

# Q2 SMART

Intelligent targeting and  
messaging platform



Q2 SMART is a highly accurate targeting and messaging platform that allows financial institutions (FIs)—marketing, business development and more—to uncover real needs and engage account holders like never before.

Growth in the digital age demands that you differentiate your offerings and services by understanding, anticipating, and offering customers the products they value most. The key to unlocking these customer insights is in the behavioral intelligence buried in the mountains of data you gather every day.

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

# Q2 SMART

Q2 SMART uses a behavioral data analytics engine to turn this “dark data” into live targets so you can engage account holders with the right offer, message, or recommendation, at the right time, resulting in more impactful products per relationship.

## Why You Need Q2 SMART Typical Account Holder Visits

**3.2** vs. **171.6**  
Average Branch Visits per Year in US    Average Online Visits per Year

Sources: FDIC Community Banking Study Bank 3.0, Brett King, 2012, and Q2 internal data, 2016.

To accomplish this, we’ve built on the success of Q2’s Risk and Fraud Analytics (RFA) system, which creates a holistic behavioral profiles of your account holders. It powers Q2 SMART’s recommendation engine to help you understand which of your products they are likely to adopt. It is the only recommendation engine that makes it easy to uncover and target real account-holder needs, using behavioral data analytics that get smarter with every customer interaction.

Q2 SMART was developed in close collaboration with our financial institution partners, who have guided the initial feature set and shaped the intuitive user interface. The result is a tool that is visually appealing, easy to use, and puts unprecedented amounts of useful data at your fingertips.

It integrates seamlessly with the Q2platform\*, allowing you to immediately access, analyze, and leverage the wealth of data generated every day by your account holders. With Q2 SMART there are no files to upload, no expensive data warehouses to maintain, or data scientists needed to develop complex analytical models. We’ve done all that work for you.

Q2 SMART puts intelligent targeting tools into an intuitive interface, so you can differentiate your services with personalized messaging, retain your best relationships, and drive more products per relationship.



## STAND APART

by targeting real account holder needs

Differentiate your service by understanding, anticipating and offering, the products your account holders value the most. Q2 SMART looks at the whole user to provide behavioral intelligence that will help you uncover real account-holder needs, then build customized, multi-channel campaigns to target them. For example, target a campaign to users who infrequently log in via a mobile device and promote the usage of your mobile app. Or, identify your users making Wire or ACH transfers and advise them on your different tiers of business services.

## SCALE SMART

by making data your competitive advantage

Drive growth by reaching out with the right offer, message, or recommendation, at the right time. The recommendation engine leverages proprietary machine-learned algorithms developed by Q2 data scientists to analyze millions of points of data, then packages them into an easy-to-use interface. Simply decide which kind of product you want to promote, and Q2 SMART will suggest who you should target.

## GROW BEYOND

by effectively measuring your messaging impact

Measure online banking banner ad views, clicks, and product adoption, so you can better track the impact of your messaging efforts. Additionally, Q2 SMART features a high-level usage dashboard that shows critical information about how your end users are adopting products and engaging with online banking.

# Other Q2 SMART features and benefits

**Target customer needs and behaviors in all channels.** Upload and download lists of targeted users to coordinate efforts across other systems, and improve targeting in all aspects of your growth efforts.

**Target external accounts.** When combined with Contextual PFM data, Q2 SMART gives insight into, and the ability to target, users based on the accounts your customers or members hold at other institutions.

**Help index and interactive tutorials.** Q2 has put the tools in place to aid you in your use of Q2 SMART.

Q2's growth and analytics products like Q2 SMART turn the data of our platform into actionable insights, helping financial institutions evolve their business strategies and unlock new opportunities for growth.

\*Q2 SMART is a back-office tool and a stand-alone web application that FIs access via a unique landing page that will leverage their Q2central credentials. The platform will work with versions of UUX 4.1.0.3416 and beyond. Because of reliance on data in the Q2 Data Center to power Q2 SMART, Q2 cannot accommodate FIs with on premise installations.

**For more information, contact your Q2 representative.**