

Q2 Person-to-Person

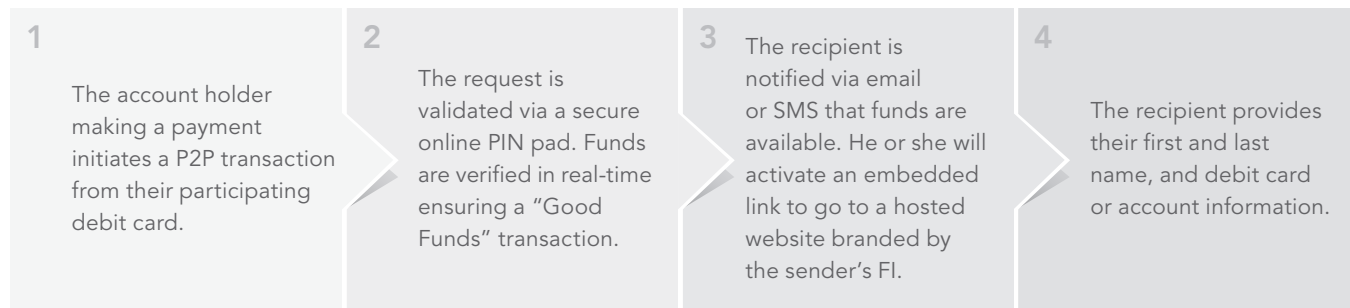
Give account holders a P2P payments solution they can trust



Seventy-five percent of consumers today prefer to use their financial institution for their digital services. The primary reason? Security. With cybercrime rising at an unprecedented rate, people are looking to you—their trusted advisor—for all of their fintech needs. While person-to-person (P2P) has largely been a buzzword in banking in recent years, today it's an expected service among account holders. Q2 P2P payments was created to meet and exceed that expectation by providing you with an easy, real-time and—maybe most importantly—safe money transfer offering for your consumer account holders.

A P2P payments solution that meets account holders' criteria

Account holders on the go demand convenience and protection. Q2 P2P was born out of your need to provide a safe, reliable and simple consumer payment experience anytime, anywhere and from any device. Now your account holders can make person-to-person payments in real time in just four easy steps.



Q2 P2P features and benefits


Bring every transaction back to the FI: Consumers are eager to do business with brands they trust. Q2 P2P reinforces your relationship with account holders while growing your service offerings.


Make payment transfers easier, faster for account holders:


Your customers can send real-time transfers right from their desktop or mobile device, and all they need is a recipient's name and email or mobile phone number.

Direct payment delivery for an optimal experience: Q2 P2P payments are delivered directly to recipients' accounts without moving through an intermediary location. They can even receive funds to their debit cards in real-time on participating networks. Plus, recipients will like that there is no network to register for or join.

Enhance your revenue: P2P transactions are estimated to increase from \$8 billion a year to \$68 billion by 2018. Offer your account holders a service they're looking for, and bring banking business back to your FI.

 **STAND APART** by securely executing payments for your account holders with a patented scrambling PIN pad and all of the authentication measures of your digital branch.

 **SCALE SMART** by allowing your growing account holders to send money with their debit cards using only the recipient's email address or phone number.

 **GROW BEYOND** by allowing your account holders to send funds to just about anyone in the US in near-real time on a supported network using existing debit card or account information.

For more information, go to q2banking.com or call (512) 275-0072 ext. 2.