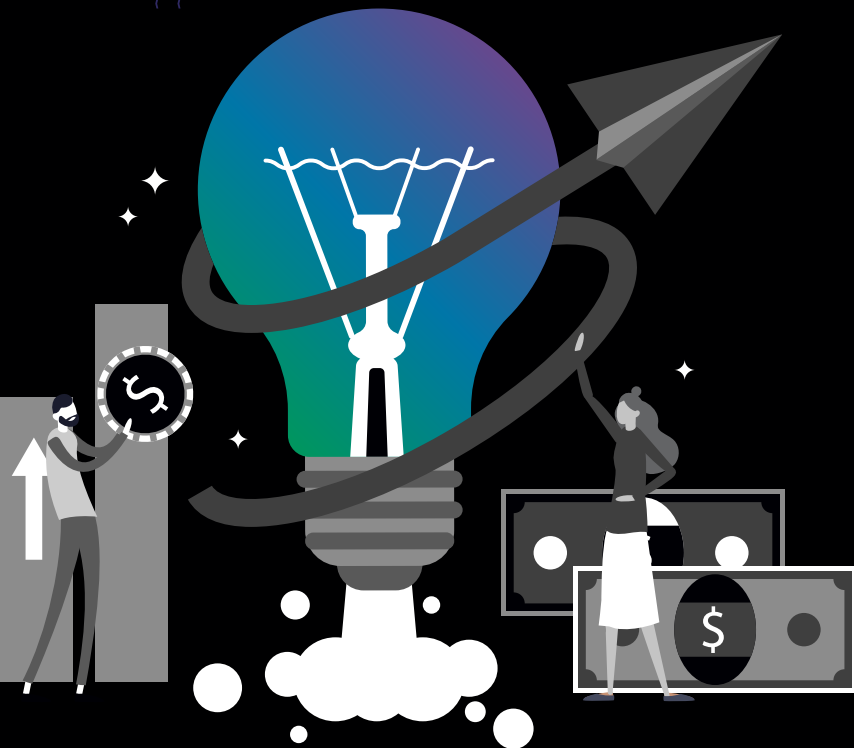


PRODUCT OVERVIEW

Innovative risk management solutions with extraordinary service



Q2

Q2's risk management solutions, formerly know as Centrix Solutions, provide financial institutions (FIs) with innovative technology used to manage risk and optimize operational efficiency.

Your FI will:

- Protect against account takeover
- Detect fraudulent transactions
- Assess customer risk
- Attract and retain customers
- Simplify and ensure compliance

Arm your back office and your business clients with a comprehensive set of solutions for managing risk, detecting fraud, streamlining compliance, and more. Q2's risk management solutions are backed by extraordinary service and support.



I love Positive Pay. It's an important tool to allow the bank and our commercial customers to work together. Otherwise, the bank has no way to know what checks the customer has issued. **The only way to tell us what checks have been issued is with Positive Pay.**

Christina Bodine
Vice President of Cash Management
Fairfield County Bank



Exact/TMS, PIQS, DTS and other solutions will meet a range of risk management and automation needs for financial institutions.

Positive Pay and Account Reconciliation

- ACH Positive Pay
- ACH Filter/Block
- Check Positive Pay/Payee Match/Teller Integration
- Full Account Reconciliation
- BA12 Extracts
- ACH Detail Reporting (EDI Translation | Returns | NOC)

Transaction Dispute Management (Reg E and More)

- Simplified Input (Integrated Dispute Forms)
- Back Office Review
- Customer Letters
- Timeline Management
- Transaction Posting
- Historical Audit

ACH Originated File Validation

- Account Takeover Protection
- Real-time Monitoring
- Authorized Account Validation
- ACH File Calendar Validation
- SEC Code Validation
- Temporal File Limits

ACH and Customer Risk Management

- Transaction Activity Analysis
- Board of Directors Risk Reporting
- Customer Risk Review Workflow
- Relationship Manager Dashboard
- High Risk Originator Monitoring

For more information go to [Q2.com](https://www.q2.com) or call (833) 444-3469.

Q2 is a financial experience company dedicated to providing digital banking, risk management and lending solutions to banks, credit unions, alternative finance, and fintech companies in the U.S. and internationally.

With comprehensive end-to-end solution sets, Q2 enables its partners to provide cohesive, secure, data-driven experiences to every account holder – from consumer to small business and corporate. Headquartered in Austin, Texas, Q2 has offices throughout the world and is publicly traded on the NYSE under the stock symbol QTWO.



I want to let you know how much time and effort the Dispute Processing System (DTS) has saved our company. **The case management, automation and audit controls have greatly simplified our procedures and given us confidence that we are in compliance.** We also appreciate your customer service and willingness to listen to our ideas. It is good to have a business partner like Q2 and its knowledge experts on risk management.

Scott Jennings, Chief Operating Officer
Summit Financial Group, Inc.

