

Corporate Lite

Grow from small business to corporate—
all on the same digital banking platform



Financial institutions need solutions that serve flourishing startups, entrepreneurs on their way up, and other entities that don't fit neatly into the categories of small business or Fortune 500 enterprise.

Q2 understands this and has developed Corporate Lite to fit the evolving requirements of emerging corporate players. Corporate Lite is designed to accommodate the more advanced entitlements, reporting, and payment options needed by account holders as they scale beyond their small business beginnings, but with less complexity and cost—as well as much greater mobile functionality and ease-of-use—compared to larger enterprise-level online banking platforms.

Your existing account holders, who already know and trust the Q2 platform for their consumer and business offerings, can seamlessly integrate Corporate Lite's functionality. And new users will quickly embrace the flexibility, scalability, and capability of Q2's digital banking solution. Attract, retain, and serve more account holders with Corporate Lite.

Q2eBanking.com

Corporate Lite

Advanced Entitlements

Use our Advanced Entitlements feature to replace complicated, grid-style workflows with a single-rule style policy that lets your Corporate Lite account holders establish entitlements quickly and painlessly. The enhanced function supports advanced entitlement rules around accounts, subsidiaries, approval levels, dates/times, and geographic location,

and includes features such as:

User Roles—Provides added control over complex organizational layers, allowing FIs or account holders to more closely manage risk and exposure.

Multi-User Action and Approval—Supports transactions requiring multiple approvals, such as ACH and wires. In addition, Multi-Approval functionality also enables FIs to require a series of individual approvals before a transaction is placed in an Authorized state.

The screenshot displays the 'TotalAccess' user interface. On the left is a navigation menu with options like Home, Messages, Settings, Transactions, Commercial, Users, User Roles, Company Policy, Payments, Recipients, Subsidiaries, ACH Pass-Thru, Tax Payments, Wire Activity, Branches, News, and Reports. The main content area shows the 'User Roles' configuration for a 'Company Administrator'. It includes a 'Delete' button and tabs for 'Overview', 'Features', and 'Accounts'. The 'Features' tab is active, showing 'ACH PAYMENTS' with an 'Enabled' toggle. Below this, there are sections for 'Allowed Actions', 'Rights', 'Approval Limits', and 'Policy Tester'. Two specific rules are visible: one for 'Approve, Cancel' transactions up to \$100 from 'Regular Checking or Regular Savings' by 'Allyson Customer-Treasury', and another for 'Draft' transactions up to \$200 from 'Regular Checking' by 'Allyson Customer-Treasury or Kyle Gilbert'. Each rule has a table of parameters for Operations, Amount, Subsidiaries, Accounts, and Draft Hours.

Corporate Lite's ability to simply and quickly define user roles gives account holders the flexibility and security they need within an intuitive interface.

Information Reporting

Use Information Reporting to put the power of data and analytics directly in the hands of your account holders. Corporate Lite enables you to establish a set of standard reports for your account holders, while giving them the freedom to create custom, filtered reports based on the criteria they choose. Account holders can schedule reports for automatic availability in a number of formats, including **CSV**, **PDF**, and **BAI2**.

Advanced Payments

With significant functionality available on mobile devices, Corporate Lite extends many payment features beyond the restrictions of office hours and channel. This flexibility grants your most complex users the ability to be more efficient and responsive as they do business.

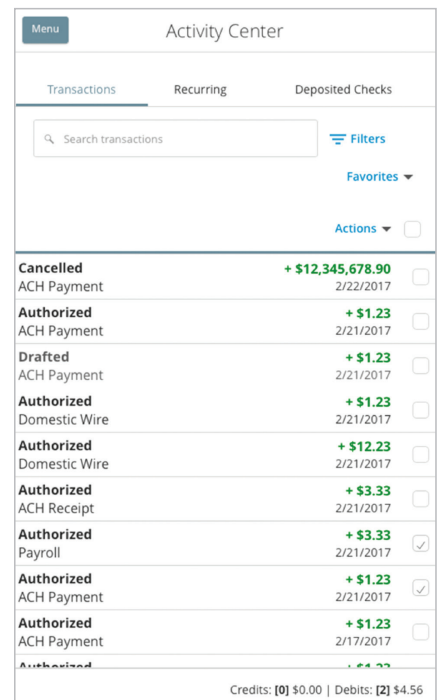
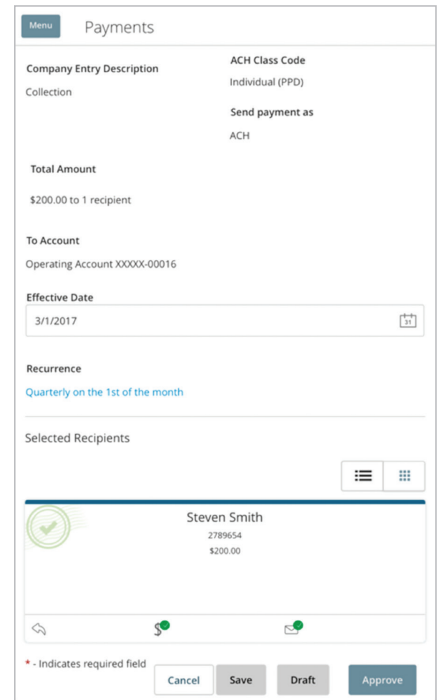
Advanced Wire Capabilities
(Single, recurring, domestic, and international wires)

Advanced ACH Capabilities
(Full ACH Origination)

- | | |
|--|---|
| <ul style="list-style-type: none"> • Real-time funds verification prior to submission • Multi-currency wires • Fully integrated into the Q2 Fraud Management System for full risk scoring | <ul style="list-style-type: none"> • ACH Credit and Debit origination (single and recurring transactions) • ACH File Import and Payment • State and federal tax payments |
| | <ul style="list-style-type: none"> • Debit and Credit account history alerts • Fully integrated into the Q2 Fraud Management System for full risk scoring • Real-time funds verification prior to submission |

Exceed Your Account Holders' Mobile Expectations

While consumer account holders have grown to expect mobile banking from their FIs, business access to more advanced mobile transactions has remained unavailable—until now. Q2 is the only digital banking vendor with full corporate functionality across mobile devices. From managing entitlements to making payments, sending Wires, and more, Corporate Lite does it all, simply and securely, from any device. The flexibility and efficiency offered by Corporate Lite's digital functionality will help your FI retain corporate account holders—as well as attract new ones.



With Corporate Lite, managing payments is quick and easy—even from your mobile device.

Centrix Integration

Corporate Lite integrates seamlessly with many security, compliance, and efficiency tools—including Centrix Exact/TMS, which makes transaction management and fraud prevention quick, easy, and customizable.

Menu Positive Pay

Exceptions (13) Add Check

NOTE: The default decision will be applied to exceptions if no decision has been made by 11:00 AM.

All Accounts

Decisions Needed

Search

\$1,000.54	Unauthorized ACH Transaction
\$277.13 Check #2456	Payee Name Mismatch Issued Payee: Found Payee: TOTHE
\$1,336.01 Check #2474	Amount Mismatch, Payee Nam...

Total Decided (2/15)
Total \$524,085.54

Submit



STAND APART with a best-in-class user experience across all channels and devices. Our mobile-first intuitive interface lets businesses manage entitlements, make payments, send Wires, and more—all from their desktop, tablet, or smartphone. The ease-of-use and flexibility of Q2's Corporate Lite will help your FI stand out from the competition, attract and retain new, larger account holders, and increase deposits.



SCALE SMART by simplifying your FI's day-to-day business operations. With Corporate Lite, your largest account holders won't have to migrate to a different banking system—or FI—for their advanced corporate needs. Use one back-office administration tool with a consistent interface and business logic for all your consumer, business, and corporate users. Rely on one point of contact and support, and one central system for upgrades and enhancements.



GROW BEYOND as you better serve larger corporate account holders with a forward-thinking platform. By providing the tools and functionality needed for high-volume businesses, your FI will be able to compete for and secure a larger market share of more dynamic and high-dollar account holders. And Corporate Lite's flexible, forward-thinking platform will keep you ahead of the competition with regular updates and innovations.

For more information, go to q2ebanking.com or call (512) 275-0072 ext. 2.