

Q2 CPFM

Strengthen engagement and profitability with an integrated PFM experience

Consumers want a simple, familiar way to interact with, understand, and better manage their finances. They also prefer working with brands they trust, including you, their financial institution (FI). They also want to engage on their own time using desktops, tablets, and mobile devices. Q2 Contextual Personal Financial Management (CPFM), a fully integrated money management solution, encourages better financial habits within an account holder's experience.



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Upgraded tools such as personal finance management (PFM) provide customers with insights on spending patterns and automatic identification of saving opportunities. The banks with the largest share of mobile users active with PFM (**30%**, on average, versus **5%** among laggards) saw **37%** more mobile monthly log-ons and **175%** higher mobile sales per user.

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– McKinsey & Company, Best of both worlds: Balancing digital and physical channels in retail banking

Give account holders the tools they need within your digital banking experience

While PFM software has been prevalent for over a decade, the typical disconnect and data duplication between digital banking and PFM solutions has led to poor user experience and adoption. To bridge that gap, we built Q2 CPFM into the Q2 Platform. Now your account holders can utilize the self-service financial management tools they want in an environment they already use and know, on any device.

Realize the value of engaged CPFM users

Q2 CPFM was created as an integral part of account holders' everyday interaction with their digital banking for this very reason. Increased adoption not only helps your consumers achieve their financial goals, but results in a better informed, more loyal account holders.

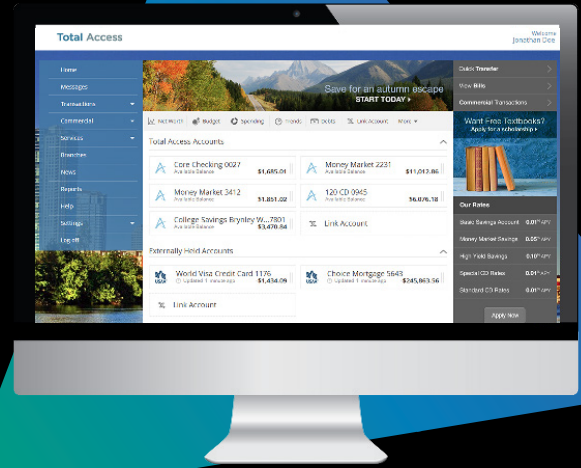
Q2 CPFM features and benefits

Provide account aggregation – Allow account holders to easily add external accounts and view them together with internal accounts on their digital banking home page.

Make categorization and cleansing simple and automated – Offer account holders simplified transaction descriptions and automatic categorization across their internally and externally held accounts, making it easier for the user to identify transactions at a glance and minimizing disputes due to hard to decipher transaction descriptions that come from the typical core.

Gain user insight – Better understand your account holders' consumer financial data, analytics, and behaviors—inside and outside of your FI.

Offer enhanced data visualization – Allow consumers to view their personal data in a variety of ways, such as budgets, spending, cash flow, net worth, debts, and trends.



- Provide account holders a superior CPFM experience without ever having to leave their online banking session and give them easy access to their personal data in a variety of ways, such as budgets, spending, cash flow, net worth, debts, and trends.
- Increase retention rates and attract new account holders like the growing millennial segment now rising in their professional careers who consider CPFM a must-have.
- Gain insight into account holders' consumer financial data and behaviors, both inside and outside of their institutions, while feeding dynamic personalization. Targeting CPFM users will likely lead to better adoption of your products.

For more information, visit [Q2.com](https://www.Q2.com).