

# Q2 Contextual Personal Financial Management

Strengthen engagement and profitability  
with an integrated PFM experience

Q2

MX<sup>®</sup>

Consumers want a simple, familiar way to interact with, understand and better manage their finances. They also prefer working with brands they trust, including you, their financial institution (FI). Q2 Contextual Personal Financial Management (PFM), a fully integrated money management solution, encourages better financial habits within an account holder's Online Banking (OLB) experience.

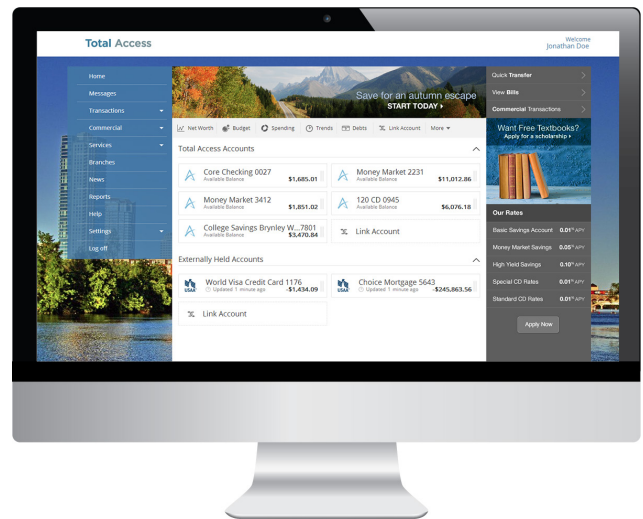
“50% of high-income earners whose household earns \$100,000 or more a year used online **personal financial management** (PFM) tools to evaluate spending and to plan and adjust bank accounts and investment portfolios.”

Source: Mercator Advisory Group, 2015.

[Q2eBanking.com](http://Q2eBanking.com)

# Give end users what they're asking for, where they're already looking

While PFM software has been prevalent for nearly a decade, the typical disconnect and data duplication between online banking and PFM solutions has led to poor user experience and adoption. To bridge that gap, we built Q2 Contextual PFM into the Q2 Platform. Now your account holders can utilize the self-service financial management tools they want in an environment they already use and know, on any device.



## Realize the value of dedicated PFM users

Studies show that PFM users are more profitable clients than non-PFM users. Typically, they are among your most engaged and wealthiest account holders. Q2 Contextual PFM was created as an integral part of account holders' everyday interaction with their OLB for this very reason. Increased adoption not only helps your consumers achieve their financial goals, but results in a better informed, more loyal account holder.

## Q2 Contextual PFM features and benefits


**Provide account aggregation** – Allow account holders to easily add external accounts and view them together with internal accounts on their online banking Home page.


**Increase messaging opportunities and improve retention** – Capitalize on additional impressions, and reap the benefits of a more engaged consumer. PFM user retention rates also increase over consumers who use online banking alone.


**Make categorization and cleansing simple and automated** – Offer your account holders simplified transaction descriptions and automatic categorization across their internally and externally held accounts.

**Gain user insight** – Better understand your account holders' consumer financial data, analytics and behaviors—inside and outside of your FI.

**Offer enhanced data visualization** – Allow consumers to view their personal data in a variety of ways, such as budgets, spending, net worth, debts and trends.

 **STAND APART** by providing account holders a superior PFM experience without ever having to leave their online banking session. Give them easy access to spending analysis, budgeting, and other aggregation and categorization tools.

 **SCALE SMART** by increasing retention rates, and attracting new account holders like the growing millennial segment now rising in their professional careers who consider PFM a must-have.

 **GROW BEYOND** by gaining insight into account holders' consumer financial data and behaviors, both inside and outside of your institution. Targeting PFM users will likely lead to better adoption of your products and services in the future.

For more information, go to [q2ebanking.com](http://q2ebanking.com) or call (512) 275-0072 ext. 2.