and submitting their digital applications—a significant increase over the industry average of 20 percent.

An Open Rules Approach

Banks and credit unions can use Q2 Gro's open rules approach to control their decisioning processes. This allows them risk-processing control and the ability to price risk appropriately. In other words, Q2 Gro is truly their platform to fully control—to gain accounts, improve transactional activity and grow revenue via debit card adoption, and more. You can further control risk through challenge questions or validation messaging.



Robust Integration

Q2 Gro seamlessly connects many best-in-breed vendors. **There are over 30 integrations** available, including data connections with cores, security and analytics tools, and CRM and other marketing tools. And for Q2 customers, there is full integration with Q2 digital banking.

A Universal Marketplace and Checkout Experience

Offer an experience that compares to best-in-class e-commerce sites. Give your prospects and account holders a universal marketplace with product bundling and a simple, consistent checkout experience. You can even use behavioral analytics to target messages and offers to your account holders—helping you drive revenue, and grow.

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