

PRODUCT OVERVIEW

Win, Onboard, Serve, and Grow Commercial Loans With Q2

Commercial lending can be a high revenue driver for financial institutions, but it can also be a fragmented, frustrating experience—for both borrowers and lenders.

Banks need to provide a unified, seamless customer journey to maximise commercial relationships and build profitability.

With [Q2 Lending](#) and [Q2 PrecisionLender](#), they can.

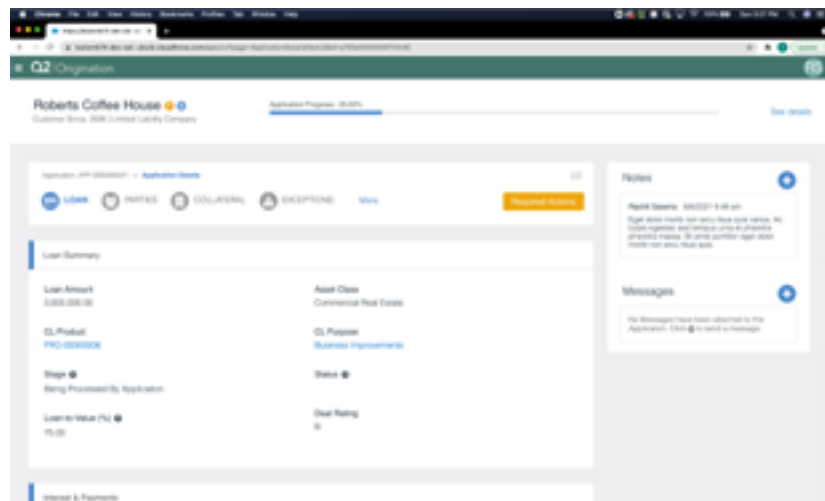


Q2 Powering Efficient and Effective Business Lending



Q2 Lending: End-to-end loan onboarding and servicing

Q2 Lending is a modular, API-led, cloud-based platform that provides banks with an end-to-end set of tools. It simplifies the loan buying cycle, creates meaningful financial experiences, and enables the bank to close more deals and accelerate revenue growth.



Q2 Precision Lender: Relationship Pricing

Q2 PrecisionLender helps banks with a robust tool for pricing commercial loans, coaching RMs, and leveraging the bank's data to drive profitable, efficient capital use in real time. The result is stronger, more profitable relationships for everyone involved.



Benefits

Improve Relationship Manager Awareness

- With Q2 PrecisionLender, RMs can see the return they're getting on each opportunity. That means closing more deals that meet the bank's targets while avoiding the bad deals that can haunt the portfolio for years.

Create Consistency

- Q2 Lending is easily configurable at the product level to set up unique pricing, funding, credit, approvals, accounting, financing, and other parameters.
- No more rogue spreadsheets saved on an RM's desktop. With Q2 PrecisionLender, every assumption and target set goes to every RM—immediately. Every RM in your organization gets the proper guidance and can work toward mutual goals.

Operate More Efficiently

- Q2 Lending helps FIs dramatically reduce underwriting times via configurable automation, document management, and workflows. Improve margins by lowering technical, operating, and servicing costs.
- Q2 PrecisionLender helps RMs know if the opportunity they're pricing will meet the FI's targets. If it doesn't, they'll get in-the-moment guidance to help them improve the return. This eliminates "let me check with my manager," moments that make RMs feel powerless and slow down the lending process.

Increase Profitability

- Q2 Lending helps FIs grow top-line revenue, providing customers with the online loan origination experience they not only expect, but demand.
- Andi is the virtual insights analyst in Q2 PrecisionLender that gathers data on what's winning and what's losing to deliver in-the-moment advice to help craft winning, profitable deals. Andi provides impactful coaching—in context and at scale—and suggests multiple pricing options to meet both the client's goals and the bank's return target.

“We have built a much more streamlined process, which has benefited sales and risk, with knock-on benefits to teams like financial crime. Previously we would build a credit submission to go to the credit team for sanction, now we are doing 80% automatically. We have removed a huge administrative burden.”

– Stuart Doignie

Head of Fintech Strategy and Commercialisation, Shawbrook Bank

“
Implementing our first ‘Minimum Viable Product’, a buy-to-let mortgage, within only one year was a great accomplishment. This included defining the product and setting up the fundamentals of the new system.
”

– **Emiel Schoonderwoerd**
Product Owner, ABN Amro

About Q2

Q2 is a financial experience company dedicated to providing digital banking and lending solutions to banks, alternative finance, and specialist finance companies globally. In Europe and APAC we provide comprehensive end-to-end lending solutions, ranging from loan onboarding to complex loan pricing tools. Headquartered in Austin, Texas, Q2 has offices in London, Sydney and Bangalore and is publicly traded on the NYSE under the stock symbol QTWO. To learn more, please visit Q2.com <http://www.q2.com/>.

If you are thinking about:

- Revolutionising your business lending capabilities, including relationship pricing, origination, underwriting, and workflow management
- Consolidating or integrating your existing commercial loan systems
- Delivering an end-to-end digital borrower experience to your customers

Contact us to learn more about how Q2 can help.

Visit <https://precisionlender.com/> or reach us directly:



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