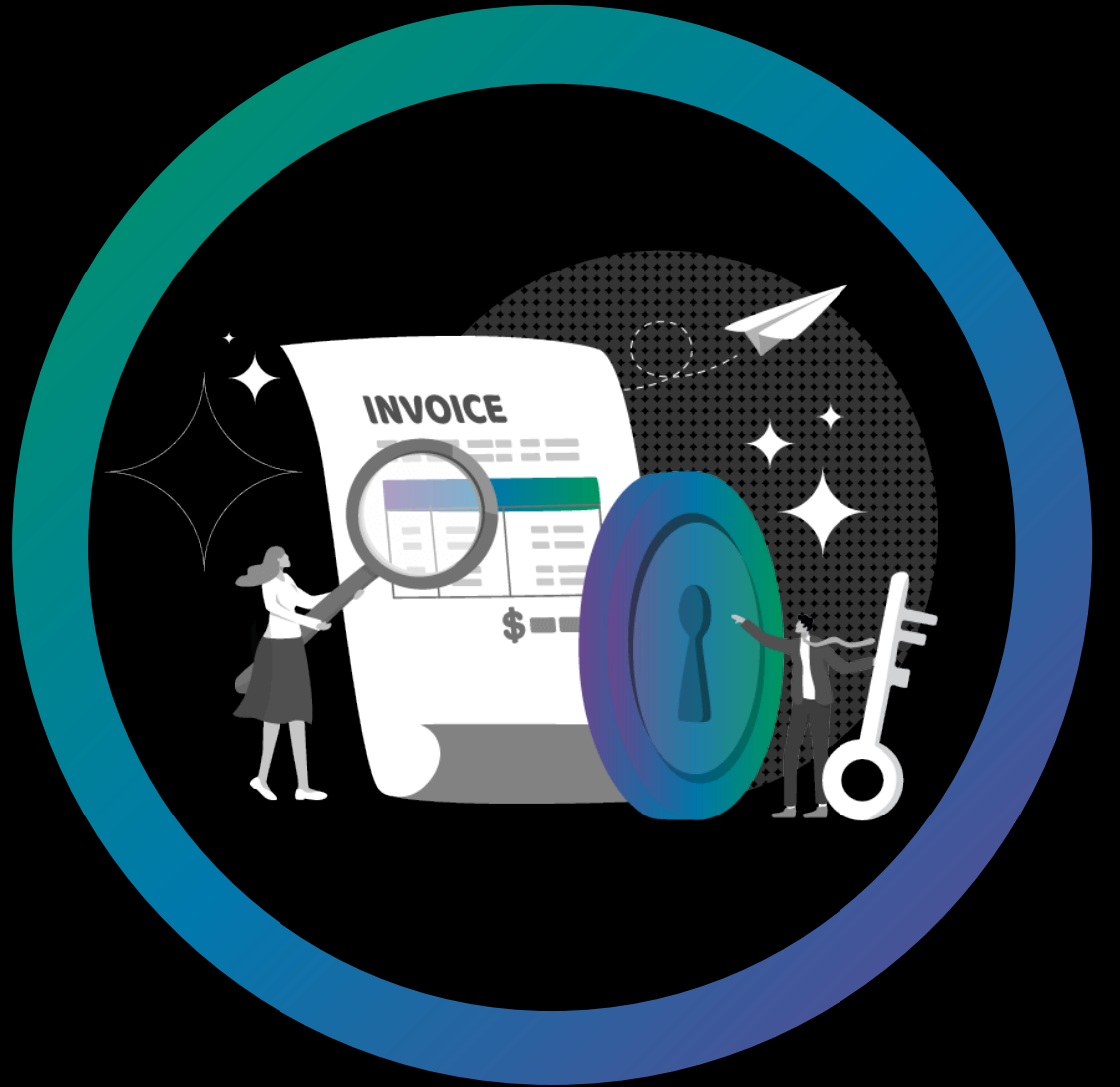


LIVE WEBINAR

Unlock the Potential of Your Treasury Team



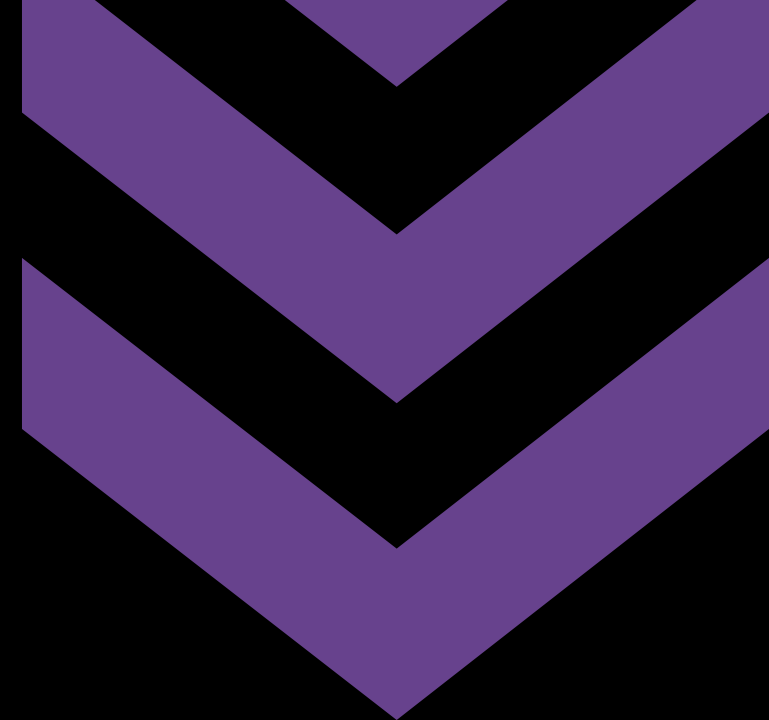
Before We Get Started...



This session is
being recorded!



Please enter questions
in the Q&A Box



Featured Speakers



Ben Cash

Senior Product Manager

Q2

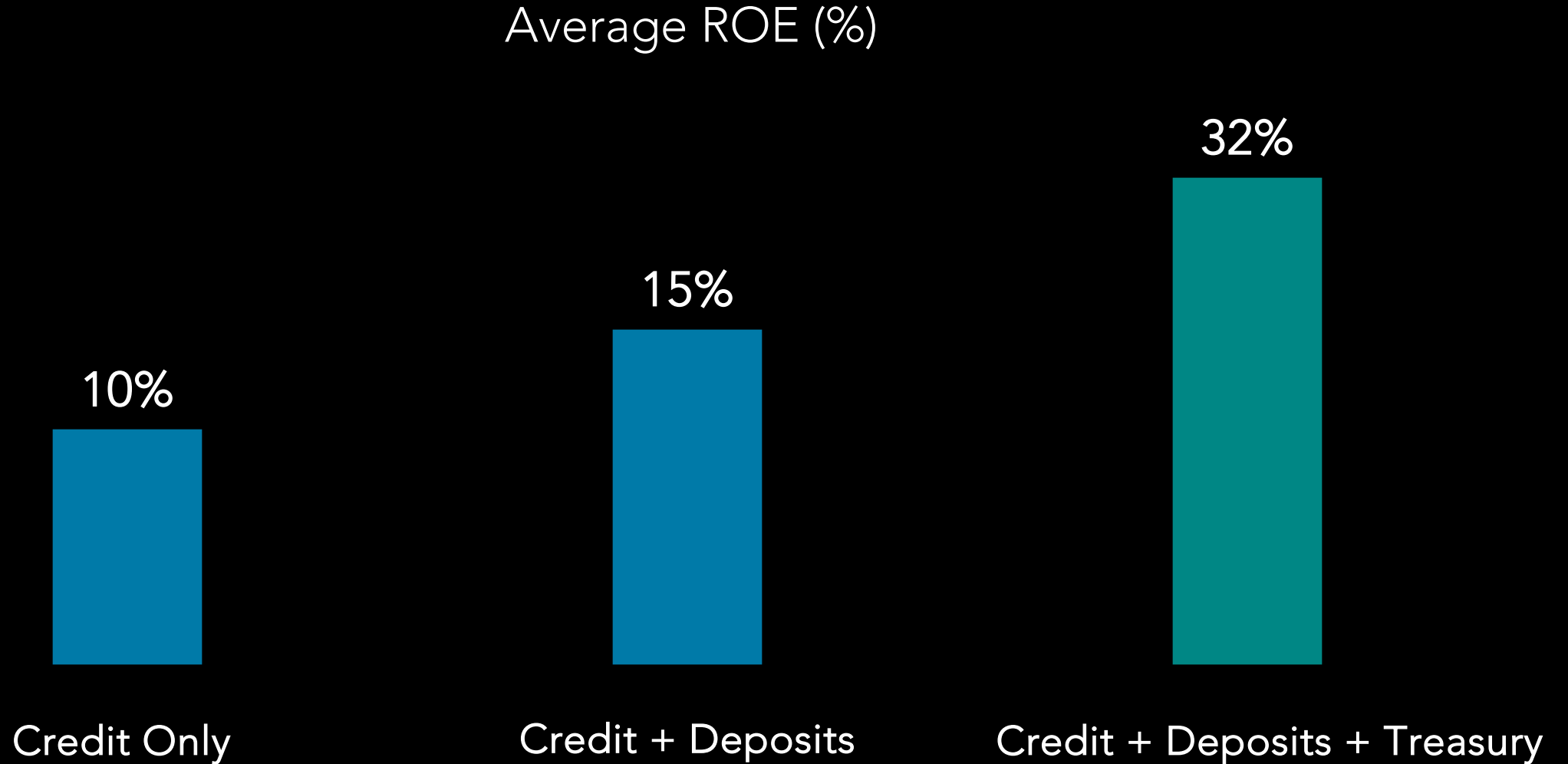


Scott Morgan

Senior Solutions Consultant

Q2

Why Treasury Deserves a Seat at the Table!



Source: PrecisionLender commercial assets dataset

Relationship Awareness

Overview	
Service Group	Total Revenue (Annual)
DDA	\$888.19
LockBox	\$0.00
Wire Transfer	\$7,511.18
Proposed Total ▼	\$8,399.37

Relationship Awareness

Overview

Service Group	Total Revenue (Annual)	Total Pre-Tax Income (Annual)
DDA	\$888.19	\$779.52
LockBox	\$0.00	(\$466.40)
Wire Transfer	\$7,511.18	\$4,369.18
Proposed Total ▼	\$8,399.37	\$4,682.30

Relationship Awareness

Overview

Service Group	Total Revenue (Annual)	Total Pre-Tax Income (Annual)
DDA	\$888.19	\$779.52
LockBox	\$0.00	(\$466.40)
Wire Transfer	\$7,511.18	\$4,369.18
Proposed Total ▼	\$8,399.37	\$4,682.30
Applied Earnings Credit	(\$6,493.79)	(\$6,493.79)

Relationship Awareness

Overview

Service Group	Total Revenue (Annual)	Total Pre-Tax Income (Annual)
DDA	\$888.19	\$779.52
LockBox	\$0.00	(\$466.40)
Wire Transfer	\$7,511.18	\$4,369.18
Proposed Total ▼	\$8,399.37	\$4,682.30
Applied Earnings Credit	(\$6,493.79)	(\$6,493.79)
Total	\$1,905.58	(\$1,811.50)

Relationship Expansion

Overview

Service Group	Total Variance (Annual)	Total Revenue (Annual)	Total Pre-Tax Income (Annual)
DDA	-8% (\$72.22)	\$888.19	\$779.52
LockBox	-100% (\$1,751.35)	\$0.00	(\$466.40)
Wire Transfer	-21% (\$2,008.82)	\$7,511.18	\$4,369.18
Proposed Total ▼	-31% (\$3,832.39)	\$8,399.37	\$4,682.30
Applied Earnings Credit		(\$6,493.79)	(\$6,493.79)
Total		\$1,905.58	(\$1,811.50)

Relationship Expansion



Deposit Opportunity	Balance
DDA	\$1.6M
MMA	\$706.2K
CWI	\$417.0K
CD	\$84.1K

Cross-Sell Opportunity	Annualized Revenue
Trust	\$12.1K
FX	\$8.1K
Wire/ACH	\$6.9K
Investment Advisory Services	\$6.5K
Wealth Management	\$5.8K
Swaps/Derivatives	\$4.6K
Insurance	\$4.5K
Commercial Card	\$4.1K
Merchant Services	\$4.0K
Treasury Services	\$3.0K
Trade Finance	\$2.8K
Lockbox/Vault	\$2.3K

Relationship Expansion

Commercial Market Data

the world's LARGEST

— CONTINUOUSLY UPDATED —

\$1.1T

Loans

\$598B

Deposits

\$7B

Other Fees

26K

Bankers

11.3MM

Relationships

1.6K

NAICS Codes

76%

NAICS Coverage

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Relationship Expansion

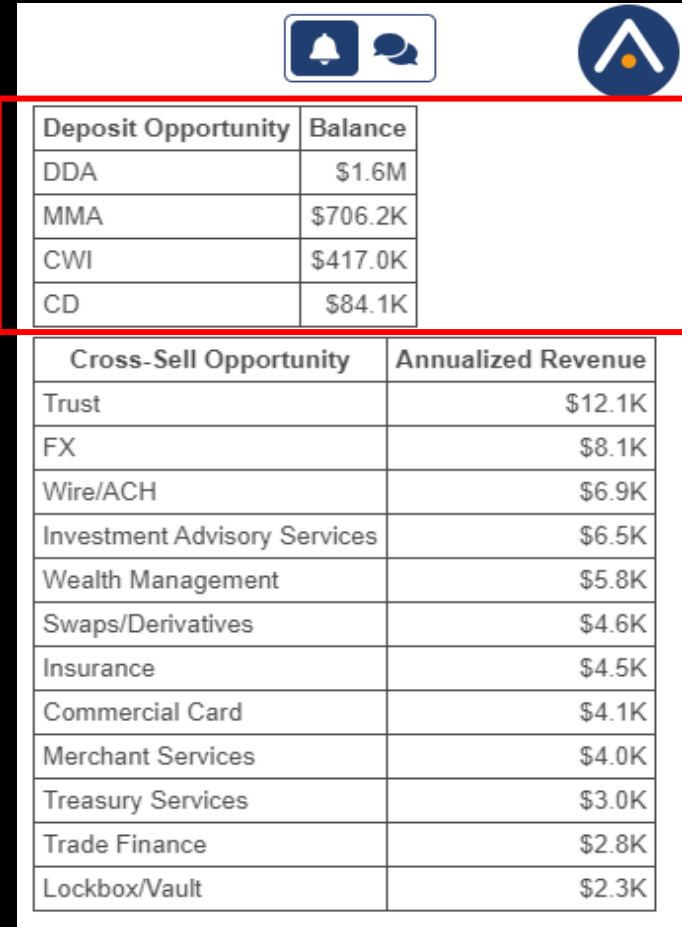


The image shows a mobile application interface with a white background. At the top, there are three icons: a bell, a speech bubble, and a blue circle with a white 'A' logo. Below the icons are two tables. The first table, titled 'Deposit Opportunity' and 'Balance', lists four categories: DDA (\$1.6M), MMA (\$706.2K), CWI (\$417.0K), and CD (\$84.1K). The second table, titled 'Cross-Sell Opportunity' and 'Annualized Revenue', lists 13 categories with their respective revenues, ranging from \$12.1K for Trust down to \$2.3K for Lockbox/Vault. A red rectangular box highlights the 'Cross-Sell Opportunity' table.

Deposit Opportunity	Balance
DDA	\$1.6M
MMA	\$706.2K
CWI	\$417.0K
CD	\$84.1K

Cross-Sell Opportunity	Annualized Revenue
Trust	\$12.1K
FX	\$8.1K
Wire/ACH	\$6.9K
Investment Advisory Services	\$6.5K
Wealth Management	\$5.8K
Swaps/Derivatives	\$4.6K
Insurance	\$4.5K
Commercial Card	\$4.1K
Merchant Services	\$4.0K
Treasury Services	\$3.0K
Trade Finance	\$2.8K
Lockbox/Vault	\$2.3K

Relationship Expansion



The screenshot displays a financial dashboard with two tables. The top table, titled 'Deposit Opportunity' and 'Balance', is highlighted with a red border. The bottom table, titled 'Cross-Sell Opportunity' and 'Annualized Revenue', lists various services and their corresponding revenue. At the top of the dashboard, there are icons for a notification bell, a chat bubble, and a logo consisting of a blue circle with a white triangle and a yellow dot.

Deposit Opportunity	Balance
DDA	\$1.6M
MMA	\$706.2K
CWI	\$417.0K
CD	\$84.1K

Cross-Sell Opportunity	Annualized Revenue
Trust	\$12.1K
FX	\$8.1K
Wire/ACH	\$6.9K
Investment Advisory Services	\$6.5K
Wealth Management	\$5.8K
Swaps/Derivatives	\$4.6K
Insurance	\$4.5K
Commercial Card	\$4.1K
Merchant Services	\$4.0K
Treasury Services	\$3.0K
Trade Finance	\$2.8K
Lockbox/Vault	\$2.3K

Net New Opportunity

The screenshot shows the Precision Lender interface for creating a new opportunity. At the top left is the Precision Lender logo. Below it is a navigation bar with a back arrow and the text 'Back to opportunity' and 'Save'. The main heading is 'New Opportunity'. On the left is a sidebar with 'Overview' selected. The main content area is titled 'Treasury Services' and includes a blue 'Add Services' button. Below the title, it says 'Default Currency: USD'. A large light gray box contains the instruction: 'Click the 'Add Services' button to begin' followed by 'You can add more at any time'.

Net New Opportunity

The screenshot displays the 'New Opportunity' page in the Precision Lender system. The page header includes the Precision Lender logo and navigation links for 'Back to opportunity' and 'Save'. The main heading is 'New Opportunity'. On the left, there is a sidebar with 'Overview' selected. The main content area is titled 'Treasury Services' and includes a 'Default Currency: USD' label and an 'Add Services' button. A modal window titled 'Add Treasury Services' is open, showing a search bar and a list of services with checkboxes. The services listed are:

- Account Services | Checks Paid - 90002
- Account Services | Daily Reporting - J9902
- Account Services | On Us Items Deposited - 90001
- Account Services | Service Charge - J0331
- Account Services | Summary Report - J9901
- Account Services | Tiered product - G1010
- ACH | Per Batch Fee - G1131
- ACH | Per Item Fee - G1121
- ACH | Return Item Fee - J1455
- ACH | Reversal Fee - G1122

The modal window also features 'Cancel' and 'Add' buttons at the bottom right.

Net New Opportunity

The screenshot shows the Precision Lender web application. At the top left is the logo "precisionlender." with a blue triangle icon. Below the logo is a navigation bar with a back arrow and the text "Back to opportunity" and "Save". The main heading is "New Opportunity". On the left, there is a sidebar with "Overview" selected. The main content area is titled "Treasury Services" and includes a sub-heading "Default Currency: USD" and a blue "Add Services" button. A large grey box contains the text "Click the 'Add' button" and "You can...".

Overlaid on the right side is a chat window. At the top of the chat are icons for a bell, a speech bubble, and the Precision Lender logo. The chat history shows two messages from "Andi" at 4:22 PM. The first message asks "Which template would you like to use?" and lists five options: "ACH Template" (selected with a green checkmark), "Core Services Template", "DDA Template", "LockBox Template", and "Wire Transfer Template". The second message asks to "Confirm the following services from the selected template:" and lists four services, all of which are checked: "Per Batch Fee - G1131", "Per Item Fee - G1121", "Return Item Fee - J1455", and "Setup Up Fee - A1120". Below the list is a "Next" button. At the bottom of the chat is a text input field with the placeholder "Ask a question" and a send button with an upward arrow icon.

Net New Opportunity

Earnings Credit			
Eligible Balance	Effective Rate	Negotiated Rate	
\$250,000.00	0.6%	<input type="text" value="0.6%"/>	

Overview			
Service Group	Total Variance (Annual)	Total Revenue (Annual)	Total Pre-Tax Income (Annual)
ACH	-4% (\$725.00)	\$16,292.60	\$13,412.60
Opportunity Subtotal	-4% (\$725.00)	\$16,292.60	\$13,412.60
Applied Earnings Credit		(\$1,500.00)	(\$1,500.00)
Total		\$14,792.60	\$11,912.60

ACH							
Service	Volume (Monthly)	Unit Price	Standard Unit Price	Variance (Annual)	Revenue (Annual)	Pre-Tax Income (Annual)	
▶ Per Batch Fee - G1131	<input type="text" value="20"/>	<input type="text" value="\$7.50"/>	\$8.00	-6% (\$120.00)	\$1,800.00	\$1,320.00	⋮
Per Item Fee - G1121	<input type="text" value="1,000"/>	Progressive	--	0% \$0.00	\$11,997.60	\$10,197.60	⋮
▶ Return Item Fee - J1455	<input type="text" value="50"/>	<input type="text" value="\$4.00"/>	\$5.00	-20% (\$600.00)	\$2,400.00	\$1,800.00	⋮
Setup Up Fee - A1120	One-time	<input type="text" value="\$95.00"/>	\$100.00	-5% (\$5.00)	\$95.00	\$95.00	⋮
Total				(\$725.00)	\$16,292.60	\$13,412.60	

Net New Opportunity



Jul 11, 2023

Proposed Treasury Relationship

Prepared by scott.morgan@q2ebanking.com

Overview

Service Charges

Monthly Total*	\$1,349.80
Applied Earnings Credit	\$125.00
Excess Earnings Credit	\$0.00
Updated Monthly Total*	\$1,224.80

Earnings Credit

Eligible Deposit(s) Balance	\$250,000.00
Earnings Credit Rate	0.60%
Monthly Credit	\$125.00

Total One-time Charges \$95.00

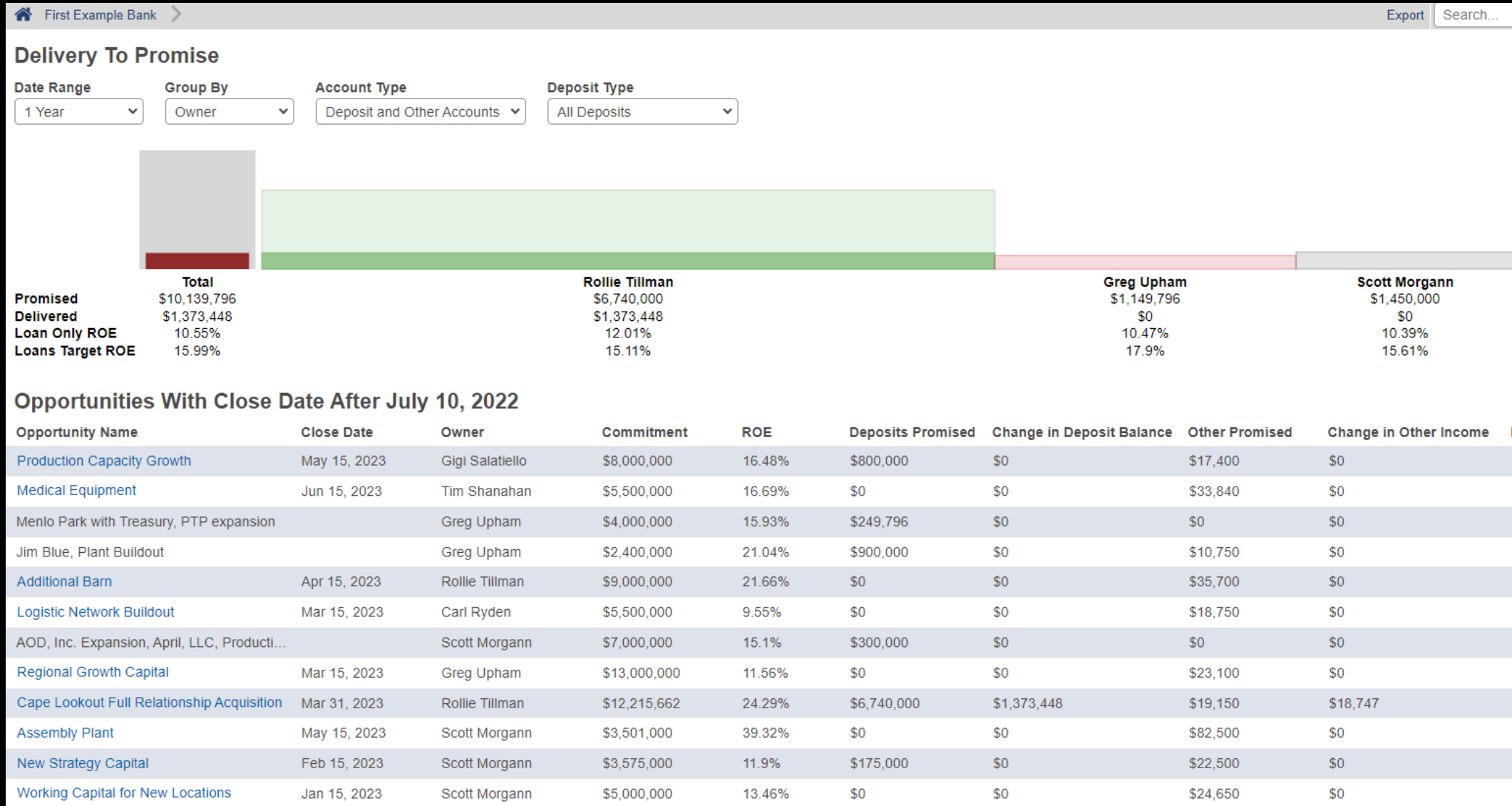
ACH

Service	Volume	Price	Service Charge
Per Batch Fee	20	\$7.50	\$150.00
Per Item Fee	1,000	-	\$999.80
Progressive Tiers (Volume Price): (1-500 \$1.05); (501-1,000 \$0.95); (1,001+ \$0.85)			
Return Item Fee	50	\$4.00	\$200.00
Total			\$1,349.80

This quote is valid only for the next 30 days.

**Values have been converted from Annual to Monthly timeframes which may result in rounding discrepancies*

Delivery To Promise



Key Takeaways

- Grow profitability by shining a light on Treasury Management
- Measure what you value
- Empower your commercial employees
- Use data to drive insights





Live Poll

Are you interested in learning more about Premium Treasury Pricing?

What's Next?

- Check out the recent blog post "Give Treasury a Seat at the Table"
- Grab a copy of the Premium Treasury Pricing Product Overview
- Follow the Purposeful Banker Podcast
- Reach out to your Q2 Customer Success Manager
 - Scott.Morgan@Q2.com
 - Ben.Cash@Q2.com

Q2 | precisionlender

PRODUCT OVERVIEW

Premium Treasury Pricing: Giving Deal Team Members a Seat at the Table

It's no secret that the state of the market is forcing financial institutions to re-evaluate their portfolios with non-interest income. But three prominent deal team members are primary and capitalize on the true wallet potential of their treasury relationships.

1. **Lack of collaboration between business and treasury.** Due to disparate processes, tools, and incentives, there's often a disconnect between credit and treasury. This causes loans to be closed before they are fully underwritten.
2. **Treasury pricing is labor intensive and lacks holistic relationships.** Four to five manual re-entries per deal is common, and the institution told us that in a single year, they lost about \$800 million in potential profit between pricing expectations and final profitability are also a result of accountability for promised services and products.

Credit-Only

Relationship ROE (%)	Dec 2021	Dec 2022
Credit-Only	10.0%	11.7%

vs.

Relationship ROE (%)	Dec 2021	Dec 2022
Relationship	14.9%	14.9%

As of date

For relationships that existed in 2021, risk-adjusted ROE rose significantly in 2022. The credit-only group saw ROE rise by 1.7%, while relationships with deposits rose by about twice that level.

Listen

the purposeful banker podcast

The Purposeful Banker

A Chat With Neil Stanley About Deposits

0:00 / 43:26

1x

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Thank you

Q&A

"I'm excited about our partnership with Q2 and its potential for growth. Our relationship is starting with PrecisionLender, and we look forward to expanding to premium treasury and eventually treasury onboarding. Based on the consultant feedback and industry data we've seen, we believe that treasury management has the potential to be an incredible tool for helping us maximize profitability."

Neill Char

*Vice Chair & Group Manager – Commercial and Retail Banking
First Hawaiian Bank*



Live Poll

TBD?