Unlock Productivity With Automated Treasury Implementation

Q2 Treasury Fulfillment automates treasury implementation by simplifying data capture and provisioning, enabling you to fully capture your treasury services requests and automate many of the back-office setups for your commercial clients.

You can use Q2 Treasury Fulfillment for new commercial clients adding treasury products and services to their accounts for the first time, as well as for existing clients looking to add new products and services or make changes to their existing setups.

Although many financial institutions have made improvements to their front-office treasury onboarding process, capturing commercial client data and inputting that data into back-end systems remains a key pain point. In the front office, there are disparate processes to record a client's request. In the back office, the provisioning of a request by an operations fulfillment agent is prone to inefficiencies and data entry errors due to manual rekeying of information into downstream systems.

Q2 Treasury Fulfillment helps financial institutions remove the disparate, time-consuming, labor-intensive, and error-prone activities associated with data capture and provisioning/fulfillment, resulting in a better experience for commercial clients. To truly enhance the treasury onboarding experience, the provisioning process must be transformed.

Q2

Key Features

Q2 Treasury Fulfillment helps enable your financial institution to accurately and quickly capture and fulfill all details related to a client request with these key features:

The Treasury Fulfillment Form, a service data tool, allows the treasury analyst or onboarding specialist to efficiently capture all details for your commercial client's products and services request.

Integration between Q2 Digital Banking and the form allows for information to be efficiently and accurately transferred to the front-office form from the back-office form.

Existing Q2 Console enables you to create an intuitive starting point for front-office and back-office users.

Data validation throughout the entirety of the form helps ensure that data is accurate and matches the needs of the downstream systems.

Visual markers on the form indicate additions, deletions, or changes to products, services, and users.

Treasury Fulfillment Form

The Treasury Fulfillment Form is used as a service tool to capture and provision a client's request.

Q2 Treasury Fulfillment across the treasury onboarding journey

- **Information gathering:** Documenting and capturing all client request details and associated information

- **Product setup and fulfillment:** Provisioning the client request in back-end systems

- **Post-fulfillment quality control:** Conducting quality assurance checks upon completion of fulfillment
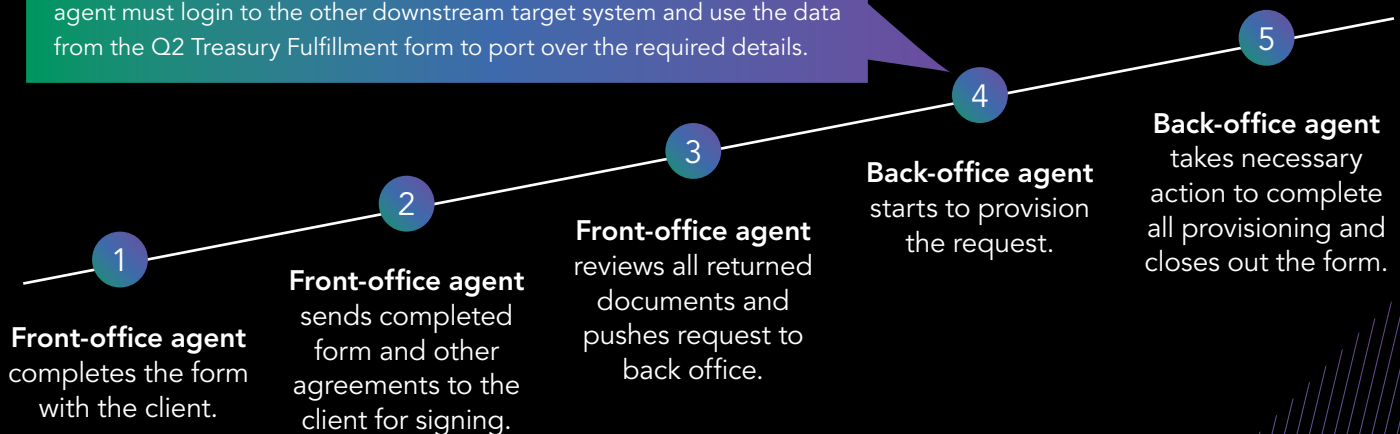
Seamless process flow creates new efficiencies

The first user of this solution will be front-office personnel such as a treasury sales officer, treasury sales analyst, treasury support agent, and/or onboarding specialist, all of whom may be responsible for collecting client-specific information for treasury services. The second user will be back-office personnel such as an operations fulfillment agent or onboarding specialist who is responsible for provisioning clients with specific services. These users will be ensuring successful enrollment/setup of the client and doing any secondary validation that may be required.

The process includes:

1. The front-office agent has a client request for products/services.
2. The front-office agent logs into Q2 Treasury Fulfillment via the Q2 console and begins capturing the details for the client request using the intuitive form.
3. The front-office agent completes the form, saves it, and sends it with other agreements to the client to review, approve, and possibly sign.
4. The client signs and approves the agreements.
5. The front-office agent logs back into Q2 Treasury Fulfillment and acknowledges steps are complete and the fulfillment process can start.
6. The back-office agent logs into Q2 Treasury Fulfillment via the Q2 console and begins provisioning the assigned request.
7. The back-office agent completes automated and/or manual enrollment for each product, service, or user.
8. The back-office agent confirms that provisioning is complete, triggering a review and quality assurance check.
9. Another back-office agent completes the quality assurance check and marks implementation as complete.

Example use case: An auto body shop that is a new customer is looking to enable ACH and wires for its three accounts

In this example, the setup of ACH and the wire request in Q2 Digital Banking is an automated fulfillment and requires no manual intervention. Only the wire origination requires manual enrollment. The back-office agent must login to the other downstream target system and use the data from the Q2 Treasury Fulfillment form to port over the required details.

1 Front-office agent completes the form with the client.

2 Front-office agent sends completed form and other agreements to the client for signing.

3 Front-office agent reviews all returned documents and pushes request to back office.

4 Back-office agent starts to provision the request.

5 Back-office agent takes necessary action to complete all provisioning and closes out the form.

Front office

The front-office agent captures and documents the client's request on the form, ensures the form and associated agreements are sent to the client and signed, and indicates in Q2 Treasury Fulfillment that the request is ready for implementation.

The form is used as a service tool to capture and provision a client's request. Specifically for the front-office agent, the form will be used to capture all the details related to the client request and, as a result, will be editable by the front-office agent.

Key features for front-office agents:

- Data validations throughout the entirety of the form
- Intuitive layout for the onboarding specialist with fields grouped by product
- Ability to efficiently track changes on the form through visual markers that indicate updated information
- Preloaded information with a read-only view in certain sections to reduce manual error
- Radio buttons, check boxes, and drop-downs to expedite completion of the form
- Andi, an AI bot that offers suggestion while completing the request and collates a summary of all changes

Back office

The operations fulfillment agent and/or onboarding specialist completes and oversees the back-end fulfillment of the Treasury Services request for the customer. Q2 Treasury Fulfillment uses automation for back-end product fulfillment setup, which saves the agent time and helps create error-free provisioning. This automation will first support the Q2 solutions and expand to include third-party services, as well. Back-office agents will continue with their current manual process for those services not supported by automation.

For the back-office agent, the form is used to provision/fulfill the client request. As a result, the content in the form is read-only except for assignment of the request and indication of completion.

Key features for back-office agents:

- Ability to automate provisioning for various product and services
- Intuitive layout that displays differently for the back office than that of the front office
- Visual markers for the back-office agent to track changes and updates to the form made by the front office
- Automated fulfillment to source systems through integration eliminates the potential for errors due to manual rekeying of data
- Andi, an AI bot, which assists and guides the back-office agent throughout the form depending on the actions required for the back-office agent to provision the request
- Centralization to have the request details all in one area that can be easily accessed rather than paper documents/email

About Q2

Q2 is a leading provider of digital banking and lending solutions to banks, credit unions, alternative finance companies, and fintechs in the U.S. and internationally. Q2's comprehensive solution set allows its customers to better onboard, grow and serve their consumer, small business and corporate clients. Headquartered in Austin, Texas, Q2 has offices throughout the world and is publicly traded on the NYSE under the stock symbol QTWO. To learn more, please visit Q2.com.

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